
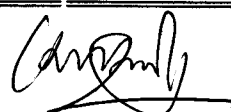


**EXPORT IMPORT BANK OF BANGLADESH LIMITED**  
**Consolidated Balance Sheet (Un-audited)**  
as at 31 March 2013

		Taka	
		March 2013	December 2012
<b>PROPERTY &amp; ASSETS</b>			
<b>Cash</b>			
In hand (including foreign currency)		1,296,693,835	1,314,251,466
Balance with Bangladesh Bank and its Agent Banks (including foreign currency)		14,089,804,339	24,866,509,519
		15,386,498,174	26,180,760,985
<b>Balance with other banks and financial institutions</b>			
In Bangladesh		13,238,790,632	6,186,227,238
Outside Bangladesh		1,239,612,630	2,768,122,145
		14,478,403,262	8,954,349,383
<b>Placement with banks &amp; other financial institutions</b>			
<b>Investments in shares and securities</b>			
Government		3,263,708,330	3,263,708,330
Others		7,127,472,523	7,081,674,745
		10,391,180,853	10,345,383,075
<b>Investments</b>			
General investments etc.		124,134,141,460	115,805,715,527
Bills purchased and discounted		4,223,104,348	3,554,351,738
		128,357,245,808	119,360,067,265
<b>Fixed assets including premises</b>			
		464,518,960	439,482,675
<b>Other assets</b>			
		2,218,497,909	1,717,886,434
<b>Non-banking assets</b>			
		-	-
<b>Total assets</b>		<b>171,296,344,966</b>	<b>166,997,929,817</b>
<b>LIABILITIES &amp; CAPITAL</b>			
<b>Liabilities</b>			
<b>Placement from banks &amp; other financial institutions</b>			
		4,865,657,000	4,300,000,000
<b>Deposits and other accounts</b>			
Mudaraba savings deposits		6,390,897,164	6,038,002,361
Mudaraba term deposits		87,610,881,988	90,136,641,065
Other Mudaraba Deposits		30,848,485,667	25,180,642,319
Al wadeeah current and other deposit accounts		16,759,878,349	17,073,089,857
Bills payable		1,601,711,465	1,597,046,903
		143,211,854,633	140,025,422,505
<b>Other liabilities</b>			
		7,411,422,400	6,122,305,295
<b>Total liabilities</b>		<b>155,488,934,033</b>	<b>150,447,727,800</b>
<b>Capital/shareholders' equity</b>			
Paid up capital		10,514,861,660	10,514,861,660
Statutory reserve		4,587,465,775	4,587,465,775
Other reserves		62,775,000	62,775,000
Foreign currency translation adjustment		10,372,888	17,708,229
Retained earnings		631,844,685	1,367,293,534
EXIM Bank Shareholders' Equity		15,807,320,008	16,550,104,198
Minority Interest		90,925	97,819
<b>Total shareholders' equity</b>		<b>15,807,410,933</b>	<b>16,550,202,017</b>
<b>Total liabilities and shareholders' equity</b>		<b>171,296,344,966</b>	<b>166,997,929,817</b>
<b>Off balance sheet items</b>			
<b>Contingent liabilities:</b>			
<b>Acceptance and endorsements -</b>			
Letters of guarantee		3,867,574,694	3,667,283,774
Irrevocable letters of credit		27,809,402,327	18,331,133,277
Bills for collection		3,381,245,971	2,375,795,416
Other contingent liabilities		30,342,020,327	39,576,271,160
<b>Total contingent liabilities</b>		<b>65,400,243,319</b>	<b>63,950,483,627</b>
<b>Other commitments</b>			
		-	-
<b>Total off balance sheet items</b>		<b>65,400,243,319</b>	<b>63,950,483,627</b>

