Annual Report 2016



EXIM BANK
Shariah Based Islami Bank

EXPORT IMPORT BANK OF BANGLADESH LIMITED

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Our Vision

The gist of our vision is 'Together Towards Tomorrow'. Export Import Bank of Bangladesh Limited believes in togetherness with its customers, in its march on the road to growth and progress with service. To achieve the desired goal, there will be pursuit of excellence at all stages with a climate of continuous improvement, because, in EXIM Bank, we believe, the line of excellence is never ending. Bank's strategic plans and networking will strengthen its competitive edge over others in rapidly changing competitive environment. Its personalized quality services to the customers with the trend of constant improvement will be the cornerstone to achieve our operational success.

Our Mission

The bank has chalked out the following corporate objectives in order to ensure smooth achievement of its goals:

- To be the most caring and customer friendly and service oriented bank
- To create a technology based most efficient banking environment for its customers
- To ensure ethics and transparency at all levels
- To ensure sustainable growth and establish full value to the honourable stakeholders and
- Above all, to add effective contribution to the national economy

Eventually the bank also emphasizes on :

- Provide high quality financial services in export and import trade
- Providing efficient customer service
- Maintaining corporate and business ethics
- Being trusted repository of customers' money and their financial adviser
- Making its products superior and rewarding to the customers
- Display team spirit and professionalism
- Sound Capital Base
- Enhancement of shareholders' wealth
- Fulfilling its social commitments by expanding its charitable and humanitarian activities

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Board of Directors

Chairman
Mr. Md. Nazrul Islam Mazumder

Vice Chairman
Mr. Md. Abdul Mannan

Directors
Mr. Md. Nazrul Islam Swapan
Mr. Mohammad Abdullah
Mrs. Nasreen Islam
Mr. Mohammed Shahidullah
Mr. Md. Nurul Amin
Mr. Anjan Kumar Saha
Mr. Md. Habib Ullah Dawn
Major Khandaker Nurul Afser (Retd)

Independent Directors
Lt Col (Retd) Serajul Islam BP (BAR)
Mr. Ranjan Chowdhury
Mr. Khandakar Mohammed Saiful Alam
Mr. Muhammad Sekandar Khan

Managing Director & CEO
Dr. Mohammed Haider Ali Miah

Company Secretary
Mr. Md. Mosharraf Hossain Mazumder

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Brief Profile of the Board of Directors

Mr. Md. Nazrul Islam Mazumder

A dynamic thinker, a visionary, a great humanitarian; Mr. Md. Nazrul Islam Mazumder, is the honourable Chairman of the Bank. He is a paragon of sheer success in the business sector of Bangladesh. He hailed from a respectable Muslim family of Rajapur, Laksham, Comilla. He obtained Master Degree with Honours in English from the University of Chittagong. Mr. Mazumder is also the Chairman of Bangladesh Association of Banks (BAB), the apex body of Bangladeshi private commercial banks and NASSA Group of Industries. He has vast business experience of more than two decades. His wife Mrs. Nasreen Islam, a Sponsor Director of the Bank, has also engaged herself in business and social activities. They have two children Walid Ibne Islam and Anika Islam. Mr. Mazumder visited almost all the countries of the world to attend seminar, symposium etc and also for business purpose. He is one of the leading pioneers to nurture Corporate Social Responsibility (CSR) in Bangladesh.

Mr. Md Abdul Mannan

A renowned politician of the country, Mr. Md. Abdul Mannan is the Vice Chairman of the Board of Directors. He is a Member of Parliament for second consecutive term. He passed B.Sc. Agr (Hons.) and M.Sc. Agr (Agronomy). He also obtained Masters Degree in Agricultural Chemistry. He is very much active in various social activities.

Mr. Md Nazrul Islam Swapan

A prominent name in the business arena of Bangladesh, Mr. Md. Nazrul Islam Swapan is a Sponsor Director of the Bank. He is an M.A with B.A (Hons). He has more than two decades of experience in 100% export oriented garments business. He is the Chairman and Managing Director of Nassa Holdings Ltd. and Managing Director of Nassa Design & Development Ltd. He has also been engaged in social activities.

Mr. Mohammad Abdullah

Mr. Mohammad Abdullah is one of the Sponsor Directors of the Bank. He is an M.A. He has vast business experience of more than two decades. He participates in social activities. He is a Member of Parliament.

Mrs. Nasreen Islam

Mrs. Nasreen Islam is a Sponsor Director of the Bank. She hailed from a respectable Muslim family of Gajimura, Laksham, Comilla. She is a graduate. She has actively engaged herself in business and social activities.

Mr. Mohammed Shahidullah

One of the Directors of the company, Mr. Mohammed Shahidullah is a reputed businessman of the country. He is a graduate and has vast experience in business for almost three decades. He is actively engaged in many social activities.

Mr. Md. Nurul Amin

Mr. Md. Nurul Amin is a Director of the Bank. He has emerged as one of the business magnets of our country. He is a graduate. He has almost three decades of experience in electronics business. He is Managing Director of Electro Mart Ltd and Trade International Marketing Ltd. He is engaged in many charitable activities.

Mr. Anjan Kumar Saha

Mr. Anjan Kumar Saha, who has vast experience as an importer of raw cotton and cotton yarn, is one of the Sponsor Directors of the Bank. He hailed from respectable Hindu family of Comilla. He is an M.Com. He participates in social activities.

Mr. Md. Habib Ullah Dawn

Mr. Md. Habib Ullah Dawn is a Sponsor Director of the Company. He is a graduate. He has vast experience in import and wholesale business of all kinds of new and reconditioned cars, vehicles. He has successfully built up the wide reputation of his "A.M. Group". Recently, he has again been elected as President of BARVIDA and one of the Directors of FBCCI.

Major Khandaker Nurul Afser (Retd)

Having vast experience of professional carrier in different sectors, Major Khandaker Nurul Afser (Retd) is one of the Directors of the Bank. He obtained B.A. degree from University of Dhaka. He has gloriously served in Bangladesh Army for 13 years. He is the Chairman and Managing Director of Afser Group of Bangladesh and Managing Director of RANS Real Estate Ltd, Afser Resources Management and Consultancy Services Ltd. and Afser Real Estate & Construction Ltd. He participates in social activities.

Lt Col (Retd) Serajul Islam BP (BAR)

Lt Col (Retd) Serajul Islam BP (BAR), an Independent Director of the Company, was an ex-defense officer. He served in Bangladesh Army till 02-01-2000 and retired as Lieutenant Colonel. For his outstanding contribution for the country, the government of Bangladesh has awarded him with glorious honour of Bir Pratik (BAR). He holds B.Com degree. He participates in social activities.

Mr. Ranjan Chowdhury

An Independent Director of the Company, Mr. Ranjan Chowdhury is a graduate. He is one of the rising businessmen of the country. He has professional experience of almost two decades. He participates in social activities.

Mr. Khandakar Mohammed Saiful Alam

Mr. Khandakar Mohammed Saiful Alam, who has vast professional experience, is an Independent Director of the Bank. He hailed from Mulchar, Tangibari, Munshigonj. He completed B.Com (Hons) in Management and also obtained Master degree in Marketing Management from Chittagong University. He participates in social activities.

Mr. Muhammad Sekandar Khan

An Independent Director of the Company, Mr. Muhammad Sekandar Khan, is a distinguished scholar and economist of the country. He has four decades of teaching experience. He hailed from Panchlaish, Chittagong. He obtained B.A (Hons) and M.A degree from University of Dhaka and M. Phil from Leeds. He has many research works and articles which has enriched the nation. He visited many countries to attend workshops, seminars, symposiums etc.

Dr Mohammed Haider Ali Miah

Managing Director & CEO

A veteran banker and a dynamic leader, Dr Mohammed Haider Ali Miah took his BSc (Honours) and MSc degrees from Dhaka University in 1978 and 1979 respectively. He obtained MBA degree with outstanding performance and distinction from London Institute of Technology and Research (LITR), UK in 1999. He also obtained Banking Diploma from Institute of Bankers, Bangladesh (IBB) and post-graduate diploma in Islamic Banking & Insurance from the Institute of Islamic Banking & Insurance (IIBI), London, UK. He is an Associate Fellow of IIBI. He has been awarded PhD from American World University, California, USA. He has attended prestigious executive development programmes in USA and UK. In 2015, he attended a value creation and strategic management programme at INSEAD Business School, France.

Dr Miah embarked upon a challenging career of a private sector banker in 1984 as Probationary Officer. In 2000, he joined Export Import Bank of Bangladesh Ltd. as Vice President. His 33-years-long banking career has mostly been spent in foreign exchange operation, investment operation, branch management and policy formulation. He was promoted as Deputy Managing Director and subsequently Additional Managing Director respectively in 2008 and 2011 prior to his appointment as Managing Director in 2012. In recognition of his outstanding contribution to development of the bank, the Board of Directors of EXIM Bank awarded him gold medal three times—in 2001, 2002 and 2004.

Dr Miah, as a versatile banker and Islamic scholar, is acclaimed worldwide. In acknowledgement of his professional excellence, the World Confederation of Business, USA declared him "World Leader Business Person" in 2015 and for his quality leadership, ACQ Global, UK proclaimed him "Game Changer of the Year 2015." He was declared the "Most Talented Islamic Banking Professional (CEO)" in a CMO Asia-sponsored conference held in Singapore in 2014. In home, he is equally revered for his farsightedness and assiduity as a Managing Director. In 2016, the Anjali, a monthly magazine of the country awarded "Anjali Lifetime Achievement Award-2016" and Bankers' Forum honoured him with "Bankers' Forum Award-2015". Bangladesh Business Journalist Society has adjudged him the most successful banker of year 2015. Besides, he has been awarded gold medals, honourary titles, recognitions, etc. at different times from different organizations such as the Bishwabidyalay Parikrama, the Chandradwip BD Foundation, Bangladesh Medha Bikash Society, Ananya Social Foundation, All Community Club Ltd. Nawab Sirajuddoula Research Council, Swadhinata Sangsad, Ananya Sangskritik Goshthi, Omar Siraj GQ Foundation, Ibrahimpur School Alumni Association, Manikganj Samitee, etc.

As an inquisitive and studious banker, Dr Miah has published a number of books on banking, especially Islamic banking. Two of his books "A Handbook of Islamic Banking and Foreign Exchange Operation" (1995) and "A Way to Islamic Banking: Customs and Practice" (2014) have been adored by bankers, scholars and academicians. Last year he published a resourceful book titled "Daridrya Bimochane Islami Arthaneetir Bhuumika" (Role of Islamic Economics in Poverty Alleviation). Publication of two other books titled "Banking Law & Practice" and "Arthasamajik Unnayane Islami Biniyog Byabastha: Shreshthatara Bikalpa" (Islamic Investment for Socio-economic Development: the Best Alternative) are underway. His articles on banking and economics are regularly published in various journals. On occasion of the Ekushe Book Fair 2016, he published a book titled "Muktijuddher Smrity" (Memoirs of the Liberation War) compiling the memoirs of his participation in the Liberation War 1971 as one of the youngest freedom fighters.

Executive Committee

Chairman
Mr. Md. Nazrul Islam Mazumder

Members
Mr. Md. Abdul Mannan
Mr. Md. Nazrul Islam Swapan
Mr. Mohammad Abdullah
Mr. Mohammed Shahidullah
Lt Col (Retd) Serajul Islam BP (BAR)
Mr. Khandakar Mohammed Saiful Alam

Managing Director & CEO
Dr. Mohammed Haider Ali Miah

Board Audit Committee

Chairman
Mr. Ranjan Chowdhury

Members
Mrs. Nasreen Islam
Mr. Md. Nurul Amin
Major Khandaker Nurul Afser (Retd)
Mr. Muhammad Sekandar Khan

Secretary
Mr. Md. Mosharraf Hossain Mazumder

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Risk Management Committee

Chairman
Mr. Md. Nurul Amin

Members
Mr. Anjan Kumar Saha
Mr. Md. Habib Ullah Dawn
Major Khandaker Nurul Afser (Retd)
Lt Col (Retd) Serajul Islam BP (BAR)

Managing Director & CEO
Dr. Mohammed Haider Ali Miah

Secretary
Mr. Md. Mosharraf Hossain Mazumder

Shariah Supervisory Committee

Maulana Mohammad Sadequl Islam	-	Chairman
Professor Dr. H. M. Shahidul Islam Barakaty	-	Member
Hafez Maulana Mufti Mohammad Khairullah	-	Member
Moulana Md. Abdur Razzaque	-	Member
Professor Dr. Abu Noman Md. Rafiqur Rahman	-	Member
Mr. Mohammad Abdullah	-	Member
Mrs. Nasreen Islam	-	Member
Mr. Mohammed Shahidullah	-	Member
Mr. Md. Nurul Amin	-	Member
Mr. A.K.M Nurul Fazal Bulbul	-	Member
Dr. Mohammed Haider Ali Miah	-	Member, Ex-officio (Managing Director & CEO)
Mr. Abul Quasem Md. Safiullah	-	Member Secretary

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Mr. Mohammad Sadake Bin Jalal
Mr. Mohammad Nasir Uddin
Mr. Gazi Mahbubul Huqe
Mr. Md. Monowar Hossain
Mr. Sayeedur Rahman Chowdhury

Assistant Vice President(s)

Mr. Md. Mahtab Uddin Khan
Mr. Kamal Hossain Mojumder
Mr. Shaikh Muhammad Abul Ahsan
Mr. Mohammad Ali Ashraf Khan
Mr. Mohammed Muzammel Hossain
Mr. Md. Solaiman Talukder
Mr. Mohammad Mostak Ali
Mr. Mohammad Mojibul Karim
Mr. Md. Omar Faruq
Ms. Farhana Hye
Mr. A.K.M. Belayet Hossain
Ms. Niru Parvin Sultana
Ms. Nasima Akhter
Mr. Mahfooz Abdullah
Ms. Selina Azim
Ms. Farzana Kaberi
Mr. Mohammad Wasiur Rahman
Mr. Md. Touheedur Rahman
Mr. A.K.M. Shaifullah
Mr. Mohammed Sultanul Alam
Mr. Khan Mohammad Anwar Hossain
Mr. Md. Idris Ali
Mr. Mohammad Mostak-E-Elahi
Mr. Mohammed Anamul Hoque
Mr. Sheikh Khurshid Alam
Mr. Mohammad Elias
Mr. Md. Anisur Rahman
Mr. Mohammad Ziaur Rahman
Mr. M. M. Kamrul Hashan
Mr. Ali Akbar Quoreshi
Mr. Md. Abdul Quddus
Mr. Md. Amir Hossain
Mr. Kazi Shafiul Azam
Mr. Mohammad Tauhiduzzaman Khan
Mr. Akbar Kabir
Mr. Tahseen Iqbal Suzan
Mr. A. B. M. Muniruzzaman
Mr. Mohammad Mizanur Rahaman
Mr. Md. Nazmul Al Mamun
Mr. Mir Md. Kabir Uddin
Mr. Mizanur Rahman Chowdhury
Mr. Md. Anower Hossain
Mr. Muhd. Maksudul Huq Chowdhury
Mr. Mohammad Ruhul Quddus
Mr. Dewan Golam Sorwar Morshed
Mr. Mohammad Zakiul Islam Suman
Ms. Tapati Misra
Mr. Khan Mohammad Rakib Hasan
Mr. Muhammad Akter Faruk
Mr. Md. Monzurul Islam
Mr. Mohammad Shahadat Hossain Bhuiyan
Mr. Muhammad Mabin Hossain Khan
Mr. Mohd. Abdullah Al Mamun Akhand
Mr. Mohammad Kamruzzaman
Mr. Mohammed Rajibul Ahasan
Mr. Mohammad Monirul Islam
Mr. Kamrul Hassan
Mr. Md. Moktarul Islam
Ms. Shormin Islam Khanam
Mr. Khandaker Reza Mohd. Ahasan
Mr. A. K. M. Jahidul Alam
Mr. Mohammad Didarul Arefin
Mr. Md. Monjurul Alam
Mr. Faruq Mahmud Hasan
Mr. Md. Haider Rashid
Mr. Md. Monir Hossen
Mr. Nurul Kibriya Chowdhury
Mr. Jainul Abedin
Mr. Md. Shahidul Islam
Mr. Md. Mosharraf Hossain
Mr. Md. Habibur Rahman Jalal
Mr. Muhammad Abdullah Al Junaid
Mr. Mohammed Nurul Amin
Mr. Mohammad Ruhul Amin
Mr. Mohammed Jahangir Alam
Mr. Md. Abdus Salam
Mr. Shajedul Alam Md. Firoz
Mr. Mohammad Mofizur Rahman
Mr. Tohedur Islam
Mr. Md. Anamul Hoque
Mr. Md. Golam Salekin
Mr. Sadhan Kumar Kundu
Mr. Md. Mahmodul Hassan
Mr. Md. Nurul Habib
Mr. Zafar Ahmad
Mr. A.K.M. Moinul Islam
Mr. Abdullah Al Maruf Rana
Mr. Mohammad Kamruzzaman
Mr. Md. Akhteruzzaman
Mr. Muhammad Asaduzzaman Rana
Mr. Debashish Dey
Mr. Abdullah Al Mahbub
Mr. Mohammad Robiul Alam
Mr. Mohammad Maqsudul Islam
Mr. Bipul Kumar Biswas
Mr. Molla Wazibul Imani
Mr. Abu Naim Mohammad Nasir Uddin
Mr. Md. Noor Alam
Mr. Shaik Md. Wahidul Karim
Mr. Mohammad Ziaul Haque
Mr. Ishtiak Ahmed
Mr. Mohammad Sarawor Hossain
Mr. I. B. M. Kabir Mahamood
Mr. Hafizur Rahman
Mr. Muhammad Ziaur Rahman
Mr. Mohammad Anowar Hossain
Mr. Md. Masudul Islam Shah
Mr. Mohammad Ibrahim Khalil
Mr. Mir Tazimul Arefin
Mr. Muhammad Mushfiqur Rahman
Mr. K. M. Alamgir Kabir
Mr. Md. Mahabub Mallik
Mr. Kazi Mohammad Murshed Newaz
Mr. Md. Mohsin Ali
Mr. Md. Shohrab Hossain
Mr. Md. Kamrul Hasan Dolon
Mr. Md. Mehedi Hasan
Mr. Chowdhury Shohel Rana
Mr. Md. Azmal Hossain
Mr. Mohammad Saifur Rahman
Mr. Md. Abul Khair
Ms. Sabiqun Nahar
Mr. Nahiduzzaman
Ms. Sharmeen Akhter
Mr. Syed Mostaque Ahmed
Mr. Kazi Mohammad Kamrul Hasan
Mr. Mohammad Shahed Emran
Mr. Mohammed Toufiqur Rahman
Mr. Md. Abu Sayem Mazumder

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Corporate Information

Date of Incorporation	:	June 02, 1999
Authorized Capital	:	Taka 20,000.00 million
Paid-up-Capital	:	Taka 14,122.51 million
Registered Office	:	"SYMPHONY" Plot No. SE (F) - 9, Road No. 142 Gulshan Avenue, Dhaka-1212, Bangladesh PABX : 880-2-988 9363, Fax: 880-2-988 9358 Website: www.eximbankbd.com SWIFT:EXBKBDDH
Share Division	:	Head Office, "SYMPHONY" (Ground Floor) Plot No. SE (F) - 9, Road No. 142, Gulshan Avenue, Dhaka-1212, Bangladesh. PABX : 880-2-988 9363
Credit Rating		
Long Term	:	"AA-" ('Double A Minus' indicating High Safety for Timely Repayment)
Short Term	:	"ST-2" (Indicating High Certainty of Timely Repayment)
Outlook	:	"Stable"
Date of Rating	:	June 05, 2017
Credit Rating Agency	:	Credit Rating Information and Services Limited (CRISL)
Auditors	:	M/s. Syful Shamsul Alam & Co. Chartered Accountants Paramount Heights (Level-6) 65/2/1 Box Culvert Road Purana Paltan, Dhaka-1000 Bangladesh.
Name of the Chairman	:	**Mr. Md. Nazrul Islam Mazumder**
Name of the Managing Director & CEO	:	**Dr. Mohammed Haider Ali Miah**
Chief Financial Officer	:	**Mr. Md. Humayun Kabir**
Head of Internal Audit	:	**Mr. Shah Md. Abdul Bari**
Company Secretary	:	**Mr. Md. Mosharraf Hossain Mazumder**
No. of Branches (including SME/Agriculture)	:	113
No. of Shareholders (31-12-2016)	:	96036
Subsidiary Companies		
EXIM Exchange Company (UK) Ltd. (A fully owned subsidiary of EXIM Bank)	:	Universal House (Ground Floor), 88-94 Wentworth Street, London E1 7SA, UK. Tel.: +44 (0) 20 7377 2474; Fax :+44 (0) 20 7377 1335 Email : eximexchangeuk@eximbankbd.com
EXIM Exchange Company (Canada) Ltd. (A fully owned subsidiary of EXIM Bank)	:	3096 Danforth Avenue, Suite 2, Toronto, Ontario, M1L 1B1, Canada Tel.: +1 416-699-5802; Fax : +1 416-699-5800 E-mail : eximexchangeca@eximbankbd.com
EXIM Islami Investment Limited (EIIL) (A subsidiary of EXIM Bank)	:	Printers Building (5th Floor), 5 Rajuk Avenue Motijheel C/A, Dhaka-1000 PABX : 88-02-956 1604; Fax : 880-2-956 1937

