Export Import Bank of Bangladesh PLC.
Shariah Based Islami Bank

Consolidated Financial Statements (Provisional & un-audited)
as at and for the period ended 30 September 2025

EXPORT IMPORT BANK OF BANGLADESH PLC.
Consolidated Balance Sheet (Provisional & un-audited)
as at 30 September 2025

Particulars	Notes	Taka September 2025	Taka December 2024
PROPERTY AND ASSETS			
Cash in Hand	3 (a)	**8,795,014,116**	**24,012,606,679**
Cash in Hand (including foreign currencies)	3 (a.1)	1,097,792,157	3,700,393,537
Balance with Bangladesh Bank & it's Agent Bank (including foreign currencies)	3 (a.2)	7,697,221,959	20,312,213,142
Balance with other banks and financial institutions		**359,524,285**	**16,648,313,005**
In Bangladesh		2,052,741,111	2,325,317,198
Outside Bangladesh		(1,693,216,826)	14,322,995,807
Placement with other banks & financial institutions		-	-
Investments in shares and securities		**45,793,664,819**	**48,120,973,773**
Government		34,086,834,038	34,086,834,038
Others		11,706,830,781	14,034,139,735
Investments	4(a)	**543,483,536,556**	**525,396,826,201**
General investments etc.		535,762,935,998	514,348,716,570
Bills purchased and discounted		7,720,600,558	11,048,109,631
Fixed assets including premises		**5,517,698,796**	**5,779,000,502**
Other assets		**5,959,104,929**	**6,309,798,363**
Non-banking assets		-	-
Total Property and Assets		**609,908,543,500**	**626,267,518,523**
LIABILITIES AND CAPITAL			
Liabilities			
Placement from other banks & financial institutions		**149,968,966,401**	**111,263,457,267**
Deposits and Other Accounts	5 (a)	**366,293,818,704**	**428,346,332,320**
Mudaraba savings deposits		30,212,783,537	31,582,301,548
Mudaraba term deposits		173,144,233,885	197,850,522,315
Other Mudaraba deposits		124,157,934,477	137,682,303,784
Al wadeeah current and other deposit accounts		36,293,502,676	58,171,330,257
Bills payable		2,485,364,129	3,059,874,416
Mudaraba Subordinated Bond		**12,900,000,000**	**13,650,000,000**
Mudaraba Perpetual Bond		**6,000,000,000**	**6,000,000,000**
Other liabilities		**46,509,028,229**	**35,430,918,961**
Deferred Tax Liabilities/(Assets)		**(48,329,395)**	**(2,759,229)**
Total liabilities		**581,623,483,939**	**594,687,949,320**
Capital/shareholders' equity			
Paid up capital		14,475,573,440	14,475,573,440
Statutory reserve		14,475,573,440	14,475,573,440
Other reserves		2,177,857,708	2,177,857,708
Foreign currency translation adjustment		60,054,501	56,075,633
Retained earnings		(2,904,113,665)	394,378,037
EXIM Bank shareholders' equity		**28,284,945,424**	**31,579,458,258**
Non-controlling Interest		114,137	110,945
Total shareholders' equity		**28,285,059,561**	**31,579,569,203**
Total liabilities and shareholders' equity		**609,908,543,500**	**626,267,518,523**
Off balance sheet items			
Contingent liabilities:		**73,811,636,522**	**111,999,654,906**
Acceptances & endorsements		32,432,150,744	58,988,121,483
Letters of guarantee		12,873,618,492	13,178,533,043
Irrevocable letters of credit (Including Back to Back Bills)		21,291,896,973	28,711,057,074
Bills for collection		7,213,970,313	11,121,943,306
Other contingent liabilities		-	-
Other commitments:		-	-
Total off balance sheet items including contingent liabilities		**73,811,636,522**	**111,999,654,906**

Company Secretary | Executive Vice President & CFO | Managing Director (CC)

Director | Chairman

EXPORT IMPORT BANK OF BANGLADESH PLC.
Consolidated Profit and Loss Account (Provisional & un-audited)
for the period ended 30 September 2025

Particulars	Notes	Taka Jan-Sept. 2025	Jan-Sept.-2024	July- Sept. 2025	July- Sept. 2024
Investment income	8 (a)	32,389,873,791	35,829,433,741	7,803,595,241	12,455,651,625
Profit paid on deposits, borrowings etc.	9(a)	(32,153,157,234)	(27,144,839,454)	(10,908,168,521)	(9,832,523,354)
Net investment income		**236,716,557**	**8,684,594,287**	**(3,104,573,280)**	**2,623,128,271**
Income from investment in shares/securities		1,798,688,801	1,850,745,407	31,304,271	189,463,994
Commission, exchange & brokerage		1,297,320,480	1,066,607,547	390,337,324	353,841,378
Gain on sale of investment in shares		9,723,465	237,673,306	11,007,291	193,246,976
Other operating income		832,091,789	931,825,030	299,146,647	236,638,900
Total operating income (A)		**4,174,541,092**	**12,771,445,577**	**(2,372,777,747)**	**3,596,319,519**
Operating expenses					
Salary & allowances	10 (a)	4,033,568,866	2,915,036,865	2,223,842,090	835,417,278
Rent, taxes, insurance, electricity etc.		719,969,657	893,522,386	291,460,133	372,690,212
Legal expenses		11,076,836	12,562,308	6,235,447	2,912,357
Postage, stamp and telecommunications etc.		90,109,125	98,585,796	21,388,751	33,031,353
Auditors' fees		514,980	204,937	(2,453)	-
Stationery, printing and advertisement etc.		112,574,476	150,242,534	17,814,770	38,056,541
Chief Executive's salary and fees		14,622,740	14,121,000	3,697,340	4,047,000
Directors' fees & expenses		3,307,797	2,132,000	1,599,428	596,000
Shariah Supervisory Committee's fees & expenses		247,700	239,500	-	-
Charges on investment losses		-	-	-	-
Depreciation and repair to Bank's assets		428,194,660	499,173,838	124,695,217	197,404,754
Zakat expenses		330,000,000	184,000,000	102,000,000	110,000,000
Other expenses		1,223,774,471	1,230,008,945	320,874,748	340,655,392
Total operating expenses (B)		**6,967,961,308**	**5,999,830,109**	**3,113,605,471**	**1,934,810,887**
Profit/(loss) before provision (C=A-B)		**(2,793,420,216)**	**6,771,615,468**	**(5,486,383,218)**	**1,661,508,632**
Provision for investments		303,615,534	9,276,286,325	(1,473,405,107)	8,002,903,505
Provision for Off-Shore Banking Units (OBU)		(14,736,414)	7,415,798	10,567,096	2,159,036
Provision for Off balance sheet exposures		(288,879,120)	323,848,691	(294,141,322)	199,861,332
Provision for other assets		-	28,670,514	(103,178,037)	28,670,514
Provision for diminution in value of Investment in Shares		-	864,165,384	(230,830,476)	(247,386,761)
Total Provision (D)		-	**10,500,386,712**	**(2,090,987,846)**	**7,986,207,626**
Total profit/(loss) before taxes (C-D)		**(2,793,420,216)**	**(3,728,771,244)**	**(3,395,395,372)**	**(6,324,698,994)**
Provision for Income Tax:					
Current tax	7 (a)	392,919,952	329,591,020	(57,687,384)	(646,830,988)
Deferred tax		(46,345,037)	(48,325,738)	(14,103,526)	(17,560,318)
		346,574,915	**281,265,282**	**(71,790,910)**	**(664,391,306)**
Net profit/(loss) after tax		**(3,139,995,131)**	**(4,010,036,526)**	**(3,323,604,462)**	**(5,660,307,688)**
Retained earnings brought forward from previous year		235,884,658	2,130,630,424	235,884,658	2,130,630,424
Profit available for appropriation		**(2,904,110,473)**	**(1,879,406,102)**	**(3,087,719,804)**	**(3,529,677,264)**
Appropriations:					
Statutory reserve		-	-	-	-
Dividend paid		-	1.447.557.344		-
Profit on Mudaraba Perpetual Bond		-	-	-	-
		-	**1,447,557,344**	-	-
Retained earnings carried forward		**(2,904,110,473)**	**(3,326,963,446)**	**(3,087,719,804)**	**(3,529,677,264)**
Export Import Bank of Bangladesh PLC.		(2,904,113,665)	(3,326,964,798)	(3,322,212,208)	(7,102,856,127)
Non-controlling Interest		3,192	1,352	2,244	639
		(2,904,110,473)	**(3,326,963,446)**	**(3,322,209,964)**	**(7,102,855,488)**
Consolidated earnings per ordinary share		**(2.17)**	**(2.77)**	**(2.30)**	**(3.91)**

