Export Import Bank of Bangladesh Limited Shariah Based Islami Bank

Consolidated Financial Statements (Provisional & un-audited) as at 30 September 2020

EXPORT IMPORT BANK OF BANGLADESH LIMITED Consolidated Balance Sheet (Provisional & un-audited) as at 30 September 2020

	September 2020	December 2019
PROPERTY & ASSETS	Taka	Taka
Cash In hand (including foreign currencies)	2,232,620,371	2,237,804,903
Balance with Bangladesh Bank and its Agent Banks (including foreign currencies)	24,024,055,387	29,938,791,976
Balance with other banks and financial institutions	26,256,675,758	32,176,596,879
In Bangladesh	316,611,337	619,512,161
Outside Bangladesh	3,698,966,131	3,698,498,992
	4,015,577,468	4,318,011,153
Placement with other banks & financial institutions		
Investments in shares and securities	17,014,051,038	27,514,051,038
Government Others	14,694,566,166	15,088,004,511
Others	31,708,617,204	42,602,055,549
Investments		
General investments etc.	375,575,977,620	330,123,675,161
Bills purchased and discounted	11,765,079,521	14,433,975,226
Fi - 1	387,341,057,141 5,580,951,876	344,557,650,387 5,650,429,988
Fixed assets including premises Other assets	3,336,841,953	3,713,242,464
Non-banking assets	3,330,011,733	
Total property and assets	458,239,721,400	433,017,986,420
LIABILITIES & CAPITAL		
Liabilities		1/ 005 353 50/
Placement from other banks & financial institutions	25,168,767,621	16,885,353,506
Deposits and other accounts	30,053,849,710	26,184,704,789
Mudaraba savings deposits Mudaraba term deposits	168,059,035,668	174,174,422,538
Other Mudaraba Deposits	135,819,753,157	124,282,835,679
Al wadeeah current and other deposit accounts	36,421,393,565	28,720,860,400
Bills payable	3,104,990,999	2,326,333,829
	373,459,023,099	355,689,157,235
Mudaraba Subordinated Bond	10,200,000,000	11,500,000,000
Other liabilities	19,611,202,615	19,755,530,922
Total liabilities	428,438,993,335	403,830,041,663
Capital/shareholders' equity		11.122.510.400
Paid up capital	14,122,510,680	14,122,510,680
Statutory reserve	11,348,842,440 2,130,546,666	10,705,987,616 2,130,546,666
Other reserves	(4,285,647)	(2,503,573)
Foreign currency translation adjustment Retained earnings	2,203,011,826	2,231,301,511
EXIM Bank Shareholders' Equity	29,800,625,965	29,187,842,900
Non-controlling Interest	102,100	101,857
Total shareholders' equity	29,800,728,065	29,187,944,757
Total liabilities and shareholders' equity	458,239,721,400	433,017,986,420
Off balance sheet items		
Contingent liabilities: Acceptance and endorsements	34,368,295,126	49,467,093,840
Letters of guarantee	7,826,612,589	6,901,750,161
Irrevocable letters of credit (including Back to Back Bills)	27,169,134,857	26,468,690,444
Bills for collection	6,346,801,885	6,068,469,655
Other contingent liabilities	-	
Total contingent liabilities	75,710,844,457	88,906,004,100
Other commitments Total off balance sheet items including contingent liabilities	75,710,844,457	88,906,004,100
Total of Salatice sheet rems including contingent hashittes		

Company Secretary

Director

Deputy Managing Director & CFO

Managing Director & CEO

EXPORT IMPORT BANK OF BANGLADESH LIMITED Consolidated Profit and Loss Account (Provisional & un-audited) for the period ended 30 September 2020