  
Senior Executive Vice President & CFO

  
Managing Director & CEO

**EXPORT IMPORT BANK OF BANGLADESH LIMITED**

**Consolidated Profit and Loss Account (Un-audited)**

for the period ended 31 March 2013

Particulars	Taka	
	March 2013	March 2012
Investment income	4,512,259,792	3,717,762,445
Profit paid on deposits, borrowings, etc.	(3,722,763,745)	(2,986,434,912)
<b>Net investment income</b>	<b>789,496,047</b>	<b>731,327,533</b>
Income from investment in shares/securities	12,591,000	5,870,833
Commission, exchange and brokerage	514,154,475	503,303,796
Gain on sale of investment in shares	-	-
Other operating income	179,560,649	157,172,385
<b>Total operating income (A)</b>	<b>1,495,802,171</b>	<b>1,397,674,547</b>
<b>Operating expenses</b>		
Salaries and allowances	374,134,132	273,989,532
Rent, taxes, insurance, electricity etc.	123,738,461	73,474,052
Legal expenses	9,235,777	13,227,486
Postage, stamp, telegram, telephone etc.	19,695,621	16,851,142
Auditors fees	139,680	2,324,702
Stationery, printing, advertisement, etc.	38,016,692	25,105,928
Managing Director's remuneration	2,860,000	1,350,000
Managing Director's fees	-	-
Directors' fees and expenses	322,000	541,878
Shariah Supervisory Committee's Fees & Expenses	-	61,096
Charges on Investment Losses	-	-
Depreciation on and repairs to Bank's property	43,349,191	42,153,985
Zakat expenses	-	-
Other expenses	107,237,650	101,193,859
<b>Total operating expenses (B)</b>	<b>718,729,204</b>	<b>550,273,660</b>
<b>Profit before provisions (C=A-B)</b>	<b>777,072,967</b>	<b>847,400,887</b>
Provision for investments	1,444,012,225	227,058,804
Provision for Off balance sheet exposures	14,497,597	63,782,011
Provision for Off-Shore Banking Units (OBU)	(282,984)	-
Provision for diminution in value of shares	56,474,581	9,744,371
<b>Total Provision (D)</b>	<b>1,514,701,419</b>	<b>300,585,186</b>
<b>Profit before taxes (C-D)</b>	<b>(737,628,452)</b>	<b>546,815,701</b>
<b>Provision for taxation:</b>		
Current tax	2,715,987	261,426,441
Deferred tax	-	-
	<b>2,715,987</b>	<b>261,426,441</b>
<b>Profit after tax</b>	<b>(740,344,439)</b>	<b>285,389,260</b>
Retained earnings brought forward	1,372,182,230	1,318,985,361
<b>Profit available for appropriation</b>	<b>631,837,791</b>	<b>1,604,374,621</b>
<b>Appropriations:</b>		
Statutory reserve	-	116,526,805
Issue of bonus shares	-	-
	-	<b>116,526,805</b>
<b>Retained earnings carried forward</b>	<b>631,837,791</b>	<b>1,487,847,816</b>
Export Import Bank of Bangladesh Limited	631,844,685	1,487,850,094
Minority Interest	(6,894)	(2,278)
	<b>631,837,791</b>	<b>1,487,847,816</b>
<b>*Earnings per ordinary share</b>	<b>(0.70)</b>	<b>0.27</b>

\* As a result of the implementation of newly introduced classification formula, provision requirement has increased resulting negative EPS.

  
Senior Executive Vice President & CFO

  
Managing Director & CEO

**EXPORT IMPORT BANK OF BANGLADESH LIMITED**  
**Consolidated Cash Flow Statement (Un-audited)**  
**for the period ended 31 March 2013**