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Five Years Financial Performance at a Glance

Amount in million Taka

Sl No.	Particulars	2012	2013	2014	2015	2016
1	Authorized Capital	20,000.00	20,000.00	20,000.00	20,000.00	20,000.00
2	Paid-up Capital	10,514.86	11,566.35	12,838.65	14,122.51	14,122.51
3	Shareholder's Equity	16,550.20	20,499.14	22,977.06	25,122.42	26,467.75
4	Total Capital (Tier I + Tier II)	18,104.94	21,064.26	23,385.94	28,195.39	29,661.70
5	Statutory Reserve	4,587.47	5,236.93	6,118.31	6,869.91	7,846.41
6	Total Assets	166,997.93	195,542.25	232,833.95	265,148.42	291,133.91
7	Total Liabilities	150,447.73	175,043.10	209,856.89	240,025.99	264,666.16
8	Total Deposits	140,025.42	165,391.58	200,009.00	224,770.89	248,223.61
9	Total Investment (General)	119,360.07	145,002.00	179,165.57	197,536.57	223,396.92
10	Investment (Shares & Securities excluding Subs.)	10,345.38	11,443.56	15,571.55	17,581.62	16,473.51
11	Total Contingent liabilities	63,950.48	60,119.38	65,616.80	69,852.49	70,600.46
12	Total Risk Weighted Assets	166,630.44	159,662.18	199,902.66	234,174.26	252,005.99
13	Total Fixed Assets	439.48	3,190.36	3,311.71	5,635.01	5,671.54
14	Total Income	20,345.73	23,707.60	25,801.24	27,162.03	25,957.45
15	Total Expenditure	15,051.55	18,754.89	19,665.52	20,775.08	20,008.21
16	Profit before provision and tax	5,294.18	4,952.71	6,135.72	6,386.95	5,949.24
17	Profit before tax	3,613.90	3,238.75	4,410.91	3,664.31	4,998.48
18	Net profit after provision and tax	2,083.08	1,885.61	2,465.68	2,086.55	3,039.76
19	**Foreign Exchange Business**	**270,081.50**	**268,652.68**	**284,984.68**	**302,266.40**	**305,465.70**
	a) Import Business	143,314.40	135,409.88	146,795.57	152,703.30	153,930.50
	b) Export Business	120,996.90	130,353.32	134,412.44	145,796.40	147,508.70
	c) Remittance	5,770.20	2,889.48	3,776.67	3,766.70	4,026.50
20	No. of Foreign Correspondent	398	386	398	383	390
21	Profit earning assets	132,808.14	161,424.61	191,972.21	219,538.74	230,465.98
22	Non profit earning assets	34,189.79	34,117.64	40,861.74	45,609.68	60,667.93
23	Investment as a % of total Deposit	85.24%	87.67%	89.58%	87.88%	90.00%
24	Capital Adequacy Ratio	10.87%	13.19%	11.70%	12.04%	11.77%
25	**Dividend**	**10.00%**	**11.00%**	**10.00%**	**12.00%**	**15.00%**
	Cash	-	-	-	12.00%	15% Proposed
	Bonus	10.00%	11.00%	10.00%	-	-
26	Rights Share	-	-	-	-	-
27	Net Asset Value Per Share	15.74	17.72	17.90	17.79	18.74
28	Earning per share (EPS)	1.98	1.63	1.92	1.48	2.15
29	Price earning ratio (times)	10.14	7.80	5.74	5.54	5.63
30	Return on Equity (ROE) after tax	13.43%	10.18%	11.34%	8.68%	11.78%
31	Return on Assets (ROA) after tax	1.40%	1.04%	1.15%	0.84%	1.09%
32	No. of Shareholders	139,482	154,398	140,061	116,206	96,036
33	Number of Employees	1918	2236	2465	2700	2747
34	Number of Branches	72	80	87	103	113

Export Import Bank of Bangladesh Limited
Registered Office: 'SYMPHONY', Plot No. SE (F) - 9
Road No. 142, Gulshan Avenue, Dhaka-1212, Bangladesh

NOTICE OF THE EIGHTEENTH ANNUAL GENERAL MEETING

Notice is hereby given that the **EIGHTEENTH ANNUAL GENERAL MEETING** of the Members (Shareholders) of Export Import Bank of Bangladesh Limited (the "Company") will be held on Thursday, 06 July 2017 at 11:00 a.m. at **'RAOWA Convention Hall'**, Hall No. 1 (HELMET) at Level-2, VIP Road, Mohakhali, Dhaka-1206, Bangladesh to transact the following business:

AGENDA

1) To receive, consider and adopt the audited financial statements including balance sheet, profit & loss account for the year ended December 31, 2016 together with report of the Directors and Auditors thereon.
2) To declare Dividend for the year ended December 31, 2016.
3) To appoint Auditors for the term until the next Annual General Meeting and fix their remuneration.
4) To elect/re-elect Directors.
5) To transact any other business with the permission of the Chair.

By order of the Board

Md. Mosharraf Hossain Mazumder
Senior Executive Vice President &
Company Secretary

Dated, Dhaka.
17 May 2017.

Notes:

1) The Record Date of the Company was Thursday, 11 May 2017. Members' (Shareholders') names appearing in the Member/Depository Register of the Company on the Record Date, will be entitled to Dividend, attend the Annual General Meeting and vote thereat.
2) Any Member/Members of the Company entitled to attend and vote at the Annual General Meeting may appoint any person, as his/her/their Proxy or Attorney to attend and vote on his/her/their behalf. A Member, being a corporation or company, may appoint its representative, duly appointed and authorized, to attend and vote on its behalf. The proxy form or power of attorney or letter of authority, as the case may be, duly signed and stamped must be submitted at the Registered Office of the Company at least 48 hours before the time fixed for the meeting.
3) Election of Directors, if any, shall be held in accordance with the provisions of existing Laws, Rules & Regulations.
4) As per directives of Bangladesh Securities and Exchange Commission and Bangladesh Bank, the existing auditors M/s. Syful Shamsul Alam & Co., Chartered Accountants, will not be eligible for reappointment since they have completed the tenure of 03 (three) consecutive years' term as auditors of the Company. Therefore, the Shareholders/Auditors are hereby requested to send proposal/expression of interest for appointment as auditors of the Company alongwith relevant documents with regard to qualification and eligibility on or before 31 May 2017. Those who have already applied need not to apply again.
5) Merchant Banks and Depository Participants (DPs) are requested to provide the Company a statement with details (Shareholder Name, BO ID, Client-wise shareholding position and applicable tax rate) of their margin loan holders who held shares of the Company as on 'Record Date' along with the Bank Account Name & number, routing number etc. of the Merchant Banks & DPs within 22 May 2017 including name of the contact person otherwise dividend to be credited to the bank account of the respective shareholders.
6) The shareholders may collect the Annual Report together with Notice, Proxy Form and Attendance Slip from the Registered Office of the Company and the same will also be available in Bank's website at www.eximbankbd.com.
7) Admission into the Meeting will be allowed on production of the attendance slip duly signed by the Member/Proxy/Attorney/Representative, as the case may be.

VIVAR STOCK

My Dear Fellow Members,

Assalamu Alaikum.

The day has come once again for which I eagerly wait for! It is indeed a privilege to welcome you all in the Bank's Annual General Meeting. My heartiest gratitude goes to you who have attended the 18th AGM of the Bank. My well-wishes are also for those who could not attend the meeting.

Every year has its ups and downs and brings opportunities and challenges as well. When the tidal waves of challenges come, either one has to be submerged or has to fight and conquer the waves. EXIM Bank defied the difficulties and was able to sail to the right destination. It is gratifying to note that in respect of many key parameters such as EPS, net profitability, dividend, ROE, ROA, cost of fund etc.; the Bank was on right track.

Esteemed Shareholders,

You may have known that many banks of the country were not able to make considerable use of their funds due to lack of investment demand in the market which resulted into huge liquidity. Continuous increase of non-performing investment was a matter of anxiety for the banking sector. There was also a decrease of profit spread. These factors created massive pressure on the profitability of the Banks. However, in the labyrinth of difficulties, the Bank is firmly determined to ensure sustainable growth by improving asset quality, constantly eyeing customer needs, adhering strictly to rules and regulations and searching new potential avenues of investment. We also remain committed to think long-term.

With the aim of safeguarding the benefits of all stakeholders and to ensure sound financial performance of the Bank, the Board of Directors remained steadfast to obtain the highest standards of corporate governance ensuring integrity, accountability, transparency, ethics and professionalism. We ensured maximum disclosure as per requirements of regulatory authorities signifying our transparency to the stakeholders so that they could have a sound assessment on the activities and performance of the Bank. Innovative arrangement in our strategy contributed to reduce the cost of fund.

Our people have been working relentlessly to deliver the service and products that customers expect. For the year 2017, the Bank has undertaken a wide-ranging review of the business strategy including focus on enhancing customer base, digital banking, an alignment of its products according to market needs and vigorous strengthening of recovery. The Bank has also taken measures to reshape the portfolio. Like other banks, we are also an integral part of our economy. The Bank duly paid income tax on its earnings, deducted income taxes at source, VAT and excise duty from relevant transactions.

We always aspire to come with flying colours in the fast changing environment of banking. We will continue to adopt state-of-the art technology and platforms as we did before. We are firm believer that 2017 will also be a year for all of us to ensure strong progress on the key operating metrics of the business. There are opportunities always in the market; which we target to capitalize.

Valued Shareholders,

The belief is deep-rooted in us that skillful men behind machine or system are very much important for smooth running of the machine or system. This is why; we are always concerned about upgrading the entire workforce of the Bank to the next higher level of skill and efficiency. Development of professionalism among the workforce is an area of focus in our strategic planning and leadership development.

Making profits only is not our sole motto. We make profits by maintaining good ethical atmosphere and complying good governance. Our prudent risk management policy helps us stay on safe side.

As we said, business is not always our one and only concern. We are so deeply engaged in corporate social activities also. To attend the major needs of the society we live in, we try our level best. EXIM Bank is always ready to respond to the clarion call of humanity. We discharge our responsibility to make living better which

in turn would assist in building up an enlightened and prosperous nation. A detailed description on our social and humanitarian activities has been annexed to this Annual Report.

Prudent Shareholders,

You are cordially invited to consider and adopt the audited financial statements including balance sheet, profit and loss account for the year ended 31.12.2016 together with report of the Directors and Auditors and also provide suggestions for the Bank's future action plan. Besides, you are also earnestly invited to discuss on the issue that the Board has recommended 15% cash dividend.

At the end, I express sincerest thanks amalgamated with deepest gratitude to the shareholders, patrons, business partners, Bangladesh Bank, external auditors, regulatory bodies, Bangladesh Securities and Exchange Commission, Stock Exchanges, Register of Joint Stock Companies & Firms for their valuable guidance and support.

May Allah help us overcome all the shortcomings with fortitude and thereby make our Bank stronger in the days to come.

Allah Hafez.



Md. Nazrul Islam Mazumder
Chairman

AMAR STOCK

Dear Shareholders,

Assalamu Alaikum Warahmatullah.

I would like to express my heartfelt thanks to the most Merciful and the most Compassionate, Allah Subhanahu Wa Ta'ala (Glory to Him, the Exalted) as we passed another successful fiscal in 2016 with constant pursuit for operational excellence and vigorous strive for business accomplishments. The business goals of 2016 comprised consolidation of the assets, standardization of customer service, rationalization of operational expenses, regularization of classified investment, arrest of further investment classification, automation of operations, innovation in product design, optimization of external and internal recruitment, and so forth. The goals evidently represent different areas of operational excellence with the consolidation of assets being the focal point.

The health of an organization is manifested in its steady growth along vertical and horizontal lines. In 2016 the bank expanded its business to fresh areas across the country opening 10 new branches. It testifies the soaring demand for EXIM services interwoven into the socio-economic texture of the country. The locations of the new outlets ranged from remote Village Rajapur in Comilla to business hub Shantinagar in the Capital only to consolidate its base along geo-economical lines. The horizontal business expansion also considered the comparative advantages of financial inclusion, rural development, gender development, green industrialization, etc.

With the infra-structural expansion, the volume of its services increased substantially—the number of deposit accounts increased by 14.51% in 2016 from the previous year whereas the deposit increased by 10.43% over the same period. The number of total accounts rose to 747,061 in 2016 from 652,387 in 2015 and the total deposit rose to BDT 248,540.44 million in 2016 from BDT 225,064.54 million in 2015. As to vertical development, the first thing I would like to put is the steady increase of profit over the years. Despite tremendous ups and downs in the banking industry of the country in 2016, EXIM Bank achieved a profit of BDT 5,903.26 million.

EXIM Bank has been maintaining consistent growth in all operational areas since the market has an ever increasing appetite for its services. In 2016 the total investment was BDT 222,155.35 million which is 13.16% increase from the investment of the preceding year whereas import and export businesses were BDT 153,930.50 million and BDT 147,508.70 million respectively. The import and export businesses of 2016 had 0.80% and 1.17% increases respectively over those of 2015. Foreign remittance amounted to BDT 4,026.50 million in 2016.

Every year we are tailoring new products for our customers according to their special needs. In addition to providing deposit-investment services through regular Islamic modes, so far EXIM has branded tens of deposit and investment products, which convey the distinct look and feel of the bank and has earned much popularity among banking connoisseurs. We have tailor-made banking solutions for people of all strata, ages, professions, tastes, etc.—women, housewives, students, senior citizens, prospective hajj pilgrims, farmers, married couples, marriage-aspirants, self-employed youths, small entrepreneurs, female entrepreneurs, and so on.

In EXIM, banking services are not confined to traditional ways characteristic of customer-banker simultaneous presence at given places and during given hours—rather we have alternative delivery channels open round the clock to cater to the needs of the modern customers. We are providing banking services, from petty balance check to critical cash dispense and from day-to-day shopping payment to monthly utility bill settlement, on all possible platforms of the day—plastic card, mobile phone, internet, and so on—through tens of Shariah-based banking products. We have branded our internet banking as 'Aiser', meaning easy dealing, with some exceptional features. Opened on 8 January 2015, Aiser facilitated transactions amounting to BDT 370.35 million in 2016. We are providing SMS Banking, mobile banking, debit cards, credit cards, hajj cards, prepaid cards, gift cards, travel cards, CDM services, POS facilities, and the likes. Our cards can be used in almost all the ATM booths of the country as we have already entered National Payment Switch Bangladesh, a central bank controlled arrangement for streamlining real-time interbank electronic transactions. In 2016 our ATMs, as issuers and acquirers, facilitated 1,050,740 transactions for a total of BDT 9,057.42 million which was 34.13% increase from the transaction amount of the preceding

year whereas POS transactions saw an increase as high as 37.41% in amount compared to the preceding year. However, everywhere there is a human touch which makes our services that cordial and sympathetic. We listen to our customers round the clock at our call centre. Our call centre staff is ready with professional zeal and hospitality to listen to the customers' problems, suggestions and expectations, fix their problems, provide them with information, guide them in banking services, market our products, and above all wish them on their special occasions. Opened on 12 November 2013, the call centre conducted 59,681 inbound calls and 41,930 outbound calls in 2016. In line with our constant pursuit for automation in job processing, we have fully automated our offshore banking operation. On 27 March 2016, we launched 'Ababil', a software application, for conducting offshore banking activities as per the Shariah principles.

The first growth of an organization does not guarantee its consistent growth in the distant future—for this we need to infiltrate a quality of sustainability into the present growth for its constant momentum. EXIM Bank believes in long-term sustainability. This is why it abides by the thumb rules of prudence and wisdom while deploying its assets and harnessing its liabilities. Our policy is to attract the best customers. Again, while selecting investment customers, we ensure diversification of areas from the risk management point of view and sustained profitability consideration. Our investment portfolio cover a wide area—ready-made garments, chemicals, cement, medical equipment, telecommunication, trade businesses, manufacturing, handicraft, agriculture, cattle-raising, poultry, tree plantation, bakery, service-oriented businesses, baby food, capital machinery, transport, raw materials, house building, and many more. Diversification of investment is a key to forging a resilient base for constant growth of the bank.

Business is not always our concern; we also crave for serving the humanity. Corporate Social Responsibility (CSR) is an arena where exim stands tall with vibrant glory. EXIM Bank loves to be with the people, even when they go beyond the frontiers of business—it always responds to each appeal of the people. When they are submerged with flood, it promptly provides them with rehabilitation; when they are stricken with cold, it stands by them with the warmth of cloth; when they achieve any national glory, it readily applauds them. EXIM Bank offers scholarship to poor but meritorious students under EXIM Bank Scholarship Programme. From different schools, colleges, universities, medical colleges, engineering universities across the country, 3,500 students had been enrolled in the scholarship programme by 2016 for student-life long financial sponsorship. Besides, around 200 meritorious students had been taken under its Quard-e-Hasanah (Profit-free loan) Project by that time, under which the beneficiaries are provided with profit-free Quard with a long-term instalment-based repayment schedule that starts after they have started their professional career. In a bid to reach out agro-education to remote areas, EXIM Bank has founded a private agricultural university, EXIM Bank Agricultural University Bangladesh (EBAUB) in Chapai Nawabganj, the first private agricultural university in the country. We are running a modern general hospital at Kazipara, Mirpur, Dhaka named EXIM Bank Hospital. In infra-structural development, disaster management, poverty alleviation, sports, arts and culture, urban beautification, health, etc. or for any national cause, EXIM Bank graciously comes up with its contribution. All these corporate social responsibilities are performed by EXIM Bank Foundation which came into being in 2006 as a charity wing of EXIM Bank. Each year a portion of the profit of the bank is contributed to this foundation. Since 2015 EXIM Bank has been sponsoring a literary award titled "EXIM-Anyadin Humayun Ahmed Sahitya Puraskar" that is meant for promoting creativity among young and veteran literatteurs of the country. The award is given to two brilliant literatteurs—one young and the other senior—on 12 November each year to commemorate the birth day of legendary literary personality Humayun Ahmed, for their exceptional literary works.

Excellence in performance, in terms of both Shariah-based Islamic banking and technology-driven modern banking, is a constant pursuit of EXIM Bank and the bank is recognized in home and abroad this way. In 2016, Mexico-based Worldwide Marketing Organization awarded EXIM Bank 'International Gold Medal for Quality & Service Award 2016' for our excellence in service and operation. EXIM Bank was awarded ICMAB Best Corporate Award 2015 in recognition of its tremendous success in maintaining capital adequacy, asset quality, sound treasury management, healthy income and profit,

efficient risk management, compliance to statutory rules, transparency in operation, good management and observing corporate social responsibilities as an Islamic commercial bank. On 26 October 2016, the Finance Minister handed over the award in a gala programme at the Hotel Pan Pacific Sonargaon.

While providing people with cutting-edge banking services, it ensures compliance with the Shariah principles. Its Shariah Board supervises all its operations from an independent and critical point of view.

In recent years, the concern for money laundering and terrorist financing through banking channel has mounted high across the globe. EXIM bank has already declared its firm stand against allowing terrorists and money launderers any room here. In 2015, EXIM represented Bangladesh banking community on two occasions of bilateral talks entitled "Bilateral Counter-Terrorism Financing Banking Dialogue" jointly organized by the US Department of State, US Department of Justice and Bangladesh Bank in New York, USA and London, UK where we, on behalf of the banks of Bangladesh, declared our firm position against any terrorist financing and money laundering in all its forms and manifestations.

We love to go 'greenway' and we love to be with the Central Bank move for all-pervasive banking across the country because we believe in welfare. Our strength deeply lies in our reliance upon quality customer services for overall betterment and our inspiration profusely emanates from our firm commitment to the stake-holders of their legitimate returns—these two forces drive us upward in everyday work.

