# Export Import Bank of Bangladesh Limited Shariah Based Islami Bank

Financial Statements (Un-audited) as at 31 March 2019 (First Quarter)

# EXPORT IMPORT BANK OF BANGLADESH LIMITED Consolidated Balance Sheet (Un-audited) as at 31 March 2019

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as at 31 March 2019		
	Tak March 2019	a December 2018
Particulars PROPERTY & ASSETS	March 2017	Determber 2018
Cash		
In hand (including foreign currencies) Balance with Bangladesh Bank and its Agent Bank (including foreign currencies)	2,125,598,236 16,532,612,939	1,909,945,819 26,427,954,516
Balance with Bangladesh Bank and its Agent Bank (including foreign currencies)	18,658,211,175	28,337,900,335
Balance with other banks and financial institutions		
In Bangladesh	3,463,475,152	3,247,737,562
Outside Bangladesh	2,889,492,086 6,352,967,238	1,646,207,585 4,893,945,147
	0,000,000,000	.,,
Placement with other banks and financial institutions	-	-
Investments in shares and securities		
Government	13,014,051,038	11,014,051,038
Others	13,025,817,511 26,039,868,549	13,010,086,881 24,024,137,919
Investments	20,037,000,347	24,024,107,717
General investments etc.	294,960,934,781	289,777,137,949
Bills purchased and discounted	15,689,368,526	16,487,432,812
	<b>310,650,303,307</b> 5,497,098,556	<b>306,264,570,761</b> 5,488,292,497
Fixed assets including premises	2,483,626,022	2,501,220,846
Other assets Non-banking assets		
Total property & assets	369,682,074,847	371,510,067,505
LIABILITIES & CAPITAL		
Liabilities		
Placement from banks & other financial institutions	15,537,024,430	18,383,739,831
Deposits and other accounts		
Mudaraba savings deposits	23,048,056,572 152,227,931,286	22,442,233,961 158,090,736,242
Mudaraba term deposits Other Mudaraba Deposits	95,149,265,529	88,237,778,390
Al wadeeah current and other deposit accounts	29,231,700,621	29,849,473,858
Bills payable	1,733,110,552	1,757,789,828
	301,390,064,559	300,378,012,279
Mudaraba Subordinated Bond	5,500,000,000	6,000,000,000
Other liabilities	<u>18,681,754,105</u> 341,108,843,094	<u>18,532,016,782</u> 343,293,768,892
Total liabilities		313,270,700,072
Capital/shareholders' equity Paid up capital	14,122,510,680	14,122,510,680
Statutory reserve	9,830,297,875	9,720,951,493
Other reserves	2,130,546,666	2,130,546,666 (7,231,921)
Foreign currency translation adjustment Retained earnings	(4,868,888) 2,494,638,731	2,249,416,243
EXIM Bank Shareholders' Equity	28,573,125,064	28,216,193,161
Minority Interest	106,689	105,452
Total shareholders' equity	28,573,231,753	28,216,298,613
Total liabilities and shareholders' equity	369,682,074,847	371,510,067,505
Off balance sheet items		
Contingent liabilities: Acceptance and endorsements	46,274,511,009	43,760,439,781
Letters of guarantee	6,560,382,399	6,264,994,418
Irrevocable letters of credit	34,844,703,303	33,033,930,332
Bills for collection	3,300,377,099	3,713,734,472
Other contingent liabilities Total contingent liabilities	90,979,973,810	86,773,099,003
Other commitments		
Total off balance sheet items	90,979,973,810	86,773,099,003
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maar MMWW	$\mathcal{O}$	CEO
Deputy Managing Director & CFO	Managing	Virector & CEO
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Director	Chair	man
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# EXPORT IMPORT BANK OF BANGLADESH LIMITED Consolidated Profit and Loss Account (Un-audited) for the period ended 31 March 2019

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Particulars	March 2019	March 2018
Investment income	6,903,187,494	5,603,485,241
Profit paid on deposits, borrowings, etc.	(5,581,162,827)	(4,534,898,879
Net investment income	1,322,024,667	1,068,586,362
Income from investment in shares/securities	57,714,129	54,531,683
	486,889,708	523,100,996
Commission, exchange and brokerage	6,329,472	1,886,076
Gain on sale of investment in shares	123,723,366	178,190,046
Other operating income Total operating income (A)	1,996,681,342	1,826,295,163
		1,020,275,105
Operating expenses Salaries and allowances	676,997,373	696,294,769
Rent, taxes, insurance, electricity etc.	150,050,581	182,794,405
	4,141,437	3,908,496
Legal expenses Postage, stamp & telecommunications etc.	22,468,016	21,544,006
Auditors fees	74,785	58,523
Stationery, printing, advertisement, etc.	72,707,157	44,241,400
Chief Executive's salary and fees	4,558,310	4,204,961
Directors' fees and expenses	468,000	365,000
Shariah Supervisory Committee's Fees & Expenses	90,300	182,900
Charges on Investment Losses	_	-
Depreciation on and repairs to Bank's assets	59,595,589	62,030,767
Zakat expenses	62,698,051	-
Other expenses	212,622,045	150,181,178
Total operating expenses (B)	1,266,471,644	1,165,806,405
Profit/(loss) before provision (C=A-B)	730,209,698	660,488,758
Provision for investments & Off Balance Sheet Exposures	148,667,606	439,680,869
Provision for diminution in value of shares	19,077,622	645,552,765
Total Provision (D)	167,745,228	1,085,233,634
Total profit/(loss) before taxes (C-D)	562,464,470	(424,744,876)
Provision for Income Tax:		
Current tax	207,733,010	59,493,565
Deferred tax	(1,694,336)	
	206,038,674	59,493,565
Net profit/(loss) after tax	356,425,796	(484,238,441)
Retained earnings brought forward from previous year	2,247,560,555	2,512,317,062
Profit available for appropriation	2,603,986,351	2,028,078,621
Appropriations:	100 146 200	
Statutory reserve	109,346,382	-
Issue of bonus shares		<u> </u>
	109,346,382	2,028,078,621
Retained earnings carried forward	2,494,639,969	2,028,078,021
Export Import Bank of Bangladesh Limited	2,494,638,731	2,028,077,587
Minority Interest	1,238	1,034
	2,494,639,969	2,028,078,621
Consolidated earnings per ordinary share	0.25	(0.34)
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Deputy Managing Director & CFO Company Secre	tary Managing	Director & CEC
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# EXPORT IMPORT BANK OF BANGLADESH LIMITED Consolidated Cash Flow Statement (Un-audited) for the period ended 31 March 2019