Company Secretary | Executive Vice President & CFO | Managing Director (CC)

Director | Chairman

EXPORT IMPORT BANK OF BANGLADESH PLC.
Consolidated Cash Flow Statement (Provisional & un-audited)
for the period ended 30 September 2025

Particulars	September 2025 (Taka)	September 2024 (Taka)
A) Cash flows from operating activities		
Investment income receipts	34,538,877,655	36,936,498,468
Profit paid on deposits, borrowings etc.	(30,210,324,505)	(23,682,230,033)
Dividend receipts	373,476,024	742,717,526
Fees and commission receipts	1,297,320,480	1,066,607,547
Cash payment to employees	(4,048,191,606)	(2,929,157,865)
Cash payment to suppliers	232,175	(5,505,559)
Income tax payments	(492,266,146)	(2,049,715,263)
Receipts from other operating activities	841,815,254	1,168,494,996
Payments for other operating activities	(2,566,686,386)	(2,700,962,455)
Cash flows before changes in operating assets and liabilities (i)	**(265,747,055)**	**8,546,747,362**
Changes in operating assets and liabilities:		
(Increase)/decrease in operating assets		
Statutory deposit	-	-
Trading security - shares/Subordinated Bond	1,460,918,840	(248,127,876)
Investments to other banks	-	-
Investments to customers	(18,086,710,355)	(48,987,812,941)
Other assets	(607,832,132)	(1,632,836,790)
Increase/(decrease) in operating liabilities		
Deposits from other banks	(3,966,586,972)	(3,152,067,316)
Deposits from customers	(60,028,759,373)	(2,070,835,731)
Liabilities on account of customers	-	-
Trading liabilities (borrowing)	38,705,509,134	20,844,659,850
Other liabilities	12,675,383,044	2,639,525,836
Total changes in operating assets & liabilities (ii)	**(29,848,077,814)**	**(32,607,494,968)**
Net cash from operating activities (i+ii)	**(30,113,824,869)**	**(24,060,747,606)**
B) Cash flows from investing activities:		
Receipts from sale/encashment of securities - BGIIB & BGIS	-	1,040,267,000
Payment for purchase of securities-BGIIB & BGIS	-	-
Purchase of fixed assets	(98,985,263)	(379,341,949)
Sale proceeds of fixed assets	7,832,960	1,900,850
Placement of fund to Bangladesh Bank	-	-
Purchase of Subsidiaries	-	-
Net cash from investing activities	**(91,152,303)**	**662,825,901**
C) Cash flows from financing activities		
Receipts from issue of Debt Instruments (Perpetual & Subordinated Bond)	-	-
Receipt/(Payment) for redemption of Debt Instruments	(750,000,000)	(1,800,000,000)
Profit payment on Mudaraba Perpetual Bond	(556,800,000)	(493,200,000)
Receipts from issue of ordinary share/rights share	-	-
Fund from Bangladesh Bank	-	-
Dividend paid in cash	-	(1,447,557,344)
Minority investment in subsidiaries	-	-
Net cash from financing activities	**(1,306,800,000)**	**(3,740,757,344)**
D) Net increase/(decrease) in cash and cash equivalents (A+B+C)	(31,511,777,172)	(27,138,679,049)
E) Effect of exchange rate changes on cash and cash equivalents	5,395,889	20,518,620
F) Cash and cash equivalents at beginning of the period	40,660,919,684	40,901,770,605
G) Cash and cash equivalents at end of the period (D+E+F)	9,154,538,401	13,783,610,176
H) Cash and cash equivalents		
Cash	8,795,014,116	2,112,544,730
Balance with other banks and financial institutions	359,524,285	11,671,065,446
	9,154,538,401	13,783,610,176

Company Secretary

Executive Vice President & CFO

Managing Director (CC)

Director

Chairman

EXPORT IMPORT BANK OF BANGLADESH PLC.