In the end, I, on behalf of the management of the bank, would like to show my sincere gratitude to the respected sponsors, shareholders, stakeholders, clients, well-wishers and above all the board of directors for their long-term wholehearted support for the bank.

Best wishes—



Dr Mohammed Haider Ali Miah
Managing Director & CEO

AMARSTOCK

Dear Shareholders,

Assalamu Alaikum.

We have the pleasure to welcome you all in the Eighteenth Annual General Meeting of Export Import Bank of Bangladesh Limited (EXIM Bank) and present the Directors' Report and audited financial statements together with Auditors' Report for the year ended December 31, 2016 and a brief description of the performance and affairs of the Bank for the same year. The economic scenario of the World and Bangladesh has also been touched upon in the report.

Global Economic Outlook

According to the Annual Report 2015-2016 of Bangladesh Bank (Central Bank), global growth is expected to be tepid at 3.1% in 2016, down from 3.2% in 2015 (World Economic Outlook, October 2016). Growth, however, is projected to rise up to 3.4% in 2017. Advanced economies are expected to grow by 1.6% in 2016, 0.5 percentage points lower than in 2015, edging up to 1.8% in 2017. However, emerging markets and developing economies are projected to grow by 4.2% in 2016, 0.2 percentage points higher than in 2015, rising further to 4.6% in 2017.

The downward growth revisions in advanced economies reflect a deterioration of economic activities in Euro zone following the exit process of UK from EU (Brexit) and its subsequent impact on the US and the Japanese economies. US growth is expected to decrease to 1.6% in 2016 from 2.6% in 2015 and increase to 2.2% in 2017. Reflecting the adverse impact from Brexit, growth in the Euro area has been revised downward to 1.7% and 1.5% in 2016 and 2017 respectively from 2% in 2015. Japan is projected to grow by 0.5% in 2016 as in 2015 and is expected to grow by 0.6% in 2017.

The growth in emerging market and developing economies in 2016 is expected to improve as a result of buoyant economic activities in leading Southeast

প্রিয় শেয়ারহোল্ডারবৃন্দ,

আস্‌সালামু আলাইকুম।

এক্সপোর্ট ইমপোর্ট ব্যাংক অব বাংলাদেশ লিমিটেড (এক্সিম ব্যাংক) এর অষ্টাদশ বার্ষিক সাধারণ সভায় আপনাদের সকলকে স্বাগত জানাচ্ছি এবং ৩১ ডিসেম্বর ২০১৬ সমাপ্ত বছরের উপর পরিচালকমন্ডলী ও নিরীক্ষকবৃন্দের প্রতিবেদনসহ নিরীক্ষিত আর্থিক বিবরণী এবং উক্ত বছরে ব্যাংকের কর্মকান্ড ও বিষয়াবলীর একটি সংক্ষিপ্ত বর্ণনা উপস্থাপন করছি। প্রতিবেদনটিতে বিশ্ব ও বাংলাদেশের অর্থনৈতিক পরিস্থিতির উপরও সংক্ষেপে আলোকপাত করা হয়েছে।

বিশ্ব অর্থনৈতিক পূর্বাভাস

বাংলাদেশ ব্যাংকের ২০১৫-২০১৬ অর্থ বছরের বার্ষিক প্রতিবেদন অনুসারে ২০১৬ সালে বিশ্বব্যাপী প্রবৃদ্ধি ২০১৫ সালের ৩.২% চেয়ে সামান্য হ্রাস পেয়ে ৩.১% হবে প্রত্যাশা করা হয় (ওয়ার্ল্ড ইকনমিক আউটলুক, অক্টোবর ২০১৬)। তবে প্রবৃদ্ধির হার ২০১৭ সালে বেড়ে ৩.৪% এ পৌঁছাবে বলে প্রত্যাশিত। প্রাগ্রসর অর্থনীতিতে ২০১৬ সালে প্রবৃদ্ধি ২০১৫ সালের চেয়ে ০.৫% কমে ১.৬% হবে প্রত্যাশা করা হয় যা ২০১৭ সালে ১.৮% পর্যন্ত পৌঁছাবে বলে ধারণা করা হচ্ছে। তবে বিকাশমান বাজার এবং উন্নয়নশীল অর্থনীতিতে ২০১৬ সালে প্রবৃদ্ধির ধারা ২০১৫ সালের চেয়ে ০.২% বৃদ্ধি পেয়ে ৪.২% হবে বলে প্রাক্কলন করা হয়, ২০১৭ সালে যা আরো বৃদ্ধি পেয়ে ৪.৬% হবে।

প্রাগ্রসর অর্থনীতিতে প্রবৃদ্ধির নিম্নমুখী সংশোধন-ইইউ (ব্রেক্সিট) হতে ইউকে এর বের হয়ে যাওয়ার প্রক্রিয়া উত্তরকালীন সময়ে ইউরো অঞ্চলে অর্থনৈতিক কর্মকান্ডের অবনতির একটি চিত্র প্রতিফলিত হয় এবং তৎপরবর্তীকালে যুক্তরাষ্ট্র ও জাপানের অর্থনীতির উপর ইহার প্রভাব পরিলক্ষিত হয়। যুক্তরাষ্ট্রের প্রবৃদ্ধি ২০১৫ সালের ২.৬% হতে হ্রাস পেয়ে ২০১৬ সালে ১.৬% এবং ২০১৭ সালে বৃদ্ধি পেয়ে ২.২% এ দাঁড়াবে প্রত্যাশা করা হয়। ব্রেক্সিটের প্রতিকূল প্রভাবের ফলে ইউরো অঞ্চলে প্রবৃদ্ধি ২০১৫ সালের ২% হতে হ্রাস পেয়ে ২০১৬ ও ২০১৭ সালে সংশোধিত হারে যথাক্রমে ১.৭% ও ১.৫% দাঁড়াবে। জাপান ২০১৫ সালের চেয়ে ২০১৬ সালে ০.৫% বেশী প্রবৃদ্ধির প্রাক্কলন করে এবং ২০১৭ সালে ০.৬% বেশী প্রবৃদ্ধির প্রত্যাশা করে।

দক্ষিণ-পূর্ব এবং দক্ষিণ এশিয়ার নেতৃত্বস্থানীয় দেশগুলোর তেজি অর্থনৈতিক কর্মকান্ড, তেলের সংযত মূল্য, ব্রেক্সিট নিয়ে গণভোট পরবর্তী সম্পদের মূল্য এবং বিনিময় হার ধরে রাখা



Members of the Board of Directors of EXIM Bank in the 17th Annual General Meeting

and South Asian countries, modest recovery of oil prices, contained asset price and exchange rate after the Brexit referendum and despite some growth moderation in China. Chinese growth is revised downward to 6.6% in 2016 and 6.2% in 2017, from 6.9% in 2015. India's economic growth in 2016 and 2017 is expected to continue at 7.6%.

Consumer prices in advanced economies are expected to increase by 0.8% in 2016 from 0.3% in 2015 and then by 1.7% in 2017. On the other hand, consumer prices in emerging markets and developing economies are expected to decrease to 4.5% in 2016 from 4.7% in 2015 due to the declining oil and other commodity prices. It is projected to further decline to 4.4% in 2017.

World trade volume growth is projected to decrease from 2.6% in 2015 to 2.3% in 2016 and then increase to 3.8% in 2017. Trade balances in advanced economies are expected to deteriorate in 2016 and 2017 since export growth is projected to be weaker than import growth; while those in emerging markets and developing economies are expected to improve in 2016, but deteriorate in 2017. The growth rate of imports for advanced economies is expected to decrease from 4.2% in 2015 to 2.4% in 2016 and increase to 3.9% in 2017. In emerging markets and developing economies, growth rate of imports is projected to increase from negative 0.6% in 2015 to 2.3% in 2016, and rise further to 4.1% in 2017. Exports of advanced economies are expected to grow by 1.8% and 3.5% in 2016 and 2017 respectively while those of emerging markets and developing economies are expected to grow by 2.9% and 3.6% respectively during the same period.

এবং চীনে প্রবৃদ্ধির কিছুটা পরিমার্জনের ফলশ্রুতিতে ২০১৬ সালে বিকাশমান বাজার এবং উন্নয়নশীল অর্থনীতিতে প্রবৃদ্ধির উন্নতি ঘটবে বলে প্রত্যাশা করা হয়। চীনের প্রবৃদ্ধি ২০১৫ সালের ৬.৯% হতে কমে ২০১৬ সালে ৬.৬% এবং ২০১৭ সালে ৬.২% এ দাঁড়াবে। ভারতের অর্থনৈতিক প্রবৃদ্ধি ২০১৬ এবং ২০১৭ সালে ৭.৬% হারে অব্যাহত থাকবে প্রত্যাশা করা হয়।

প্রাগ্রসর অর্থনীতিতে ভোক্তামূল্য ২০১৫ সালের ০.৩% হতে বৃদ্ধি পেয়ে ২০১৬ সালে ০.৮% এবং পরে ২০১৭ সালে ১.৭% এ পৌঁছাবে বলে প্রতাশা করা হয়। পক্ষান্তরে বিকাশমান বাজার এবং উন্নয়নশীল অর্থনীতিতে তেল এবং অন্যান্য পণ্যের মূল্য হ্রাস পাওয়ার ফলে পণ্যমূল্য ২০১৫ সালের ৪.৭% হতে কমে ৪.৫% এ দাঁড়াবে। এটি পুনরায় হ্রাস পেয়ে ২০১৭ সালে ৪.৪% এ দাঁড়াবে প্রাক্কলন করা হয়।

বিশ্ব বাণিজ্যের পরিমাণগত প্রবৃদ্ধি ২০১৫ সালের ২.৬% হতে হ্রাস পেয়ে ২০১৬ সালে ২.৩% হবে প্রাক্কলন করা হয় এবং ২০১৭ সালে বৃদ্ধি পেয়ে ৩.৮% হবে। আমদানী প্রবৃদ্ধির চেয়ে রপ্তানী প্রবৃদ্ধির দুর্বল প্রাক্কলন হেতু ২০১৬ ও ২০১৭ সালে প্রাগ্রসর অর্থনীতিতে বাণিজ্য ভারসাম্যে অবনতি ঘটবে ধারণা করা হয়। অপরদিকে বিকাশমান বাজার ও উন্নয়নশীল অর্থনীতিতে এসকল ক্ষেত্রে ২০১৬ সালে উন্নতি প্রত্যাশা করলেও ২০১৭ সালে অবনতি ঘটবে। প্রাগ্রসর অর্থনীতিতে আমদানীর প্রবৃদ্ধির হার ২০১৫ সালের ৪.২% হতে হ্রাস পেয়ে ২০১৬ ২.৪% এবং ২০১৭ সালে বৃদ্ধি পেয়ে ৩.৯% এ দাঁড়াবে প্রত্যাশা করা হয়। বিকাশমান ও উন্নয়নশীল অর্থনীতিতে আমদানী প্রবৃদ্ধির হার ২০১৫ সালের ঋণাত্মক ০.৬% হতে বৃদ্ধি পেয়ে ২০১৬ সালে ২.৩% এ উন্নীত হবে প্রাক্কলন করা হয় এবং ২০১৭ সালে আরো বৃদ্ধি পেয়ে ৪.১% এ দাঁড়াবে। ২০১৫ ও ২০১৬ সালে প্রাগ্রসর অর্থনীতিতে রপ্তানী যথাক্রমে ১.৮% ও ৩.৫% বৃদ্ধি পাবে প্রত্যাশা করা হয় পক্ষান্তরে সেই একই সময়কালে বিকাশমান ও উন্নয়নশীল অর্থনীতিতে রপ্তানী যথাক্রমে ২.৯% ও ৩.৬% হারে বৃদ্ধি পাবে প্রত্যাশা করা হয়।



A partial view of the shareholders in the 17th Annual General Meeting

According to Global Financial Stability Report (GFSR) of October 2016, short-term risks have moderated in the past few months as markets have shown resilience to a number of shocks. Pressures on emerging market assets have eased, helped by firmer commodity prices, reduced uncertainty in leading emerging markets, and expectations of lower interest rates in advanced economies. However, medium-term risks are rising in a new environment of increased political and policy uncertainty.

According to October 2016 World Economic Outlook (WEO), downside risks continue to dominate. As global growth remains sluggish, the prospect of an extended shortfall in private demand leading to permanently lower growth and low inflation becomes ever more tangible, particularly in some advanced economies where balance sheets remain impaired. At the same time, a protracted period of weak inflation in advanced economies risks unmooring inflation expectations, causing expected real interest rates to rise and spending to decline, eventually feeding back to even weaker overall growth and inflation. Though financial conditions in emerging markets have continued to improve in recent months, underlying vulnerabilities (including high corporate debt, declining profitability, and weak bank balance sheets in some cases) remain among some large emerging market economies. In addition a range of additional noneconomic factors such as drought, war and conflict, terrorist activities, famine, resurgence of refugees, etc. continues to influence the outlook in various regions. If these factors intensify, they could collectively take a large toll on market sentiment, hurting demand and activity.

Developments in the Bangladesh Economy

Bangladesh economy grew by 7.1%, exceeding the 7% growth target and the 6% growth trajectory. This strong growth was mainly supported by industry and services sectors. Annual average CPI inflation continued to decline to 5.9% in June 2016, below the target of 6.2%. The declining trend in average CPI inflation is mainly driven by favourable food inflation.

গ্লোবাল ফিনান্সিয়াল স্ট্যাবিলিটি রিপোর্ট (জিএফএসআর), অক্টোবর ২০১৬, অনুসারে বিগত মাসসমূহে বাজার বেশ অস্থিতিশীলতা থাকা সত্ত্বেও বাজার পূর্বাবস্থায় ফিরে আসার প্রবণতা প্রতীয়মান হওয়ায় স্বল্পমেয়াদী ঝুঁকি সহনীয় ছিল। ভোগ্যপণ্যের স্থির মূল্য, নেতৃত্ব স্থানীয় বিকাশমান বাজারসমূহে অনিশ্চয়তা হ্রাস এবং প্রাগ্রসর অর্থনীতিতে নিম্ন সুদের হারের প্রত্যাশার ফলে বিকাশমান বাজারের সম্পদের উপর চাপকে সহনীয় করেছে। তবে একটি নতুন পরিবেশে রাজনৈতিক ও নীতিগত অনিশ্চয়তা বৃদ্ধির ফলে মধ্যমেয়াদী ঝুঁকি বাড়ছে।

ওয়ার্ল্ড ইকনমিক আউটলুক (ডব্লিউইও) অক্টোবর ২০১৬, অনুসারে নিম্নমুখী ঝুঁকির প্রাধান্য অব্যাহত রয়েছে। বিশ্বব্যাপী প্রবৃদ্ধির মন্থর গতির ফলে ব্যক্তি চাহিদার ক্ষেত্রে বর্ধনশীল ঘাটতির সম্ভাবনা স্থায়ীভাবে নিম্নমুখী প্রবৃদ্ধি ও নিম্ন মূল্যস্ফীতি অধিকতর সুস্পষ্ট হয়ে উঠে বিশেষ করে কতিপয় প্রাগ্রসর অর্থনীতিতে যেখানে স্থিতিপত্র দুর্বল হয়ে থাকে। একই সময়ে প্রাগ্রসর অর্থনীতিতে দীর্ঘ সময়ব্যাপী দুর্বল মূল্যস্ফীতি বিরাজমান থাকার ফলে প্রত্যাশিত মূল্যস্ফীতির হার ঝুঁকিপূর্ণ হয়ে উঠে। ফলে প্রত্যাশিত মূল সুদের হারের বৃদ্ধি ঘটে এবং ব্যয় করার সুযোগ হ্রাস পায় পরিণামে সামগ্রিকভাবে দুর্বলতর প্রবৃদ্ধি ও মূল্যস্ফীতিতে উপনীত হয়। সাম্প্রতিক মাসসমূহে বিকাশমান বাজারসমূহে আর্থিক অবস্থার উন্নতির ধারাবাহিকতা সত্ত্বেও কতিপয় বৃহত্তর বিকাশমান বাজার অর্থনীতি উচ্চ করপোরেট ঋণ, মুনাফা হ্রাস, এবং কিছু ক্ষেত্রে ব্যাংকের দুর্বল স্থিতিপত্র এ সকল বিষয়াবলী সহ ঝুঁকির মধ্যে রয়েছে। এছাড়াও অতিরিক্ত কিছু অ-অর্থনৈতিক কারণ যেমন- অনাবৃষ্টি, যুদ্ধ বিগ্রহ, সন্ত্রাসী কর্মকান্ড, দুর্ভিক্ষ, শরণার্থীদের পুনরুত্থান প্রভৃতি বিভিন্ন অঞ্চলের অগ্রগতিকে অব্যাহতভাবে প্রভাবিত করছে। যদি এসকল কারণসমূহ আরো বেড়ে যায় তাহলে এগুলো চাহিদা ও কর্মকান্ডকে বাধাগ্রস্থের মাধ্যমে যৌথভাবে বাজার ব্যবস্থার উপর ব্যাপক প্রভাব ফেলতে পারে।

বাংলাদেশ অর্থনীতির চালচিত্র

বাংলাদেশ অর্থনীতি ৭% প্রবৃদ্ধির লক্ষ্যমাত্রাকে অতিক্রম করে ৭.১% হারে বৃদ্ধি পেয়েছে এবং ৬% প্রবৃদ্ধির বঙ্কিম পথ অতিক্রম করেছে। মূলতঃ শিল্প ও সেবা খাতের সহায়তায় এই তেজি প্রবৃদ্ধি অর্জিত হয়েছে। বার্ষিক গড় সিপিআই মূল্যস্ফীতি ক্রমাগত হ্রাস পেয়ে জুন ২০১৬ তে ৫.৯% এ নেমে এসেছে, যা ২০১৬ সালের ৬.২% লক্ষ্যমাত্রার চেয়ে নীচে রয়েছে। মূলত: অনুকূল খাদ্য উদ্বৃত্ত গড় সিপিআই হ্রাসের প্রবণতাকে সম্ভব করেছে।

In FY16, Bangladesh Bank implemented a cautious but pro-growth monetary policy stance that promotes investments through the strategy of selective easing to support the 7% growth target and the 6.2% inflation target. Both the targets were fulfilled in FY16. In the H2 of FY16, BB lowered the policy rates by 50 basis points. Market interest rates moderated, reflecting policy support and liquidity conditions.

Export grew by 8.9%, while import by 5.5% in FY16. Remittances, however, ended up with a negative growth of 3% during the same period. The current account surplus of USD 3.7 billion led to an overall balance of USD 5.0 billion, building net foreign assets.

Import benefitted from subdued global commodity prices. Despite some initial competitiveness concerns from appreciation in 'Real Effective Exchange Rate' (REER), exports held up well, despite weak external demand. Support mechanisms like low cost export development fund (EDF) financing for input imports and cash incentives provide some cushion to competitiveness. Foreign exchange reserves reached USD 30.2 billion at the end of FY16, around 8 months of prospective import. Bangladesh Bank tried to smooth out any large fluctuations in the exchange rate and nominal Taka-USD exchange rate remained broadly stable.

Near and Medium-Term Outlook for Bangladesh Economy

The near and medium-term outlook for Bangladesh economy looks positive, supported by higher domestic and foreign investments, buoyant trade, capital inflows and favorable inflationary environment.

Global economic prospects remain sluggish and growth has been revised downward, particularly for the advanced countries (WEO, October 2016). Most of the macroeconomic indicators in Bangladesh are performing well and domestic demand remain buoyant. In recent months, prompt actions taken by the Bangladesh Government in the aftermath of the terrorist attacks in July 2016 helped restore investor confidence. Nonetheless, any fallout from the weaker external demand from a mediocre global growth needs to be closely monitored.

In 2015, Bangladesh reached the lower middle income country status, and expects to reach upper middle income countries by 2030 or earlier. The government's focus on easing infrastructure bottlenecks and improving business climate would support potential growth and medium term growth performance.