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Profit paid on deposits, borrowings, etc. Net investment income Income from investment in shares/securities Income from investment in shares/securities Commission, exchange and brokerage Gain on sale of investment in shares Gain on sale of investment in shares Commission, exchange and brokerage Gain on sale of investment in shares Commission, exchange and brokerage Gain on sale of investment in shares Commission, exchange and brokerage Gain on sale of investment in shares Commission, exchange and brokerage Gain on sale of investment in shares Commission, exchange and brokerage Copactal expenses Charges on Investment Losses Charges on Investment Losses Charges on Investment Losses Contract expenses Cother expen	Taka
Net investment income	7,737,844,095
Income from investment in shares/securities	(6,608,544,744)
Commission, exchange and brokerage 1,264,443,263 1,560,369,482 428,936,53	1,129,299,351
Gain on sale of investment in shares 22,377,540 9,687,107 22,135,07 Other operating income 7,123,660,478 7,399,781,673 1,22,203,14 Total operating income (A) 7,123,660,478 7,399,781,673 1,985,335,73 Operating expenses 2,336,475,797 2,532,555,511 757,294,63 Salaries and allowances 2,336,475,797 491,511,911 209,828,14 Legal expenses 10,566,152 14,653,567 3,997,52 Postage, stamp, telegram, telephone etc. 71,885,522 66,788,320 20,075,19 Auditors fees 172,702 245,072 58,51 Stationery, printing, advertisement, etc. 169,065,065 168,076,304 69,737,97 Chief Executive's salary and fees 15,714,460 15,185,231 5,904,46 Directors' fees and expenses 2,160,958 1,805,199 308,00 Charges on Investment Losses 2209,225,427 187,964,104 70,856,17 Depreciation on and repairs to Bank's property 209,225,427 187,964,104 70,856,17 Total operating expenses (B) 4,298,704,620	284,204,158
Gain on sale of investment in shares 22,377,540 9,687,107 22,135,07 Other operating income 506,732,997 496,986,017 122,203,14 Total operating income (A) 7,123,660,478 7,399,781,673 1,985,335,73 Operating expenses 3 2,336,475,797 2,532,555,5511 757,294,63 Rent, taxes, insurance, electricity etc. 465,029,178 491,511,911 209,828,14 Legal expenses 10,566,152 14,653,567 3,997,32 Postage, stamp, telegram, telephone etc. 71,885,522 66,788,320 20,075,19 Auditors fees 172,702 245,072 58,51 Stationery, printing, advertisement, etc. 169,065,065 168,076,304 69,737,97 Chief Executive's salary and fees 15,714,460 15,185,231 5,904,46 Directors' fees and expenses 2,160,958 1,805,199 308,00 Charges on Investment Losses 2209,225,427 187,964,104 70,856,17 Depreciation on and repairs to Bank's property 209,225,427 187,964,104 70,856,17 Total operating expenses (B) 4	523,807,210
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Total operating income (A) Operating expenses Salaries and allowances Rent, taxes, insurance, electricity etc. Legal expenses Postage, stamp, telegram, telephone etc. Auditors fees Stationery, printing, advertisement, etc. Chief Executive's salary and fees Directors' fees and expenses Charges on Investment Losses Charges on Investment Losses Depreciation on and repairs to Bank's property Zakat expenses Total operating expenses (B) Provision for investments and Off-Balance Sheet Exposures Provision for investments and Off-Balance Sheet Exposures Provision for taxation: Current tax Deferred tax expenses/(benefit) Profit before provisions Current tax Deferred tax expenses/(benefit) Profit available for appropriation Appropriations: Statutory reserve Facility 1,284,824 2,336,475,797 2,336,475,797 2,532,555,511 4,653,565,51 4,941,511,911 209,828,14 4,91,51,91,91 20,075,19 4,98,070 4,620 4,24,458,603 4,24,458,603 4,24,458,603 4,24,458,603 4,24,458,603 4,24,458,603 4,24,458,603 4,24,458,603 4,24,458,603 4,24,458,603 4,24,458,603 4,24,458,603 4,24,458,603 4,24,458,603 4,24,458,603 4,24,458,603 4,24,458,603 4,258,01,707 4,400 4,258,01,707 4,904,600 4,24,458,603 4,24,4	124,172,194
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Depreciation on and repairs to Bank's property	-
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Other expenses 943,021,579 608,589,797 317,297,07 Total operating expenses (B) 4,298,704,620 4,424,458,603 1,530,549,41 Profit before provisions (C = A-B) 2,824,955,858 2,975,323,070 454,786,32 Provision for investments and Off-Balance Sheet Exposures Provision for diminution in value of shares (283,689,951) 1,570,191,582 (17,904,76 Total Provision (D) (388,801,787) 1,880,150,906 (503,710,29 Profit/(loss) before taxes (C-D) 3,213,757,645 1,095,172,164 958,496,61 Provision for taxation: 1,201,172,248 489,153,995 351,962,15 Current tax 1,201,172,248 489,153,995 351,962,15 Deferred tax expense/(benefit) (12,989,109) (16,757,132) (3,668,29 Profit/(loss) after tax 2,025,574,506 622,775,301 610,202,76 Retained earnings brought forward 2,232,543,455 2,250,022,937 2,232,543,45 Profit available for appropriation 4,258,117,961 2,872,798,238 2,842,746,21 Appropriations: 642,854,824 218,334,029 190,375,84 <td></td>	
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Profit before provisions (C=A-B) 2,824,955,858 2,975,323,070 454,786,32 Provision for investments and Off-Balance Sheet Exposures (283,689,951) 1,570,191,582 (17,904,76 Provision for diminution in value of shares (105,111,836) 309,959,324 (485,805,52 Total Provision (D) (388,801,787) 1,880,150,906 (503,710,29 Profit/(loss) before taxes (C-D) 3,213,757,645 1,095,172,164 958,496,61 Provision for taxation: 1,201,172,248 489,153,995 351,962,15 Current tax (12,989,109) (16,757,132) (3,668,29 Profit/(loss) after tax 2,025,574,506 622,775,301 610,202,76 Retained earnings brought forward 2,232,543,455 2,250,022,937 2,232,543,45 Profit available for appropriation 4,258,117,961 2,872,798,238 2,842,746,21 Appropriations: 642,854,824 218,334,029 190,375,84	
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Provision for diminution in value of shares Total Provision (D) Profit/(loss) before taxes (C-D) Provision for taxation: Current tax Deferred tax expense/(benefit) Profit/(loss) after tax Retained earnings brought forward Profit available for appropriation Appropriations: Statutory reserve (105,111,836) 309,959,324 (485,805,52 (503,710,29 503,213,757,645 1,095,172,164 958,496,61 (12,989,109) (16,757,132) (16,757,132) (16,757,132) (13,668,29 (13,188,183,139 472,396,863 348,293,85 2,232,543,455 2,250,022,937 2,232,543,45 2,842,746,21 4,258,117,961 2,872,798,238 2,842,746,21 190,375,84	384,577,278
Total Provision (D) (388,801,787) 1,880,150,906 (503,710,29 Profit/(loss) before taxes (C-D) 3,213,757,645 1,095,172,164 958,496,61 Provision for taxation: Current tax 1,201,172,248 489,153,995 351,962,15 Deferred tax expense/(benefit) (12,989,109) (16,757,132) (3,668,29 Profit/(loss) after tax 2,025,574,506 622,775,301 610,202,76 Retained earnings brought forward 2,232,543,455 2,250,022,937 2,232,543,45 Profit available for appropriation 4,258,117,961 2,872,798,238 2,842,746,21 Appropriations: Statutory reserve 642,854,824 218,334,029 190,375,84	
Provision for taxation: Current tax Deferred tax expense/(benefit) 1,201,172,248 (12,989,109) (16,757,132) (3,668,29 1,188,183,139 472,396,863 348,293,85 Profit/(loss) after tax 2,025,574,506 622,775,301 610,202,76 Retained earnings brought forward 2,232,543,455 2,250,022,937 2,232,543,45 Profit available for appropriation 4,258,117,961 2,872,798,238 2,842,746,21 Appropriations: Statutory reserve 642,854,824 218,334,029 190,375,84	539,032,396
Current tax 1,201,172,248 489,153,995 351,962,15 Deferred tax expense/(benefit) (12,989,109) (16,757,132) (3,668,29 1,188,183,139 472,396,863 348,293,85 Profit/(loss) after tax 2,025,574,506 622,775,301 610,202,76 Retained earnings brought forward 2,232,543,455 2,250,022,937 2,232,543,45 Profit available for appropriation 4,258,117,961 2,872,798,238 2,842,746,21 Appropriations: Statutory reserve 642,854,824 218,334,029 190,375,84	(151,343,850)
Deferred tax expense/(benefit) (12,989,109) (16,757,132) (3,668,29) 1,188,183,139 472,396,863 348,293,85 Profit/(loss) after tax 2,025,574,506 622,775,301 610,202,76 Retained earnings brought forward 2,232,543,455 2,250,022,937 2,232,543,45 Profit available for appropriation 4,258,117,961 2,872,798,238 2,842,746,21 Appropriations: 5tatutory reserve 642,854,824 218,334,029 190,375,84	
1,188,183,139 472,396,863 348,293,85	23,127,448
Profit/(loss) after tax 2,025,574,506 622,775,301 610,202,76 Retained earnings brought forward 2,232,543,455 2,250,022,937 2,232,543,45 Profit available for appropriation 4,258,117,961 2,872,798,238 2,842,746,21 Appropriations: 5tatutory reserve 642,854,824 218,334,029 190,375,84	(2,520,259)
Retained earnings brought forward 2,232,543,455 2,250,022,937 2,232,543,45 Profit available for appropriation 4,258,117,961 2,872,798,238 2,842,746,21 Appropriations: 5tatutory reserve 642,854,824 218,334,029 190,375,84	
Profit available for appropriation 4,258,117,961 2,872,798,238 2,842,746,21 Appropriations: Statutory reserve 642,854,824 218,334,029 190,375,84	(171,951,039)
Appropriations: Statutory reserve 642,854,824 218,334,029 190,375,84	
Statutory reserve 642,854,824 218,334,029 190,375,84	2,078,071,898
Cash Dividend 1,412,251,068 1,412,251,068 1,412,251,068	
2,055,105,892 1,630,585,097 1,602,626,91	
Retained earnings carried forward 2,203,012,069 1,242,213,141 1,240,119,30	694,375,020
Export Import Bank of Bangladesh Limited 2,203,011,826 1,242,213,119 1,240,119,01	694,375,760
Non-controlling Interest 243 1,242,213,119 1,240,119,01	
2,203,012,069 1,242,213,141 1,240,119,30	
Consolidated Earnings per ordinary share 1.43 0.44 0.4	
Consolidated Earnings per ordinary share 1.43 0.44 0.4	(0.12)