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for the period ended 51 March 20	Tak	a
Particulars	March 2019	March 2018
A) Cash flows from operating activities		
Investment income receipts	6,959,687,494	5,659,757,844
Profit paid on deposits, borrowings, etc.	(4,584,298,232)	(3,458,466,461)
Dividend receipts	57,714,129	54,531,683
Fees and commission receipts	486,889,708	523,100,996
Cash payment to employees	(681,555,683)	(700,499,730)
Cash payment to suppliers	(3,722,880)	(376,164) (421,474,105)
Income tax payments	(521,945,506) 129,987,532	180,032,310
Receipts from other operating activities	(451,723,954)	(401,901,221)
Payments for other operating activities Cash flows before changes in operating assets and liabilities (i)	1,391,032,608	1,434,705,152
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Changes in operating assets and liabilities:		
(Increase)/decrease in operating assets		
Statutory deposit	(15,730,630)	(805,849,339)
Trading security - shares	(15,750,050)	(005,015,555)
Investments to other banks	(4,459,284,330)	(6,892,477,246)
Investments to customers	(35,182,296)	(1,911,298,855)
Other assets	(33,182,290)	(1,911,290,055)
Increase/(decrease) in operating liabilities	(12,568,508,687)	6,796,057,842
Deposits from other banks	12,583,696,372	(12,231,132,400)
Deposits from customers	12,303,070,572	(12,231,132,100)
Liabilities on account of customers	(2,846,715,401)	2,134,595,163
Trading liabilities (borrowing)	297,898,927	300,009,198
Other liabilities	(7,043,826,044)	(12,610,095,637)
Total changes in operating assets & liabilities (ii)	(5,652,793,437)	(11,175,390,485)
Net cash from operating activities (i+ii)		(11,175,550,405)
B) Cash flows from investing activities:	Г	1 000 000 000
Receipts from sale/encashment of securities - BGIIB	-	1,000,000,000
Payment for purchase of securities-BGIIB	(2,000,000,000)	-
Purchase of fixed assets	(69,985,507)	(44,152,120)
Sale proceeds of fixed assets	1,604,531	1,486,701
Purchase of Subsidiaries	-	
Net cash from investing activities	(2,068,380,976)	957,334,581
C) Cash flows from financing activities		
Receipts from issue of Debt Instruments	-	-
Payment for redemption of Debt Instruments	(500,000,000)	(500,000,000)
Receipts from issue of ordinary share/rights share	-	-
Dividend paid in cash	-	-
Minority investment in subsidiaries	-	
Net cash from financing activities	(500,000,000)	(500,000,000)
D) Net increase/(decrease) in cash and cash equivalents (A+B+C)	(8,221,174,413)	(10,718,055,904)
	507,344	(284,304)
E) Effect of Exchange rate changes on cash and cash equivalents	33,231,845,482	39,295,851,753
F) Cash and cash equivalents at beginning of the year	25,011,178,413	28,577,511,545
G) Cash and cash equivalents at end of the year $(D+E+F)$		20,377,311,343
H) Cash and cash equivalents		
Cash	18,658,211,175	24,553,454,224
Balance with other banks and financial institutions	6,352,967,238	4,024,057,321
	25,011,178,413	28,577,511,545
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Deputy Managing Director & CFO Company Secretary Director	Managing	bhan

#### EXPORT IMPORT BANK OF BANGLADESH LIMITED

# Consolidated Statement of Changes in Equity (Un-audited)

for the period ended 31 March 2019

Particulars	Paid up capital	Statutory reserve	Revaluation reserve of Fixed Assets	General/Other reserve*	Revaluation Gain/(loss) on Investment	Foreign currency translation gain/(loss)	Retained earnings	Minority Interest	Total
	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka
Balance at 1 January 2019	14,122,510,680	9,720,951,493	2,067,771,666	62,775,000	(7,268,145)	36,224	2,249,416,243	105,452	28,216,298,613
Changes in accounting policies/last year profit	-	-		-	-	-		**	-
Restated Balance	14,122,510,680	9,720,951,493	2,067,771,666	62,775,000	(7,268,145)	36,224	2,249,416,243	105,452	28,216,298,613
Surplus/(Deficit) on Account of Revaluation Properties	-	-	-	-	-	-	-	-	-
Surplus/(Deficit) on Account of Revaluation of Investment	-	-	-		2,403,735	-	-	-	2,403,735
Currency translation difference	-	-	-	-	-	(40,702)	(1,855,689)	-	(1,896,391)
Net Gain and Losses not recognized in the income statement	-	~		-	2,403,735	(40,702)	(1,855,689)	-	507,344
Net Profit for the period	-	-	-	-	-	-	356,424,558	1,238	356,425,796
Stock Dividend paid during the period	-	-	-	-	•	R:	-	-	-
Transferred to statutory reserve	-	109,346,382	-	-	-	-	(109,346,382)	-	-
Minority interest	-	-	-	-	-	-	-	-	-
Total Shareholders Equity as at 31 March 2019	14,122,510,680	9,830,297,875	2,067,771,666	62,775,000	(4,864,410)	(4,478)	2,494,638,730	106,690	28,573,231,753
Total Shareholders Equity as at 31 March 2018	14,122,510,680	8,885,463,506	2,067,771,666	62,775,000	(860,097)	5,604	2,028,077,586	102,367	27,165,846,312
*General Reserve/Other Reserve								Mar-19	Mar-18
General Reserve								-	-
Dividend Equalization Account								62,775,000	62,775,000
Total								62,775,000	62,775,000