বাংলাদেশ ব্যাংক ২০১৬ অর্থবছরে একটি সর্তক কিন্তু প্রবৃদ্ধি সহায়ক দৃষ্টিভঙ্গিতে মুদ্রানীতি বাস্তবায়ন করেছে যা সহজে ৭% প্রবৃদ্ধি ও ৬.২% মূল্যস্ফীতির লক্ষ্যমাত্রা সহায়ক নির্ধারিত কৌশলের মাধ্যমে বিনিয়োগ উৎসাহিত করে। উভয় লক্ষ্যমাত্রা ২০১৬ অর্থবছরে পূরণ হয়েছে। ২০১৬ অর্থবছরের দ্বিতীয়ার্ধে বিবি (বাংলাদেশ ব্যাংক) ৫০ ভিত্তি পয়েন্টে পলিসি রেট হ্রাস করেছে। বাজার সুদের হার সংযত পর্যায়ে রয়েছে যা নীতি সহায়তা ও তারল্য অবস্থার প্রতিফলন।

২০১৬ অর্থবছরে রপ্তানী বৃদ্ধির হার ৮.৯% পক্ষান্তরে আমদানী ৫.৫% বৃদ্ধি পেয়েছে। যদিও একই সময়ে রেমিট্যান্স ৩% ঋণাত্মক প্রবৃদ্ধি মাধ্যমে বছর শেষ করেছে। চলতি হিসাবে ৩.৭ বিলিয়ন ইউএস ডলারের উদ্বৃত্ত সামগ্রিক স্থিতি ৫ বিলিয়ন ইউএস ডলারের উন্নীত হয়েছে যা বৈদেশিক সম্পদ নির্মাণ করেছে।

বিশ্বব্যাপী ভোক্তাপণ্যের নিয়ন্ত্রিত মূল্য হেতু আমদানী এর সুফল পেয়েছে। 'প্রকৃত কার্যকর বিনিময় হার' (রিইইআর) যথাযথ মূল্যায়নে, শুরুতে কিছু প্রতিযোগিতামূলক পরিস্থিতি এবং বাইরের তেমন চাহিদা না থাকা সত্ত্বেও রপ্তানী ভাল করেছে। কর্মসম্পাদনে সহায়ক বিষয়াবলী যেমন-আমদানী ও ক্যাশ ইনসেনটিভ অর্থায়নের জন্য স্বল্প ব্যয়ের 'রপ্তানী উন্নয়ন তহবিল' বাণিজ্য প্রতিযোগিতায় কিছুটা স্বস্তি প্রদান করে। বৈদেশিক মুদ্রার সঞ্চয় ২০১৬ অর্থবছরের শেষে ৩০.২ বিলিয়ন ইউএস ডলারে পৌঁছেছে, যা প্রায় ৮ মাসের সম্ভাব্য আমদানীর সমান। বাংলাদেশ ব্যাংক বৈদেশিক মুদ্রা বিনিময় হারের ক্ষেত্রে যেকোন বড় ধরনের অস্থিরতা সাবলীল রাখতে সচেষ্ট রয়েছে এবং সাধারণভাবে টাকা-ইউএস ডলার বিনিময় হার স্থিতিশীল রয়েছে।

বাংলাদেশ অর্থনীতির স্বল্প ও মধ্যমেয়াদী দৃষ্টিভঙ্গি

উচ্চতর অভ্যন্তরীণ ও বৈদেশিক বিনিয়োগ, তেজি ব্যবসা বাণিজ্য, মূলধন অন্তঃপ্রবাহ এবং অনুকূল মূল্যস্ফীতি এমন আবহে স্বল্প ও মধ্যমেয়াদে বাংলাদেশের অর্থনীতি ইতিবাচক প্রতীয়মান হয়।

বিশ্বব্যাপী অর্থনৈতিক সম্ভাবনা ছিল শ্লথ এবং প্রবৃদ্ধির নিম্নমুখী সংশোধন হয়েছে, বিশেষ করে উন্নত দেশসমূহে (ডব্লিউইও, অক্টোবর ২০১৬)। বাংলাদেশে প্রায় সকল সামষ্টিক অর্থনৈতিক সূচকসমূহ ভাল অবদান রেখেছে এবং অভ্যন্তরীণ চাহিদার তেজিভাব বজায় ছিল। সাম্প্রতিক মাস গুলোতে জুলাই ২০১৬ সালের সন্ত্রাসী আক্রমণ পরবর্তী সময়ে বাংলাদেশ সরকার কর্তৃক দ্রুত ব্যবস্থা গ্রহণ বিনিয়োগকারীদের মাঝে আস্থা ফিরিয়ে আনতে সাহায্য করেছে। তথাপি বিশ্বব্যাপী প্রবৃদ্ধি নিবিড়ভাবে পর্যবেক্ষণ করা প্রয়োজন যাতে সামান্য কোন বিষয় হতে দুর্বলতর বহিঃস্থ চাহিদার বিপরীতে বিরোধ সামাল দেয়া যায়।

বাংলাদেশ ২০১৫ সালে নিম্ন মধ্য আয়ের দেশের মর্যাদায় পৌঁছেছে এবং ২০৩০ সাল বা তার পূর্বেই উচ্চতর মধ্য আয়ের দেশে পৌঁছাবে প্রত্যাশা করছে। অবকাঠামো সমস্যা সহজীকরণ এবং ব্যবসায়িক পরিবেশ উন্নয়নের প্রতি সরকারের দৃষ্টি নিবদ্ধ হলে সম্ভাব্য প্রবৃদ্ধি এবং মধ্যমেয়াদে প্রবৃদ্ধিতে অবদান রাখতে সহায়তা করবে। বাংলাদেশ ব্যাংকের মুদ্রানীতি ও সরকারের বিচক্ষণ আর্থিক নীতি এবং যথাযথ তত্ত্বাবধান সামষ্টিক আর্থিক স্থিতিশীলতার সহায়তার জন্য প্রত্যাশিত।

The government's prudent fiscal policy, accompanied by the Bangladesh's Bank monetary policy and effective supervision are expected to support macro-financial stability.

Aided by pragmatic policy support from the Bangladesh Government and Bangladesh Bank, the low and stable inflation accompanied by a macroeconomic environment helped Bangladesh become a role model of sustainable finance. In this regard, banks and financial institutions are playing a significant role by providing credit to the un-banked, un-served and underserved people, particularly women supported by the low cost refinance windows of Bangladesh Bank for Micro, Small and Medium Enterprises (MSMEs) output initiatives and eco-friendly green projects. These policies would make finance and growth more sustainable.

Looking ahead, in FY17 domestic credit is projected to grow by 16.4"% (y-o-y) with private sector credit growing by 16.5"% and credit to the public sector by 15.9"%. In FY17 imports are projected to grow by 8.5"%, exports by 8.5"% and remittances by 10"%. The foreign exchange reserves are projected to reach USD 33.04 billion or higher in FY17 from USD 30.17 billion in FY16.

From a macro perspective, domestic demand growth is expected to remain robust over the near and medium-term reflecting demographics, investments, and improving infrastructure and cost of doing business. Furthermore, favorable monetary conditions would likely support growth but economic spillovers from weaker external demand need to be closely monitored.

Financial Overview of the Bank

During the year 2016 the overall business scenario was stable due to steady political environment and sustainable growth in economy. The operating profit of the bank was Tk. 5,903.26 million in the year 2016. Total deposit of the bank increased from Tk. 225,064.54 million to Tk. 248,540.44 million in 2016 at a growth rate of 10.43%. Total Investment (General) increased from Tk. 196,311.42 million to Tk. 222,155.35 million in 2016 at a growth rate of 13.16%. As on 31 December 2016 Investment to Deposit Ratio (ID Ratio) of the Bank was 89.38% due to consistent growth in Deposit and Investment. Bank maintained Capital to Risk-weighted Asset Ratio (CRAR) at 11.83% as on 31 December 2016 well above the regulatory requirement of 10.625%. The bank could successfully manage the ratio of classified Investment to total Investment at 5.23% as on 31 December 2016. Total asset of the Bank increased to Tk. 290,645.95 million in 2016 from Tk. 264,653.53 million of 2015.

বাংলাদেশ সরকার ও বাংলাদেশ ব্যাংকের বাস্তবধর্মী নীতি সহায়তা সামষ্টিক অর্থনৈতিক পরিবেশ এবং স্থিতিশীল মুদ্রাস্ফীতি বাংলাদেশকে একটি নিরবিচ্ছিন্ন অর্থনৈতিক উন্নয়নের রোল মডেল হতে সাহায্য করেছে। এক্ষেত্রে ব্যাংক ও আর্থিক প্রতিষ্ঠানসমূহ ক্ষুদ্র, ছোট ও মধ্যম পর্যায়ের এন্টারপ্রাইজ সমূহের মাধ্যমে উৎপাদন উদ্যোগ এবং পরিবেশ বান্ধব গ্রীন প্রজেক্ট সমূহের এর জন্য বাংলাদেশ ব্যাংকের স্বল্প ব্যয়ের পুনঃঅর্থায়ন খাতের সহায়তায় ব্যাংকিং ব্যবস্থা, চাকুরী বৃত্তের বাইরে এবং চাকুরীর আওতায় রয়েছে এমন সকল মানুষকে বিশেষ করে নারীদের ঋণ প্রদানে গুরুত্বপূর্ণ ভূমিকা পালন করেছে। এই সকল নীতিমালাসমূহ আর্থিক অবস্থা ও প্রবৃদ্ধিকে আরো দৃঢ় করবে।

ভবিষ্যতের প্রয়োজনকে সামনে রেখে ২০১৭ অর্থবছরে ঋণের পরিমাণ অভ্যন্তরীণ খাতে ১৬.৪%, বেসরকারী খাতে ১৬.৫% এবং সরকারী খাতে ১৫.৯% বৃদ্ধির প্রক্ষেপণ করা হয়। ২০১৭ অর্থবছরে আমদানী ৮.৫% রপ্তানী ৮.৫% এবং রেমিট্যান্স ১০% বৃদ্ধি পাবে প্রক্ষেপণ করা হয়। ২০১৭ অর্থবছরে বৈদেশিক মুদ্রার রিজার্ভ ২০১৬ অর্থ বছরের ৩০.১৭ বিলিয়ন ইউএস ডলারের হতে ৩৩.০৪ বিলিয়ন ইউএস ডলারে পৌঁছাবে প্রক্ষেপণ করা হয়।

সামষ্টিক অর্থনীতির দৃষ্টিকোণ থেকে অভ্যন্তরীণ চাহিদার প্রবৃদ্ধির একটি তেজিভাব স্বল্প ও মধ্য মেয়াদ জুড়ে অব্যাহত থাকবে বলে প্রত্যাশিত যা জনসংখ্যার কাঠামো, বিনিয়োগ এবং অবকাঠামোগত উন্নয়ন এবং ব্যবসায়িক ব্যয় এর উপর প্রতিফলিত হবে। এছাড়া অনুকূল মুদ্রানীতি প্রবৃদ্ধিকে সমর্থন জোগাবে কিন্তু বাইরের দুর্বলতর চাহিদা হতে অর্থনৈতিক পতনকে রক্ষা করতে নিবিড়ভাবে পর্যবেক্ষণ করা প্রয়োজন।

ব্যাংকের আর্থিক পরিক্রমা

স্থিতিশীল রাজনৈতিক পরিবেশ ও টেকসই অর্থনৈতিক উন্নয়নের ফলে ২০১৬ সালে সার্বিক ব্যবসায়িক চিত্র ভাল ছিল। ২০১৬ সালে ব্যাংকের পরিচালন মুনাফার পরিমান ছিল ৫,৯০৩.২৬ মিলিয়ন টাকা। ২০১৬ সালে ব্যাংকের আমানত ১০.৪৩% হারে বৃদ্ধি পেয়ে ২২৫,০৬৪.৫৪ মিলিয়ন টাকা হতে ২৪৮,৫৪০.৪৪ মিলিয়ন টাকায় উন্নীত হয়েছে। একই বছরে ব্যাংকের বিনিয়োগ (সাধারণ) ১৩.১৬% হারে বৃদ্ধি পেয়ে ১৯৬,৩১১.৪২ মিলিয়ন টাকা হতে ২২২,১৫৫.৩৫ মিলিয়ন টাকায় উন্নীত হয়েছে। বিনিয়োগ (সাধারণ) এবং আমানতের সামঞ্জস্যপূর্ণ প্রবৃদ্ধির কারণে ৩১ ডিসেম্বর ২০১৬ তারিখে ব্যাংকের বিনিয়োগ আমানত হার ছিল ৮৯.৩৮%। ৩১ ডিসেম্বর ২০১৬ তারিখে ব্যাংক মূলধন পর্যাপ্ততার হার ১১.৮৩% রাখতে সক্ষম হয়েছে যা নিয়ন্ত্রক সংস্থার নির্দেশিত ১০.৬২৫% থেকে বেশ কিছুটা বেশী। ৩১ ডিসেম্বর ২০১৬ তারিখে ব্যাংক শ্রেনীকৃত বিনিয়োগের হার ৫.২৩% এ রাখতে সক্ষম হয়। ব্যাংকের মোট সম্পদের পরিমাণ ২০১৫ সালের ২৬৪,৬৫৩.৫৩ মিলিয়ন টাকা থেকে বৃদ্ধি পেয়ে ২০১৬ সালে ২৯০,৬৪৫.৯৫ মিলিয়ন টাকায় দাঁড়িয়েছে।

Capital and Reserve Fund:

Bank started its operation in the year 1999 with Authorized Capital of Tk.1,000.00 million and Paid-up Capital of Tk. 225.00 million. The bank enhanced its Authorized Capital to Tk. 3,500.00 million in the year 2006, during 2009 again bank increased its Authorized Capital to Tk. 10,000.00 million and the bank further increased its Authorized Capital to Tk. 20,000.00 million in the year 2011. The Bank went for IPO to raise Tk. 313.88 million capital in the year 2004 and issued Rights Share for Tk. 571.25 million in 2006 and Tk. 2,277.42 million in the year 2010. As on 31 December 2016 total paid-up capital was Tk. 14,122.51 million contributed by initial paid in capital, Initial public offer (IPO) in 2004, rights share in the years 2006 and 2010 and stock dividend since inception.

As on 31 December 2016, total capital of the bank stood at Tk. 29,718.29 million, which is 4.71% higher than the previous year's total capital of Tk. 28,381.58 million. The maximum part of the total capital consists of Tier-1 Capital of Tk. 24,024.05 million (80.84% of total capital) and the rest part consists of Tier-2 Capital of Tk. 5,694.24 million (19.16% of total capital). The increase in capital was mainly contributed by the earnings of the bank in 2016.

As on 31 December 2016 Bank's Capital to Risk Weighted Asset Ratio (CRAR) was 11.83% which is 1.21% higher than regulatory requirement of 10.625%. The Risk Weighted Asset (RWA) of the bank was Tk. 251,256.64 million as on 31 December 2016 whilst it was Tk. 233,523.88 million as on 31 December 2015. Bank is going to strengthen its capital base by introducing mudaraba subordinated bond for Tk. 4,000.00 million in the year 2017. The decision of issuing mudaraba subordinated bond has been approved by the board of directors in its 96th Emergent Meeting held on 03 December 2015. Necessary approval from different regulatory authorities have duly been obtained and the bond will be issued within 2017.

Deposits

With a growth rate of 10.43%, the total deposit of the Bank stood at Tk. 248,540.44 million as on 31 December 2016 from Tk. 225,064.54 million as of 31 December 2015. This growth in deposit has enabled the bank for further business opportunity keeping Investment Deposit Ratio at 89.38% which is within the limit set by the regulator. The bank has set its priority to mobilize no cost and low cost deposits, accordingly low cost and no cost deposits have been increasing steadily. During the year 2016 total low cost no cost deposit increased by Tk. 17,160.81 million in comparison with 2015.

মূলধন ও সঞ্চিতি তহবিল

১৯৯৯ সালে ১,০০০.০০ মিলিয়ন টাকা অনুমোদিত মূলধন ও ২২৫.০০ মিলিয়ন টাকা পরিশোধিত মূলধন নিয়ে ব্যাংক তার কার্যক্রম শুরু করে। ব্যাংকের অনুমোদিত মূলধন ২০০৬ সালে ৩,৫০০.০০ মিলিয়ন, ২০০৯ সালে ১০,০০০.০০ মিলিয়ন এবং ২০১১ সালে ২০,০০০.০০ মিলিয়ন টাকায় উন্নীত করা হয়েছে। ২০০৪ সালে ৩১৩.৮৮ মিলিয়ন টাকা মূলধন বৃদ্ধির উদ্দেশ্যে ব্যাংক প্রাথমিক গণপ্রস্তাবে যায় এবং ২০০৬ ও ২০১০ সালে যথাক্রমে ৫৭১.২৫ মিলিয়ন টাকা এবং ২,২৭৭.৪২ মিলিয়ন টাকার রাইটস শেয়ার বিতরণ করে। ৩১ ডিসেম্বর ২০১৬ সালে ব্যাংকের মোট পরিশোধিত মূলধনের পরিমান দাড়াঁয় ১৪,১২২.৫১ মিলিয়ন টাকায় যা প্রাথমিক পরিশোধিত মূলধন, ২০০৪ সালের প্রাথ মিক গণপ্রস্তাব, ২০০৬ ও ২০১০ সালের রাইটস শেয়ার ইস্যু এবং লভ্যাংশ হিসেবে বোনাস শেয়ার প্রদানের মাধ্যমে বৃদ্ধি পেয়েছে।

৩১ ডিসেম্বর ২০১৬ এ ব্যাংকের মোট মূলধন ২৯,৭১৮.২৯ মিলিয়ন টাকায় দাঁড়িয়েছে, যা পূর্ববর্তী বছরের ২৮,৩৮১.৫৮ মিলিয়ন টাকার চেয়ে ৪.৭১% বেশি। মোট মূলধনের অধিকাংশ হচ্ছে টিয়্যার-১ মূলধন যার পরিমান ছিল ২৪,০২৪.০৫ মিলিয়ন (মোট মূলধনের ৮০.৮৪%) এবং অবশিষ্ট অংশ হচ্ছে ৫,৬৯৪.২৪ মিলিয়ন টাকার টিয়্যার-২ মূলধন (মোট মূলধনের ১৯.১৬%)। এই বর্ধিত মূলধন এসেছে মূলত ২০১৬ সালে ব্যাংকের আয় থেকে।

৩১ ডিসেম্বর ২০১৬ তারিখে ব্যাংকের মূলধন পর্যাপ্ততা হার ছিল ১১.৮৩% যা নিয়ন্ত্রক সংস্থার বেঁধে দেয়া ১০.৬২৫% হারের থেকে ১.২১% বেশি। ৩১ ডিসেম্বর ২০১৬ তারিখে ব্যাংকের ঝুঁকি ভিত্তিক মোট সম্পদের পরিমাণ দাঁড়ায় ২৫১,২৫৬.৬৪ মিলিয়ন টাকায় যা ৩১ ডিসেম্বর ২০১৫ তারিখে ছিল ২৩৩,৫২৩.৮৮ মিলিয়ন টাকা। ব্যাংক ২০১৭ সালে ৪০০০.০০ মিলিয়ন টাকার মুদারাব সাবঅর্ডিনেটেড বন্ড ইস্যুর মাধ্যমে ব্যাংকের মূলধন কাঠামোকে আরো শক্তিশালী করতে যাচ্ছে। ব্যাংকের পরিচালনা পর্ষদ ৩রা ডিসেম্বর ২০১৫ তারিখে অনুষ্ঠিত তাদের ৯৬তম ইমার্জেন্ট সভায় সাবঅর্ডিনেটেড বন্ড ইস্যুর সিদ্ধান্ত অনুমোদন করে। বিভিন্ন নিয়ন্ত্রক কর্তৃপক্ষের প্রয়োজনীয় অনুমোদন গৃহীত হয়েছে এবং উক্ত বন্ড ২০১৭ সালের মধ্যে ইস্যু করা হবে।

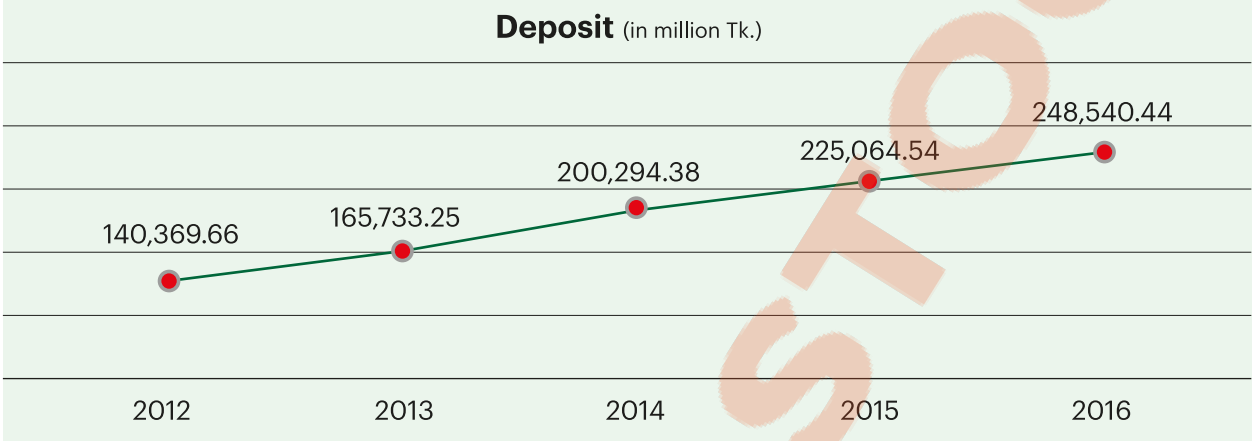
আমানত

১০.৪৩% প্রবৃদ্ধি নিয়ে ৩১ ডিসেম্বর ২০১৬ সালে ব্যাংকের মোট আমানত দাঁড়ায় ২৪৮,৫৪০.৪৪ মিলিয়ন টাকায় যা ৩১ ডিসেম্বর ২০১৫ সালে ছিল ২২৫,০৬৪.৫৪ মিলিয়ন টাকা। এই সন্তোষজনক প্রবৃদ্ধি ব্যাংকের ব্যবসায়িক সুযোগ সুবিধা অব্যাহত রাখার মাধ্যমে বিনিয়োগ আমানত হার ৮৯.৩৮% এ বজায় রাখতে সাহায্য করেছে, যা নিয়ন্ত্রক সংস্থার নির্ধারিত মানের মধ্যেই ছিল। ব্যাংক খরচ বিহীন ও স্বল্প খরচ আমানত সংগ্রহের উপর গুরুত্ব আরোপ করছে ফলে স্বল্প খরচ ও খরচ বিহীন আমানত ক্রমান্বয়ে বৃদ্ধি পাচ্ছে। ২০১৫ সালের তুলনায় ২০১৬ সালে স্বল্প খরচ ও খরচ বিহীন আমানত ১৭,১৬০.৮১ মিলিয়ন টাকা বৃদ্ধি পেয়েছে।

With collective effort, quality customer service, financial inclusion, bank continues to accelerate the growth of deposits. Continuous expansion of branches, competitive profit rate, innovative deposit products, use of sophisticated information technologies and skilled manpower are supporting the optimum growth of deposits.