Particulars	Taka	
	March 2013	March 2012
<b>A) Cash flows from operating activities</b>		
Investment income receipts	4,512,259,792	3,723,250,855
Profit paid on deposits, borrowings, etc.	(3,540,582,382)	(2,584,390,655)
Dividend receipts	9,716,482	5,870,833
Fees and commission receipts	514,154,475	503,303,796
Cash payment to employees	(376,994,132)	(275,339,532)
Cash payment to suppliers	(1,538,298)	(3,319,098)
Income tax payments	(360,092,961)	(324,030,586)
Receipts from other operating activities	179,477,809	156,044,088
Payments for other operating activities	(298,385,881)	(236,453,738)
<i>Cash flows before changes in operating assets and liabilities</i>	<b>638,014,904</b>	<b>964,935,963</b>
Changes in operating assets and liabilities:		
(Increase)/decrease in operating assets/liabilities		
Statutory deposit	-	-
Trading security - shares	(42,923,260)	(14,801,718)
Investments to other banks	-	-
Investments to customers	(8,997,178,543)	(4,132,070,095)
Other assets	(499,073,177)	(64,561,916)
Deposits from other banks	161,622,681	942,514,700
Deposits from customers	2,842,628,084	4,945,994,822
Liabilities on account of customers	-	-
Trading liabilities (borrowing)	565,657,000	400,000,000
Other liabilities	131,792,660	69,958,468
	<b>(5,837,474,555)</b>	<b>2,147,034,261</b>
<i>Net cash from operating activities</i>	<b>(5,199,459,651)</b>	<b>3,111,970,224</b>
<b>B) Cash flows from investing activities:</b>		
Receipts from sale of securities - BGIIB	-	-
Payment for purchase of securities	-	-
Purchase of fixed assets	(68,388,236)	(24,873,776)
Sale proceeds of fixed assets	85,600	1,153,300
Purchase of Subsidiaries	-	-
<i>Net cash from investing activities</i>	<b>(68,302,636)</b>	<b>(23,720,476)</b>
<b>C) Cash flows from financing activities</b>		
Receipts from issue of Debt Instruments	-	-
Payment for redemption of Debt Instruments	-	-
Receipts from issue of ordinary share (rights share)	-	-
Dividend paid in cash	-	-
Minority investment in subsidiaries	-	-
<i>Net cash from financing activities</i>	<b>-</b>	<b>-</b>
<b>D) Net increase/(decrease) in cash and cash equivalents (A+B+C)</b>	<b>(5,267,762,287)</b>	<b>3,088,249,748</b>
<b>E) Effect of Exchange rate changes on cash and cash equivalents</b>	<b>(2,446,645)</b>	<b>781,886</b>
<b>F) Cash and cash equivalents at beginning of the year</b>	<b>35,135,110,368</b>	<b>20,209,596,848</b>
<b>G) Cash and cash equivalents at end of the year (D+E +F)</b>	<b>29,864,901,436</b>	<b>23,298,628,482</b>
<b>H) Cash and cash equivalents</b>		
Cash	15,386,498,174	12,268,520,609
Balance with other banks and financial institutions	14,478,403,262	11,030,107,873
	<b>29,864,901,436</b>	<b>23,298,628,482</b>


  
Senior Executive Vice President & CFO

  
Managing Director & CEO

**EXPORT IMPORT BANK OF BANGLADESH LIMITED**  
**Consolidated Statement of Changes in Equity (Un-audited)**  
for the period ended 31 March 2013


Particulars	Paid up capital Taka	Statutory reserve Taka	General/Other reserve Taka	Revaluation Gain/(loss) on Investment Taka	Foreign currency translation gain/(loss) Taka	Retained earnings Taka	Minority Interest Taka	Total Taka
Balance at 1 January 2013	10,514,861,660	4,587,465,775	62,775,000	17,634,647	73,582	1,367,293,534	97,819	16,550,202,017
Changes in accounting policies	-	-	-	-	-	-	-	-
<b>Restated Balance</b>	<b>10,514,861,660</b>	<b>4,587,465,775</b>	<b>62,775,000</b>	<b>17,634,647</b>	<b>73,582</b>	<b>1,367,293,534</b>	<b>97,819</b>	<b>16,550,202,017</b>
Surplus/(Deficit) on Account of Revaluation Properties	-	-	-	-	-	-	-	-
Surplus/(Deficit) on Account of Revaluation of Investment	-	-	-	(7,162,167)	-	-	-	(7,162,167)
Currency translation difference	-	-	-	-	(173,174)	4,888,696	-	4,715,522
<b>Net Gain and Losses not recognized in the income statement</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(7,162,167)</b>	<b>(173,174)</b>	<b>4,888,696</b>	<b>-</b>	<b>(2,446,645)</b>
Net Profit for the period	-	-	-	-	-	(740,337,545)	(6,894)	(740,344,439)
Stock Dividend paid during the period	-	-	-	-	-	-	-	-
Transferred to statutory reserve	-	-	-	-	-	-	-	-
Minority interest	-	-	-	-	-	-	-	-
<b>Total Shareholders Equity as on 31 March 2013</b>	<b>10,514,861,660</b>	<b>4,587,465,775</b>	<b>62,775,000</b>	<b>10,472,480</b>	<b>(99,592)</b>	<b>631,844,685</b>	<b>90,925</b>	<b>15,807,410,933</b>
<b>Total Shareholders Equity as on 31 March 2012</b>	<b>9,223,562,860</b>	<b>3,966,302,724</b>	<b>62,775,000</b>	<b>15,118,807</b>	<b>(55,721)</b>	<b>1,487,850,094</b>	<b>100,149</b>	<b>14,755,653,913</b>
<b>*General Reserve/Other Reserve</b>								
General Reserve	-	-	-	-	-	-	-	-
Dividend Equalization Account	-	-	-	-	-	-	62,775,000	62,775,000
<b>Total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>62,775,000</b>	<b>62,775,000</b>