Consolidated Statement of Changes in Equity (Provisional & un-audited)

for the Period ended 30 September 2025

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 2025	14,475,573,440	14,475,573,440	615,082,708	1,562,775,000	52,485,454	3,590,179	394,378,037	110,945	31,579,569,203
Changes in accounting policies/last year profit	-	-	-	-	-	-	-	-	-
Restated Balance	**14,475,573,440**	**14,475,573,440**	**615,082,708**	**1,562,775,000**	**52,485,454**	**3,590,179**	**394,378,037**	**110,945**	**31,579,569,203**
Surplus/(Deficit) on Account of Revaluation Properties	-	-	-	-	-	-	-	-	-
Surplus/(Deficit) on Account of Revaluation of Investment	-	-	-	-	7,132,110	-	-	-	7,132,110
Currency translation difference	-	-		-	-	(3,153,243)	1,417,022	-	(1,736,221)
Net Gain and (Losses) not recognized in the income statement	-	-	-	-	**7,132,110**	**(3,153,243)**	**1,417,022**	-	**5,395,889**
Net Profit for the year	-	-		-	-	-	(3,139,998,323)	3,192	(3,139,995,131)
Stock Dividend paid during the year	-	-		-	-	-	-	-	-
Transferred to Head Office	-	-	-	-	-	-	(159,910,400)	-	(159,910,400)
Profit on Mudaraba Perpetual Bond							-		-
Transferred to statutory reserve	-	-		-	-	-	-	-	-
Transferred to Start-up Fund							-	-	-
Transferred to General reserve	-	-	-	-	-	-	-	-	-
Non-controlling interest	-	-	-	-	-	-	-	-	-
Total Shareholders' Equity as at 30 September 2025	**14,475,573,440**	**14,475,573,440**	**615,082,708**	**1,562,775,000**	**59,617,564**	**436,936**	**(2,904,113,664)**	**114,137**	**28,285,059,561**
Total Shareholders' Equity as at 30 September 2024	**14,475,573,440**	**14,475,573,440**	**615,082,708**	**1,562,775,000**	**49,918,114**	**2,212,214**	**(3,326,964,799)**	**126,007**	**27,854,296,124**

***General Reserve/Other Reserves**	**September-2025**	**September-2024**
General Reserve	1,500,000,000	1,500,000,000
Dividend Equalization Account	62,775,000	62,775,000
Total	**1,562,775,000**	**1,562,775,000**

Company Secretary

Executive Vice President & CFO

Managing Director (CC)

Director

Chairman

EXPORT IMPORT BANK OF BANGLADESH PLC.
Balance Sheet (Provisional & un-audited)
as at 30 September 2025

Particulars	Notes	Taka September 2025	Taka December 2024
PROPERTY AND ASSETS			
Cash in Hand	3	**8,777,901,688**	**23,979,946,869**
Cash in Hand (including foreign currencies)		1,080,679,729	3,667,733,727
Balance with Bangladesh Bank & it's Agent Bank (including foreign currencies)		7,697,221,959	20,312,213,142
Balance with other banks and financial institutions		**(14,239,536)**	**16,642,691,957**
In Bangladesh		2,052,741,111	2,325,317,198
Outside Bangladesh		(2,066,980,647)	14,317,374,759
Placement with other banks & financial institutions		-	-
Investments in shares and securities		**46,711,521,832**	**49,029,374,494**
Government		34,086,834,038	34,086,834,038
Others		12,624,687,794	14,942,540,456
Investments	4	**542,598,926,890**	**524,694,574,902**
General investments etc.		537,623,948,272	516,428,126,974
Bills purchased and discounted		4,974,978,618	8,266,447,928
Fixed assets including premises		**5,512,466,269**	**5,773,360,406**
Other assets		**5,594,939,391**	**6,003,028,904**
Non-banking assets		-	-
Total Property and Assets		**609,181,516,534**	**626,122,977,532**
LIABILITIES AND CAPITAL			
Liabilities			
Placement from other banks & financial institutions		**149,968,966,401**	**111,263,457,267**
Deposits and Other Accounts	5	**367,327,909,369**	**429,931,460,720**
Mudaraba savings deposits		30,212,783,537	31,582,301,548
Mudaraba term deposits		173,906,360,115	198,884,741,806
Other Mudaraba Deposits		124,337,037,320	137,866,968,812
Al wadeeah current and other deposit accounts		36,386,364,268	58,537,574,138
Bills payable		2,485,364,129	3,059,874,416
Mudaraba Subordinated Bond		**12,900,000,000**	**13,650,000,000**
Mudaraba Perpetual Bond		**6,000,000,000**	**6,000,000,000**
Other liabilities		**45,127,841,078**	**34,113,037,961**
Deferred Tax Liabilities/(Assets)		**(48,329,395)**	**(1,984,358)**
Total liabilities		**581,276,387,453**	**594,955,971,590**
Capital/shareholders' equity			
Paid up capital		14,475,573,440	14,475,573,440
Statutory reserve		14,475,573,440	14,475,573,440
Other reserves		2,177,857,708	2,177,857,708
Retained earnings		(3,223,875,507)	38,001,354
Total shareholders' equity		**27,905,129,081**	**31,167,005,942**
Total liabilities and shareholders' equity		**609,181,516,534**	**626,122,977,532**
Off balance sheet items			
Contingent liabilities:		**73,811,636,522**	**111,999,654,906**
Acceptances & endorsements		32,432,150,744	58,988,121,483
Letters of guarantee		12,873,618,492	13,178,533,043
Irrevocable letters of credit (Including Back to Back Bills)		21,291,896,973	28,711,057,074
Bills for collection		7,213,970,313	11,121,943,306
Other contingent liabilities		-	-
Other commitments:		-	-
Total off balance sheet items		**73,811,636,522**	**111,999,654,906**

Company Secretary

Executive Vice President & CFO

Managing Director (CC)

Director

Chairman

EXPORT IMPORT BANK OF BANGLADESH PLC.
Profit and Loss Account (Provisional & un-audited)
for the period ended 30 September 2025