সমন্বিত প্রচেষ্টা, মানসম্মত গ্রাহক সেবা, আর্থিক অন্তর্ভূক্তির মাধ্যমে ব্যাংক আমানতের প্রবৃদ্ধিকে ত্বরান্বিত করেছে। শাখার সংখ্যা বৃদ্ধি, প্রতিযোগীতামূলক মুনাফার হার, উদ্ভাবনী আমানত প্রকল্প এবং অত্যাধুনিক তথ্য প্রযুক্তির ব্যবহার প্রভৃতি এই অভিষ্ট লক্ষ্যে পৌঁছতে সাহায্য করছে।

Five years deposit growth of the Bank



Major Product-wise Deposits

EXIM Bank has introduced a number of innovative deposit products to serve its customers. The customers of the bank include individuals, corporations, financial institutions, government bodies, autonomous bodies and NGOs etc. The bank is maintaining remarkable growth in deposit since its inception through various products and resources like quality customer services, modern technologies like ATM service, internet banking, SMS banking, mobile banking, POS service, debit card and cordial relationship with its customers. Major Product-wise Deposits are shown in the table below:

আমানতের প্রধান প্রধান খাতসমূহ

এক্সিম ব্যাংক তার গ্রাহকদের আকৃষ্ট করার জন্য নতুন উদ্ভাবনীমূলক আমানত প্রকল্প চালু করেছে। ব্যাংকের গ্রাহকের মধ্যে বিভিন্ন ব্যাক্তি, কর্পোরেশন, আর্থিক প্রতিষ্ঠান, সরকারী প্রতিষ্ঠান, স্বায়ত্বশসিত প্রতিষ্ঠান, এনজিও প্রভৃতি অন্তর্ভুক্ত রয়েছে। প্রতিষ্ঠালগ্ন থেকেই উন্নত গ্রাহক সেবা, আধুনিক প্রযুক্তির ব্যবহার যেমন- এটিএম সেবা, ইন্টারনেট ব্যাংকিং, এসএমএস ব্যাংকিং, মোবাইল ব্যাংকিং, POS সেবা, ডেবিট কার্ড এবং গ্রাহকদের সাথে আন্তরিক সম্পর্কের মাধ্যমে ব্যাংক উল্লেখযোগ্য আমানতের প্রবৃদ্ধির হার বজায় রাখতে সক্ষম হয়েছে। প্রধান খাত অনুযায়ী আমানতসমূহ নিম্নে সারণীর মাধ্যমে প্রদর্শিত হলোঃ

(in million Taka)

SL. No.	Particulars	2016	2015	Growth
1	Mudaraba savings deposits	16,612.83	12,399.41	33.98%
2	Mudaraba Short Notice Deposit	16,119.52	13,864.80	16.26%
3	Mudaraba term deposits	130,292.73	130,999.73	-0.54%
4	Mudaraba Sheme Deposits	53,272.69	46,250.28	15.18%
5	Foreign Currency Deposit	1353.27	986.07	37.24%
6	Al Wadeeah current and other deposit accounts	29,060.57	19,077.02	52.33%
7	Bills payable	1,828.83	1,487.23	22.97%
	Total	**248,540.44**	**225,064.54**	**10.43%**

Investments (General)

Total Investment (General) of the Bank stood at Tk. 222,155.35 million as on 31 December 2016 against Tk. 196,311.42 million as on 31 December 2015 registering a growth of 13.16%. As on 31 December 2016 Classified Investment to total Investment ratio was 5.23% which is within the reasonable limit considering the industry situation. Bank has no provision shortfall against Investment (General) as on 31 December 2016.

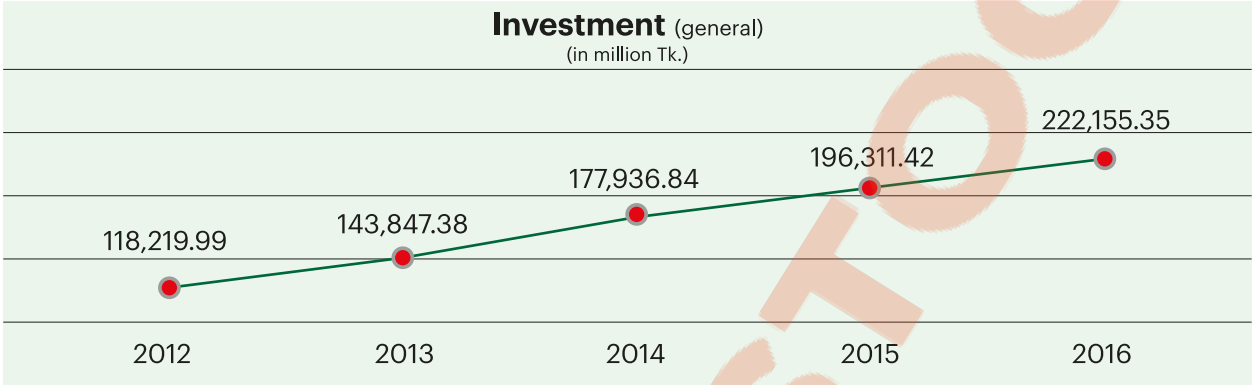
বিনিয়োগ (সাধারণ)

ব্যাংকের মোট বিনিয়োগ (সাধারণ) ৩১ ডিসেম্বর ২০১৫ তারিখের ১৯৬,৩১১.৪২ মিলিয়ন টাকা হতে ১৩.১৬% প্রবৃদ্ধিতে ৩১ ডিসেম্বর ২০১৬ তারিখে ২২২,১৫৫.৩৫ মিলিয়ন টাকায় দাঁড়ায়। ৩১ ডিসেম্বর ২০১৬ তারিখে ব্যাংকের শ্রেণীকৃত বিনিয়োগ হার দাঁড়ায় ৫.২৩% যা ব্যাংকিং শিল্পের অবস্থা বিবেচনায় গ্রহণযোগ্য সীমার মধ্যে ছিল। ৩১ ডিসেম্বর ২০১৬ তারিখে ব্যাংকের বিনিয়োগ (সাধারণ) এর বিপরীতে কোন সঞ্চিতি ঘাটতি নেই।

Investment (General) has been increasing over the years to support financing needs of the new and existing customers through diversified Investment products. Five years Investment (General) growth of the Bank is shown in the graph below:

নতুন ও বিদ্যমান গ্রাহকদের চাহিদা মোতাবেক বিবিধ বিনিয়োগ প্রকল্পে অর্থায়নের জন্য বিগত বছরগুলোতে বিনিয়োগ (সাধারণ) বৃদ্ধি পেয়েছে। বিগত ৫ (পাঁচ) বছরের বিনিয়োগ (সাধারণ) এর উন্নতি নিম্নের রেখা চিত্রের মাধ্যমে দেখানো হলোঃ

Five years Investment (General) growth of the Bank



Mode-wise Investment

Bank has a number of shariah based products under different mode of Investment to fulfill the demand of wide range of customers. Major categories of products are Bai-Muazzal, Bai-Murabaha, Bai-Salam, Bai-as-Sarf, Musharaka and Mudaraba Import Bill. Major product-wise investment is shown below:

বিনিয়োগ খাতসমূহ

বিভিন্ন শ্রেণীর গ্রাহকের চাহিদা পূরণের জন্য বিবিধ বিনিয়োগ খাতের আওতায় ব্যাংকের উল্লেখযোগ্য সংখ্যক শরিয়াহ্ সম্মত বিনিয়োগ প্রকল্প চালু আছে। উল্লেখযোগ্য প্রকল্পগুলো হলঃ বাই-মুয়াজ্জাল, বাই-মুরাবাহা, বাই-সালাম, বাই-আস-সার্ফ, মুশারাকা এবং মুদারাবা আমদানী বিল প্রভৃতি। প্রধান খাত অনুযায়ী বিনিয়োগসমূহ নিম্নে দেখানো হলোঃ

(in million Taka)

SL. No.	Particulars	2016	2015	Growth
1	Bai-Muazzal	93,574.34	81,416.81	14.93%
2	Bai – Murabaha	19,002.07	20,521.00	-7.40%
3	Bai-Salam	5,446.62	3,888.80	40.06%
4	Izara bill baia (Commercial)	92,435.62	80,487.63	14.84%
5	Izara bill baia (Staff)	1,916.39	1,953.19	-1.88%
6	Quard	1,507.30	712.47	111.56%
7	Bai - as - Sarf (FDBP)	253.69	271.35	-6.51%
8	Musharaka Documentary Bill (MDB)	1,433.66	1,650.97	-13.16%
9	Mudaraba Import Bill (UPAS)	6,211.65	4,769.45	30.24%
10	Murabaha Import Bill (MIB)	374.02	639.75	-41.54%
	Total	**222,155.35**	**196,311.42**	**13.16%**

Major Industry-wise Investment

Diversified investment is one of the major ways of minimizing the overall risks. To minimize the risk Bank is continuing its efforts to diversify its product in various industries. Major industry-wise investment of the Bank is presented in the table below:

শিল্প অনুযায়ী বিনিয়োগসমূহ

বিবিধ খাতে বিনিয়োগ করাই সার্বিক ঝুঁকি হ্রাসের অন্যতম একটি উপায়। ঝুঁকি কমানোর জন্য বহুবিধ শিল্পে ব্যাংক তার বিনিয়োগ প্রকল্প বিস্তৃত করার চেষ্টা অব্যাহত রেখেছে। প্রধান প্রধান শিল্পখাতে ব্যাংকের বিনিয়োগ নিম্নোক্ত সারণীর মাধ্যমে প্রদর্শন করা হলো।

(in million Taka)

SL. No.	Particulars	2016	2015	Growth
1	Garments	28,316.17	20,093.59	40.92%
2	Textile	16,178.80	12,736.39	27.03%
3	Agrobased Industry	15,150.03	17,593.40	-13.89%
4	Other Industry	58,698.97	15,732.52	273.11%
5	Trading and others	103,811.37	130,155.52	-20.24%
	Total	**222,155.35**	**196,311.42**	**13.16%**

Operating profit & Net Profit

Bank has always been very keen to achieve sustainable growth of Businesses and reasonable operating profit thereof. Profit is the ultimate source of satisfaction of stakeholders and boost up capital base of the bank. During the year 2016, the bank earned an operating profit of Tk.5,903.26 million. Net profit after tax stood at Tk.2,934.87 million after making/adjusting provision for investment (general), provision for off balance sheet exposure, provision for other assets, provision for diminution in value of share, provision for good borrower, provision for climate change risk and provision for taxes. Comparative position of broad heads of income and expenditure for the years 2016 & 2015 (Bank's only) are given in the table below:

পরিচালন মুনাফা এবং নীট মুনাফা

টেকসই প্রবৃদ্ধি এবং তাহা হইতে যুক্তিযুক্ত পরিচালন মুনাফা অর্জনের জন্য ব্যাংক সর্বদা আগ্রহী। স্টেকহোল্ডারদের পরিতুষ্টি এবং মূলধন কাঠামোর উন্নতি সাধনের জন্য মুনাফাই হলো প্রধান উৎস। ২০১৬ সালে ব্যাংক ৫,৯০৩.২৬ মিলিয়ন টাকা পরিচালন মুনাফা অর্জন করেছে। বিনিয়োগ (সাধারণ) সঞ্চিতি এবং অফ-ব্যালান্সসিট এক্সপোজার সঞ্চিতি, শেয়ারের মূল্য হ্রাস/বৃদ্ধিজনিত সঞ্চিতি, অন্যান্য সম্পদের বিপরীতে সঞ্চিতি, ভালো বিনিয়োগ গ্রহীতাদের জন্য সঞ্চিতি, জলবায়ু ঝুকি তহবিল এবং আয়করের বিপরীতে সঞ্চিতি সমূহবাদ/সমন্বয় করার পর ব্যাংকের নীট মুনাফার পরিমান দাঁড়িয়েছে ২,৯৩৪.৮৭ মিলিয়ন টাকা। ২০১৬ এবং ২০১৫ সালের প্রধান প্রধান দফাসমূহে আয় ও ব্যয়ের একটি তুলনামূলক চিত্র সারণীতে দেওয়া হলো।

(in million Taka)

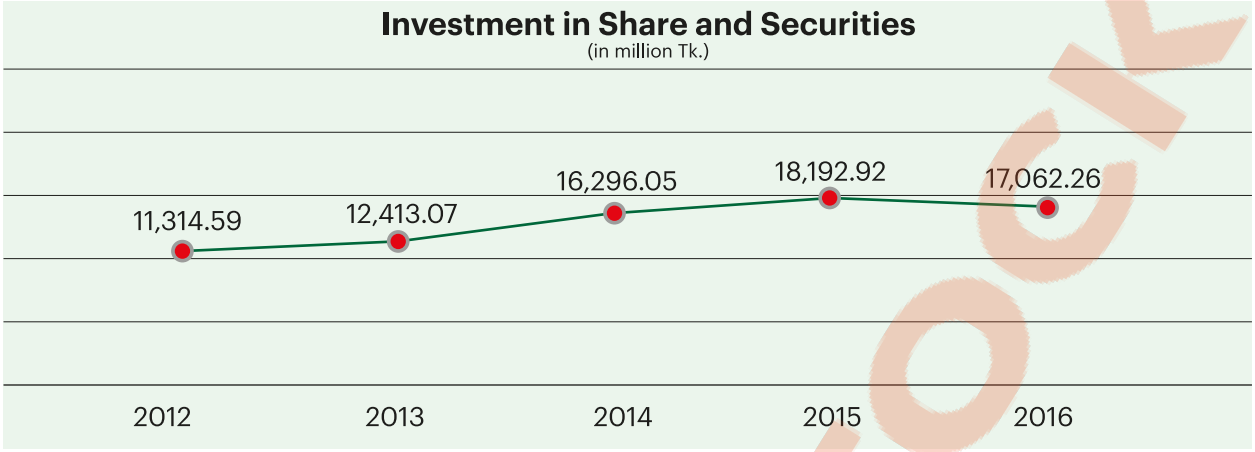
SL. No.	Particulars	2016	2015	Growth
1	Investment income	22,827.13	24,120.71	-5.36%
2	Profit paid on deposits, borrowings etc.	-14,979.08	-16,266.68	-7.92%
3	**Net investment income**	**7,848.05**	**7,854.03**	**-0.08%**
4	Commission, exchange and brokerage	1,805.18	1,970.01	-8.37%
5	Other operating income	1,265.88	1,025.52	23.44%
6	**Total operating income**	**10,919.11**	**10,849.56**	**0.64%**
7	Total operating expenses	5,015.85	4,500.99	11.44%
8	**Profit before provisions**	**5,903.26**	**6,348.57**	**-7.01%**
9	Total Provision	1,020.76	2,590.59	-60.60%
10	**Profit before taxes**	**4,882.50**	**3,757.98**	**29.92%**
11	Provision for taxation:	1,947.63	1,565.24	24.43%
12	**Profit after tax**	**2,934.87**	**2,192.74**	**33.84%**
13	Earnings per ordinary share	2.08	1.55	34.19%

Investments (Share and Securities)

The diversified investment portfolio (investment in share and securities) of the Bank mainly comprises of Bangladesh Government Islami Investment Bond (BGIIB), equity shares of different companies, equity participation in the subsidiaries and mudaraba subordinated bonds. Last 05 year's portfolio of the bank is shown in the graph below:

বিনিয়োগ (শেয়ার এবং সিকিউরিটিজ)

ব্যাংকের বহুমূখী বিনিয়োগ (শেয়ার এবং সিকিউরিটিজ) পোর্টফলিও মূলতঃ বাংলাদেশ গভঃমেন্ট ইসলামি ইনভেষ্টমেন্ট বন্ড, বিভিন্ন প্রতিষ্ঠানের ইকুইটি শেয়ার, সাবসিডিয়ারির ইকুইটিতে বিনিয়োগ এবং মুদারাবা সাব-অর্ডিনেটেড বন্ডে বিনিয়োগ নিয়ে গঠিত। বিগত পাঁচ বছরে ব্যাংকের পোর্টফোলিও বিনিয়োগ রেখাচিত্রে দেখানো হলোঃ

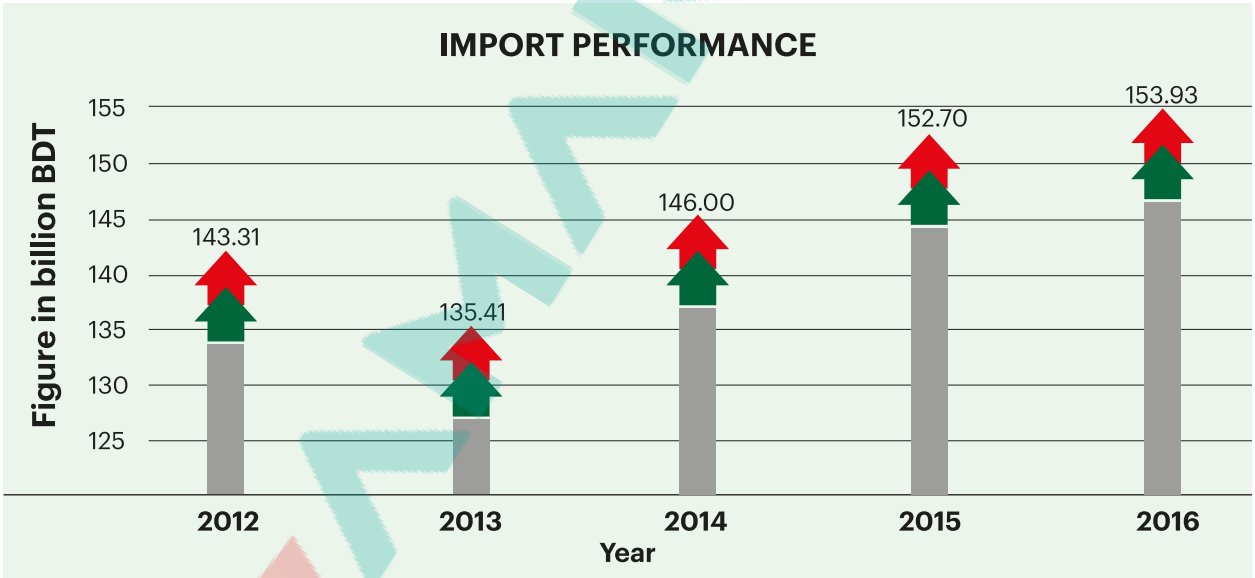


Import Performance

In the year 2016, total import business of EXIM Bank was BDT 153.93 billion (equivalent USD 1.96 billion) by handling 43,418 number of import letter of credits. Import Business increased by 0.80% in 2016 compare to 2015.