Company Secretary

Director

Deputy Managing Director & CFO

Managing Director & CEO

EXPORT IMPORT BANK OF BANGLADESH LIMITED Consolidated Cash Flow Statement (Provisional & un-audited) for the period ended 30 September 2020

	Jan-Sept 2020	Jan-Sept 2019
Particulars	Taka	Taka
A) Cash flows from operating activities	22 204 010 722	22 040 007 350
Investment income receipts	23,284,819,732 (16,335,426,856)	22,840,897,350 (14,666,786,019)
Profit paid on deposits, borrowings, etc. Dividend receipts	596,783,709	452,046,956
Fees and commission receipts	1,264,443,263	1,560,369,482
Cash payment to employees	(2,352,190,257)	(2,547,740,742)
Cash payment to employees Cash payment to suppliers	202,631	453,875
Income tax payments	(2,461,599,641)	(1,585,211,627)
Receipts from other operating activities	528,737,510	503,499,544
Payments for other operating activities	(1,759,053,133)	(1,714,157,725)
Cash flows before changes in operating assets and liabilities	2,766,716,958	4,843,371,094
Changes in operating assets and liabilities:	-,,,	
(Increase)/decrease in operating assets		
Statutory deposit		
Trading security - shares	398,103,355	81,243,248
Investments to other banks	-	
Investments to customers	(42,783,406,754)	(24,007,797,756)
Other assets	(100,510,120)	32,784,012
Increase/(decrease) in operating liabilities		
Deposits from other banks	(97,322,830)	2,002,591,313
Deposits from customers	16,123,161,777	36,857,292,041
Liabilities on account of customers	- 1	
Trading liabilities (borrowing)	8,283,414,115	(4,917,687,908)
Other liabilities	1,517,889,983	831,673,835
	(16,658,670,475)	10,880,098,785
Net cash from operating activities	(13,891,953,517)	15,723,469,879
B) Cash flows from investing activities:		
Receipts from sale of securities - BGIIB	10,500,000,000	
Payment for purchase of securities		(4,000,000,000)
Purchase of fixed assets	(118,044,536)	(218,133,084)
Sale proceeds of fixed assets	434,446	6,223,289
Purchase of Subsidiaries		
Net cash from investing activities	10,382,389,910	(4,211,909,795)
C) Cash flows from financing activities	A STATE OF THE STA	
Receipts from issue of Debt Instruments		
Payment for redemption of Debt Instruments	(1,300,000,000)	(500,000,000)
Receipts from issue of ordinary share/Rights share		
Dividend paid in cash	(1,412,251,068)	(1,412,251,068)
Non-controlling investment in subsidiaries		
Net cash from financing activities	(2,712,251,068)	(1,912,251,068)
D) Net increase/(decrease) in cash and cash equivalents (A+B+C)	(6,221,814,675)	9,599,309,016
E) Effect of Exchange rate changes on cash and cash equivalents	(540,131)	193,051
F) Cash and cash equivalents at beginning of the year	36,494,608,032	33,231,845,482
G) Cash and cash equivalents at end of the period (D+E+F)	30,272,253,226	42,831,347,549
G) Cash and cash equivalents at end of the period (D+D+1)		12,001,017
H) Cash and cash equivalents		
Cash	26,256,675,758	38,743,623,915
Balance with other banks and financial institutions	4,015,577,468	4,087,723,634
Datatice with other banks and imanetal institutions	30,272,253,226	42,831,347,549
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Company Secretary Deputy Managing Director & CFO	Managing Dir	ector & CEO
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EXPORT IMPORT BANK OF BANGLADESH LIMITED

Consolidated Statement of Changes in Equity (Provisional & un-audited) for the period ended 30 September 2020

Paid up capital	Statutory reserve Taka	Revaluation reserve of Fixed Assets Taka	General/Other reserve* Taka	Revaluation Gain/(loss) on Investment Taka	Foreign currency translation Taka	Retained earnings Taka	Non- controlling Interest Taka	Total Taka
14,122,510,680	10,705,987,616	2,067,771,666	62,775,000	(2,171,006)	(332,567)	2,231,301,511	101,857	29,187,944,757
			٠.					- 1
14,122,510,680	10,705,987,616	2,067,771,666	62,775,000	(2,171,006)	(332,567)	2,231,301,511	101,857	29,187,944,757
		-	•	(2,176,210)				(2,176,210)
	-			-	394,135	1,241,944		1,636,079
			-	(2,176,210)	394,135	1,241,944	•	(540,131)
	-					2,025,574,506		2,025,574,506
			-	-		-		-
			-	-		(1,412,251,068)	-	(1,412,251,068)
	642,854,824			-		(642,854,824)		
	-	-		-		(243)	243	-
14,122,510,680	11,348,842,440	2,067,771,666	62,775,000	(4,347,216)	61,568	2,203,011,826	102,100	29,800,728,065
14,122,510,680	9,939,285,522	2,067,771,666	62,775,000	(7,629,589)	(15,975)	1,242,213,119	105,474	27,427,015,897
							30 Sept 2020	30 Sept 2019
							-	-
							62,775,000	62,775,000
							62,775,000	62,775,000
	Taka 14,122,510,680	Paid up capital reserve Taka 14,122,510,680 10,705,987,616	Paid up capital Taka Taka 14,122,510,680 10,705,987,616 2,067,771,666 14,122,510,680 10,705,987,616 2,067,771,666	Paid up capital Taka Taka 14,122,510,680 10,705,987,616 2,067,771,666 62,775,000	Paid up capital Taka	Paid up capital Taka 14,122,510,680 10,705,987,616 2,067,771,666 62,775,000 10,705,987,616 10,705,987,61	Paid up capital Taka	Paid up capital Paid up capital Taka Taka

Company Secretary

Deputy Managing Director & CFO

Managing Director & CEO

Director

EXPORT IMPORT BANK OF BANGLADESH LIMITED Balance Sheet (Provisional & un-audited) as at 30 September 2020