Deputy Managing Director & CFO



Company Socretary

Managing Director & CEO

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Chairman

# EXPORT IMPORT BANK OF BANGLADESH LIMITED Balance Sheet (Un-audited) as at 31 March 2019

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Taka           March 2019         December 2018           ROPERTY & ASSETS         March 2019         December 2018           201         Infondeding foreign corrences)         2019/072/2735         1.8844/75.2012           2019/072/2705         1.8844/75.2012         2.6322(2):934.516         2.6322(2):934.516           2019/072/2705         1.8844/75.2012         2.6322(2):934.516         2.6322(2):934.516           2019/072/2705         1.5814(2):77.67         1.531(2):77.05         1.531(2):77.05         1.531(2):77.05         1.531(2):77.05         1.531(2):77.05         1.531(2):77.05         1.531(2):77.05         1.531(2):77.05         1.531(2):77.05         1.531(2):77.05         1.535(2):77.0	as at 31 March 2019		
ROPE         Control         Control           Repetitive ASSETS         2009.672,795         1,884,075,202           Repetitive Assets         1,653,202,209         2,427,375,60           Repetitive Assets         2,633,22,794         28,312,689,718           Bance with other banks and financial institutions         3,463,475,152         3,247,737,56           Imaginalesh         3,463,475,152         3,247,737,56           Imaginalesh         3,463,475,152         3,247,737,56           Imaginalesh         3,463,475,152         3,247,737,56           Imaginalesh         3,247,737,56         1,511,627,736           Imaginalesh         3,247,737,56         1,511,627,736           Imaginalesh         1,511,627,736         1,513,63,727,951           Imaginalesh         1,513,712,430,005         1,513,511,62,72           Imagi			
Sab       2.098,672,729       1,884,675,502         With Bangladesh Bank and its Agent Bank ionitating forego conserves:       16,532,612,939       2,6427,954,516         Salance with other banks and financial institutions       3,463,475,152       3,247,717,562         Darside: Bangladesh       3,463,475,152       3,247,717,562         Pacement with other banks and financial institutions       3,463,475,152       3,247,717,562         Pacement with other banks and financial institutions       3,463,475,152       3,247,717,562         Pacement with other banks and financial institutions       3,463,475,152       3,247,717,562         Pacement financial institutions       11,014,051,038       11,014,051,038         Pacement financial institutions       15,537,024,430,033,332,739       248,538,042,207         Pacement financial institutions       15,537,024,430       18,383,739,981         Deposits and other financial institutions       15,537,024,430       18,383,739,981         Deposits and other accounts			
n hand (necluding foreign currencies) Vich Bargladech Bank and its Agent Bank (unduding foreign currencie) Vich Bargladech Bank and its Agent Bank (unduding foreign currencie) Balance with other banks and financial institutions in Bargladech Danside Bangladech Danside Bangladech			
bits register in the banks and financial institutions         in langladesh         bits register         bits re	n hand (including foreign currencies)		
Jalance with other banks and financial institutions it langladesh "ussel: langladesh	Vith Bangladesh Bank and its Agent Bank (including foreign currencies)		
n Bangladesh 3463,475,152 3,2477,375,12 3,247,177,076 3463,475,176,242 4,888,954,638 Pacement with other banks and financial institutions measurents in shares and securities iovernment There investments is to: Bile purchased and discounted Non-banking assets Total poperty & assets Total poperty & assets Deposits Nudarba sering deposits Nudarba sering deposi		18,631,285,734	28,312,629,718
Ausside Englishesh         2.881 701 (000)         [](.4121/1076]           Vacement with other banks and financial institutions         6,345 (76,642         4,888,944,638           Vacement with other banks and financial institutions         13,014,051 (038)         11,014,051 (038)           investments         13,014,051 (038)         11,014,051 (038)         11,014,051 (038)           investments         26,530,922,794         24,530,322,794         24,530,322,794           vestments         203,734,049,5533         298,548,642,907         309,423,445,069         305,056,075,119           Solver Aussian Sects         369,143,169,972         370,997,392,585         369,143,169,972         370,997,392,585           IABLLITIES & CAPITAL         Liabilities         15,537,024,430         18,383,739,831           Deposits and other financial institutions         15,537,024,430         18,383,739,631           Deposits and other deposits accounts         30,149,056,572         22,442,233,061           Mudaraba subordinated Bond         000         7,803,029,578         342,865,42500           Other liabilities         30,01,790,759,955         300,000,000         6,660,382,2990           Total starcholders' equity         36,663,097,397,393,4456,666         2,100,546,666         2,100,546,666         2,100,546,666         2,100,546,666		3 463 475 152	3 247 737 562
Addet tableteen         6,345,176,242         4,888,954,638           Pacement with other banks and financial institutions         6,345,176,242         4,888,954,638           Pacement with other banks and financial institutions         11,014,051,038         11,014,051,038           Storemments         13,014,051,038         11,014,051,038         11,014,051,038           Storements         13,014,051,038         11,014,051,038         13,516,227,126           Storements         205,734,049,5533         298,548,642,307           Storements         305,045,0752         1,648,742,812           Storemark         205,734,049,5533         298,548,642,307           Storemark         5,934,405,526         1,648,742,812           Storemark         306,945,606,0751         2,743,600,905           Storemark         369,143,169,972         370,977,952           Storemark         15,537,024,430         18,383,739,831           Deposits and other accounts         15,537,024,430         18,383,739,831           Nudaraba run deposits         301,709,799,555         300,786,624,630           Nudaraba run deposits         5,500,000,000         5,000,000,000         5,000,000,000           Nudaraba run deposits         301,709,79955         300,786,624,630         2,103,46,666         2,103,46,6		1 1 1 1	
Investments in shares and securities ioverment bitles         1,014,051,038         1,1014,051,038           bitles         1,3014,051,038         1,1014,051,038           ioverment bitles         26,530,222,794         24,530,322,794           average and discounted         293,734,049,533         288,548,642,907           ispace assets         293,734,049,533         288,548,642,907           bitle assets         293,734,049,533         288,548,642,907           bitle assets         293,734,049,533         288,548,642,907           bitle assets         203,744,405,44         243,648,029           bitle assets         203,443,059,772         370,997,392,585           LABILITIES & CAPITAL         i.abilities         15,537,024,430         18,383,739,831           Deposits and other accounts         15,537,024,430         18,383,739,831           Vadearba sering deposits         23,048,056,572         22,442,233,961           Undaraba term deposits         1,722,410,015         13,722,410,015           bills payable         23,048,056,072         22,442,233,961           Vadearba sering deposits         1,722,410,015         13,928,953,925           Vadearba sering deposits         23,048,056,0572         22,442,233,961           Vadearba sering deposits         23,048,056,0572 <td>Juiside Bangladesh</td> <td></td> <td></td>	Juiside Bangladesh		
Investments         ishares and securities           iovernment         isorement           beers         26,509,222,794           avestments         26,509,222,794           avestments         293,734,049,533           avestments         294,449,544           avestments         2,718,471,607           avestments         2,718,471,607           avestments         369,143,169,972           avestments         369,143,169,972           avestments         15,357,024,430           avestments         15,357,024,430           avestments         193,253,193           avestments         1,722,410,015           avestments         1,722,410,015           avestments         1,722,410,015           avestments         1,722,410,015	Placement with other banks and financial institutions	-	-
ioremment       13,014,051,038       11,014,051,038         ihters       13,014,051,038       13,516,217,756         ibrensi investments       26,530,322,794       24,530,332,794         imment investments etc.       293,734,049,533       288,548,642,307         isted assets including premises       293,734,049,533       288,548,642,307         investments       293,734,049,553       288,548,642,307         investments       293,734,049,553       288,548,642,307         investments       293,734,049,553       284,548,249,233,961         investments       293,143,169,972       370,977,393,981         investments       15,537,024,430       18,383,739,861         investments       15,537,024,430       18,383,739,861         investments       15,537,024,430       18,383,739,863         investments       293,048,6572       224,42,33,961         investaset       17,52,410,015			
htters       13,516,271,756       13,516,271,756         avestments       26,530,322,794       24,530,322,794         avestments       293,734,049,533       288,548,642,307         Silks purchased and discounted       15,689,368,253       288,548,642,307         Joher assets       309,423,418,059       305,06,075,1191         Joher assets       27,18,471,697       2,743,600,905         Johanking assets       369,145,169,972       370,997,392,585         JABILITIES & CAPITAL		13,014,051,038	11,014,051,038