আমদানি বাণিজ্য

২০১৬ সালে ব্যাংক ৪৩,৪১৮ টি আমদানি ঋণপত্র এর বিপরীতে ১৫৩.৯৩ বিলিয়ন টাকা (সমমূল্য মার্কিন ডলার ১.৯৬ বিলিয়ন) মূল্যের আমদানি বাণিজ্য পরিচালনা করেছে যা পূর্ববর্তী বছরের তুলনায় ০.৮০% বেশী।

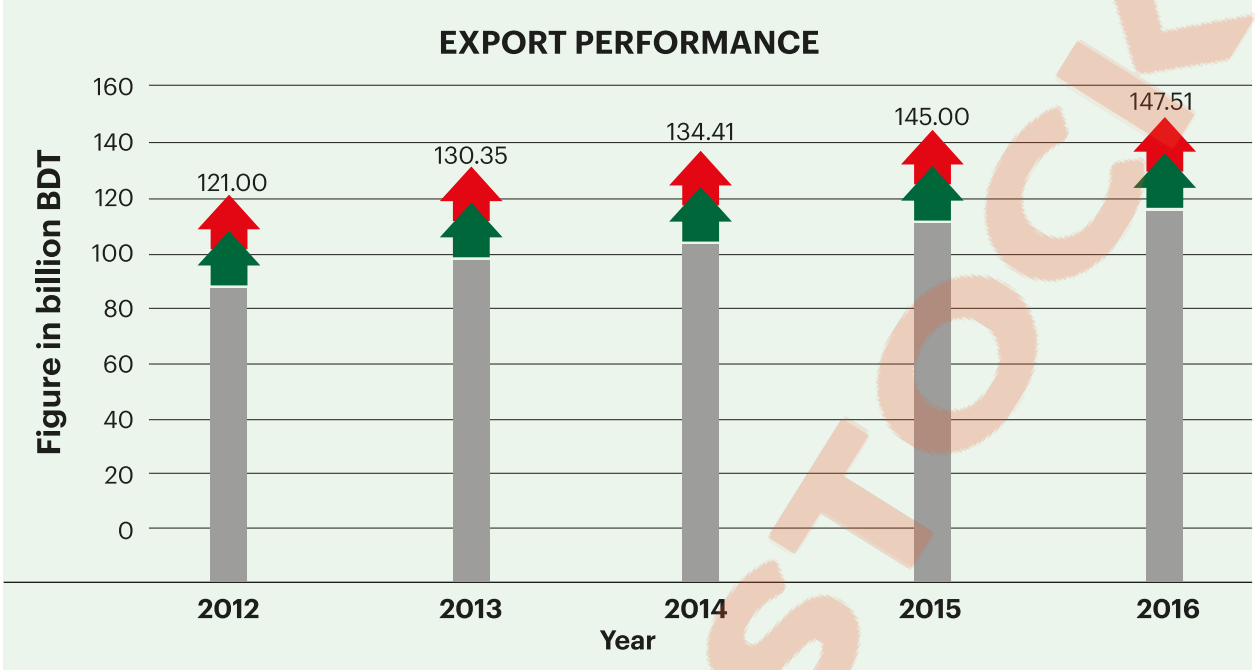


Export Performance

In the year 2016, total export business of EXIM Bank was BDT 147.51 billion (equivalent USD 1.88 billion) from 43,372 number of export documents. Export business achieved 1.17% growth in 2016 compare to 2015.

রপ্তানি বাণিজ্য

২০১৬ সালে ৪৩,৩৭২টি ডকুমেন্টের বিপরীতে ব্যাংকের রপ্তানি বাণিজ্যের পরিমাণ দাঁড়িয়েছে ১৪৭.৫১ বিলিয়ন টাকা (সমমূল্য মার্কিন ডলার ১.৮৮ বিলিয়ন) যা পূর্ববর্তী বছরের তুলনায় ১.১৭% বেশী।

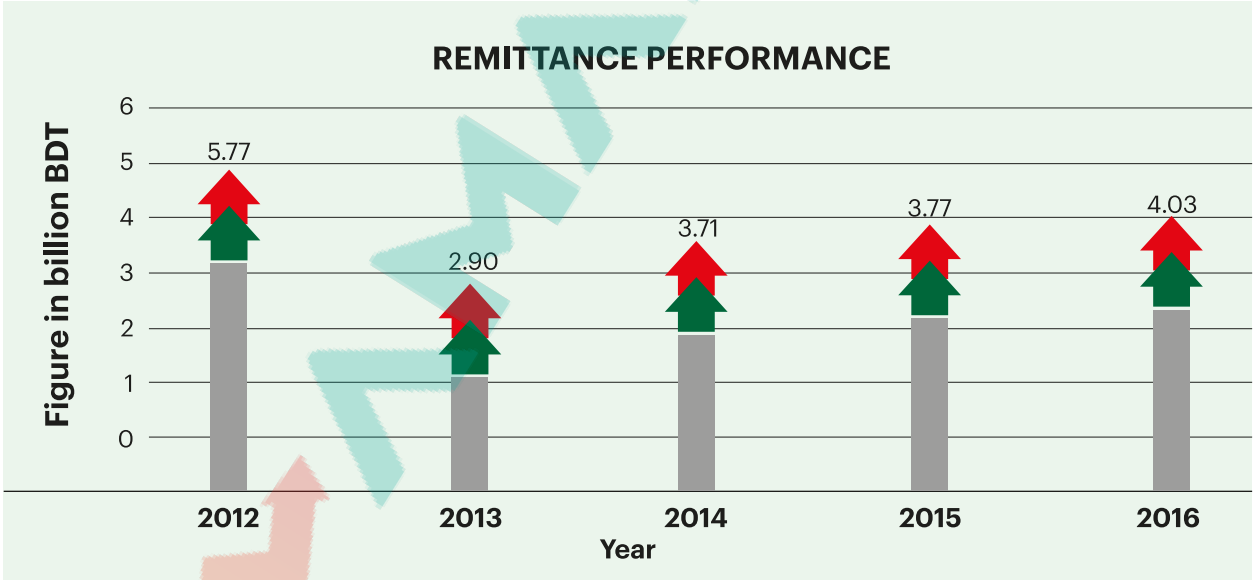


Foreign Remittance

In the year 2016, EXIM Bank received BDT 4.03 billion (equivalent USD 0.05 billion) as wage earners' remittance by handling 81,246 number of transactions. There was 6.90% growth of Inward Remittance in the year 2016 compare to 2015.

বৈদেশিক রেমিট্যান্স

বিগত ২০১৬ সালে আমাদের ব্যাংক কর্তৃক বিদেশ হতে গৃহীত রেমিট্যান্সের পরিমাণ ৪.০৩ বিলিয়ন টাকা (সমমূল্য মার্কিন ডলার ০.০৫ বিলিয়ন) যা পূর্ববর্তী বছরের তুলনায় ৬.৯০% বেশী ।



Exchange Company (Subsidiary):

EXIM Bank has opened 02 (Two) fully owned subsidiaries named as (1) EXIM Exchange Company (UK) Limited, London, UK and (2) EXIM Exchange Company (Canada) Limited, Toronto, Canada to provide remittance service to the Bangladeshi expatriates as well as to encourage them for sending their hard earned money to Bangladesh through legal channels,

এক্সচেঞ্জ কোম্পানী (সাবসিডিয়ারী)

প্রবাসী বাংলাদেশীদের রেমিট্যান্স সেবা প্রদান করার লক্ষ্যে এবং তাদের কষ্টার্জিত অর্থ বৈধ উপায়ে বাংলাদেশে প্রেরণের জন্য এক্সিম ব্যাংক সম্পূর্ণ নিজস্ব মালিকানাধীন দুইটি সাবসিডিয়ারী প্রতিষ্ঠান যথাক্রমে (১) এক্সিম এক্সচেঞ্জ কোম্পানী (ইউকে) লিমিটেড, লন্ডন, যুক্তরাজ্য এবং (২) এক্সিম এক্সচেঞ্জ কোম্পানী (কানাডা) লিমিটেড, টরেন্টো, কানাডা প্রতিষ্ঠা করেছে। তাছাড়া রেমিট্যান্স সেবা বৃদ্ধির লক্ষ্যে এক্সিম ব্যাংক পৃথিবীর আরও অন্যান্য মানি ট্রান্সফার কোম্পানী

EMAIL RESTOCK

Besides, EXIM Bank has drawing and sub-agency arrangements with other International money transfer companies like Western Union, MoneyGram, Xpress Money, Ria Money Transfer, Wall Street Exchange Centre LLC, Zenj Exchange Co. W.L.L., IME, Al-Ansari Exchange LLC, Aftab Currency Exchange, etc. to facilitate the remittance services from all over the world. Now EXIM Bank delivers the remittances to the beneficiaries in time at any place of the country by using Bangladesh Electronic Fund Transfer Network (BEFTN).

Correspondent Relationship

As Correspondent relationship plays a vital role in routing Foreign Exchange Business smoothly, EXIM Bank always gives special emphasis on warm and friendly relationship with the existing and new correspondent banks and Financial Institutions. In this continuous process, we have established correspondent relationship with 390 banks and their world-wide 14,937 branches network in 105 countries around the globe. Besides, we are also enjoying credit line facilities against confirmation of our Letter of Credits from our correspondent banks, International Finance Corporation (IFC), a World Bank member, and Asian Development Bank (ADB) by signing agreements with them.

For routing the Foreign Exchange Business, EXIM Bank strictly maintains the compliance issues of Central Bank, its own and the correspondents. In this process, all the commercial and individual payments and settlements are processed centrally in International Division. AML and KYC are also done for each and every customer as well as for the correspondent banks. EXIM Bank has signed MOU with the Election Commission, Bangladesh to use their database for verification of National Identity Card of all customers. We have subscribed with the Accuity, Singapore for checking PEPs and sanctioned list. Further, we have subscribed with the SWIFT for screening all the inward and outward SWIFT messages with the list of BFIU, OFAC, EU and UNSCR before processing or sending them through SWIFT.

Offshore Banking Unit (OBU)

As per approval of Bangladesh Bank, three Offshore Banking Units (OBU) of EXIM Bank are operating at Motijheel Branch, Dhaka, Agrabad Branch, Chittagong and Gulshan Branch, Dhaka. The units finance against UPAS (Usance Payable at Sight) LCs of our Authorized Dealer Branches. They also finance against export

যেমন: ওয়েস্টার্ন ইউনিয়ন, মানিগ্রাম, এক্সপ্রেস মানি, রিয়া মানি ট্রান্সফার, ওয়াল স্ট্রীট এক্সচেঞ্জ সেন্টার এলএলসি, জেঞ্জ এক্সচেঞ্জ কোম্পানি, ডব্লিউএলএল, আইএমই, আল-আনসারি এক্সচেঞ্জ এলএলসি, আফতাব কারেন্সী এক্সচেঞ্জ ইত্যাদি প্রতিষ্ঠানের সাথে ড্রয়িং ব্যবস্থা স্থাপন করেছে। বাংলাদেশ ইলেকট্রনিক ফান্ড ট্রান্সফার নেটওয়ার্ক (বিইএফটিএন) এর সদস্য হিসাবে এক্সিম ব্যাংক বাংলাদেশের যে কোন স্থানে স্বল্প সময়ে প্রাপকের নিকট রেমিট্যান্স পৌঁছে দিচ্ছে।

করিসপন্ডিং রিলেশনশীপ

বৈদেশিক বাণিজ্য উন্নয়নের জন্য করিসপন্ডিং ব্যাংকসমূহের সাথে সুসম্পর্ক অত্যন্ত গুরুত্বপূর্ণ ভূমিকা রাখে। ব্যাংকের বৈদেশিক বাণিজ্য সুপরিচালনা এবং অগ্রগতির ধারাবাহিকতা অব্যাহত রাখার জন্য সমগ্র বিশ্বের বিভিন্ন আর্থিক প্রতিষ্ঠানের সাথে করসপন্ডেন্টস বিজনেস রিলেশনশীপ স্থাপন করেছে। বর্তমানে বিশ্বের ১০৫টি দেশের ৩৯০টি ব্যাংকের ১৪,৯৩৭টি শাখার সহিত প্রতিসঙ্গী ব্যাংকিং সম্পর্ক স্থাপন করা হয়েছে। এছাড়া বিশ্ব ব্যাংকের সদস্য আর্থিক প্রতিষ্ঠান ইন্টারন্যাশনাল ফিন্যান্স করপোরেশন (আইএফসি) এবং এশিয়ান ডেভেলপমেন্ট ব্যাংক (এডিবি) এর সাথে চুক্তি স্বাক্ষরের মাধ্যমেও আমরা এদের সদস্যভূক্ত দেশের আর্থিক প্রতিষ্ঠানসমূহের সাথে বৈদেশিক বাণিজ্য করছি। এই চুক্তির আওতায় আমরা ঋণপত্রের বিপরীতে ক্রেডিট লিমিট সুবিধা ভোগ করছি।

আন্তর্জাতিক বাণিজ্য সুচারুভাবে সম্পাদনের ক্ষেত্রে এক্সিম ব্যাংক, কেন্দ্রীয় ব্যাংক এর দিক নির্দেশনা কঠোরভাবে পরিপালনের পাশাপাশি নিজস্ব এবং করিসপন্ডিং ব্যাংকসমূহের compliance পরিপালন করে থাকে। এক্ষেত্রে সকল প্রকার আন্তর্জাতিক লেনদেনসমূহ কেন্দ্রীয়ভাবে প্রধান কার্যালয় হতে সম্পন্ন করা হয়। ইহা ছাড়াও সকল প্রকার অন্ত র্মুখী ও বহির্মুখী SWIFT Message সম্পন্ন করার পূর্বে Bangladesh Financial Intelligence Unit (BFIU), Office of Foreign Assets Control (OFAC), European Union (EU) এবং United Nations Security Council Resolution (UNSCR) এর কালো তালিকা পর্যালোচনা করা হয়। সাম্প্রতিক SWIFT এর সাথে চুক্তির আওতায় সকল অন্তর্মুখী ও বহির্মুখী Message উক্ত কালো তালিকার সাথে পর্যালোচনা করা হচ্ছে। করিসপন্ডেন্টসমূহের পাশাপাশি সকল গ্রাহকের AML এবং KYC করা হয়। তাছাড়া, বাংলাদেশ নির্বাচন কমিশন এর সাথে চুক্তির মাধ্যমে তাদের তথ্য ভান্ডার ব্যবহার করে সকল বর্তমান এবং সম্ভাব্য হিসাবধারীর জাতীয় পরিচয় পত্র যাচাই করা হচ্ছে। এছাড়াও Accuity, Singapore এর সাথে চুক্তি করা হয়েছে PEPs এবং sanctioned list যাচাই করার জন্য।

অফশোর ব্যাংকিং ইউনিট (ওবিইউ)

বাংলাদেশ ব্যাংকের অনুমোদনক্রমে এক্সিম ব্যাংক এর তিনটি অফশোর ব্যাংকিং ইউনিট - মতিঝিল শাখা, ঢাকা, আগ্রাবাদ শাখা, চট্টগ্রাম এবং গুলশান শাখা, ঢাকাতে কার্যক্রম পরিচালনা করছে। ইউনিটগুলো অনুমোদিত ডিলার শাখাসমূহের ইউপিএএস (UPAS) ঋণপত্রের বিপরীতে অর্থায়ন করে থাকে। এছাড়াও, অনুমোদিত ডিলার শাখাসমূহের স্বীকৃত বিলম্ব রপ্তানী বিলসমূহের বিপরীতে অর্থায়ন করে থাকে।

bills duly accepted by Authorized Dealer Branches under MDB. Recently, they have started long-term financing under IBB. In the year 2016, the units earned total profit for USD 2,269,010.00 equivalent BDT 17,85,76,062.00 by funding against 2,727 number of UPAS bills and usance export bills.

Prime operational area of the Bank

The Islamic Investment and Banking markets, whether in Bangladesh or other countries in the world is one of the fastest growing area in financial services. From this perspective, Export Import Bank of Bangladesh Limited is one of the full fledged Shariah Based Modern Islami Bank offering corporate and large investment, CMSME and Agricultural sectors with its 113 branches all over the country. Besides, in accordance of Bangladesh Bank we have a dedicated Women Entrepreneurship Development Unit to work with the concept of Financial Inclusion a vital step undertaken by the government now-a-days. In this context, we have strong and competitive Sustainable Finance Committee as well as Risk Management Committee of the Board, in order to comply with the due diligence of Bangladesh Bank. Meanwhile, the bank has already achieved tremendous result in CMSME and agricultural sectors. To accelerate Large, Industrial and Project development, we have a number of industrial investments. Besides, we have successfully invested a large amount in RMG sector, a very important sector of our economy. In these phenomena, we have taken the following steps in order to achieve a realistic and fruitful result as a whole.

1. The bank has disbursed agricultural investment among the poor & marginal farmers.
2. 41.52% of total investment has been disbursed in CMSME which is the priority based sector of the government.
3. We stood 2nd position among the commercial banks in full filling SME target.
4. EXIM Bank has distributed an amount of Taka 3683.72 crore in green banking products identified by Bangladesh Bank for sustainable development.

EXIM Bank treats its customers as trusted and dependable business partners and provides wide range of different deposit and investment products, trade finance and ancillary services along with counselling the technical issues. Bank is always positive to cover all the sectors in its operation emphasizing nationally identified thrust sectors. The Bank has given utmost preference to maintain quality asset and is committed

সাম্প্রতিক, ইউনিটসমূহ আইবিবি এর আওতায় দীর্ঘ মেয়াদী বিনিয়োগ শুরু করেছে। উক্ত ইউনিট তিনটি ২০১৬ সালে মোট ২,৭২৭ টি ইউপিএএস (UPAS) ও স্বীকৃত বিলম্ব রপ্তানী বিল এর বিপরীতে অর্থায়ন করে মোট ২,২৬৯,০১০.০০ ইউএস ডলার মুনাফা করে যার সমমূল্য ১৭,৮৫,৭৬,০৬২.০০ টাকা।

ব্যাংকের প্রধান কার্যপরিধি

ইসলামী বিনিয়োগ এবং ব্যাংকিং ব্যবসায় বাংলাদেশ তথা পৃথিবীর অন্যান্য দেশের সর্বাধিক প্রবৃদ্ধির অংশীদার আর্থিক সেবা খাত। সে দৃষ্টিভঙ্গিতে এক্সপোর্ট ইমপোর্ট ব্যাংক অব বাংলাদেশ লিমিটেড একটি পূর্ণাঙ্গ শরীয়াহ্ ভিত্তিক আধুনিক ইসলামী ব্যাংক হিসেবে কর্পোরেট ও বৃহৎ, ক্ষুদ্র, কুটির, মাইক্রো, খুচরা ও কৃষি খাতে ১১৩ (একশত তের) টি শাখার মাধ্যমে দেশের প্রত্যন্ত অঞ্চলেও তার সেবা প্রদান করে যাচ্ছে। এছাড়াও ব্যাংক বাংলাদেশ ব্যাংকের টেকসই আর্থিক উন্নয়ন ও নারী ক্ষমতায়নের লক্ষ্যে স্বতন্ত্র ইউনিট স্থাপন করে এ উন্নয়নে কাজ করে যাচ্ছে যা' বর্তমান সরকারের একটি গুরুত্বপূর্ণ ইস্যু। সে লক্ষ্যে টেকসই আর্থিক উন্নয়নকে বেগবান করার নিমিত্তে একটি দক্ষ ও কার্যকরী কমিটি এবং ব্যবস্থাপনা পর্ষদের একটি ঝুঁকি ব্যবস্থাপনা কমিটি নিরলস অগ্রণী ভূমিকা পালন করছেন। ফলশ্রুতিতে ব্যাংক সিএমএসএমই খাতে উলেখযোগ্য সাফল্য অর্জন করতে সক্ষম হয়েছে। পাশাপাশি দেশের বৃহৎ শিল্প, প্রকল্প উন্নয়নের লক্ষ্যে ব্যাংকের একটি বৃহৎ তহবিল এ খাতে বিনিয়োগ করা হয়েছে। এছাড়াও অর্থনীতির একটি গুরুত্বপূর্ণ খাত তৈরী পোশাক খাতে ব্যাংক একটি বৃহৎ পরিমাণ বিনিয়োগ করেছে। সেই প্রেক্ষাপটে বাস্তবিক ও ফলপ্রসু ফলাফল অর্জনের লক্ষ্যে আমাদের ব্যাংকের নিম্নবর্ণিত অর্জনসমূহ উল্লেখ করা হলোঃ

১. ব্যাংক দরিদ্র ও প্রান্তিক কৃষকদের মাধে কৃষি বিনিয়োগ বিতরণ করে যাচ্ছে।
২. সরকারের অগ্রাধিকার ভিত্তিক খাত সিএমএসএমই খাতে ব্যাংক বিগত বছরে মোট বিনিয়োগের ৪১.৫২% বিনিয়োগ বিতরণ করেছে।
৩. এক্সিম ব্যাংক বাণিজ্যিক ব্যাংকদের মধ্যে এখাতে বিনিয়োগে দ্বিতীয় অবস্থানে রয়েছে।
৪. এক্সিম ব্যাংক গ্রীন ব্যাংকিং প্রোডাক্ট এ বাংলাদেশ কর্তৃক চিহ্নিত খাতে টেকসই উন্নয়নের লক্ষ্যে টাকা ৩৬৮৩.৭২ কোটি টাকা বিনিয়োগ বিতরণ করেছে।

এক্সিম ব্যাংক তার গ্রাহকদেরকে বিশ্বস্ত ও নির্ভরযোগ্য অংশীদার মনে করে ও তদনুযায়ী তাদেরকে প্রযুক্তিগতসহ বিভিন্ন আমানত এবং বিনিয়োগ সেবা প্রদান করে থাকে। ব্যাংক সর্বদাই জাতীয়ভাবে চিহ্নিত অগ্রাধিকারভিত্তিক খাতে বিনিয়োগে সর্বাধিক গুরুত্ব দিয়ে আসছে।

to retain friendly and congenial relationship with its business partners through providing valid & legal financial services within given business framework.