Particulars	Notes	Taka Jan-Sept.-2025	Jan-Sept.-2024	July-Sept.-2025	July- Sept 2024
Investment income	8	32,161,830,889	35,631,980,529	7,721,707,668	12,377,419,717
Profit paid on deposits, borrowings etc.	9	(32,038,014,669)	(27,058,346,245)	(10,863,177,999)	(9,790,934,234)
Net investment income		**123,816,220**	**8,573,634,284**	**(3,141,470,331)**	**2,586,485,483**
Income from investment in shares/securities		1,781,718,388	1,826,663,441	22,225,706	180,574,485
Commission, exchange & brokerage		1,224,115,158	1,002,179,814	366,644,979	333,483,131
Gain on sale of investment in shares		7,958,906	228,832,926	7,958,906	190,202,330
Other operating income		797,250,240	898,081,216	289,030,164	225,064,742
Total operating income (A)		**3,934,858,912**	**12,529,391,681**	**(2,455,610,576)**	**3,515,810,171**
Operating expenses					
Salary & allowances	10	3,997,295,751	2,880,499,275	2,212,001,828	823,704,932
Rent, taxes, insurance, electricity etc.		701,316,778	874,859,376	285,831,810	365,962,492
Legal expenses		10,564,687	12,005,124	5,827,423	2,772,273
Postage, stamps and telecommunication etc.		78,978,046	90,535,680	16,631,484	30,196,420
Auditors' fees		-	-	-	-
Stationery, printing and advertisement etc.		111,921,476	148,995,722	17,640,098	37,769,940
Chief Executive's salary and fees		14,622,740	14,121,000	3,697,340	4,047,000
Directors' fees & expenses		3,097,462	2,038,000	1,532,763	590,000
Shariah Supervisory Committee's fees & expenses		247,700	239,500	-	-
Charges on investment losses		-	-	-	-
Depreciation and repairs to Bank's assets		427,521,426	498,299,912	124,478,668	197,160,261
Zakat expenses		330,000,000	184,000,000	102,000,000	110,000,000
Other expenses		1,207,514,744	1,212,069,234	316,387,761	335,259,585
Total operating expenses (B)		**6,883,080,810**	**5,917,662,823**	**3,086,029,175**	**1,907,462,903**
Profit/(loss) before provision (C=A-B)		**(2,948,221,898)**	**6,611,728,858**	**(5,541,639,751)**	**1,608,347,268**
Provision for investments		303,615,534	9,335,928,943	(1,465,405,107)	7,987,285,993
Provision for Off-Shore Banking Units (OBU)		(14,736,414)	7,415,798	10,567,096	2,159,036
Provision for Off balance sheet exposures		(288,879,120)	323,848,691	(294,141,322)	199,861,332
Provision for other assets		-	28,670,514	(103,178,037)	28,670,514
Provision for diminution in value of Investments in Shares & Securites		-	764,522,766	(220,830,476)	(243,319,249)
Total Provision (D)		**-**	**10,460,386,712**	**(2,072,987,846)**	**7,974,657,626**
Total profit/(loss) before taxes (C-D)		**(2,948,221,898)**	**(3,848,657,854)**	**(3,468,651,905)**	**(6,366,310,358)**
Provision for Income Tax:					
Current tax	7	360,000,000	300,000,000	(69,872,199)	(657,595,011)
Deferred tax		(46,345,037)	(48,325,738)	(14,103,526)	(17,560,318)
		313,654,963	**251,674,262**	**(83,975,725)**	**(675,155,329)**
Net profit/(loss) after tax		**(3,261,876,861)**	**(4,100,332,116)**	**(3,384,676,180)**	**(5,691,155,029)**
Retained earnings brought forward from previous year		38,001,354	1,571,574,521	38,001,354	1,571,574,521
Profit available for appropriation		**(3,223,875,507)**	**(2,528,757,595)**	**(3,346,674,826)**	**(4,119,580,508)**
Appropriations:					
Statutory reserve		-	-	-	-
Dividend paid		-	1,447,557,344	-	-
Profit on Mudaraba Perpetual Bond		-	-	-	-
		-	**1,447,557,344**	-	-
Retained earnings carried forward		**(3,223,875,507)**	**(3,976,314,939)**	**(3,346,674,826)**	**(4,119,580,508)**
Earnings per ordinary share		**(2.25)**	**(2.83)**	**(2.34)**	**(3.93)**

Company Secretary | **Executive Vice President & CFO** | **Managing Director (CC)**

Director | **Chairman**

EXPORT IMPORT BANK OF BANGLADESH PLC.
Cash Flow Statement (Provisional & Un-audited)
for the Period ended 30 September 2025

Particulars	Taka September 2025	Taka September 2024
A) Cash flows from operating activities		
Investment income receipts	34,310,834,753	36,739,045,256
Profit paid on deposits, borrowings etc.	(30,095,181,940)	(23,595,736,824)
Dividend receipts	515,495,577	718,635,560
Fees and commission receipts	1,224,115,158	1,002,179,814
Cash payment to employees	(4,011,918,491)	(2,894,620,275)
Cash payment to suppliers	232,175	(5,505,559)
Income tax payments	(468,556,270)	(2,004,453,226)
Receipts from other operating activities	804,579,839	1,125,910,802
Payments for other operating activities	(2,518,752,237)	(2,654,206,685)
Cash flows before changes in operating assets and liabilities (i)	**(239,151,436)**	**8,431,248,863**
Changes in operating assets and liabilities:		
(Increase)/decrease in operating assets		
Statutory deposit	-	-
Trading security - shares/Subordinated Bond	1,451,462,547	(265,644,768)
Investments to other banks	-	-
Investments to customers	(17,904,351,988)	(48,877,648,257)
Other assets	(550,436,053)	(1,639,300,346)
Increase/(decrease) in operating liabilities		
Deposits from other banks	(3,966,586,972)	(3,152,067,316)
Deposits from customers	(60,579,797,108)	(1,916,972,060)
Liabilities on account of customers	-	-
Trading liabilities (borrowing)	38,705,509,134	20,844,659,850
Other liabilities	12,622,061,840	2,542,874,470
Total changes in operating assets & liabilities (ii)	**(30,222,138,600)**	**(32,464,098,427)**
Net cash from operating activities (i+ii)	**(30,461,290,036)**	**(24,032,849,564)**
B) Cash flows from investing activities:		
Receipts from sale/encashment of securities - BGIIB & BGIS	-	1,040,267,000
Payment for purchase of securities-BGIIB & BGIS & BGSPB	-	-
Purchase of fixed assets	(98,719,598)	(378,049,947)
Sale proceeds of fixed assets	7,832,960	1,900,850
Placement of fund to Bangladesh Bank	-	-
Investment in subsidiaries/Purchase of Subsidiaries	-	-
Net cash from investing activities	**(90,886,638)**	**664,117,903**
C) Cash flows from financing activities		
Receipts from issue of Debt Instruments (Perpetual Bond)	-	-
Receipt/(Payment) for redemption of Debt Instruments	(750,000,000)	(1,800,000,000)
Profit payment on Mudaraba Perpetual Bond	(556,800,000)	(493,200,000)
Receipts from issue of Ordinary Share/Right Share	-	-
Fund from Bangladesh Bank	-	-
Dividend paid in Cash	-	(1,447,557,344)
Net cash from financing activities	**(1,306,800,000)**	**(3,740,757,344)**
D) Net increase/(decrease) in cash and cash equivalents (A+B+C)	(31,858,976,674)	(27,109,489,005)
E) Effect of exchange rate changes on cash and cash equivalents	-	-
F) Cash and cash equivalents at beginning of the period	40,622,638,826	40,791,756,826
G) Cash and cash equivalents at end of the period (D+E+F)	**8,763,662,152**	**13,682,267,821**
H) Cash and cash equivalents		
Cash in hand	8,777,901,688	2,062,860,998
Balance with other banks and financial institutions	(14,239,536)	11,619,406,823
	8,763,662,152	**13,682,267,821**