26,530,322,794         24,530,322,794           vestments         203,734,049,533         228,534,462,307           ills purchased and discounted         203,734,049,533         228,534,462,307           iske assets including premises         5,444,495,446         5,448,5807,411           iske assets including premises         5,444,495,446         5,448,5807,411           iske assets including premises         2,718,471,607         2,743,600,95           iske assets including premises         369,143,169,972         370,997,392,585           IABLITIES & CAPITAL		13,516,271,756	13,516,271,756
ieneral investments etc. isite protection of the institutions is a set including premises is a set including premise is a set including premises is a set including premise is a se		26,530,322,794	24,530,322,794
Initial interview of the section of the sectic the sectic the sectic the section of the section of the section		202 724 040 522	200 540 642 307
Jamp Printing of and other accounts         Systed assets including premises         Jher assets         Son-banking assets         Total property & assets         JABILITIES & CAPITAL         Liabilities         Jaccment from banks & other financial institutions         Deposits and other accounts         Mudaraba savings deposits         Mudaraba term deposits         Dher Midaraba Deposits         Ducharities         Judaraba Subordinated Bond         Other Habilities         Judaraba Subordinated Bond         Other Liabilities         Judaraba Subordinated Bond         Other Idabilities         Total liabilities         Other toscrute and shareholders' equity         Total liabilities			
ixed assets including premises     5,494,495,446     5,495,809,411       2,718,471,697     2,743,600,905       Non-banking assets     369,143,169,972     370,997,392,585       IABILITIES & CAPITAL     370,997,392,585       Liabilities     15,537,024,430     18,383,739,831       Deposits and other accounts     22,044,78,28     22,844,2233,961       Mudaraba condition of the deposits     23,048,056,572     22,442,233,961       Mudaraba Coposits     22,523,905,437     158,382,767,965       Shils payable     301,790,759,955     300,786,624,650       Vudaraba Subordinated Bond     5,500,0000     6,0000,000       Other reserves     21,30,546,666     21,30,251,93       Capital /sharcholders' equity     14,122,510,680     14,122,510,680       Paid up capital     34,2856,727,399     342,886,727,399       Other reserves     21,30,546,666     21,30,546,666       Capital /sharcholders' equity     21,402,51,73     14,122,510,680       Other reserves     24,401,735,173     24,885,727,399       Contingent liabilities     33,00,377,099     3,713,734,472       Other contingent liabilities     46,274,511,007     43,760,439,781       Contagent liabilities     33,00,377,099     3,713,734,472       Other contingent liabilities     33,00,377,099     33,713,734,472	Bills purchased and discounted		
LARCH SETS       2,718,471,697       2,743,600,905         Son-hanking assets       369,143,169,972       370,997,392,585         LABILITIES & CAPITAL       Liabilities       369,143,169,972       370,997,392,585         LABILITIES & CAPITAL       Liabilities       369,143,169,972       370,997,392,585         LABILITIES & CAPITAL       Liabilities       369,143,169,972       370,997,392,585         JABILITIES & CAPITAL       Liabilities       369,143,169,972       370,997,392,585         Mudaraba savings deposits       15,537,024,430       18,383,739,831         Deposits and other accounts       23,048,056,572       122,442,233,961         Mudaraba subordinated Bond       59,264,178,283       183,382,653,196         Other reserves       29,293,17,876       29,280,558,613         Capital /shareholders' equity       340,658,079,578       342,856,627,990         Capital /shareholders' equity       14,122,510,680       14,122,510,680         Other reserves       21,30,546,666       21,30,546,666       22,442,33,991         Capital isance sheet items       369,143,169,972       370,997,392,588         Of halance sheet items       46,274,511,009       43,760,439,781         Caringent liabilities       34,864,703,009       33,003,370,033,300,332,300,332,300,377,999 <td></td> <td></td> <td></td>			
Junct assets       369,143,169,972       370,997,392,585         IABILITIES & CAPITAL			
Storal property & assets         369,143,169,972         370,997,392,585           IABILITIES & CAPITAL         iabilities         15,537,024,430         18,383,739,831           Deposits and other accounts         15,537,024,430         18,383,739,831           Waderaba term deposits         23,048,056,572         22,442,233,961           Udaraba term deposits         15,252,905,437         158,382,767,965           Other Mudaraba Deposits         29,252,317,876         29,850,558,613           Uwadecah current and other deposit accounts         301,790,759,955         300,786,624,650           Mudaraba Subordinated Bond         5,000,000,000         6,000,000,000           Other Itabilities         7,720,951,193         17,686,362,909           Total liabilities and shareholders' equity         340,658,079,578         342,856,727,390           Capital Shareholders' equity         340,658,079,578         342,856,727,390           Other itabilities         21,30,346,666         2,410,751,73         2,166,656,355           Total liabilities and shareholders' equity         369,143,169,972         370,997,392,585           Off balance sheet items         46,274,511,009         43,760,439,781           Contingent liabilities         90,979,973,810         86,773,099,003           Total off balance sheet items	Other assets	2,/18,4/1,69/	2,740,000,900
LIABILITIES & CAPITAL Liabilities Placement from banks & other financial institutions Deposits and other accounts Mudaraba atoms deposits Mudaraba Corposits Mudaraba Current and other deposit accounts Bills payable Mudaraba Subordinated Bond Other liabilities Total tabilities Contingent liabilities Contingent liabilities Contin	-	260 142 160 072	370 007 202 595
Liabilities Placement from banks & other financial institutions15,537,024,43018,383,739,831Deposits and other accounts Mudaraba savings deposits Mudaraba term deposits Wudaraba Deposits Wudaraba Deposits Wudaraba Deposits Wudaraba Deposits Wudaraba Deposits Wudaraba Deposits Wudaraba Deposits Wudaraba Deposits Wudaraba Subordinated Bond Other Hiabilities Capital/shareholders' equity Capital/shareholders' equity Other reserves Retained carnings Total liabilities Total liabilities Contal shareholders' equity Other contingent liabilities Contal liabilities Other contingent liabilities Total fabilities Other contingent liabilities Total of balance sheet items14,122,510,680 (43,760,439,781) (43,760,439,781) (43,760,439,781) (43,760,439,781) (43,773,099,003) (43,773,999,003)Deputy Managing Director & CFO Work Company Sycretary43,773,099,003 (43,773,099,003) (43,773,099,003) (43,773,099,003)Deputy Managing Director & CFO WorkCompany Sycretary (Company Sycretary)Managing Director of CEO (Company Sycretary)Deputy Managing Director & CFOCompany Sycretary (Company Sycretary)Managing Director of CEO (Company Sycretary)	Total property & assets		3/0,77,372,385
Placement from banks & other financial institutions       15,537,024,430       18,383,739,831         Deposits and other accounts       23,048,056,572       22,442,233,061         Mudaraba savings deposits       152,523,005,437       158,382,767,965         Mudaraba bacposits       152,252,005,437       158,382,767,965         Other Mudaraba Deposits       20,223,217,876       29,853,106         Vudaraba Deposits       22,223,17,876       29,850,558,613         Mudaraba Subordinated Bond       5,500,000,006       6,000,000,000         Other Isibilities       301,790,759,955       300,786,624,650         Capital /shareholders' equity       21,30,646,666       2,130,546,666         Capital /shareholders' equity       14,122,510,680       14,122,510,680         91,20,278,75       97,20,951,493       28,140,665,195         Coll Liabilities and shareholders' equity       28,448,669,195       28,440,665,195         Total shareholders' equity       360,143,169,972       370,997,392,585         Off balance sheet items       46,274,511,009       43,760,439,781         Contingent liabilities       90,979,973,810       86,773,099,003         Other contingent liabilities       90,979,973,810       86,773,099,003         Other contingent liabilities       90,979,973,810       86,773,09	IABILITIES & CAPITAL		
Placement from banks & other financial institutions       15,537,024,430       18,383,739,831         Deposits and other accounts       23,048,056,572       22,442,233,061         Mudaraba term deposits       152,523,005,437       158,382,767,965         Other Mudaraba Deposits       29,252,317,876       29,853,106         Other Mudaraba Deposits       20,232,217,876       29,850,558,613         Mudaraba Subordinated Bond       5,500,000,000       6,000,000,000         Other Itabilities       301,790,759,955       300,786,624,650         Capital/shareholders' equity       340,658,079,775       342,856,727,390         Other reserve       9,720,951,493       2,130,546,666       2,130,546,666         Other reserves       28,485,090,394       28,140,665,195       28,485,065,195         Other serves       28,496,65,195       28,485,065,195       28,485,065,195         Other serves       2,130,546,666       2,130,546,666       2,130,546,666         Capital/shareholders' equity       360,143,169,972       370,997,973,810       86,773,099,003         Other serves       28,485,090,394       28,140,665,195       28,4845,090,394       28,140,665,195         Other serves       28,481,665,195       33,00,377,09       371,373,44,472       33,00,377,09       371,374,472	jabilities		