Basic investments segments of the Bank

- Corporate and Large Investment
- Industrial Investment
- Project Investment
- Syndicate Investment
- SME Investment
- Micro Investment
- Cottage Investment

Modes of Investment:

- Murabaha
- Murabaha Post Import
- Bai-Muajjal
- Ijara Bil Baiya
- Wazirat Bil Wakala
- Lease/Ijara
- Quard
- Musharaka Documentary Bills
- Bai-as-Sarf.

CMSME activities of EXIM Bank

EXIM Bank emphasizes the activities relating to the promotion of sustainable economic development and takes keen interest for providing overall service with the coordination of modern technologies and expert professionals in the CMSME sector considering the same as centre of economic development. As a full-fledged Islamic Bank, EXIM Bank is contributing to economic progress through creating employment opportunity for mass unemployed people by investing in small and medium industry, trading and service sector. In this case, Bank is committed to create quality CMSME customers to patronize and develop them through management.

As per guidelines of Bangladesh Bank EXIM Bank connects with the unique undulating power of economic development by providing CMSME service since 2008. At present EXIM Bank is trying whole heartedly for the expansion of this sector as the pioneer of private sector keeping them beside the government sector with its 113 branches throughout the country by the dedicated and efficient employees. Besides EXIM Bank is accelerating the sustainable development of rural economy of the country by investing to the micro and cottage industry and giving special attention to the neglected and un-banked women entrepreneurs as well as trying to connect them to the economic development of the country.

ব্যাংক তার সম্পদের মান বজায় রাখতে সর্বাধিক গুরুত্ব দেয়াসহ গ্রাহকের দুর্দিনগুলোতেও তাদের বৈধ ও আইনগত সকল আর্থিক সেবা প্রদানে তাদেরকে ব্যবসায়িক অংশীদারিত্বের খাতিরে বন্ধুত্বপূর্ণ ও সৌহার্দ্যপূর্ণ সম্পর্ক রাখতে বদ্ধপরিকর।

ব্যাংকের মৌলিক বিনিয়োগ খাত (সেগমেন্ট) সমূহঃ

- কর্পোরেট ও বৃহৎ বিনিয়োগ;
- শিল্প বিনিয়োগ;
- প্রকল্প বিনিয়োগ;
- সিন্ডিকেট বিনিয়োগ;
- এস.এম.ই. বিনিয়োগ;
- ক্ষুদ্র বিনিয়োগ;
- কুটির শিল্প বিনিয়োগ;

বিনিয়োগের মোডসমূহ;

- মুরাবাহা
- মুরাবাহা পোস্ট ইমপোর্ট
- বাই- মুয়াজ্জাল
- ইজারা বিল বাইয়া
- ওয়াজিরাট বিল ওয়াকালা
- লীজ/ইজারা
- করজ্
- মুশারাকা ডকুমেন্টরী বিল
- বাই-আস-শারফ।

এক্সিম ব্যাংকের সিএমএসএমই কার্যক্রম

এক্সিম ব্যাংক অর্থনৈতিক উন্নয়নের কেন্দ্রবিন্দু হিসেবে টেকসই অর্থনৈতিক উন্নয়ন সম্পর্কিত কার্যক্রমকে গুরুত্ব দিয়ে আসছে এবং সিএমএসএমই সেক্টরে আধুনিক প্রযুক্তি ও সুদক্ষ কর্মকর্তাদের সমন্বয়ে সেবা প্রদানে প্রত্যয়ী। একটি পূর্ণাঙ্গ শরীয়া ভিত্তিক ব্যাংক হিসেবে এক্সিম ব্যাংক ক্ষুদ্র ও মাঝারী শিল্প, ব্যবসা ও সেবা খাতে বিনিয়াগের মাধ্যমে অনেক বেকার লোকের কর্মসংস্থানের মাধ্যমে অর্থনৈতিক উন্নয়নে গুরুত্বপূর্ণ ভূমিকা রাখছে। এক্ষেত্রে ব্যাংক সুষম ব্যবস্থাপনার পাশাপাশি উন্নতমানের সম্পদ সৃষ্টির মাধ্যমে ভালো এসএমই গ্রাহক সৃষ্টি, পরিপালন ও উন্নয়নে অঙ্গীকারাবদ্ধ।

বাংলাদেশ ব্যাংকের নির্দেশনা অনুযায়ী, এক্সিম ব্যাংক ২০০৮ সাল থেকে সিএমএসএমই সেবা প্রদানের মাধ্যমে অর্থনৈতিক উন্নয়নের সাথে অনন্য গুরুত্বপূর্ণ শক্তি হিসেবে সম্পৃক্ত। বর্তমানে এ খাত সম্প্রসারণে এক্সিম ব্যাংক দেশব্যাপী ১১৩টি শাখার মাধ্যমে নিবেদিত ও সুদক্ষ কর্মকর্তাদের মাধ্যমে সেবা প্রদানের নিরন্তর প্রচেষ্টা চালাচ্ছে। এছাড়া ব্যাংক ক্ষুদ্র ও মাঝারি শিল্পে বিনিয়োগের মাধ্যমে দেশের গ্রামীণ অর্থনীতির টেকসই উন্নয়ন ত্বরান্বিত করছে এবং অবহেলিত ও ব্যাংকে সেবা থেকে বঞ্চিত মহিলা উদ্যোক্তাদের বিশেষ গুরুত্ব দিচ্ছে এবং তাদেরকে অর্থনৈতিক উন্নয়নের সাথে সম্পৃক্ত করার চেষ্টা করছে।

Strategy of CMSME financing

- Strengthen the base of economy by increasing CMSME investment.
- Induct new and potential CMSME customers and educate them.
- Create vast employment opportunity for the huge unemployed people by increasing SME sector.
- Strengthen the asset risk management activities for reducing risk at SME financing.
- Avoid the investment concentration risk by diversifying and decentralizing the same through inducting SME investment.

CMSME Policies, Procedures & Purposes

- Providing term investment for procuring capital machineries for new project or BMRE of the project.
- Providing working capital for running project or new project as per requirement assessment.
- Purchasing delivery van/Transport for business purpose.
- Refurnishing office/business premises.
- Other eligible portfolio of the bank.

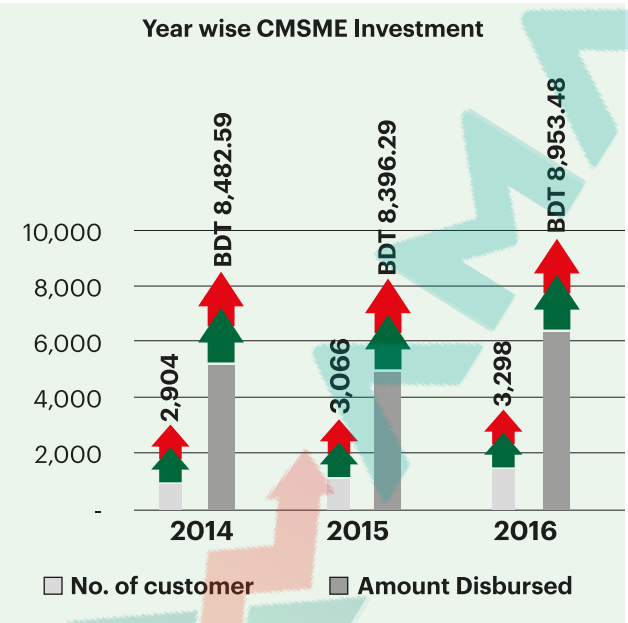
সিএমএসএমই বিনিয়োগের কৌশল

- সিএমএসএমই বিনিয়োগ বৃদ্ধি করে অর্থনীতির ভিত্তি শক্তিশালীকরণ
- নতুন ও সম্ভবনাময় সিএমএসএমই গ্রাহকদের আকৃষ্ট ও অন্তর্ভুক্ত করে তাদের যথাযথ প্রশিক্ষণ প্রদান
- এখাতে বিনিয়োগ বৃদ্ধির মাধ্যমে বিপুল বেকার জনগনের জন্য সুবিশাল কর্মসংস্থানের সুযোগ সৃষ্টিকরন।
- এসএমই বিনিয়োগের ঝুঁকি কমানোর জন্য সম্পদের ঝুঁকি ব্যবস্থাপনা কার্যক্রমকে শক্তিশালীকরণ।
- বিনিয়োগ ঝুঁকি কমানোর জন্যও এসএমই বিনিয়োগকে বিকেন্দ্রীকরণ ও বহুমুখীকরণ করা হয়।

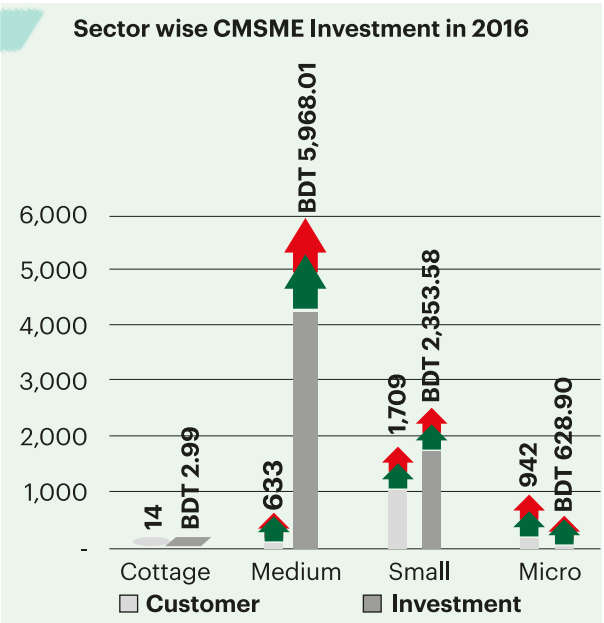
সিএমএসএমই বিনিয়োগের নীতি, পদ্ধতি ও উদ্দেশ্যসমূহ ঃ

- নতুন প্রকল্প স্থাপন বা পুরাতন প্রকল্প সংস্কার ও পরিবর্ধন করার জন্য মেয়াদী বিনিয়োগ প্রদান
- চলমান ও নতুন ব্যবসা/প্রকল্পের জন্য চলতি মূলধন বিনিয়োগ
- ব্যবসার উদ্দেশ্যে ডেলিভারী ভ্যান/ট্রান্সপোর্ট ক্রয়ের জন্য বিনিয়োগ
- অফিস বা ব্যবস্থার স্থান নির্মান বা সজ্জিতকরণের জন্য বিনিয়োগ
- অন্যান্য শরীয়াহ ও বৈধ ব্যবসার জন্য বিনিয়োগ।

(Amount in Crore Taka)



(Amount in Crore Taka)



Initiatives for promoting Women Entrepreneurs of the country

"Women Entrepreneurship" is one of the latest slogans of our economy in relation to the intensive 'Financial Inclusion' Program of the government via the Central Bank, Bangladesh Bank. The govt. is very keen setting out

দেশে মহিলা উদ্যোক্তাদের তুলে ধরার জন্য উদ্যোগ

নারী উদ্যোক্তা ও আর্থিক অন্তর্ভুক্তি বর্তমান সরকার কর্তৃক গৃহীত একটি অনবদ্য পদক্ষেপ। ভবিষ্যৎ উন্নয়ন এবং প্রতিযোগিতামূলক বাজারে শক্তভাবে টিকে থাকার প্রত্যয়ে সরকার দৃঢ় প্রতিজ্ঞ। নতুন নতুন কর্মসংস্থান সৃষ্টি এবং নতুন উদ্যোক্তার সমাবেশ ঘটানোর প্রক্রিয়ায়

the foundations for future growth and competitiveness that will be smart, sustainable and inclusive, and which would address our principal societal challenges. To foster the growth and higher levels of employment, creation of new entrepreneurs has been prioritized in CMSME sector- the economic backbone of the country. As per Bangladesh Bank SMESPD Circular no. 01 dated 08/02/2015 EXIM Bank has initiated a separate Women Entrepreneur Development Unit at our Head Office under the guidance of a female Unit Head. Each and every branch maintains a specific correspondent Woman Entrepreneur Dedicated Desk/Help Desk regarding the same.

Why women sector is categorized in a different frame?

Women represent a large pool of entrepreneurial potential in our country while, at the same time, they are the most underused source. They face a number of difficulties in establishing and running their businesses which are more significant than for men, mainly in the areas of access to finance and networking, training and difficulties in reconciling business and family obligations. Potential women entrepreneurs should be made aware of business support programs and funding opportunities.

Objectives of creating women entrepreneurs

- Women will be encouraged to believe in their own potential and capabilities
- They will be provided with guidelines regarding how to make an effective and fruitful business plan
- To support women learning and networking with each other (Group/cluster based Women Entrepreneurs)
- To make women's entrepreneurship more visible within society.

Statistics of New Women Entrepreneur Investment during 2016

Total Number of Branch	Number of Branch to make disbursement	Total number of New Women Entrepreneurs	Total sanctioned Amount (Taka in Lac)
113	60	99	901.50

Bank is always vigilant and active to reshape the investment port-folio with the changed socio-economic scenario of the country which is depicted in the following table:

সিএমএসএমই খাতকে অনেক বেশী গুরুত্ব প্রদান করা হয়েছে। প্রকৃতপক্ষে উদ্যোক্তা উন্নয়নই নতুন বাজার সৃষ্টি এবং দক্ষতার উপযুক্ত প্রয়োগের ক্ষেত্র যা দেশের সার্বিক উন্নয়নের পথিকৃত। বাংলাদেশ ব্যাংকের এসএমইএসপিডি সার্কুলার নং-১ তারিখ ০৮/০২/২০১৫ অনুযায়ী এক্সিম ব্যাংক প্রধান কার্যালয়ে "নারী উদ্যোক্তা উন্নয়ন ইউনিট" নামে একটি আলাদা ইউনিট গঠন করেছে যা একজন মহিলা ইউনিট হেড কর্তৃক পরিচালিত হচ্ছে। ব্যাংকের প্রতিটি শাখায় একটি নির্দিষ্ট নারী উদ্যোক্তা ডেডিকেটেড ডেস্ক/হেল্প ডেস্ক উক্ত ইউনিটের সাথে সরাসরি/সার্বক্ষণিক যোগাযোগ বজায় রাখছে।

মহিলা উদ্যোক্তা বিনিয়োগ খাতকে আলাদা করার উদ্দেশ্য

আমাদের দেশে মহিলা সম্প্রদায় একটি বৃহৎ অংশ যা একই সাথে দেশের সার্বিক আয় উন্নতিতে সবচেয়ে কম ভূমিকা পালন করে থাকে। এর প্রধান কারণ হচ্ছে সামাজিকভাবে পুরুষদের তুলনায় মহিলারা প্রাতিষ্ঠানিক আর্থিক সুযোগ সুবিধা, যোগাযোগ, কারিগরি প্রশিক্ষণ ইত্যাদি বিষয়ে পিছিয়ে থাকে। এছাড়া পারিবারিক বাঁধা বিপত্তিও তাদেরকে অনেক সময় সামনে এগিয়ে যাবার পথে অন্তরায় হয়ে দাঁড়ায়। এজন্যই মহিলা খাতকে একটি আলাদা ক্যাটাগরীতে ফেলা হয়েছে যেখান থেকে তারা বিভিন্ন রকম ব্যবসায়িক পরামর্শ বা সহযোগিতা এবং আর্থিক অন্তর্ভুক্তির সুযোগ পেতে পারে।

মহিলা উদ্যোক্তা সৃষ্টির উদ্দেশ্য

- মহিলাগণ তাদের অন্তর্নিহিত গুণাবলী ও দক্ষতার বহিঃপ্রকাশ ঘটাতে পারবে।
- কার্যকর ও ফলপ্রসু ব্যবসা পরিকল্পনা তৈরীতে দিক নির্দেশনা পাবে।
- গ্রুপ বা ক্লাষ্টার ভিত্তিক সহযোগিতা ও জ্ঞান অর্জন করতে পারে।
- সমাজে মহিলাদের অবস্থান ও অবদান আরও সুদৃশ্য ও দৃঢ় হবে।

২০১৬ ইং সালে নতুন মহিলা উদ্যোক্তাদের মাঝে বিনিয়োগের পরিসংখ্যান

মোট শাখা সংখ্যা	বিতরণকৃত শাখার সংখ্যা	মোট বিনিয়োগ প্রাপ্ত উদ্যোক্তার সংখ্যা	মোট মঞ্জুরীকৃত বিনিয়োগের পরিমাণ (লক্ষ টাকায়)
১১৩টি	৬০ টি	৯৯ জন	৯০১.৫০

জাতীয় আর্থ-সামাজিক অবস্থার পরিবর্তনের সাথে সঙ্গতি রেখে বিনিয়োগ পোর্ট-ফোলিও-কে ঢেলে সাজানোর বিষয়ে ব্যাংক অত্যন্ত সক্রিয় ভূমিকা পালন করছে যার চিত্র নিম্নোক্ত টেবিলে পাওয়া যাবে।

Sector wise details of disbursement against CMSME investment-2016

Nature of Investment	Sub Sector	Nature of Entrepreneur	Target of Year	Total Disbursement	
				Number	Amount
1	2	3	4	5	6
Cottage	Service	Male	-	-	-
		Female	-	-	-
		Sub total	-	-	-
	Trading	Male	-	-	-
		Female	-	-	-
		Sub total	-	-	-
	Manufacturing	Male	5.90	9	2.92
		Female	2.42	5	0.07
		Sub total	8.32	14	2.99
	Total		**8.32**	**14**	**2.99**
Micro	Service	Male	24.82	27	3.53
		Female	4.39	14	0.43
		Sub total	29.21	41	3.96
	Trading	Male	130.41	661	374.83
		Female	18.44	64	62.75
		Sub total	148.84	725	437.58
	Total		**241.19**	**942**	**628.90**
	Manufacturing	Male	30.22	162	186.52
		Female	5.92	14	0.84
		Sub total	36.14	176	187.36
Small	Service	Male	278.08	118	144.20
		Female	48.64	19	15.99
		Sub total	326.72	137	160.19
	Trading	Male	939.40	1,217	1,035.43
		Female	125.68	75	33.41
		Sub total	1,065.08	1,292	1,068.84
	Manufacturing	Male	649.72	264	1,060.14
		Female	81.60	16	64.41
		Sub total	731.32	280	1,124.55
	Total		**2,123.12**	**1,709**	**2,353.58**
Medium	Service	Male	295.85	63	1,195.95
		Female	35.77	6	59.31
		Sub total	331.61	69	1,255.26
	Trading	Male	885.30	408	3,437.66
		Female	96.49	26	138.28
		Sub total	981.79	434	3,575.94
	Manufacturing	Male	825.34	126	1,114.38
		Female	7.32	4	22.43
		Sub total	922.66	130	1,136.81
	Total		**2,236.06**	**633**	**5,968.01**
	Grand Total		**4,581.68**	**3,298**	**8,953.48**
	Gender wise Total Disbursement				
		Male	4,065.03	3,055	8,555.56
		Female	516.65	243	397.92
		Total	**4581.68**	**3298**	**8953.48**