Company Secretary **Executive Vice President & CFO** **Managing Director (CC)**

Director **Chairman**

EXPORT IMPORT BANK OF BANGLADESH PLC.
Statement of Changes in Equity (Provisional & un-audited)
for the Period ended 30 September 2025

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 2025	14,475,573,440	14,475,573,440	615,082,708	1,562,775,000	38,001,354	31,167,005,942
Changes in accounting policies/last year profit	-	-	-	-	-	-
Restated Balance	**14,475,573,440**	**14,475,573,440**	**615,082,708**	**1,562,775,000**	**38,001,354**	**31,167,005,942**
Surplus/(Deficit) on Account of Revaluation Properties	-	-	-	-	-	-
Surplus/(Deficit) on Account of Revaluation of Investment	-	-	-	-	-	-
Currency translation difference	-	-	-	-	-	-
Net Gain and (Losses) not recognized in the income statement	**-**	**-**	**-**	**-**	**-**	**-**
Net Profit for the year	-	-	-	-	(3,261,876,861)	(3,261,876,861)
Stock Dividend paid during the year	-	-	-	-	-	-
Cash Dividend paid during the year	-	-	-	-	-	-
Profit on Mudaraba Perpetual Bond					-	-
Transferred to statutory reserve	-	-	-	-	-	-
Transferred to Start-up Fund					-	-
Transferred to General reserve	-	-	-	-	-	-
Total Shareholders' Equity as at 30 September 2025	**14,475,573,440**	**14,475,573,440**	**615,082,708**	**1,562,775,000**	**(3,223,875,507)**	**27,905,129,081**
Total Shareholders' Equity as at 30 September 2024	**14,475,573,440**	**14,475,573,440**	**615,082,708**	**1,562,775,000**	**(3,976,314,939)**	**27,152,689,649**

***General Reserve/Other Reserves**	**September-2025**	**September-2024**
General Reserve	1,500,000,000	1,500,000,000
Dividend Equalization Account	62,775,000	62,775,000
Total	**1,562,775,000**	**1,562,775,000**

Company Secretary **Executive Vice President & CFO** **Managing Director (CC)**

Director **Chairman**

1.0 Status of the Bank

1.01 Legal Form of the Bank

Export Import Bank of Bangladesh PLC. 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 155 (One hundred fifty-five) Branches and 74 (Seventy-four) 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 PLC. 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 PLC. 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 date & 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 Ordinance 2025 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 2025 to 30 September 2025.

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.

No.	Particulars	Taka September 2025	Taka December 2024
3	**Cash in hand**		
	i) Local currency	1,068,646,184	3,644,287,188
	ii) Foreign currencies (note 3.1)	12,033,545	23,446,539
	Sub total (a)	**1,080,679,729**	**3,667,733,727**
	iii) Balance with Bangladesh Bank and its agent (Sonali Bank) (Note 3.2)		
	Balance with Bangladesh Bank	7,456,873,593	19,950,312,060
	Balance with Sonali Bank (as agent of Bangladesh Bank)	240,348,366	361,901,082
	Sub Total (b)	**7,697,221,959**	**20,312,213,142**
	Grand total (a+b)	**8,777,901,688**	**23,979,946,869**
3.1	**In Foreign Currency**		
	US Dollar (USD)	11,285,819	20,222,040
	Great Britain Pound (GBP)	134,094	3,192,550
	Saudi Arabian Riyal (SAR)	613,632	31,949
	Total	**12,033,545**	**23,446,539**
3.2	**Balance with Bangladesh Bank and its agent (Sonali Bank)**		
	Balance with Bangladesh Bank:		
	i) Local currency	8,026,327,867	19,452,728,870
	ii) Foreign currencies	(569,454,274)	497,583,190
	Sub total (a)	**7,456,873,593**	**19,950,312,060**
	Balance with Sonali Bank:		
	i) Local currency (b)	**240,348,366**	**361,901,082**
	Grand Total (a+b)	**7,697,221,959**	**20,312,213,142**
3 (a)	**Consolidated Cash in Hand**		
	Consolidated Cash in hand 3(a.1)	1,097,792,157	3,700,393,537
	Consolidated Balance with Bangladesh Bank and its agent (Sonali Bank) 3(a.2)	7,697,221,959	20,312,213,142
		8,795,014,116	**24,012,606,679**
3 (a.1)	**Consolidated Cash in hand**		
	Export Import Bank of Bangladesh PLC.	1,080,679,729	3,667,733,727
	Add: Bank's subsidiaries	17,112,428	32,659,810
		1,097,792,157	**3,700,393,537**
3 (a.2)	**Consolidated Balance with Bangladesh Bank and its agent (Sonali Bank)**		
	Export Import Bank of Bangladesh PLC.	7,697,221,959	20,312,213,142
	Add: Bank's subsidiaries	-	-
		7,697,221,959	**20,312,213,142**

No.	Particulars	Taka September 2025	Taka December 2024
4	**Investments**		
	a) In Bangladesh		
	i) General Investment [4.1 a(i)]	537,623,948,272	516,428,126,974
	ii) Bill purchased and discounted [4.1a(ii)]	4,974,978,618	8,266,447,928
	Total in Bangladesh (a)	**542,598,926,890**	**524,694,574,902**
	b) Outside Bangladesh		
	i) General Investment (4.1 b)	-	-
	ii) Bill purchased and discounted (4.1b)	-	-
	Total Outside Bangladesh (b)	-	-
	Grand Total (a+b)	**542,598,926,890**	**524,694,574,902**
4.1	**Mode-wise Investment**		
	a) In Bangladesh		
	i) General Investment		
	Bai-Muazzal	245,136,124,934	247,625,349,746
	Bai - Murabaha	21,944,829,009	21,467,020,808
	Bai-Salam	29,776,058,175	30,596,579,803
	Izara bill baia (Commercial)	228,838,914,494	205,949,343,682
	Izara bill baia (Staff)	2,456,652,454	2,686,676,187
	Quard	9,471,369,206	8,103,156,747
	Sub total (i)	**537,623,948,272**	**516,428,126,974**
	ii) Bill purchased and discounted		
	Bai - as - Sarf (FDBP)	6,740,000	-
	Musharaka Documentary Bill (MDB)	494,186,055	2,314,171,052
	Mudaraba Import Bill (UPAS)	4,469,988,412	5,943,629,764
	Murabaha Import Bill (MIB)	4,064,151	8,647,113
	Sub total (ii)	**4,974,978,618**	**8,266,447,928**
	Total in Bangladesh (a)	**542,598,926,890**	**524,694,574,902**
	b) Outside Bangladesh		
	i) General Investment	-	-
	ii) Bills purchased and discounted	-	-
	Total Outside Bangladesh (b)	-	-
	Grand Total (a+b)	**542,598,926,890**	**524,694,574,902**
4(a)	**Consolidated Investment**		
	Export Import Bank of Bangladesh PLC.	537,623,948,272	516,428,126,974
	Add: Bank's subsidiaries	1,112,223,110	1,120,837,656
	Less: Intragroup transaction	(2,973,235,384)	(3,200,248,060)
	Sub total	**535,762,935,998**	**514,348,716,570**
	Bills purchased and discounted		
	Bai - as - Sarf (FDBP)	6,740,000	-
	Musharaka Documentary Bill (MDB)	494,186,055	2,314,171,052
	Mudaraba Import Bill (UPAS)	4,469,988,412	5,943,629,764
	Murabaha Import Bill (MIB)	4,064,151	8,647,113
	Add: Bank's subsidiaries	2,745,621,940	2,781,661,703
	Less: Intragroup transaction	-	-
	Sub total	**7,720,600,558**	**11,048,109,631**
	Total	**543,483,536,556**	**525,396,826,201**