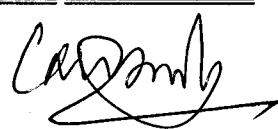
  
Senior Executive Vice President & CFO

  
Managing Director & CEO

**EXPORT IMPORT BANK OF BANGLADESH LIMITED**  
**Balance Sheet (Un-audited)**  
as at 31 March 2013

	Taka	
	March 2013	December 2012
<b>PROPERTY &amp; ASSETS</b>		
<b>Cash</b>		
In hand (including foreign currency)	1,247,149,621	1,256,309,598
With Bangladesh Bank and its Agent Banks (including foreign currency)	14,089,804,339	24,866,509,519
	15,336,953,960	26,122,819,117
<b>Balance with other banks and financial institutions</b>		
In Bangladesh	13,238,790,632	6,186,227,238
Outside Bangladesh	1,235,681,934	2,746,578,779
	14,474,472,566	8,932,806,017
<b>Placement with banks &amp; other financial institutions</b>		
<b>Investments in shares and securities</b>		
Government	3,263,708,330	3,263,708,330
Others	8,096,983,769	8,050,886,317
	11,360,692,099	11,314,594,647
<b>Investments</b>		
General investments etc.	122,995,820,561	114,665,641,259
Bills purchased and discounted	4,223,104,348	3,554,351,738
	127,218,924,909	118,219,992,997
<b>Fixed assets including premises</b>	453,068,881	433,091,621
<b>Other assets</b>	2,478,043,424	2,033,321,720
<b>Non-banking assets</b>	-	-
<b>Total assets</b>	<u>171,322,155,839</u>	<u>167,056,626,119</u>
<b>LIABILITIES &amp; CAPITAL</b>		
<b>Liabilities</b>		
Placement from banks & other financial institutions	4,865,657,000	4,300,000,000
<b>Deposits and other accounts</b>		
Mudaraba savings deposits	6,390,897,164	6,038,002,361
Mudaraba term deposits	87,941,961,534	90,462,187,026
Other Mudaraba Deposits	30,867,131,297	25,194,565,446
Al wadeeah current and other deposit accounts	16,761,533,944	17,081,530,155
Bills payable	1,598,452,219	1,593,372,169
	143,559,976,158	140,369,657,157
<b>Other liabilities</b>	6,911,985,774	5,745,112,830
<b>Total liabilities</b>	<u>155,337,618,932</u>	<u>150,414,769,987</u>
<b>Capital/shareholders' equity</b>		
Paid up capital	10,514,861,660	10,514,861,660
Statutory reserve	4,587,465,775	4,587,465,775
Other reserves	62,775,000	62,775,000
Retained earnings	819,434,472	1,476,753,697
<b>Total shareholders' equity</b>	15,984,536,907	16,641,856,132
<b>Total liabilities and shareholders' equity</b>	<u>171,322,155,839</u>	<u>167,056,626,119</u>
<b>Off balance sheet items</b>		
Contingent liabilities:		
Acceptance and endorsements -		
Letters of guarantee	3,867,574,694	3,667,283,774
Irrevocable letters of credit	27,809,402,327	18,331,133,277
Bills for collection	3,381,245,971	2,375,795,416
Other contingent liabilities	30,342,020,327	39,576,271,160
<b>Total contingent liabilities</b>	65,400,243,319	63,950,483,627
Other commitments	-	-
<b>Total off balance sheet items</b>	<u>65,400,243,319</u>	<u>63,950,483,627</u>

  
Senior Executive Vice President & CFO

  
Managing Director & CEO

**EXPORT IMPORT BANK OF BANGLADESH LIMITED**  
**Profit and Loss Account (Un-audited)**  
for the period ended 31 March 2013