	September 2020	December 2019
PROPERTY & ASSETS Cash	Taka	Taka
In hand (including foreign currencies)	2,207,592,694	2,215,363,255
Balance with Bangladesh Bank and its Agent Banks (including foreign currencies)		29,938,791,976
	26,231,648,081	32,154,155,231
Balance with other banks and financial institutions	21//11/227	619,512,161
In Bangladesh	316,611,337	
Outside Bangladesh	3,684,986,698 4,001,598,035	3,682,939,558 4,302,451,719
Placement with other banks & financial institutions	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	
Investments in shares and securities		
Government	17,014,051,038	27,514,051,038
Others	16,235,649,575	15,658,479,586
Others	33,249,700,613	43,172,530,624
Investments		
General investments etc.	374,556,125,525	328,910,778,149
Bills purchased and discounted	11,505,118,126	14,376,620,590
	386,061,243,651	343,287,398,739
Fixed assets including premises	5,573,342,170	5,643,033,289
Other assets	2,947,902,120	3,381,268,944
Non-banking assets	450 O/5 414 (70	421 040 929 546
Total property and assets	458,065,434,670	431,940,838,546
LIABILITIES & CAPITAL		
Liabilities Placement from other banks & financial institutions	25,168,767,621	16,610,353,506
	23,100,707,021	10,010,555,500
Deposits and other accounts		
Mudaraba savings deposits	30,053,849,710	26,184,704,789
Mudaraba term deposits	168,710,891,918	174,174,422,538
Other Mudaraba Deposits	135,965,159,870	124,408,407,562
Al wadeeah current and other deposit accounts	36,423,812,164 3,104,990,999	28,722,650,971 2,326,333,829
Bills payable	374,258,704,661	355,816,519,689
Mudaraba Subordinated Bond	10,200,000,000	11,500,000,000
Other liabilities Total liabilities	18,662,487,218 428,289,959,500	18,855,652,187 402,782,525,382
Capital/shareholders' equity Paid up capital	14,122,510,680	14,122,510,680
Statutory reserve	11,348,842,440	10,705,987,616
Other reserves	2,130,546,666	2,130,546,666
Retained earnings	2,173,575,384	2,199,268,202
Total shareholders' equity	29,775,475,170	29,158,313,164
Total liabilities and shareholders' equity	458,065,434,670	431,940,838,546
Off balance sheet items		
Contingent liabilities:		
Acceptance and endorsements	34,368,295,126	49,467,093,840
Letters of guarantee	7,826,612,589	6,901,750,161
Irrevocable letters of credit (including Back to Back Bills)	27,169,134,857	26,468,690,444
Bills for collection	6,346,801,885	6,068,469,655
Other contingent liabilities	-	
Total contingent liabilities	75,710,844,457	88,906,004,100
Other commitments Total off balance sheet items including contingent liabilities	75,710,844,457	88,906,004,100
Total off Dalance sheet items including contingent habities		00,70,000,1100

Company Secretary

Director &

Deputy Managing Director & CFO

Managing Director & CEQ

EXPORT IMPORT BANK OF BANGLADESH LIMITED Profit and Loss Account (Provisional & un-audited) for the period ended 30 September 2020