Mudaraba savings deposits       23,048,056,572       22,442,233,961         Mudaraba term deposits       152,523,905,437       158,382,767,965         Other Mudaraba Deposits       29,223,217,876       29,850,554,613         Al wadecah current and other deposit accounts       29,223,217,876       29,850,554,613         Bills payable       1,722,301,788       1,752,410,915         Mudaraba Subordinated Bond       5,500,000,000       6,000,000,000         Other tiabilities       23,048,056,027,055       300,786,624,650         Capital/shareholders' equity       340,658,079,787       342,856,727,390         Paid up capital       14,122,510,680       14,122,510,680         Statutory reserve       9,830,297,875       9,720,951,493         Other reserves       2,348,054,666       2,130,546,666         Retained carnings       2,442,231,068       14,122,510,680         Total shareholders' equity       28,485,090,394       28,140,665,195         Statutory reserves       2,304,876,377,309       3,760,439,781         Contingent liabilities       2,442,23,903       3,303,303,323         Total shareholders' equity       28,485,090,394       28,140,665,195         Statutory reserves       46,274,511,009       43,760,439,781         Contingent liabilities		15,537,024,430	18,383,739,831
Mudaraba savings deposits       23,048,056,572       22,442,233,961         Mudaraba term deposits       152,523,905,437       158,382,767,965         Other Mudaraba Deposits       29,223,217,876       29,850,554,613         Al wadecah current and other deposit accounts       29,223,217,876       29,850,554,613         Bills payable       1,722,301,788       1,752,410,915         Mudaraba Subordinated Bond       5,500,000,000       6,000,000,000         Other tiabilities       23,048,056,027,055       300,786,624,650         Capital/shareholders' equity       340,658,079,787       342,856,727,390         Paid up capital       14,122,510,680       14,122,510,680         Statutory reserve       9,830,297,875       9,720,951,493         Other reserves       2,348,054,666       2,130,546,666         Retained carnings       2,442,231,068       14,122,510,680         Total shareholders' equity       28,485,090,394       28,140,665,195         Statutory reserves       2,304,876,377,309       3,760,439,781         Contingent liabilities       2,442,23,903       3,303,303,323         Total shareholders' equity       28,485,090,394       28,140,665,195         Statutory reserves       46,274,511,009       43,760,439,781         Contingent liabilities			
Induitation strings operationMudaraba term depositsOther Mudaraba DepositsOther Mudaraba DepositsU wadecah current and other deposit accountsSills payableU wadecah current and other deposit accountsSills payableUudaraba Subordinated BondOther liabilitiesCapital/shareholders' equityPaid up capitalPaid up capitalStatutory reserveCapital/shareholders' equityPaid up capitalStatutory reserveContingent liabilitiesContingent liabilitiesContal off balance sheet itemsDeputy Managing Director & CFOCompany SqcretaryManaging Director & CFOManaging Director & CFO <td></td> <td>23 048 056 572</td> <td>22 442 233 961</td>		23 048 056 572	22 442 233 961
Multiable Term deposits       95,264,178,283       88,358,653,196         Al wadecah current and other deposit accounts       92,223,217,876       29,850,558,613         Bills payable       1,722,301,788       1,752,410,915         Mudaraba Subordinated Bond       5,500,000,000       6,000,000,000         Other Midaraba Subordinated Bond       5,500,000,000       6,000,000,000         Other Midaraba Subordinated Bond       5,500,000,000       6,000,000,000         Other Midaraba Subordinated Bond       17,880,362,909       342,856,727,390         Capital/sharcholders' equity       340,658,079,578       342,856,727,390         Capital/sharcholders' equity       14,122,510,680       14,122,510,680         Statutory reserve       9,830,297,875       2,130,546,666         Capital/sharcholders' equity       28,485,090,394       28,140,665,195         Total liabilities and sharcholders' equity       28,485,090,394       28,140,665,195         Total liabilities and sharcholders' equity       369,143,169,972       370,997,392,585         Off balance sheet items       46,274,511,009       43,760,439,781         Contingent liabilities       90,979,973,810       86,773,099,003         Other commitments       90,979,973,810       86,773,099,003         Other commitments       90,979,973,810 <td></td> <td></td> <td></td>			
Ander Industries Office Content and other deposit accounts       29,232,317,876       29,850,558,613         Bills payable       1,722,301,788       1,752,410,915         Mudaraba Subordinated Bond       5,500,000,000       6,000,000,000         Other liabilities       340,658,079,578       342,856,727,390         Capital/shareholders' equity       340,658,079,578       342,856,727,390         Paid up capital       14,122,510,680       14,122,510,680         Statutory reserve       9,830,297,875       9,720,951,493         Other reserves       2,130,546,666       2,130,546,666         Retained carnings       7,720,951,493       2,140,656,565         Total shareholders' equity       28,485,090,394       28,140,665,356         Total shareholders' equity       28,485,090,394       28,140,665,356         Total shareholders' equity       369,143,169,972       370,997,392,585         Off balance sheet items       46,274,511,009       43,760,439,781         Contingent liabilities       90,979,973,810       86,773,099,003         Other contingent liabilities       90,979,973,810       86,773,099,003         Other contingent liabilities       90,979,973,810       86,773,099,003         Other contingent liabilities       90,979,973,810       86,773,099,003	•		
1,722,301,788       1,722,410,915         3018 payable       301,790,759,955       300,786,624,650         Vudaraba Subordinated Bond       5,500,000,000       6,000,000,000         Other liabilities       340,658,079,578       342,856,727,390         Capital/shareholders' equity       340,658,079,578       342,856,727,390         Paid up capital       1,122,510,680       14,122,510,680         9,830,227,875       9,720,951,493       2,130,546,666         2,401,735,173       2,166,656,356         Capital/shareholders' equity       28,485,900,394       28,140,665,195         Total liabilities and shareholders' equity       369,143,169,972       370,997,392,585         Off balance sheet items       46,274,511,009       6,360,382,399       6,264,994,418         Stattory reserves       28,485,900,394       28,140,665,195       301,720,973,392,585         Off balance sheet items       6,560,382,399       6,264,994,418       3,303,393,333       3,303,393,333       3,31,33,303,33,333       3,713,734,472         Other contingent liabilities       90,979,973,810       86,773,099,003       90,979,973,810       86,773,099,003         Other contingent liabilities       90,979,973,810       86,773,099,003       90,979,973,810       86,773,099,003         Deputy Managing Direc		i	
301,790,759,955       300,786,624,650         Mudaraba Subordinated Bond       5,500,000,000       6,000,000,000         Other liabilities       17,830,295,193       17,686,362,309         Capital/shareholders' equity       340,658,079,578       342,856,727,390         Paid up capital       14,122,510,680       9,830,297,875       9,720,951,493         Statutory reserve       2,130,546,666       2,130,546,666       2,130,546,666         Retained carnings       28,140,665,355       301,790,799,973,810       32,140,665,355         Total liabilities and shareholders' equity       369,143,169,972       370,997,392,585       303,033,930,332         Off balance sheet items       46,274,511,009       43,760,439,781       6,264,994,418         Statutory reverse items       33,03,377,099       3,713,713,44,72       -         Other contingent liabilities       90,979,973,810       86,773,099,003       3,713,713,44,72         Other contingent liabilities       90,979,973,810       86,773,099,003       -         Other contingent liabilities       90,979,973,810       86,773,099,003       -         Other contingent liabilities       90,979,973,810       86,773,099,003       -         Other contingent liabilities       90,979,973,810       86,773,099,003       -       -		1	
Mudaraba Subordinated Bond       5,500,000,000       6,000,000,000         Other liabilities       17,830,295,193       17,686,362,009         Total liabilities       340,658,079,578       342,856,727,390         Capital/shareholders' equity       14,122,510,680       14,122,510,680         Paid up capital       14,122,510,680       14,122,510,680         Statutory reserves       9,830,297,875       9,720,951,493         Coher reserves       2,401,735,173       2,166,656,356         Retained carnings       28,485,090,394       28,140,665,195         Total liabilities and shareholders' equity       369,143,169,972       370,997,392,585         Off balance sheet items       6,260,382,399       6,264,994,418         Contingent liabilities       90,979,973,810       86,773,099,003         Other contingent liabilities       90,979,973,810       86,773,099,003         <	Bills payable		