EXPORT IMPORT BANK OF BANGLADESH PLC.
Notes to the Financial Statements (Provisional & un-audited)
as at and for the period ended 30 September 2025

No.	Particulars	Taka September 2025	Taka December 2024 / September 2024
5	**Deposits and other accounts**		
	Mudaraba savings bank deposits (5.1)	30,212,783,537	31,582,301,548
	Mudaraba term deposits (5.2)	173,906,360,115	198,884,741,806
	Other Mudaraba Deposits (5.3)	124,337,037,320	137,866,968,812
	Al-Wadeeah Current and Other Deposit Accounts (5.4)	36,386,364,268	58,537,574,138
	Bills payable (5.5)	2,485,364,129	3,059,874,416
	Total	**367,327,909,369**	**429,931,460,720**
5 (a)	**Consolidated Deposits and other accounts**		
	Consolidated Mudaraba savings bank deposits -5.1 (a)	30,212,783,537	31,582,301,548
	Consolidated Mudaraba Term Deposit-5.2 (a)	173,144,233,885	197,850,522,315
	Consolidated Other Mudaraba Deposits-5.3 (a)	124,157,934,477	137,682,303,784
	Consolidated Al-Wadeeah Current and Other Deposit Accounts-5.4 (a)	36,293,502,676	58,171,330,257
	Consolidated bills payable-5.5 (a)	2,485,364,129	3,059,874,416
	Total	**366,293,818,704**	**428,346,332,320**
5.1	**Mudaraba savings bank deposits**	**30,212,783,537**	**31,582,301,548**
5.1 (a)	**Consolidated Mudaraba savings bank deposits**		
	Export Import Bank of Bangladesh PLC.	30,212,783,537	31,582,301,548
	Add: Bank's subsidiaries	-	-
		30,212,783,537	**31,582,301,548**
	Less: Intragroup transactions	-	-
		30,212,783,537	**31,582,301,548**
5.2	**Mudaraba term deposits**		
	Mudaraba Term Deposit 1 Month	5,752,912,482	6,832,380,541
	Mudaraba Term Deposit 3 Months	98,445,656,510	114,799,952,782
	Mudaraba Term Deposit 6 Months	29,629,619,515	34,065,055,902
	Mudaraba Term Deposit 12 Months	37,214,611,354	42,086,237,897
	Mudaraba Term Deposit 24 Months	421,203,762	440,578,875
	Mudaraba Term Deposit 36 Months	622,704,428	660,535,809
	Mudaraba Term Deposit 100 Days	1,517,831,458	-
	Mudaraba Term Deposit 200 Days	145,944,000	-
	Mudaraba Term Deposit 400 Days	155,876,606	-
		173,906,360,115	**198,884,741,806**
5.2 (a)	**Consolidated Mudaraba Term Deposit**		
	Export Import Bank of Bangladesh PLC.	173,906,360,115	198,884,741,806
	Add: Bank's subsidiaries	-	-
		173,906,360,115	**198,884,741,806**
	Less: Intragroup transactions	(762,126,230)	(1,034,219,491)
		173,144,233,885	**197,850,522,315**
5.3	**Other Mudaraba Deposits**		
	Mudaraba Short Notice Deposit	16,142,371,718	20,989,018,566
	Mudaraba Cash Waqf Deposit	84,809,033	83,731,390
	Mudaraba Monthly Savings Scheme	30,837,685,765	35,972,040,112
	Mudaraba Monthly Income Deposit Scheme	13,485,659,334	10,590,268,471
	Mudaraba Monthly Benefit Deposit Scheme	26,647,943,231	31,409,275,981
	Mudaraba Multiplus Savings Scheme	608,074,166	702,644,691
	Mudaraba Education Savings Scheme	-	-
	Mudaraba Super Savings Scheme	28,278,854,619	32,582,473,042
	Mudaraba Hajj Deposit	96,109,186	109,649,293
	Mudaraba Denmohor/Marriage Scheme	251,440,239	283,477,052
	EXIM Ziadah	163,773,934	259,590,049
	EXIM Ruhama	116,872,458	136,556,328
	Mudaraba Krishi Monthly Deposit Scheme	49,419,659	58,477,993
	Mudaraba Housing/Entrepreneurship development Scheme	2,968,280,878	2,991,737,458
	EXIM Mihnat Monthly Savings Scheme	2,869,141	2,492,858
	Mudaraba Shefa Monthly Savings Deposit Scheme	669,948,485	797,320,983
	Mudaraba Happines Monthly Savings Scheme	1,169,255,865	898,214,545
	Mudaraba EXIM Smart Receipts Monthly Income Scheme	2,763,669,609	-
	Total	**124,337,037,320**	**137,866,968,812**
5.3 (a)	**Consolidated Other Mudaraba Deposits**		
	Export Import Bank of Bangladesh PLC.	124,337,037,320	137,866,968,812
	Add: Bank's subsidiaries	-	-
		124,337,037,320	**137,866,968,812**
	Less: Intragroup transaction	(179,102,843)	(184,665,028)
		124,157,934,477	**137,682,303,784**

No.	Particulars	Taka September 2025	Taka December 2024 / September 2024
5.4	**Al-Wadeeah Current and Other Deposit Accounts**		
	Al-wadeeah Current Deposits	6,505,198,651	8,338,807,337
	Foreign Currency Account (USD)	1,952,825,376	4,006,733,090
	Foreign Currency Account (GBP)	48,002,345	37,448,771
	Foreign Currency Account (EURO)	3,303,939	159,367,204
	Foreign Currency Account (JPY)	-	-
	Foreign Currency Account (CAD)	-	-
	Sundry Deposit	3,574,051,897	2,792,478,277
	Unclaimed Dividend Account (Note: 5.4.1)	334,628,156	346,283,396
	Security Deposit: LC	2,299,642,634	3,281,226,661
	Security Deposit: Back to Back LC & ABP	13,679,538,307	33,459,700,133
	Security Deposit: Bank Guarantee	749,385,937	782,515,988
	Security Deposit: Inland Bill Purchased (IBP)	22,490,707	58,549,691
	Profit payable on deposit	7,217,296,319	5,274,463,590
		36,386,364,268	**58,537,574,138**