Taka		Jan-Sept 2020	Jan-Sept 2019	Jul-Sept 2020	Jul-Sept 2019
Profit paid on deposits, borrowings, etc. (18,086,537,272) (17,999,630,608) (5,572,4315,660) (6,608,544-744) Net investment income 4,609,905,301 4,351,132,008 1,212,953,946 1,132,680,955 1,000	Particulars	Taka	Taka	Taka	Taka
Net investment income	Investment income	22,696,442,573	22,350,762,616		
Income from investment in shares/securities	Profit paid on deposits, borrowings, etc.	(18,086,537,272)	(17,999,630,608)		
Commission, exchange and brokerage 1,243,025,828 1,541,406,749 419,816,482 517,999,518 Gain on sale of investment in shares 18,194,859 18,194,859 124,172,079 Total operating income 7,077,279,133 7,359,063,559 1,963,504,337 2,057,392,160	Net investment income	4,609,905,301	4,351,132,008	1,212,953,946	1,132,680,955
Cain on sale of investment in shares	Income from investment in shares/securities	702,202,397	969,639,800	192,160,901	282,539,608
Other operating income (A) 503,950,748 496,885,002 120,378,149 124,172,079 Total operating income (A) 7,077,279,133 7,359,063,559 1,963,504,337 2,057,392,160 Operating expenses Salaries and allowances	Commission, exchange and brokerage	1,243,025,828	1,541,406,749	419,816,482	517,999,518
Total operating income (A) 7,077,279,133 7,359,063,559 1,963,504,337 2,057,392,160 Operating expenses Salaries and allowances Rent, taxes, insurance, electricity etc. Legal expenses 10,176,926 14,575,827 14,575,827 3,792,743 6,186,894 167,311,178 18,713,443 20,412,612 168,613,156 167,881,725 168,613,030 191,700 168,400 191,700		18,194,859		18,194,859	
Comparing expenses	Other operating income	503,950,748	496,885,002	120,378,149	124,172,079
Salaries and allowances Rent, taxes, insurance, electricity etc. Legal expenses Postage, stamp, telegram, telephone etc. Auditors fees Chief Executive's salary and fees Directors' fees and expenses Charges on Investment Losses Depreciation on and repairs to Bank's property Zakat expenses Cother expenses Cother expenses Depreciation on and repairs to Bank's property Zakat expenses Total operating expenses (B) Profit before provisions (C = A-B) Provision for diminution in value of shares Total Provision (D) Profit/(loss) before taxes (C-D) Profit/(loss) after tax Deferred tax expenses/(benefit) Current tax Deferred tax expenses/(benefit) Profit defor appropriation Appropriations: Statuory reserve Cash Dividend Appropriations Statuory reserve Cash Dividend Appropriations Statuory reserve Cash Dividend Appropriations Statuory reserve Cash Dividend Appropriations 2,320,437,822 2,527,343,979 448,188,82,47 204,056,878 441,187,824 30,405,878 166,487,170 18,713,443 20,412,612 20,412,612 31,648,894 11,64,894 314,651,919 264,000 432,000 434,111,000 606,487,170 75,000,000 336,710,037 75,000,000 336,710,037 75,000,000 336,717,037 75,000,000 336,717,037 75,000,000 336,717,037 75,000,000 336,717,037 75,000,000 336,717,037 75,000,000 336,717,037 75,000,000 336,717,037 75,000,000 336,717,037 75,000,000 336,717,037 75,000,000 336,717,037 75,000,000 336,717,037 75,000,000 336,717,037 75,000,000 336,717,037 75,000,000 336,713,040 314,654,950 166,813,064 401,242,510 1,515,335,406 1,668,130,714 1,515,335,406 1,668,130,714 1,515,335,406 1,668,130,714 1,515,335,406 1,668,130,714 1,515,335,406 1,668,130,714 1,515,335,406 1,668,130,714 1,515,335,406 1,668,130,714 1,515,335,406 1,668,130,714 1,515,335,406 1,668,130,714 1,515,335,406 1,668,130,714 1,515,335,406 1,668,130,714 1,709,70,709,709,709,709,709,709,709,709,	Total operating income (A)	7,077,279,133	7,359,063,559	1,963,504,337	2,057,392,160
Salaries and allowances Rent, taxes, insurance, electricity etc. Legal expenses Postage, stamp, telegram, telephone etc. Auditors fees Chief Executive's salary and fees Directors' fees and expenses Charges on Investment Losses Depreciation on and repairs to Bank's property Zakat expenses Cother expenses Provision for diminution in value of shares Provision for diminution in value of shares Total Provision (D) Profit/(loss) before taxes (C-D) Profit/(loss) after tax Deferred tax expense/(benefit) Profit defor appropriations Rent, taxes, insurance, electricity etc. 449,566,955 481,878,247 449,566,955 481,878,247 50,000 141,757,827 148,775,827 148,770 18,713,443 20,412,612 18,713,443 20,412,612 18,713,443 20,412,612 18,713,443 20,412,612 18,713,443 20,412,612 20,412,61,919 20,400 20,412,612 20,412,610 20,412,612 20,412,612 20,412,612 20,412,612 20,412,612 20,412,612 20,412,612 20,412,612 20,412,612 20,412,612 20,412,612 20,	Operating expenses				
Rent, taxes, insurance, electricity etc. Legal expenses 10,176,926 114,575,827 13,792,743 6,186,894 66,487,170 118,713,443 20,412,612 Auditors fees 69,723,674 66,878,170 50,000 Stationery, printing, advertisement, etc. 168,613,156 167,881,725 69,569,687 55,789,201 Chief Executive's salary and fees 115,714,460 15,185,231 5,904,460 4,882,271 Directors' fees and expenses 2,037,758 1,669,199 264,000 336,630 191,700 68,400 Charges on Investment Losses Depreciation on and repairs to Bank's property Zakat expenses Chere expenses 175,000,000 186,400 Cher expenses 187,638,076 191,700 68,400 Cher expenses 187,638,076 70,735,142 65,929,078 Total operating expenses (B) Profit before provisions (C = A-B) Provision for investments and Off-Balance Sheet Exposures Provision for diminution in value of shares Total Provision (D) 191,700 194,705,865 194,705,7278 1,580,191,582 1,580,191,582 1,580,191,582 1,580,191,582 1,580,191,582 1,580,191,582 1,580,191,582 1,780,000,000 1,780,191,000		2,320,437,822	2,527,343,979	752,452,403	908,344,210
Legal expenses 10,176,926 14,575,827 3,792,743 6,186,894 69,723,674 66,487,170 18,713,443 20,412,612 50,000					
Postage, stamp, telegram, telephone etc. 69,723,674 66,487,170 18,713,443 20,412,612 50,000 50,00					
Auditors fees Stationery, printing, advertisement, etc. 168,613,156 167,881,725 15,904,460 15,185,231 15,904,460 15,185,231 15,904,460 15,185,231 15,904,460 15,185,231 15,904,460 15,185,231 15,904,460 15,185,231 15,904,460 15,185,231 15,904,460 15,185,231 15,904,460 15,185,231 15,904,460 15,185,231 15,904,460 15,185,231 15,904,460 15,185,231 19,1700 168,400 191,700 168,400 191,7					
Stationery, printing, advertisement, etc. 168,613,156 167,881,725 69,569,687 55,789,201 Chief Executive's salary and fees 15,714,460 15,185,231 5,904,460 4,882,271 1,000,000 336,719,000 336,730 191,700 68,400 32,000 336,00		-			
Chief Executive's salary and fees Directors' fees and expenses Shariah Supervisory Committee's Fees & Expenses Charges on Investment Losses Depreciation on and repairs to Bank's property Zakat expenses Other expenses Total operating expenses (B) Profit foliable for appropriation Current tax Deferred tax expenses Current tax Deferred tax expenses/(benefit) Profit (loss) after tax Deferred tax expenses/(benefit) Appropriations: Statutory reserve Cash Dividend Directors' fees and expenses 2,037,758 1,669,199 264,000 432,000 432,000 366,530 191,700 68,400 191,700 68,400 191,700 68,400 191,700 68,400 191,700 68,400 191,700 68,400 191,700 68,400 191,700 68,400 191,700 68,400 191,7		168,613,156		69,569,687	100000000000000000000000000000000000000
Directors' fees and expenses 2,037,758 3,669,199 364,000 432,000 68,400					4,882,271
Shariah Supervisory Committee's Fees & Expenses Charges on Investment Losses 387,780 366,530 191,700 68,400 Charges on Investment Losses 208,893,681 187,638,076 70,735,142 65,929,078 75,000,000 336,717,057 75,000,000 274,019,005 Other expenses 936,754,586 601,449,469 314,654,950 164,705,865 Other expenses 936,754,586 601,449,469 314,654,950 164,705,865 Other expenses 936,754,586 601,449,469 314,654,950 164,705,865 Other expenses 2819,972,335 2,957,821,049 448,168,931 389,261,446 Other provision for investments and Off-Balance Sheet Exposures (283,689,951) 1,580,191,582 (17,904,765) 384,577,278 Other expenses (10,611,836) 285,959,324 (485,805,528) 147,455,118 Other expenses (104,718,36) 285,959,324 (485,805,528) 147,455,118 Other expenses (104,774,122 1,091,670,143 951,879,224 (142,770,950) Other expenses (10,494,501,787) 1,866,150,906 (503,710,293) 532,032,396 Other expenses (10,494,501,787) (10,475,7132) (3,668,296) (2,520,259) Other expenses (10,494,501,787) (10,475,7132) (3,668,296) (2,520,259) Other expenses (10,494,501,787) Other expenses (10,494,501,					
Charges on Investment Losses 208,893,681 187,638,076 70,735,142 65,929,078 75,000,000 336,717,057 75,000,000 274,019,005 75,000,000 336,717,057 75,000,000 274,019,005 70,735,142 75,000,000 274,019,005 75,000,000 754,019,005 75,000,000 754,019,005 75,000,000 754,019,005 75,000,000 754,019,005 75,000,000 754,019,005 75,000,000 754,019,005 75,000,000 754,019,005 75,000,000 754,019,005 75,000,000 75,000,000 754,019,005 75,000,000 75,0					
Depreciation on and repairs to Bank's property Zakat expenses					