Multilities       17,830,295,193       17,686,362,909         Copter liabilities       340,658,079,578       342,856,727,390         Capital/shareholders' equity       14,122,510,680       9,730,951,493         Paid up capital       14,122,510,680       9,730,951,493         Statutory reserve       9,830,297,875       9,720,951,493         Other reserves       2,130,546,666       2,130,546,666         Retained carnings       28,485,090,394       28,140,665,195         Total liabilities and shareholders' equity       369,143,169,972       370,997,392,585         Oft balance sheet items       46,274,511,009       43,760,439,781         Contingent liabilities       6,560,382,399       6,264,994,418         Acceptance and endorsements -       46,274,511,009       43,760,439,781         Letters of guarantce       90,979,973,810       86,773,099,003         Irrevocable letters of credit       33,00,377,09       3,713,734,472         Statu off balance sheet items       90,979,973,810       86,773,099,003         Other conmitments       90,979,973,810       86,773,099,003         Other commitments       90,979,973,810       86,773,099,003         Deputy Managing Director & CFO       Company Socretary       Managing Director of CEO	Made and Sakardinand Bund		
Other habilities340,658,079,578342,856,727,390Capital/shareholders' equity14,122,510,68014,122,510,680Statutory reserve9,830,297,8759,720,951,493Contingent carnings2,130,546,6662,130,546,666Capital/shareholders' equity28,445,090,39428,140,665,195Total labilities and shareholders' equity369,143,169,972370,997,392,585Off balance sheet items46,274,511,00943,760,439,781Contingent liabilities6,264,994,41833,033,393,332Acceptance and endorsements - Letters of guarantee46,274,511,00943,760,439,781Irevocable letters of credit3,300,377,0993,713,734,472Bills for collection90,979,973,81086,773,099,003Other commitments90,979,973,81086,773,099,003Total off balance sheet items90,979,973,81086,773,099,003Deputy Managing Director & CFOCompany SecretaryManaging Director et CEO			
Capital/shareholders' equity         Paid up capital         Statutory reserve         Other reserves         Retained carnings         Total shareholders' equity         Total liabilities and shareholders' equity         Off balance sheet items         Contingent liabilities:         Acceptance and endorsements -         Letters of guarantee         Irrevocable letters of credit         Bills for collection         Other commitments         Total off balance sheet items         Other commitments         Point off balance sheet items         Contingent liabilities         Acceptance and endorsements -         Letters of guarantee         Irrevocable letters of credit         Bills for collection         Other commitments         Total off balance sheet items         Deputy Managing Director & CFO         Ware         Company Socretary         Managing Director & CFO         Managing Director & CFO			
Paid up capital Statutory reserve Other reserves Retained carnings Total shareholders' equity Total liabilities and shareholders' equity Off balance sheet items Contingent liabilities: Acceptance and endorsements - Letters of guarantee Irrevocable letters of credit Bills for collection Other commitments Total off balance sheet items Other commitments Deputy Managing Director & CFO Managing Director & CFO			
Latter properties9,830,297,8759,720,951,493Other reserves2,130,546,6662,140,735,1732,166,656,356Retained carnings28,485,090,39428,140,665,195Total shareholders' equity369,143,169,972370,997,392,585Off balance sheet items46,274,511,00943,760,439,781Contingent liabilities46,274,511,00943,760,439,781Acceptance and endorsements - Letters of guarantee46,274,511,00943,760,439,781Contingent liabilities3,300,377,0993,713,734,472Other contingent liabilities90,979,973,81086,773,099,003Other commitments90,979,973,81086,773,099,003Total off balance sheet items90,979,973,81086,773,099,003Deputy Managing Director & CFOCompany SocretaryManaging Director & CEOWardWardWardWardManaging Director & CFOWardManaging Director & CEO		14 122 510 680	14 122 510 680
Altered2,130,546,6662,130,546,666Other reserves Retained carnings2,130,546,6662,130,546,666Z,401,735,1732,166,656,356Z8,485,090,39428,140,665,195Jotal liabilities and shareholders' equity369,143,169,972370,997,392,585Off balance sheet items46,274,511,00943,760,439,781Contingent liabilities: Acceptance and endorsements - Letters of guarantee46,274,511,00943,760,439,781Sills for collection Other contingent liabilities Total contingent liabilities3,300,377,0993,713,734,472Other commitments Total off balance sheet items90,979,973,81086,773,099,003Other commitments Total off balance sheet items90,979,973,81086,773,099,003Deputy Managing Director & CFOWamaging Director & CEOManaging Director & CEOWard Wamaging Director & CFOWather Company SocretaryManaging Director & CEO			
Other testeresRetained carningsRetained carningsTotal shareholders' equityTotal liabilities and shareholders' equityOff balance sheet itemsContingent liabilities:Acceptance and endorsements -Letters of guaranteeIrrevocable letters of creditBills for collectionOther contingent liabilitiesOther co	•	1	
Accenting of balance sheet items         Contingent liabilities:         Acceptance and endorsements -         Letters of guarantee         Irrevocable letters of credit         Bills for collection         Other contingent liabilities         Total off balance sheet items         Other contingent liabilities         Other contingent liabilities         Other contingent liabilities         Other contingent liabilities         Other commitments         Total off balance sheet items         Other commitments         Total off balance sheet items         Other commitments         Deputy Managing Director & CFO         Managing Director & CFO         Managing Director & CFO			
Total liabilities and shareholders' equity       369,143,169,972       370,997,392,585         Off balance sheet items       46,274,511,009       43,760,439,781         Contingent liabilities:       46,274,511,009       6,264,994,418         Acceptance and endorsements -       46,260,382,399       6,264,994,418         Letters of guarantee       33,003,377,099       3,713,734,472         Irrevocable letters of credit       90,979,973,810       86,773,099,003         Other contingent liabilities       90,979,973,810       86,773,099,003         Other commitments       -       -         Total off balance sheet items       90,979,973,810       86,773,099,003         Other commitments       -       -       -         Total off balance sheet items       90,979,973,810       86,773,099,003         Deputy Managing Director & CFO       Company Secretary       Managing Director & CEO			
Off balance sheet items         Contingent liabilities:         Acceptance and endorsements -         Letters of guarantee         Irrevocable letters of credit         Bills for collection         Other contingent liabilities         Other commitments         Total contingent liabilities         Other commitments         Total off balance sheet items         Managing Director & CFO         Managing Director & CFO         Managing Director & CFO			and the second se
Contingent liabilities: Acceptance and endorsements - Letters of guarantee Irrevocable letters of credit Bills for collection Other contingent liabilities <b>Total contingent liabilities</b> <b>Total off balance sheet items</b> <b>Deputy Managing Director &amp; CFO</b> <b>Managing Director &amp; CFO</b>			010,771,072,000
Acceptance and endorsements - Letters of guarantee Irrevocable letters of credit Bills for collection Other contingent liabilities Total contingent liabilities Other commitments Total off balance sheet items Deputy Managing Director & CFO Managing Director & CFO Managing Director & CFO			
Letters of guarantee Letters of guarantee Irrevocable letters of credit Bills for collection Other contingent liabilities <b>Total ontingent liabilities</b> <b>90,979,973,810</b> <b>86,773,099,003</b> <b>6,264,994,418</b> <b>33,033,930,332</b> <b>3,713,734,472</b> <b>-</b> <b>90,979,973,810</b> <b>86,773,099,003</b> <b>6,264,994,418</b> <b>33,033,930,332</b> <b>3,713,734,472</b> <b>-</b> <b>90,979,973,810</b> <b>86,773,099,003</b> <b>Managing Director &amp; CFO</b> <b>Managing Director &amp; CEO</b>		46,274,511,009	43,760,439,781
Irrevocable letters of credit Bills for collection Other contingent liabilities Total contingent liabilities Other commitments Total off balance sheet items Deputy Managing Director & CFO Company Socretary Managing Director & CEO		6,560,382,399	6,264,994,418
Bills for collection       3,300,377,099       3,713,734,472         Other contingent liabilities       90,979,973,810       86,773,099,003         Other commitments       90,979,973,810       86,773,099,003         Total off balance sheet items       90,979,973,810       86,773,099,003         Deputy Managing Director & CFO       Company Secretary       Managing Director & CEO		34,844,703,303	33,033,930,332
Other contingent liabilities Total contingent liabilities Other commitments Total off balance sheet items Deputy Managing Director & CFO Managing Director & CFO Managing Director & CFO		3,300,377,099	3,713,734,472
Total contingent liabilities       90,979,973,810       86,773,099,003         Other commitments       90,979,973,810       86,773,099,003         Total off balance sheet items       90,979,973,810       86,773,099,003         Deputy Managing Director & CFO       Company Secretary       Managing Director & CEO         Managing Director & CFO       Managing Director & CEO       Managing Director & CEO			-
Total off balance sheet items 90,979,973,810 86,773,099,003 Managing Director & CFO Managing Director & CFO Managing Director & CEO	Total contingent liabilities	90,979,973,810	86,773,099,003
Deputy Managing Director & CFO Company Secretary Managing Director & CEO		90,979,973,810	86,773.099.003
Am file		<u> </u>	$\overline{\bigcirc}$
Am file	lei NALARMA	711 (' <b>X</b> ^	Now /
Am file	Deputy Managing Director & CFO Company Secretar	ry Managin	Director & CEO
Alm Director			
Director Chairman	(N)		$AV_{\cdot}$
Director	Alm		1-No
	Director	Chair	man