5.4.1: Unclaimed Dividend Account

Dividend for the year:	Unclaimed dividend	Unclaimed dividend
2015	9,631	9,631
2018	24,320,721	24,371,875
2019	31,322,557	31,450,401
2020	51,015,339	51,086,211
2021	72,119,071	72,232,965
2022	59,708,176	61,303,998
2023	96,132,662	129,959,422
	334,628,156	**370,414,503**
Unclaimed Dividend Account on 31-12-2024		**346,283,396**

No.	Particulars	September 2025	December 2024 / September 2024
5.4 (a)	**Consolidated Al-Wadeeah Current and Other Deposit Accounts**		
	Export Import Bank of Bangladesh PLC.	36,386,364,268	58,537,574,138
	Add: Bank's subsidiaries	-	-
		36,386,364,268	**58,537,574,138**
	Less: Intragroup transaction	(92,861,592)	(366,243,881)
		36,293,502,676	**58,171,330,257**
5.5	**Bills payable**		
	Pay order	2,481,098,129	3,055,608,416
	Demand draft	4,266,000	4,266,000
		2,485,364,129	**3,059,874,416**
5.5 (a)	**Consolidated bills payable**		
	Export Import Bank of Bangladesh PLC.	2,485,364,129	3,059,874,416
	Add: Bank's subsidiaries	-	-
		2,485,364,129	**3,059,874,416**

6 **Details of provision for Investment and off balance sheet exposure**

	Provision upto September 2025 Required	Provision upto September 2025 Maintained
i) General provision for un-classified investment		
Provision for unclassified (standard) investments	21,742,539,940	2,313,263,324
Provision for unclassified SMA investments	260,935,215	226,271,220
Provision for Off-Shore Banking Unit	44,699,884	44,699,884
Total General provision for un-classified investment	**22,048,175,039**	**2,584,234,428**
ii) Specific provision for investment	**Required**	**Maintained**
Substandard	4,925,364,400	657,459,437
Doubtful	7,857,926,546	355,589,100
Bad/loss	216,752,385,111	12,503,651,382
Total Specific provision for investment	**229,535,676,057**	**13,516,699,919**
Total provision for investment (i+ii)	**251,583,851,096**	**16,100,934,347**
	Required	**Maintained**
iii) Provision for Off balance sheet exposures	**624,402,340**	**624,402,340**
	Required	**Maintained**
Total Provision for Investment and off balance sheet exposure (i+ii+iii)	**252,208,253,436**	**16,725,336,687**

* The bank has maintained a total provision of Tk.1,672.53 crore against total provision requirement of Tk.25,220.82 crore as on 30.09.2025 leaving shortfall provision of Tk.23,548.27 crore.

No.	Particulars	Taka September 2025	Taka December 2024 / September 2024
7	**Provision for Current Tax made during the period**		
	Income tax @1% on gross receipts as per Section- 163 (ITA-2023)	372,660,001	232,268,959
	Add: Tax on dividend income @ 20%	(11,466,165)	33,406,102
	Add: Tax on capital gain @15%	(1,193,836)	34,324,939
	Estimated provision required for the period	**360,000,000**	**300,000,000**
	A. Computation of Taxable Profit		
	Profit before tax	(2,948,221,898)	(3,848,657,854)
	Less: Gain on share (Capital gain)	7,958,906	(228,832,926)
	Less: Cash dividend	57,330,823	(167,030,511)
	Less: Nominal value of bonus share	29,167,301	(40,810,106)
	Add: Estimated inadmissible expenses	-	-
	Estimated Taxable Profit for the period (A)	**(2,853,764,868)**	**(4,285,331,397)**
	Provision for Tax made during the period		
	Current tax	360,000,000	300,000,000
	Additional tax	-	-
		360,000,000	**300,000,000**
7 (a)	**Consolidated Provision for Current Tax made during the period**		
	Export Import Bank of Bangladesh PLC.	360,000,000	300,000,000
	Add: Bank's subsidiaries	32,919,952	29,591,020
		392,919,952	**329,591,020**
8	**Investment income**		
	i) Income from General Investment		
	Bai-Muazzal	17,179,824,766	21,667,458,090
	Bai-Murabaha	1,618,815,568	1,427,463,675
	Bai-Salam	2,934,903,741	2,662,640,158
	Izara bill baia	10,156,097,116	9,486,194,925
	Musharaka	226,929,145	206,487,367
	Foreign Bill Negotiation	-	-
	Sub Total (i)	**32,116,570,336**	**35,450,244,215**
	Less: Waiver/adjustment of profit on Investment	(2,095,667)	(78,443,837)
		32,114,474,669	**35,371,800,378**
	ii) Profit on Deposit with other Islamic Banks		
	In Bangladesh	47,356,220	260,180,151
	Outside Bangladesh	-	-
	Sub Total (ii)	**47,356,220**	**260,180,151**
	iii) Profit on Placement with Banks & other financial institutions		
	Profit on Islamic Refinance Fund	-	-
		-	-
	Grand Total (i+ii+iii)	**32,161,830,889**	**35,631,980,529**
	Investment income derived from the fund deployed by :		
	i) Mudaraba Deposits	23,195,112,437	31,956,940,780
	ii) Other deposits/Fund	8,966,718,452	15,246,812,218
		32,161,830,889	**47,203,752,998**
8(a)	**Consolidated Investment income**		
	Export Import Bank of Bangladesh PLC.	32,161,830,889	35,631,980,529
	Add: Bank's subsidiaries	287,192,494	284,486,286
	Less: Intergroup transactions	(59,149,592)	(87,033,074)
		32,389,873,791	**35,829,433,741**
9	**Profit paid on deposits, borrowings etc.**		
	Profit on deposits (note 8.1)	26,694,810,969	23,832,828,423
	Profit on borrowings	5,343,203,700	3,225,517,822
		32,038,014,669	**27,058,346,245**
9.1	**Profit paid on deposits**		
	Mudaraba savings deposits	569,744,774	628,890,147
	Mudaraba short notice deposits	1,204,894,067	1,756,967,238
	Mudaraba term deposits	15,730,271,098	15,206,081,426
	Mudaraba deposit under scheme	9,172,177,188	6,235,015,277
	Mudaraba Cash Waqf deposits	7,278,814	5,874,335
	Profit Paid On FC Deposit	10,445,028	
		26,694,810,969	**23,832,828,423**