Zakat expenses 75,000,000 336,717,057 75,000,000 274,019,005 Other expenses 936,754,586 601,449,469 314,654,950 164,705,865 Total operating expenses (B) 4,257,306,798 4,401,242,510 1,515,335,406 1,668,130,714 Profit before provisions (C = A-B) 2,819,972,335 2,957,821,049 448,168,931 389,261,446 Provision for investments and Off-Balance Sheet Exposures (283,689,951) 1,580,191,582 (17,904,765) 384,577,278 Provision for diminution in value of shares (110,611,836) 258,959,324 (485,805,528) 147,455,118 Total Provision (D) (394,301,787) 1,866,150,906 (503,710,293) 532,032,396 Profit/(loss) before taxes (C-D) 3,214,274,122 1,091,670,143 951,879,224 (142,770,950) Provision for taxation: (11,197,850,157) 486,500,374 350,201,744 24,608,384 Current tax (1,2989,109) (16,757,132) (3,668,296) (2,520,259) Profit/(loss) after tax 2,029,413,074 621,926,901 605,345,776 (164,859,075) R		208,893,681	187,638,076	70,735,142	65,929,078
Other expenses 936,754,586 601,449,469 314,654,950 164,705,865 Total operating expenses (B) 4,257,306,798 4,401,242,510 1,515,335,406 1,668,130,714 Profit before provisions (C = A-B) 2,819,972,335 2,957,821,049 448,168,931 389,261,446 Provision for investments and Off-Balance Sheet Exposures (283,689,951) 1,580,191,582 (17,904,765) 384,577,5718 Total Provision (D) (394,301,787) 1,866,150,906 (503,710,293) 532,032,396 Profit/(loss) before taxes (C-D) 3,214,274,122 1,091,670,143 951,879,224 (142,770,950) Provision for taxation: (12,989,109) (16,757,132) (3,668,296) (2,520,259) Profit/(loss) after tax (1,184,861,048 469,743,242 346,533,448 22,088,125 Profit valiable for appropriation 4,228,681,276 2,199,268,202 2,166,656,356 2,199,268,202 2,166,656,356 Profit available for appropriations: 4,228,681,276 2,788,583,257 2,804,613,978 2,001,797,281 Appropriations: 5 1,412,251,068 1,412,251,068 <td< td=""><td></td><td></td><td></td><td></td><td></td></td<>					
Total operating expenses (B)			601,449,469	314,654,950	164,705,865
Profit before provisions (C = A-B) Provision for investments and Off-Balance Sheet Exposures Provision for diminution in value of shares Provision for diminution in value of shares Total Provision (D) Profit/(loss) before taxes (C-D) Provision for taxation: Current tax Deferred tax expense/(benefit) Profit/(loss) after tax Profit/(loss) after tax Profit (Joss) after tax Profit available for appropriation Appropriations: Statutory reserve Cash Dividend Profit before provisions (C = A-B) 2,819,972,335 2,957,821,049 448,168,931 389,261,446 (12,83,689,951) 1,580,191,582 (17,904,765) 384,577,278 14,7455,118 147,455,118 147,455,118 147,455,118 147,455,118 147,455,118 147,455,118 147,455,118 1486,1040 1486,500,374 1486,500,374 150,201,744 164,608,384 164,500,374 164,650,374 164,650,374 164,650,384 164,743,242 166,563,3448 168,901 160,503,710,293 160,3					
Provision for investments and Off-Balance Sheet Exposures Provision for diminution in value of shares Total Provision (D) Profit/(loss) before taxes (C-D) Provision for taxation: Current tax Deferred tax expense/(benefit) Profit/(loss) after tax Retained earnings brought forward Profit available for appropriation Appropriations: Statutory reserve Cash Dividend Provision for diminution in value of shares (283,689,951) (1,680,1951,582) (110,611,836) (283,689,951) (1,10611,836) (283,681,276) (1,091,670,143) (1,09				448,168,931	389,261,446
Total Provision (D) (394,301,787) 1,866,150,906 (503,710,293) 532,032,396 Profit/(loss) before taxes (C-D) 3,214,274,122 1,091,670,143 951,879,224 (142,770,950) Provision for taxation: Current tax Deferred tax expense/(benefit) (12,989,109) (16,757,132) (3,668,296) (2,520,259) (12,989,109) (16,757,132) (3,668,296) (2,520,259) Profit/(loss) after tax 2,029,413,074 621,926,901 605,345,776 (164,859,075) Retained earnings brought forward 2,199,268,202 2,166,656,356 2,199,268,202 2,166,656,356 Profit available for appropriation 4,228,681,276 2,788,583,257 2,804,613,978 2,001,797,281 Appropriations: Statutory reserve 642,854,824 218,334,029 190,375,844 (28,554,190) Cash Dividend 1,412,251,068 1,4	Provision for investments and Off-Balance Sheet Exposures	(283,689,951)	1,580,191,582	(17,904,765)	384,577,278
Profit/(loss) before taxes (C-D) Provision for taxation: Current tax Deferred tax expense/(benefit) Profit/(loss) after tax Retained earnings brought forward Appropriations: Statutory reserve Cash Dividend Profit/(loss) before taxes (C-D) 3,214,274,122 1,091,670,143 951,879,224 (142,770,950) 486,500,374 24,608,384	Provision for diminution in value of shares	(110,611,836)	285,959,324	(485,805,528)	147,455,118
Provision for taxation: Current tax Deferred tax expense/(benefit) (12,989,109) (16,757,132) (3,668,296) (2,520,259) Profit/(loss) after tax Retained earnings brought forward Profit available for appropriation Appropriations: Statutory reserve Cash Dividend Retained earnings carried forward 2,054,1056,806 Profit available forward 2,055,105,892 Retained earnings carried forward 2,173,575,384 Retained earnings carried forward 2,173,575,384 1,157,998,160 1,201,987,066 1,400,8384 24,608,384 24,60	Total Provision (D)	(394,301,787)	1,866,150,906	(503,710,293)	532,032,396
Current tax 1,197,850,157 486,500,374 350,201,744 24,608,384 Deferred tax expense/(benefit) (12,989,109) (16,757,132) (3,668,296) (2,520,259) Profit/(loss) after tax 2,029,413,074 469,743,242 346,533,448 22,088,125 Retained earnings brought forward 2,199,268,202 2,166,656,356 2,199,268,202 2,166,656,356 Profit available for appropriation 4,228,681,276 2,788,583,257 2,804,613,978 2,001,797,281 Appropriations: Statutory reserve 642,854,824 218,334,029 190,375,844 (28,554,190) Cash Dividend 1,412,251,068 1,412,251,068 1,412,251,068 1,412,251,068 1,412,251,068 Retained earnings carried forward 2,173,575,384 1,157,998,160 1,201,987,066 618,100,403	Profit/(loss) before taxes (C-D)	3,214,274,122	1,091,670,143	951,879,224	(142,770,950)
Deferred tax expense/(benefit) (12,989,109) (16,757,132) (3,668,296) (2,520,259) (1,184,861,048 469,743,242 346,533,448 22,088,125 (1,184,861,048 469,743,242 346,533,448 22,088,125 (1,184,861,048 469,743,242 346,533,448 22,088,125 (1,184,861,074 621,926,901 605,345,776 (164,859,075) (164,8	Provision for taxation:				
The image of the profit of the propriation 1,184,861,048	Current tax	1,197,850,157	486,500,374	350,201,744	
Profit/(loss) after tax 2,029,413,074 621,926,901 605,345,776 (164,859,075) Retained earnings brought forward 2,199,268,202 2,166,656,356 2,199,268,202 2,166,656,356 Profit available for appropriation 4,228,681,276 2,788,583,257 2,804,613,978 2,001,797,281 Appropriations: Statutory reserve 642,854,824 218,334,029 190,375,844 (28,554,190) Cash Dividend 1,412,251,068 1,412,251,068 1,412,251,068 1,412,251,068 1,412,251,068 Retained earnings carried forward 2,173,575,384 1,157,998,160 1,201,987,066 618,100,403	Deferred tax expense/(benefit)	(12,989,109)	(16,757,132)	(3,668,296)	
Retained earnings brought forward 2,199,268,202 2,166,656,356 2,199,268,202 2,166,656,356 Profit available for appropriation 4,228,681,276 2,788,583,257 2,804,613,978 2,001,797,281 Appropriations: Statutory reserve 642,854,824 218,334,029 190,375,844 (28,554,190) Cash Dividend 1,412,251,068 1,412,251,068 1,412,251,068 1,412,251,068 Retained earnings carried forward 2,173,575,384 1,157,998,160 1,201,987,066 618,100,403		1,184,861,048	469,743,242	346,533,448	
Profit available for appropriation 4,228,681,276 2,788,583,257 2,804,613,978 2,001,797,281 Appropriations: Statutory reserve 642,854,824 218,334,029 190,375,844 (28,554,190) Cash Dividend 1,412,251,068 1,412,251,068 1,412,251,068 1,412,251,068 2,055,105,892 1,630,585,097 1,602,626,912 1,383,696,878 Retained earnings carried forward 2,173,575,384 1,157,998,160 1,201,987,066 618,100,403	Profit/(loss) after tax	2,029,413,074	621,926,901	605,345,776	
Appropriations: Statutory reserve 642,854,824 218,334,029 190,375,844 (28,554,190) Cash Dividend 1,412,251,068 1,412,251,068 1,412,251,068 1,412,251,068 1,412,251,068 Retained earnings carried forward 2,173,575,384 1,157,998,160 1,201,987,066 618,100,403	Retained earnings brought forward	2,199,268,202	2,166,656,356	2,199,268,202	
Statutory reserve 642,854,824 218,334,029 190,375,844 (28,554,190) Cash Dividend 1,412,251,068 1,412,251,068 1,412,251,068 1,412,251,068 1,412,251,068 Retained earnings carried forward 2,173,575,384 1,157,998,160 1,201,987,066 618,100,403	Profit available for appropriation	4,228,681,276	2,788,583,257	2,804,613,978	2,001,797,281
Cash Dividend 1,412,251,068 1,412,25		722 222 22	********		(20.55. (25.)
Retained earnings carried forward 2,055,105,892 1,630,585,097 1,602,626,912 1,383,696,878 1,157,998,160 1,201,987,066 618,100,403					
Retained earnings carried forward 2,173,575,384 1,157,998,160 1,201,987,066 618,100,403	Cash Dividend				
Earnings per ordinary share 1.44 0.44 0.43 (0.12)					
	Earnings per ordinary share	1.44	0.44	0.43	(0.12)