Particulars	Taka	
	March 2013	March 2012
Investment income	4,510,650,000	3,671,793,672
Profit paid on deposits, borrowings, etc.	(3,732,977,182)	(2,997,777,194)
<b>Net investment income</b>	<b>777,672,818</b>	<b>674,016,478</b>
Income from investment in shares/securities	12,136,666	5,870,833
Commission, exchange and brokerage	509,262,185	492,022,635
Gain on sale of investment in shares	-	-
Other operating income	179,560,649	175,104,332
<b>Total operating income (A)</b>	<b>1,478,632,318</b>	<b>1,347,014,278</b>
<b>Operating expenses</b>		
Salaries and allowances	364,151,589	267,909,759
Rent, taxes, insurance, electricity etc.	116,889,889	70,080,584
Legal expenses	5,485,660	13,163,165
Postage, stamp, telegram, telephone etc.	19,489,887	16,519,288
Auditors fees	-	-
Stationery, printing, advertisement, etc.	37,896,563	24,858,800
Managing Director's remuneration	2,860,000	1,350,000
Managing Director's fees	-	-
Directors' fees and expenses	299,000	541,878
Shariah Supervisory Committee's Fees & Expenses	-	61,096
Charges on Investment Losses	-	-
Depreciation on and repairs to Bank's property	43,076,267	41,909,445
Zakat expenses	-	-
Other expenses	104,881,490	98,780,900
<b>Total operating expenses (B)</b>	<b>695,030,345</b>	<b>535,174,915</b>
<b>Profit before provisions (C=A-B)</b>	<b>783,601,973</b>	<b>811,839,363</b>
Provision for investments	1,375,656,790	165,423,329
Provision for Off balance sheet exposures	14,497,597	63,782,011
Provision for Off-Shore Banking Units (OBU)	(282,984)	-
Provision for diminution in value of shares	51,049,795	-
<b>Total Provision (D)</b>	<b>1,440,921,198</b>	<b>229,205,340</b>
<b>Profit before taxes (C-D)</b>	<b>(657,319,225)</b>	<b>582,634,023</b>
<b>Provision for taxation:</b>		
Current tax	-	246,298,523
Deferred tax	-	-
	-	246,298,523
<b>Profit after tax</b>	<b>(657,319,225)</b>	<b>336,335,500</b>
Retained earnings brought forward	1,476,753,697	1,348,111,068
<b>Profit available for appropriation</b>	<b>819,434,472</b>	<b>1,684,446,568</b>
<b>Appropriations:</b>		
Statutory reserve	-	116,526,805
Issue of bonus shares	-	-
	-	116,526,805
<b>Retained earnings carried forward</b>	<b>819,434,472</b>	<b>1,567,919,763</b>
<b>Earnings per ordinary share</b>	<b>(0.63)</b>	<b>0.32</b>

\* As a result of the implementation of newly introduced classification formula, provision requirement has increased resulting negative EPS.