# EXPORT IMPORT BANK OF BANGLADESH LIMITED

Profit and Loss Account (Un-audited) for the period ended 31 March 2019

	Taka	ı
Particulars	March 2019	March 2018
Investment income	6,900,366,251	5,598,720,888
Profit paid on deposits, borrowings, etc.	(5,585,543,303)	(4,539,846,589)
Net investment income	1,314,822,948	1,058,874,299
Income from investment in shares/securities	54,476,879	51,404,401
Commission, exchange and brokerage	480,129,841	515,865,331
Gain on sale of investment in shares	-	-
Other operating income	123,723,366	177,933,000
Total operating income (A)	1,973,153,034	1,804,077,031
Operating expenses		
Salaries and allowances	675,262,847	694,388,086
Rent, taxes, insurance, electricity etc.	146,798,364	179,685,508
Legal expenses	4,137,057	3,908,496
Postage, stamp & telecommunications etc.	22,343,788	21,436,124
Auditors fees	_	-
Stationery, printing, advertisement, etc.	72,673,476	44,151,271
Chief Executive's salary and fees	4,558,310	4,204,961
Directors' fees and expenses	432,000	328,200
Shariah Supervisory Committee's Fees & Expenses	90,300	182,900
Charges on Investment Losses	-	-
Depreciation on and repairs to Bank's assets	59,472,167	61,969,495
Zakat expenses	62,698,051	-
Other expenses	210,209,536	148,221,969
Total operating expenses (B)	1,258,675,896	1,158,477,010
Profit/(loss) before provision (C=A-B)	714,477,138	645,600,021
Provision for investments and Off-Balance Sheet Exposures	148,667,606	419,680,869
Provision for diminution in value of shares	19,077,622	665,552,765
Total Provision (D)	167,745,228	1,085,233,634
Total profit/(loss) before taxes (C-D)	546,731,910	(439,633,613)
Provision for Income Tax:		
Current tax	204,001,047	55,000,000
	(1,694,336)	33,000,000
Deferred tax		55 000 000
	202,306,711	55,000,000
Net profit/(loss) after tax	344,425,199	(494,633,613)
Retained earnings brought forward from previous year	2,166,656,356	2,475,247,840
Profit available for appropriation	2,511,081,555	1,980,614,227
Appropriations:		
Statutory reserve	109,346,382	- ]
Issue of bonus shares	-	-
	109,346,382	
Retained earnings carried forward	2,401,735,173	1,980,614,227
Earnings per ordinary share	0.24	(0.35)

Deputy Managing Director & CFO

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Director

Company Secretary

Managing Director & CEO

Charman

### EXPORT IMPORT BANK OF BANGLADESH LIMITED

Cash Flow Statement (Un-audited) for the period ended 31 March 2019

Tak farch 2019 6,956,866,251 (4,588,678,708) 54,476,879 480,129,841 (679,821,157) (3,722,880) (517,860,008) 123,658,060 (527,067,741) 1,297,980,537	March 2018 5,654,993,491 (3,463,414,171 51,404,401 515,865,331 (698,593,047 (376,164 (416,853,877 177,889,188 (406,618,027 1,414,297,125
(4,588,678,708) 54,476,879 480,129,841 (679,821,157) (3,722,880) (517,860,008) 123,658,060 (527,067,741)	(3,463,414,171 51,404,401 515,865,331 (698,593,047 (376,164 (416,853,877 177,889,188 (406,618,027
(4,588,678,708) 54,476,879 480,129,841 (679,821,157) (3,722,880) (517,860,008) 123,658,060 (527,067,741)	(3,463,414,171 51,404,401 515,865,331 (698,593,047 (376,164 (416,853,877 177,889,188 (406,618,027
(4,588,678,708) 54,476,879 480,129,841 (679,821,157) (3,722,880) (517,860,008) 123,658,060 (527,067,741)	(3,463,414,171 51,404,401 515,865,331 (698,593,047 (376,164 (416,853,877 177,889,188 (406,618,027
54,476,879 480,129,841 (679,821,157) (3,722,880) (517,860,008) 123,658,060 (527,067,741)	51,404,401 515,865,331 (698,593,047 (376,164 (416,853,877 177,889,188 (406,618,027
480,129,841 (679,821,157) (3,722,880) (517,860,008) 123,658,060 (527,067,741)	515,865,331 (698,593,047 (376,164 (416,853,877 177,889,188 (406,618,027
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12,568,508,687)	6,796,057,84
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(2,846,715,401)	2,134,595,16
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18,631,285,734 6,345,176,242	4,012,090,32
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Director