Company Secretary

Director

Deputy Managing Director & CFO

Managing Director & CEO

EXPORT IMPORT BANK OF BANGLADESH LIMITED

Cash Flow Statement (Provisional & un-audited) for the period ended 30 September 2020

	Jan-Sept 2020	Jan-Sept 2019
Particulars	Taka	Taka
A) Cash flows from operating activities		
Investment income receipts	23,277,674,656	22,844,119,257
Profit paid on deposits, borrowings, etc.	(16,342,510,355)	(14,688,086,635)
Dividend receipts	593,013,304	446,264,656
Fees and commission receipts	1,243,025,828	1,541,406,749
Cash payment to employees	(2,336,152,282)	(2,542,529,210)
Cash payment to suppliers	202,631	453,875
Income tax payments	(2,459,961,744)	(1,570,989,372)
Receipts from other operating activities	521,772,580	493,711,422
Payments for other operating activities	(1,734,025,032)	(1,696,479,192)
Cash flows before changes in operating assets and liabilities	2,763,039,586	4,827,871,550
Changes in operating assets and liabilities:		
(Increase)/decrease in operating assets		
Statutory deposit		
Trading security - shares	427,495,021	16,071,660
Investments to other banks	,,	10,07 1,000
Investments to customers	(42,773,844,912)	(24,294,186,251)
Other assets	(43,543,807)	647,139,569
Increase/(decrease) in operating liabilities	(+3,5+3,667)	047,137,307
Deposits from other banks	(97,322,830)	2,002,591,313
Deposits from customers		
Liabilities on account of customers	16,795,480,885	36,575,442,195
Trading liabilities (borrowing)	0 550 414 115	(4 017 (07 000)
Other liabilities	8,558,414,115	(4,917,687,908)
Other habilities	1,476,237,513 (15,657,084,015)	794,738,191
Net cash from operating activities	(12,894,044,429)	10,824,108,769 15,651,980,319
ivel cash from operating activities	(12,074,044,427)	13,631,760,317
B) Cash flows from investing activities:		
Receipts from sale of securities - BGIIB	10,500,000,000	
Payment for purchase of securities	10,500,000,000	(4,000,000,000)
Purchase of fixed assets	(117,499,783)	(217,801,851)
Sale proceeds of fixed assets	434,446	6,223,289
Investment in subsidiaries/Purchase of Subsidiaries	(1,000,000,000)	0,223,207
Net cash from investing activities	9,382,934,663	(4,211,578,562)
	7,362,734,663	(4,211,3/6,362)
C) Cash flows from financing activities		
Receipts from issue of Debt Instruments	•	
Payment for redemption of Debt Instruments	(1,300,000,000)	(500,000,000)
Receipts from issue of Ordinary Share/Rights Share	-	
Dividend paid in Cash	(1,412,251,068)	(1,412,251,068)
Net cash from financing activities	(2,712,251,068)	(1,912,251,068)
D) Net increase/(decrease) in cash and cash equivalents (A+B+C)	(6,223,360,834)	9,528,150,689
E) Effect of Exchange rate changes on cash and cash equivalents	36 456 606 050	11 201 594 354
F) Cash and cash equivalents at beginning of the year	36,456,606,950	33,201,584,356
G) Cash and cash equivalents at end of the period (D+E+F)	30,233,246,116	42,729,735,045
H) Cash and cash equivalents		
Cash	26,231,648,081	38,721,078,491
Balance with other banks and financial institutions	4,001,598,035	4,008,656,554
	30,233,246,116	42,729,735,045

Company Secretary

Deputy Managing Director & CFO

Managing Director & CEO

Director

EXPORT IMPORT BANK OF BANGLADESH LIMITED Statement of Changes in Equity (Provisional & un-audited)

for the period ended 30 September 2020

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 2020	14,122,510,680	10,705,987,616	2,067,771,666	62,775,000	2,199,268,202	29,158,313,164
Changes in accounting policies			-	-		-
Restated Balance	14,122,510,680	10,705,987,616	2,067,771,666	62,775,000	2,199,268,202	29,158,313,164
Surplus/(Deficit) on Account of Revaluation Properties				-		
Surplus/(Deficit) on Account of Revaluation of Investment					-	
Net Gain and Losses not recognized in the income statement	•				•	
Profit for the period		-		-	2,029,413,074	2,029,413,074
Stock Dividend paid during the period						
Cash Dividend paid during the period			-		(1,412,251,068)	(1,412,251,068)
Transferred to statutory reserve		642,854,824			(642,854,824)	
Total Shareholders Equity as at 30 September 2020	14,122,510,680	11,348,842,440	2,067,771,666	62,775,000	2,173,575,384	29,775,475,170
Total Shareholders Equity as at 30 September 2019	14,122,510,680	9,939,285,522	2,067,771,666	62,775,000	1,157,998,160	27,350,341,028
*General Reserve/Other Reserve					30 Sept 2020	30 Sept 2019
General Reserve						-
Dividend Equalization Account					62,775,000	62,775,000
Total					62,775,000	62,775,000

Company Secretary

Deputy Managing Director & CFO

Managing Director & CEO

Export Import Bank of Bangladesh Limited

Notes to the Financial Statements For the period ended 30 September 2020

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 131 (One hundred thirty one) 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., EXIM Finance (Hong Kong) Limited and EXIM Islami Investment Ltd. (EIIL) are conducting specified services to the customers. 3 (Three) foreign subsidiaries are fully owned by the bank to help expediting remittance flow in the country and to provide other financial services. EXIM Islami Investment Limited (EIIL), the only local subsidiary where Bank owns 99.995% share with substantial control and rest 0.005% is non-controlling interest. EXIM Islami Investment Limited (EIIL) carries out merchant banking activities and conducts specified services to the customers.