  
Senior Executive Vice President & CFO

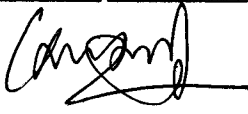
  
Managing Director & CEO

# EXPORT IMPORT BANK OF BANGLADESH LIMITED

## Cash Flow Statement (Un-audited) for the period ended 31 March 2013

Particulars	Taka	
	March 2013	March 2012
<b>A) Cash flows from operating activities</b>		
Investment income receipts	4,510,650,000	3,677,282,082
Profit paid on deposits, borrowings, etc.	(3,550,795,819)	(2,595,732,937)
Dividend receipts	9,262,148	5,870,833
Fees and commission receipts	509,262,185	492,022,635
Cash payment to employees	(367,011,589)	(269,259,759)
Cash payment to suppliers	(1,538,298)	(3,319,098)
Income tax payments	(357,961,199)	(322,881,357)
Receipts from other operating activities	179,477,809	173,976,035
Payments for other operating activities	(290,229,708)	(227,592,120)
<i>Cash flows before changes in operating assets and liabilities</i>	<b>641,115,529</b>	<b>930,366,314</b>
<b>Changes in operating assets and liabilities:</b>		
(Increase)/decrease in operating assets/liabilities		
Statutory deposit	-	-
Trading security - shares	(43,222,934)	(24,570,483)
Investments to other banks	-	-
Investments to customers	(8,998,931,912)	(4,143,653,350)
Other assets	(443,183,406)	(11,713,868)
Deposits from other banks	161,622,681	942,514,700
Deposits from customers	2,846,514,957	4,948,967,532
Liabilities on account of customers	-	-
Trading liabilities (borrowing)	565,657,000	400,000,000
Other liabilities	83,912,945	71,917,152
	<b>(5,827,630,669)</b>	<b>2,183,461,683</b>
<b>Net cash from operating activities</b>	<b>(5,186,515,140)</b>	<b>3,113,827,997</b>
<b>B) Cash flows from investing activities:</b>		
Receipts from sale of securities - BGIB	-	-
Payment for purchase of securities	-	-
Purchase of fixed assets	(57,769,068)	(24,699,851)
Sale proceeds of fixed assets	85,600	1,153,300
Purchase of Subsidiaries	-	-
<b>Net cash from investing activities</b>	<b>(57,683,468)</b>	<b>(23,546,551)</b>
<b>C) Cash flows from financing activities</b>		
Receipts from issue of Debt Instruments	-	-
Payment for redemption of Debt Instruments	-	-
Receipts from issue of Ordinary Share/Right Share	-	-
Dividend paid in Cash	-	-
<b>Net cash from financing activities</b>	<b>-</b>	<b>-</b>
<b>D) Net increase/(decrease) in cash and cash equivalents (A+B+C)</b>	<b>(5,244,198,608)</b>	<b>3,090,281,446</b>
<b>E) Effect of Exchange rate changes on cash and cash equivalents</b>	<b>-</b>	<b>-</b>
<b>F) Cash and cash equivalents at beginning of the year</b>	<b>35,055,625,134</b>	<b>20,186,626,685</b>
<b>G) Cash and cash equivalents at end of the year (D+E +F)</b>	<b>29,811,426,526</b>	<b>23,276,908,131</b>
<b>H) Cash and cash equivalents</b>		
Cash	15,336,953,960	12,262,638,069
Balance with other banks and financial institutions	14,474,472,566	11,014,270,062
	<b>29,811,426,526</b>	<b>23,276,908,131</b>

  
Senior Executive Vice President & CFO

  
Managing Director & CEO

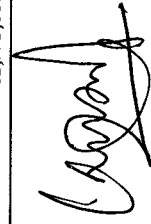
**EXPORT IMPORT BANK OF BANGLADESH LIMITED**

**Statement of Changes in Equity (Un-audited)**

for the period ended 31 March 2013

Particulars	Paid up capital Taka	Statutory reserve Taka	General/ Other Reserves* Taka	Retained earnings Taka	Total Taka
Balance at 1 January 2013	10,514,861,660	4,587,465,775	62,775,000	1,476,753,697	16,641,856,132
Changes in accounting policies	-	-	-	-	-
<b>Restated Balance</b>	<b>10,514,861,660</b>	<b>4,587,465,775</b>	<b>62,775,000</b>	<b>1,476,753,697</b>	<b>16,641,856,132</b>
Surplus/(Deficit) on Account of Revaluation Properties	-	-	-	-	-
Surplus/(Deficit) on Account of Revaluation of Investment	-	-	-	-	-
Currency translation difference	-	-	-	-	-
<b>Net Gain and Losses not recognized in the income</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Profit for the period	-	-	-	(657,319,225)	(657,319,225)
Stock Dividend paid during the period	-	-	-	-	-
Transferred to statutory reserve	-	-	-	-	-
<b>Total Shareholders Equity as on 31 March 2013</b>	<b>10,514,861,660</b>	<b>4,587,465,775</b>	<b>62,775,000</b>	<b>819,434,472</b>	<b>15,984,536,907</b>
<b>Total Shareholders Equity as on 31 March 2012</b>	<b>9,223,562,860</b>	<b>3,966,302,724</b>	<b>62,775,000</b>	<b>1,567,919,763</b>	<b>14,820,560,347</b>
<b>*General Reserve/ Other Reserve</b>					
General Reserve				Mar-13	Mar-12
Dividend Equalization Account				62,775,000	62,775,000
<b>Total</b>				<b>62,775,000</b>	<b>62,775,000</b>

  
Senior Executive Vice President & CFO

  
Managing Director & CEO