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Chairman

# EXPORT IMPORT BANK OF BANGLADESH LIMITED Statement of Changes in Equity (Un-audited)

for the period ended 31 March 2019

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 2019	14,122,510,680	9,720,951,493	2,067,771,666	62,775,000	2,166,656,356	28,140,665,195
Changes in accounting policies	-	-	-	-	-	~
Restated Balance	14,122,510,680	9,720,951,493	2,067,771,666	62,775,000	2,166,656,356	28,140,665,195
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	-	-	-	-	-	-
Profit for the period	-	-	-	-	344,425,199	344,425,199
Stock Dividend paid during the period	-	-	-	-	-	-
Transferred to statutory reserve	-	109,346,382		-	(109,346,382)	-
Total Shareholders Equity as at 31 March 2019	14,122,510,680	9,830,297,875	2,067,771,666	62,775,000	2,401,735,173	28,485,090,394
Total Shareholders Equity as at 31 March 2018	14,122,510,680	8,885,463,506	2,067,771,666	62,775,000	1,980,614,227	27,119,135,079
*General Reserve/Other Reserve					Mar-19	Mar-18
General Reserve					-	-
Dividend Equalization Account					62,775,000	62,775,000
Total					62,775,000	62,775,000

Deputy Managing Director & CFO



Company Secretary

Managing Director & CEO

Chairman

## Export Import Bank of Bangladesh Limited

**Notes to the Financial Statements** For the period ended 31 March 2019

#### 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 123 (One hundred twenty three) Branches operating as per Islamic Shariah in the country.

#### 1.03 Subsidiaries

The subsidiary companies of the Bank namely EXIM Exchange Company (UK) Ltd., EXIM Exchange Company (Canada) Ltd. 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. EXIM Islami Investment Limited (EIIL), the only local subsidiary where Bank owns 99.99% share with substantial control and rest 0.01% is minority interest. EXIM Islami Investment Limited (EIIL) carries out merchant banking activities and conducting specified services to the customers.

#### 1.04 Off-shore Banking Unit

Off-shore Banking Units (OBUs) of Export Import Bank of Bangladesh Limited was 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 Chittagong. OBUs maintain separate accounts in US Dollar.

#### 2.0 Significant Accounting Policies

#### 2.01 Basis of preparation

The operations of Export Import Bank of Bangladesh Limited and its subsidiaries are governed in compliance with the rules of Islamic Shariah. The consolidated financial statements and the separate financial statements of the Bank have been prepared basically as per provisions of the "Guidelines for Islamic Banking" issued by Bangladesh Bank through BRPD Circular No. 15 dated 09 November 2009 with reference to the provisions

# Export Import Bank of Bangladesh Limited

Notes to the Financial Statements For the period ended 31 March 2019

of the Bank Company Act, 1991 as amended up to 2013 & Bangladesh Bank's other circulars/instructions and in accordance with International Financial Reporting Standards (IFRSs); the Companies Act, 1994; the Securities and Exchange Rules 1987; Dhaka and Chittagong Stock Exchanges' Listing Regulations and other laws and rules applicable in Bangladesh.

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

#### 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 2018 of the accounting profit made by the Bank.

#### 2.05 Off-balance sheet items

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

#### 2.06 Earnings per share

Earnings per share (EPS) have been computed by dividing the basic earnings by the number of Ordinary Shares being calculated as per IAS-33. Previous year's figures have been adjusted 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 as prescribed by the Securities and Exchange Rules 1987.

#### 2.08 Reporting period

These Financial Statements cover the period from 1 January 2019 to 31 March 2019.

#### Annexure - A

Amount in Taka

0.24

(0.35)

## EXPORT IMPORT BANK OF BANGLADESH LIMITED

#### Disclosure related to quarterly financial statements (Solo basis)

as at and for the period ended 31 March 2019

# a. Shareholders' equity

4

### 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.

	March 2019	March 2018		
ii) Detailed break-up or composition of shareholders' equity				
Paid-up capital (1,412,251,068 ordinary shares of Tk.10/- each)	14,122,510,680	14,122,510,680		
Share premium	-	-		
Preference share capital	-	-		
Statutory reserve	9,830,297,875	8,885,463,506		
Asset revaluation reserve	2,067,771,666	2,067,771,666		
Dividend equalization account	62,775,000	62,775,000		
Retained earnings	2,401,735,173	1,980,614,227		
	28,485,090,394	27,119,135,079		
b. Calculation of Net Asset Value (NAV) per Share				
Total Net Asset Value (A)	28,485,090,394	27,119,135,079		
Number of ordinary share outstanding (B)	1,412,251,068	1,412,251,068		
Net Asset Value (NAV) per Share (A/B)	20.17	19.20		
c. Calculation of Basic and Diluted Earnings Per Share (EPS)				
Calculation of Basic Earnings Per Share (BEPS)				
Net profit after tax (A)	344,425,199	(494,633,613)		
Number of ordinary share outstanding (B)	1,412,251,068	1,412,251,068		

Basic Earnings Per Share (BEPS) (A/B)

BEPS increased due to increase in operating income and decrease in Provision for investments and Provision for diminution in value of shares.

	March 2019	March 2018
Calculation of Diluted Earnings Per Share (DEPS)		
Net profit after tax (A)	344,425,199	(494,633,613)
Number of share outstanding (B)	1,412,251,068	1,412,251,068
Diluted Earnings Per Share (DEPS) (A/B)	0.24	(0.35)
As there is no issue of conversion during the period, so Basic Earnings Per Share (BEPS) and Diluted Earnings Per Share (DEPS) are same.		
d. Calculation of Net Operating Cash Flow Per Share (NOCFPS)		
Net Operating Cash Flow (A)	(5,664,714,653)	(11,192,974,470)
Number of ordinary share outstanding (B)	1,412,251,068	1,412,251,068
Net Operating Cash Flow Per Share (NOCFPS) (A/B)	(4.01)	(7.93)
NOCFPS increased due to increase in cashflows from operating asset and liabilities compared to the previous period.		
e. Reconciliation of net profit with cash flow from operating activities		
Profit before provision & tax (A)	714,477,138	645,600,021
Adjustment of Non-Cash Items (B)		
Depreciation	52,214,543	53,265,936
Net loss/(gain) on sale of fixed assets	(492,851)	(43,812)
Total Non-Cash Items (B)	51,721,692	53,222,124
Adjustment of accrued income/expenses (C)		
(Increase)/decrease of profit income receivable on investment	56,500,000	56,272,603
Increase/(decrease) of profit payable on deposits	996,864,595	1,076,432,418
Increase/(decrease) of accrued expenses payable	(3,722,880)	(376,164)
Total adjustment of accrued income/expenses (C)	1,049,641,715	1,132,328,857
Income tax payment (D)	(517,860,008)	(416,853,877)