1.04 Off-shore Banking Unit

Off-shore Banking Units (OBUs) of Export Import Bank of Bangladesh Limited were established under the rules and guidelines of Bangladesh Bank. The Bank obtained Off-shore Banking Unit permission vide letter no. BRPD (P-3)744(118)/2010-3861 & BRPD (P-3)744(118)/2015-6018 dated 31 August 2010 & 11 August 2015 respectively. Bank commenced the Off-shore Banking Unit (OBU) services from April 2012. Two Off-shore Banking Units (OBUs) are located at Dhaka (Motijheel & Gulshan) and another one is at Chattogram. OBUs maintain separate accounts in US Dollar.

2.0 Significant Accounting Policies

2.01 Basis of preparation

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

Export Import Bank of Bangladesh Limited

Notes to the Financial Statements

For the period ended 30 September 2020

Company Act, 1991 as amended up to 2018 & Bangladesh Bank's other circulars/instructions and in accordance with International Financial Reporting Standards (IFRSs) adopted in Bangladesh; the Companies Act, 1994; the Securities and Exchange Rules 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 2020 of the accounting profit made by the Bank.

2.05 Off-balance sheet items

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

2.06 Earnings per share

Earnings per share (EPS) have been computed by dividing the basic earnings by the number of Ordinary Shares being calculated as per IAS-33.

2.07 Cash flow statement

Cash flow statement is prepared in accordance with IAS-7 "Cash Flow Statement" and the cash flow from operating activities has been presented under direct method.

2.08 Reporting period

These Financial Statements cover the period from 1 January 2020 to 30 September 2020.

Amount in Taka

EXPORT IMPORT BANK OF BANGLADESH LIMITED

Disclosure related to quarterly financial statements (Solo & Consolidated basis) as at and for the period ended 30 September 2020

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.

	Solo		Consolidated		
	Sept-2020	Sept-2019	Sept-2020	Sept-2019	
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	14,122,510,680	14,122,510,680	
Share premium	2	40		*	
Preference share capital	<u> </u>	14	261	52 	
Statutory reserve	11,348,842,440	9,939,285,522	11,348,842,440	9,939,285,522	
Asset revaluation reserve	2,067,771,666	2,067,771,666	2,067,771,666	2,067,771,666	
Dividend equalization account	62,775,000	62,775,000	62,775,000	62,775,000	
Foreign Currency translation adjustment	8	9	(4,285,647)	(7,645,564)	
Non-controlling interest		•	102,100	105,474	
Retained earnings	2,173,575,384	1,157,998,160	2,203,011,826	1,242,213,119	
Standard and date and the standard and t	29,775,475,170	27,350,341,028	29,800,728,065	27,427,015,897	
b. Calculation of Net Asset Value (NAV) per Share					
Total Net Asset Value (A)	29,775,475,170	27,350,341,028	29,800,728,065	27,427,015,897	
Number of ordinary share outstanding (B)	1,412,251,068	1,412,251,068	1,412,251,068	1,412,251,068	
Net Asset Value (NAV) per Share (A/B)	21.08	19.37	21.10	19.42	
c. Calculation of Basic and Diluted Earnings Per Share (EPS)					
Calculation of Basic Earnings Per Share (BEPS)					
Net profit after tax (A)	2,029,413,074	621,926,901	2,025,574,506	622,775,301	
Number of ordinary share outstanding (B)	1,412,251,068	1,412,251,068	1,412,251,068	1,412,251,068	
Basic Earnings Per Share (BEPS) (A/B)	1.44	0.44	1.43	0.44	
BEPS increased mainly due to decrease in investment provision and provision for diminution in value of shares.					
and provision for diffinition in value of shares.					
Calculation of Diluted Earnings Per Share (DEPS)					
Net profit after tax (A)	2,029,413,074	621,926,901	2,025,574,506	622,775,301	
Number of share outstanding (B)	1,412,251,068	1,412,251,068	1,412,251,068	1,412,251,068	
Diluted Earnings Per Share (DEPS) (A/B)	1.44	0.44	1.43	0.44	

As there is no issue of conversion during the period, so Basic Earnings Per Share (BEPS) and Diluted Earnings Per Share (DEPS) are same.

EXPORT IMPORT BANK OF BANGLADESH LIMITED

Disclosure related to quarterly financial statements (Solo & Consolidated basis) as at and for the period ended 30 September 2020

			Amount i	n Taka
	Sol	0	Consoli	dated
	Sept-2020	Sept-2019	Sept-2020	Sept-2019
d. Calculation of Net Operating Cash Flow Per Share (NOCFPS	5)			
Net Operating Cash Flow (A)	(12,894,044,429)	15,651,980,319	(13,891,953,517)	15,723,469,879
Number of ordinary share outstanding (B)	1,412,251,068	1,412,251,068	1,412,251,068	1,412,251,068
Net Operating Cash Flow Per Share (NOCFPS) (A/B)	(9.13)	11.08	(9.84)	11.13
NOCFPS decreased mainly due to decrease in cash flows from operating assets and liabilities compared to the previous period.				
e. Reconciliation of net profit with cash flow from operating act				2 077 121 070
Profit before provision & tax (A)	2,819,972,335	2,957,821,049	2,824,955,858	2,975,323,070
Adjustments of Non-Cash Items (B)				
Depreciation	186,892,674	162,062,985	187,224,420	162,389,013
Net loss/(gain) on sale of fixed assets	(136,217)	(3,002,457)	(136,217)	(3,002,457
Nominal value of bonus share	(4,665,010)	(157,758,680)	(4,665,010)	(157,758,680
Total Non-Cash Items (B)	182,091,447	1,301,848	182,423,193	1,627,876
Adjustments of accrued income/expenses (C)				
(Increase)/decrease of profit income receivable on investment	476,708,000	127,740,177	476,708,000	139,633,927
Increase/(decrease) of profit payable on deposits	1,744,026,917	3,311,543,973	1,744,026,917	3,311,543,973
Increase/(decrease) of accrued expenses payable & others	202,631	453,875	202,631	453,875
Total adjustments of accrued income/expenses (C)	2,220,937,548	3,439,738,025	2,220,937,548	3,451,631,775
	(2,459,961,744)	(1,570,989,372)	(2,461,599,641)	(1,585,211,627
Income tax payment (D)	(2,437,701,744)			