No.	Particulars	Taka September 2025	Taka December 2024 / September 2024
9(a)	**Consolidated Profit paid on deposits, borrowings etc.**		
	Export Import Bank of Bangladesh PLC.	32,038,014,669	27,058,346,245
	Add: Bank's subsidiaries	174,292,157	173,526,283
	Less: Intergroup transactions	(59,149,592)	(87,033,074)
		32,153,157,234	**27,144,839,454**
10	**Salary & allowances**		
	Basic salary	1,408,040,408	1,400,792,056
	Allowances	2,279,078,327	964,454,072
	Provident fund	124,865,759	127,409,356
	Bonus and ex-gratia	185,311,257	387,843,791
		3,997,295,751	**2,880,499,275**
10(a)	**Consolidated Salary & allowances**		
	Export Import Bank of Bangladesh PLC.	3,997,295,751	2,880,499,275
	Add: Bank's subsidiaries	36,273,115	34,537,590
		4,033,568,866	**2,915,036,865**

Annexure - A

EXPORT IMPORT BANK OF BANGLADESH PLC.

Disclosure related to quarterly financial statements as at and for the period ended 30 September 2025

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-2025	September-2024	September-2025	September-2024
ii) Detailed break-up or composition of shareholders' equity				
Paid-up capital (1,447,557,344 ordinary shares of Tk.10/- each)	14,475,573,440	14,475,573,440	14,475,573,440	14,475,573,440
Share premium	-	-	-	-
Preference share capital	-	-	-	-
Statutory reserve	14,475,573,440	14,475,573,440	14,475,573,440	14,475,573,440
General Reserve	1,500,000,000	1,500,000,000	1,500,000,000	1,500,000,000
Asset revaluation reserve	615,082,708	615,082,708	615,082,708	615,082,708
Dividend equalization account	62,775,000	62,775,000	62,775,000	62,775,000
Foreign Currency translation adjustment	-	-	60,054,501	52,130,328
Non-controlling interest	-	-	114,137	126,007
Retained earnings	(3,223,875,507)	(3,976,314,939)	(2,904,113,665)	(3,326,964,799)
	27,905,129,081	**27,152,689,649**	**28,285,059,561**	**27,854,296,124**
b. Calculation of Net Asset Value (NAV) per Share				
Total Net Asset Value (A)	27,905,129,081	27,152,689,649	28,285,059,561	27,854,296,124
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)	**19.28**	**18.76**	**19.54**	**19.24**
c. Calculation of Basic and Diluted Earnings Per Share (EPS)				
Calculation of Basic Earnings Per Share (BEPS)				
Net profit after tax (A)	(3,261,876,861)	(4,100,332,116)	(3,139,995,131)	(4,010,036,526)
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)	**(2.25)**	**(2.83)**	**(2.17)**	**(2.77)**
Calculation of Diluted Earnings Per Share (DEPS)				
Net profit after tax (A)	(3,261,876,861)	(4,100,332,116)	(3,139,995,131)	(4,010,036,526)
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)	**(2.25)**	**(2.83)**	**(2.17)**	**(2.77)**

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-2025	September-2024	September-2025	September-2024
d. Calculation of Net Operating Cash Flow Per Share (NOCFPS)				
Net Operating Cash Flow (A)	(30,461,290,036)	(24,032,849,564)	(30,113,824,869)	(24,060,747,606)
Number of ordinary share outstanding (B)	1,447,557,344	1,447,557,344	1,447,557,344	1,447,557,344
Net Operating Cash Flow Per Share (NOCFPS) (A/B)	(21.04)	(16.60)	(20.80)	(16.622)

NOCFPS decreased mainly due to decrease in "Deposits from customers" and higher profit expenses on Deposit.

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

	Solo		Consolidated	
	September-2025	September-2024	September-2025	September-2024
Profit before provision & tax (A)	(2,948,221,898)	6,611,728,858	(2,793,420,216)	6,771,615,468
Adjustment of Non-Cash Items (B)				
Depreciation	349,693,612	368,835,863	350,366,846	369,709,789
Net loss/(gain) on sale of fixed assets	2,087,163	(1,003,340)	2,538,163	(1,003,340)
Nominal value of bonus share	29,167,301	(40,810,106)	29,167,301	(40,810,106)
Total Non-Cash Items (B)	380,948,076	327,022,417	382,072,310	327,896,343
Adjustment of accrued income/expenses (C)				
(Increase)/decrease of profit income receivable on investment	911,948,354	39,846,952	911,948,354	39,846,952
Increase/(decrease) of profit payable on deposits	1,942,832,729	3,462,609,421	1,784,021,072	3,462,609,421
Increase/(decrease) of accrued expenses payable	232,175	(5,505,559)	232,174	(5,505,559)
Total adjustment of accrued income/expenses (C)	2,855,013,258	3,496,950,814	2,696,201,600	3,496,950,814
Income tax payment (D)	(468,556,270)	(2,004,453,226)	(492,266,146)	(2,049,715,263)
Cash flows before changes in operating assets and liabilities (A+B+C+D)	(180,816,834)	8,431,248,863	(207,412,453)	8,546,747,362

f. **Related party transaction**

Significant contracts where bank is a party and wherein directors have interest:

Nature of contract	Purpose	Name and Relationship
Deposit maintained with EXIM Bank by EXIM Islami Investment	Transaction	EXIM Islami Investment Limited (EIIL),
Fund provided to EXIM Finance (Hong Kong) Ltd.	Operation	EXIM Finance (Hong Kong) Ltd. and EXIM
Fund provided to EXIM Exchange Company (UK) Limited	Operation	Excahnge Company (UK) Limited are fully
Deposit maintained with EXIM Bank by EXIM Finance (Hong Kong)	Transaction	owned Subsidiaries of the bank.

Deposit maintained with EXIM Bank by EXIM Islami Investment Ltd. (EIIL):	**Balance as at 30 September 2025**
	Taka
i) Mudaraba Special notice Deposits	179,099,842
ii) Mudraba Term Deposits	762,126,230
iii) Al-Wadeeah Current Deposits	6,358,693
Total	**947,584,765**
Fund provided to EXIM Islami Investment Limited	-

Deposit maintained with EXIM Bank by EXIM Finance (Hong Kong) Ltd.:	**Balance as at 30 September 2025**
	Taka
Al-Wadeeah Current Account (F.C.)	**1,625,735**
Fund provided to EXIM Finance (Hong Kong) Ltd. (in F.C.)	**2,891,470,484**
Fund provided to EXIM Exchange Company (UK) Limited (in FC)	**81,764,900**