Financial Products and Services

As a Shariah based Islamic Bank, EXIM Bank always committed to provide everyday banking needs of all segment of society through various shariah compliant financial products and services as well as fostering economic growth by channeling savings into productive investment activity. To keep that in mind EXIM Bank has been launching different customer friendly products and services since its inception. At present EXIM Bank is operating with the following distinctive products and services :

Deposit Products:

1. Al-Wadeeah Current Deposit
2. Mudaraba Savings Deposit
3. Mudaraba Special Notice Deposit (MSND)
4. Mudaraba Cash Waqf Deposit
5. Mudaraba Term Deposit
6. Mudaraba Monthly Savings Deposit Scheme
7. Mudaraba Senior Monthly Savings Deposit Scheme
8. Mudaraba Senior Monthly Benefit Deposit Scheme
9. Mudaraba Femina Monthly Savings Scheme
10. Mudaraba Femina Monthly Benefit Deposit Scheme
11. Mudaraba Su-Grehini Monthly Savings Deposit Scheme
12. Mudaraba Su-Grehini Monthly Benefit Deposit Scheme
13. Mudaraba Monthly Income Deposit Scheme
14. Mudaraba Multiplus Savings Deposit Scheme
15. Mudaraba Super Savings Deposit Scheme
16. Mudaraba Hajj Deposit Scheme
17. Mudaraba Denmohor/Marriage Deposit Scheme
18. Mudaraba Student Savings Deposit Account
19. Mudaraba Monthly Student Savings Deposit Scheme
20. Mudaraba Kotipoti Deposit Scheme
21. Mudaraba Millionaire Deposit Scheme
22. EXIM Ruhama (Three Years' Probable Double Benefit Scheme)
23. EXIM Ziadah (Five Years' Probable Triple Benefit Scheme)
24. EXIM Krishi (Mudaraba Krishi Monthly Deposit Scheme)
25. EXIM Shwapno (Mudaraba Housing/ Entrepreneurship Development Scheme)

ব্যাংকের আর্থিক পরিসেবাসমূহ

একটি শরিয়াহ্ ভিত্তিক ইসলামিক ব্যাংক হিসেবে এক্সিম ব্যাংক সবসময় বিভিন্ন শরিয়াহ্ সম্মত আর্থিক পণ্য ও সেবার মাধ্যমে সমাজের সকল স্তরের মানুষের ব্যাংকিং চাহিদা পূরণে বদ্ধপরিকর। সেই সাথে সঞ্চয়কৃত অর্থ উৎপাদনশীল খাতে বিনিয়োগ করে অর্থনৈতিক প্রবৃদ্ধিতে মূখ্য ভূমিকা পালন করে। বিষয়টি মাথায় রেখে শুরু থেকেই এক্সিম ব্যাংক বিভিন্ন গ্রাহকবান্ধব আর্থিক পণ্য ও সেবা প্রচলন করে আসছে। বর্তমানে এক্সিম ব্যাংক নিম্নবর্ণিত বৈচিত্র্যপূর্ণ আর্থিক পণ্য ও সেবাসমুহ পরিচালনা করছে ঃ

আমানত হিসাব সমুহঃ

১. আল-ওয়াদিয়াহ্ চলতি আমানত
২. মুদারাবা সঞ্চয়ী আমানত
৩. মুদারাবা বিশেষ নোটিশ আমানত
৪. মুদারাবা ক্যাশ ওয়াক্বফ আমানত হিসাব
৫. মুদারাবা মেয়াদী আমানত
৬. মুদারাবা মাসিক সঞ্চয়ী আমানত প্রকল্প
৭. মুদারাবা সিনিয়র মাসিক সঞ্চয়ী প্রকল্প
৮. মুদারাবা সিনিয়র মাসিক মুনাফা প্রকল্প
৯. মুদারাবা ফেমিনা মাসিক সঞ্চয়ী প্রকল্প
১০. মুদারাবা ফেমিনা মাসিক মুনাফা প্রকল্প
১১. মুদারাবা সু-গৃহিণী মাসিক সঞ্চয়ী প্রকল্প
১২. মুদারাবা সু-গৃহিণী মাসিক মুনাফা প্রকল্প
১৩. মুদারাবা মাসিক আয় আমানত প্রকল্প
১৪. মুদারাবা মাল্টিপ্লাস সেভিংস আমানত প্রকল্প
১৫. মুদারাবা সুপার সেভিংস আমানত প্রকল্প
১৬. মুদারাবা হজ্জ আমানত প্রকল্প
১৭. মুদারাবা দেনমোহর/বিবাহ আমানত প্রকল্প
১৮. মুদারাবা স্টুডেন্ট সঞ্চয়ী আমানত
১৯. মুদারাবা মাসিক স্টুডেন্ট সঞ্চয়ী প্রকল্প
২০. মুদারাবা কোটিপতি আমানত প্রকল্প
২১. মুদারাবা মিলিওনিয়র আমানত প্রকল্প
২২. এক্সিম রুহামা- (তিন বছর মেয়াদী সম্ভাব্য দ্বিগুন মুনাফা প্রকল্প)
২৩. এক্সিম যিয়াদাহ্- (পাঁচ বছর মেয়াদী সম্ভাব্য তিনগুন মুনাফা প্রকল্প)
২৪. এক্সিম কৃষি - (মুদারাবা কৃষি মাসিক সঞ্চয়ী আমানত প্রকল্প)
২৫. এক্সিম স্বপ্ন - (মুদারাবা হাউজিং/অন্ট্রাপ্রনারশিপ ডেভেলপমেন্ট প্রকল্প)

Investment Products:

1. Bai-Muazzal (Hypo)
2. Bai-Muazzal (WO)
3. Bai-Muazzal (Share)
4. Bai-Muazzal (FO)
5. Bai-Muazzal (PC)
6. Bai-Muazzal (Export)
7. Bai-Muazzal (Agriculture)
8. Bai-Muazzal (LDBP Local)
9. Bai-Muazzal (MDB)
10. Bai Murabaha (Pledge)
11. Bai-Murabaha Import Bill (MIB)
12. Bai-Murabaha Post Import (MPI)
13. Bai-Murabaha Trust Receipt (MTR)
14. Visa Islamic Investment Card (Local)
15. Visa Islamic Investment Card (International)
16. Bai-As-Sarf (FDBP)
17. Bai-As-Sarf (FBP)
18. Bai Salam (ECC)
19. Bai-Istisna
20. Izara Bil Baia (Machinery)
21. Izara Bil Baia (HB)
22. Izara Bil Baia (Fact.)
23. Izara Bil Baia (Comm.)
24. Izara Bil Baia (Transport)
25. Izara Bil Baia (NBFI)
26. Izara Bil Baia (Syndication)
27. Izara Bil Baia (Abalamban)
28. Izara Bil Baia (Agriculture)
29. Izara Bil Baia (Exec. Car Scheme)
30. Izara Bil Baia (EHBI)
31. Izara Bil Baia (EIS)
32. Izara Bil Baia (Sahayak)
33. Izara Bil Baia (Bahan)
34. Izara Bil Baia (Abasan)
35. Izara Bil Baia (Others)
36. Izara (Lease Finance) Machinery
37. Izara (Lease Finance) HB
38. Izara (Lease Fin) Transport
39. HPSM - Machinery
40. HPSM - Real Estate
41. HPSM - Transport
42. Quard Against MTDR
43. Quard (General)
44. Musharaka Doc. Bills (MDB-Inland)
45. EXIM Muktijoddha Abashan Scheme

বিনিয়োগ হিসাবসমূহ ঃ

১. বাই-মুয়াজ্জাল (হাইপোথিকেশন)
২. বাই-মুয়াজ্জাল (ওয়ার্ক অর্ডার)
৩. বাই-মুয়াজ্জাল (শেয়ার)
৪. বাই-মুয়াজ্জাল (এফ.ও)
৫. বাই-মুয়াজ্জাল (পিসি)
৬. বাই-মুয়াজ্জাল (এক্সপোর্ট)
৭. বাই-মুয়াজ্জাল (কৃষি)
৮. বাই-মুয়াজ্জাল (এলডিবিপি)
৯. বাই-মুয়াজ্জাল (এমডিবি)
১০. বাই-মুরাবাহা (প্লেজ)
১১. বাই-মুরাবাহা ইমপোর্ট বিল (এমআইবি)
১২. বাই-মুরাবাহা পোস্ট ইমপোর্ট (এমপিআই)
১৩. বাই-মুরাবাহা ট্রাস্ট রিসিপ্ট(এমটিআর)
১৪. ভিসা ইসলামিক কার্ড (লোকাল)
১৫. ভিসা ইসলামিক কার্ড (ইন্টারন্যাশনাল)
১৬. বাই-আসশারফ (এফডিবিপি)
১৭. বাই-আসশারফ (এফবিপি)
১৮. বাই-সালাম (ইসিসি)
১৯. বাই-ইসতিসনা
২০. ইজারা বিল বাইয়া (মেশিনারীজ)
২১. ইজারা বিল বাইয়া (গৃহ নির্মাণ-আবাসিক)
২২. ইজারা বিল বাইয়া (গৃহ নির্মাণ-ফ্যাক্টরী)
২৩. ইজারা বিল বাইয়া (গৃহ নির্মাণ-বাণিজ্যিক ভবন)
২৪. ইজারা বিল বাইয়া (ট্রান্সপোর্ট)
২৫. ইজারা বিল বাইয়া (এনবিএফআই)
২৬. ইজারা বিল বাইয়া (সিন্ডেকেশন)
২৭. ইজারা বিল বাইয়া (অবলম্বন)
২৮. ইজারা বিল বাইয়া (কৃষি)
২৯. ইজারা বিল বাইয়া (এক্সিকিউটিভ কার স্কীম)
৩০. ইজারা বিল বাইয়া (ইএইচবিআই)
৩১. ইজারা বিল বাইয়া (ইআইএস)
৩২. ইজারা বিল বাইয়া (সহায়ক)
৩৩. ইজারা বিল বাইয়া (বাহন)
৩৪. ইজারা বিল বাইয়া (আবাসন)
৩৫. ইজারা বিল বাইয়া (অন্যান্য)
৩৬. ইজারা/লীজ (মেশিনারী)
৩৭. ইজারা/লীজ (এইচবি)
৩৮. ইজারা/লীজ (ট্রান্সপোর্ট)
৩৯. এইচপিএসএম (ম্যাক/মেশিনারী)
৪০. এইচপিএসএম (এইচবি/গৃহনির্মাণ)
৪১. এইচপিএসএম (ট্রান্সপোর্ট)
৪২. কর্জ (এমটিডিআর এর বিপরীতে)
৪৩. কর্জ (সাধারণ)
৪৪. মুশারাকা ডকুমেন্টরী বিলস (এমডিবি ইনল্যান্ড)
৪৫. এক্সিম মুক্তিযোদ্ধা আবাসন স্কীম

Other Financial Products and Services:

1. ATM & CDM Services
2. Internet Banking (AISER)
3. SMS Banking
4. POS (Point of Sale)
5. Internet Payment Gateway
6. Call Center Services
7. EXIM Hajj Card
8. EXIM Travel Card
9. EXIM Remittance Card
10. EXIM Gift Card
11. EXIM Prepaid Card
12. EXIM Debit Card
13. EXIM Mobile Banking

Marketing & Development Division (MDD)

The Marketing & Development Division (MDD) of EXIM Bank ensured business growth and overall development of the Bank during the year 2016. It worked relentlessly to identify the untapped areas of business and loopholes of existing system/process of the bank, prepared work plan, customized the existing products after analyzing merits & prospects, facilitated better service to its customers.

The main tasks carried out by MDD during the year 2016 are mentioned below.

- Prepared, implemented and effectively monitored development plans of the Bank like annual business development plan that included account opening target for all branches for the year 2016.
- Upgraded deposit and investment products and innovative marketing strategies
- Strengthened relationship with all stake-holders and all sorts of customers who are the partners in growth and development of the bank by collecting customer feedback from all branches and implemented strategies according to customers' requirement.
- Facilitated Hajj pilgrims through issuing Hajj circular of 2016 and amending hajj related services of the bank.
- Responded and complied to all queries of Financial Inclusion Department of Bangladesh Bank like provided data related to school banking and no-frill account, collected from all branches, participated in all the programs for example School Banking Campaign, School Banking Fair and Financial Literacy Program.
- Monitored and coordinated with branches for conducting School banking campaigns during the year 2016.
- Reformed different account opening forms of the bank.

অন্যান্য আর্থিক পরিসেবাসমূহ ঃ

১. এটিএম ও সিডিএম সেবা
২. ইন্টারনেট ব্যাংকিং (আইসার)
৩. এসএমএস ব্যাংকিং
৪. পিওএস (পয়েন্ট অব সেল)
৫. ইন্টারনেট পেমেন্ট গেটওয়ে
৬. কল সেন্টার সেবা
৭. এক্সিম হজ্জ কার্ড
৮. এক্সিম ট্রাভেল কার্ড
৯. এক্সিম রেমিন্টেন্স কার্ড
১০. এক্সিম গিফট কার্ড
১১. এক্সিম প্রিপেইড কার্ড
১২. এক্সিম ডেবিট কার্ড
১৩. এক্সিম মোবাইল ব্যাংকিং

মার্কেটিং এন্ড ডেভেলপমেন্ট ডিভিশন

২০১৬ সালে এক্সিম ব্যাংকের মার্কেটিং এন্ড ডেভেলপমেন্ট ডিভিশন ব্যাংকের ব্যবসায়িক প্রবৃদ্ধি ও সকল প্রকার উন্নয়নের জন্য কাজ করেছে। ব্যবসায়িকভাবে অনাবিষ্কৃত খাতগুলো আবিষ্কার, বর্তমান পদ্ধতির দুর্বল দিকগুলো চিহ্নিতকরণ, গ্রাহকদের উত্তম সেবা প্রদান এবং বিভিন্ন উপযোগিতা ও সম্ভাবনাকে বিবেচনায় রেখে গ্রাহক-বান্ধব প্রডাক্ট চালুকরণের লক্ষ্যে এই ডিভিশন প্রতিনিয়ত তৈরী করছে বিভিন্ন কর্ম-পরিকল্পনা।

২০১৬ সালে মার্কেটিং এন্ড ডেভেলপমেন্ট ডিভিশন কর্তৃক যে সমস্ত কাজ করা হয়েছে তার উল্লেখযোগ্য কিছু নিম্নে তুলে ধরা হলো:

- সকল শাখাসমূহের জন্য বার্ষিক হিসাব খোলার লক্ষ্যমাত্রা নির্ধারণ, কার্যকরভাবে পর্যবেক্ষণ ও বাস্তবায়ন।
- ডিপোজিট ও বিনিয়োগ প্রডাক্টকে গ্রাহকবান্ধব করার লক্ষ্যে মার্কেটিং কৌশল প্রণয়ন।
- ব্যাংকের উন্নয়নের অংশীদার গ্রাহকদের মতামতের ভিত্তিতে তাদের প্রয়োজনের কথা বিবেচনায় রেখে গ্রাহকসেবার উন্নয়ন।
- ২০১৬ সালের হজ্জযাত্রীদের কার্যক্রম সহজতর করার লক্ষ্যে হজ্জ সার্কুলার জারি ও বিভিন্ন পরিকল্পনা প্রণয়ন।
- স্কুল ব্যাংকিং হিসাব এবং বিভিন্ন ধরনের নো-ফ্রিল (No-Frill) হিসাব সংশ্লিষ্ট বিভিন্ন তথ্য শাখাসমূহ হতে সংগ্রহ করে বাংলাদেশ ব্যাংকের ফাইন্যান্সিয়াল ইনক্লুশন ডিপার্টমেন্টকে তাদের চাহিদা মোতাবেক প্রেরণ।
- বিভিন্ন ধরনের স্কুল ব্যাংকিং মেলা, ক্যাম্পেইন এবং ফাইন্যান্সিয়াল লিটারেসি কর্মসূচিতে অংশগ্রহণ।
- বছরব্যাপী আমাদের শাখাসমূহের স্কুল ব্যাংকিং প্রচারণা সংশ্লিষ্ট কার্যক্রমের সহযোগিতাকরণ ও সমন্বয় সাধন।
- গ্রাহকের চাহিদার কথা বিবেচনা করে ব্যাংকের বিভিন্ন ধরনের হিসাব খোলার ফরমের সংশোধন, পরিবর্তন-পরিবর্ধন।

- Also performed many internal development activities like collecting study circle minutes, write-ups for RM conference booklet of 2016 from all branches and Divisions of Head Office, followed up the account opening target of the year etc.

Moreover, MDD performed its regular activities of planning, implementing and monitoring that relate to the overall escalation and expansion of the bank.

Agriculture & Rural Investment and its product

EXIM Bank Agricultural & Rural investment target is Tk. 325.00 crore for the FY 2016-2017 fixed-up by Bangladesh Bank which is the 2nd highest target among all private commercial Banks. From the very beginning EXIM Bank branches have been providing direct investment in these sectors. Agricultural sectors (crops, fisheries, livestock & forestry) contribute near about 17% of GDP in our country and 45% working people directly depends on Agriculture and 85% people income directly and indirectly relates with agricultural sectors (Source: Bangladesh Bank). EXIM Bank has a separate Agricultural & Rural Investment Division at Head Office in the name of "Investment Risk Management Division-3 (IRMD-III)".

Achievement: We have received "Letter of Appreciation" from the Governor of Bangladesh Bank for achieving Agricultural & Rural Investment Disbursement Target in last three consecutive FY 2012-2013, FY 2013-2014 & FY 2014-2015.

EXIM Bank Agricultural & Rural Investment Sectors

Three core sectors:

1. Crops (different crops norms listed in recent FY "Agriculture & Rural Credit Policy & Program" published by Agricultural Credit Department of Bangladesh Bank)
2. Livestock
3. Fishery

Other sectors:

4. Irrigation Equipment
5. Nursery & Gardening
6. Seed Production
7. Farm Machinery
8. Crops Warehouse
9. Rural Area Poverty Alleviation Program
10. Exceptional and Un-tapped Area of Agriculture
11. Others Sectors (As per recent FY "Agriculture & Rural Credit Policy & Program" published by Agricultural Credit Department of Bangladesh Bank).

- এছাড়াও অভ্যন্তরীণ উন্নয়ন সংশ্লিষ্ট বিভিন্ন কার্যক্রম যথাঃ শাখাসমূহ ও প্রধান কার্যালয়ের ডিভিশন থেকে প্রাপ্ত স্টাডি সার্কেল এর কার্যবিবরণী সংগ্রহ, বার্ষিক ব্যবসা উন্নয়ন সম্মেলন সংশ্লিষ্ট বুকলেট তৈরীর জন্য বিভিন্ন কার্যক্রম সম্পন্নকরণ ইত্যাদি।

উপরন্তু মার্কেটিং এন্ড ডেভেলপমেন্ট ডিভিশন ব্যাংকের সার্বিক উন্নয়ন ও প্রবৃদ্ধির লক্ষ্যে বিভিন্ন কার্যক্রমের পরিকল্পনা প্রণয়ন, বাস্তবায়ন এবং মনিটরিং করে থাকে।

কৃষি ও পল্লী বিনিয়োগ এবং তার প্রোডাক্ট

এক্সিম ব্যাংকের ২০১৬-২০১৭ অর্থ বছরের কৃষি ও পল্লী বিনিয়োগ লক্ষ্যমাত্রা ৩২৫.০০ কোটি টাকা যা' বাংলাদেশ ব্যাংক কর্তৃক নির্ধারিত সকল বেসরকারী বাণিজ্যিক ব্যাংকগুলোর লক্ষ্যমাত্রার মধ্যে দ্বিতীয়। সূচনালগ্ন থেকে ব্যাংক নিজস্ব শাখার মাধ্যমে এই খাতে সরাসরি বিনিয়োগ প্রদান করে আসছে। মোট দেশজ উৎপাদনে কৃষি খাতের (শস্য, মৎস্য, প্রাণিসম্পদ ও বনজসম্পদ) অবদান প্রায় ১৭%। দেশের প্রায় ৪৫% ভাগ কর্মক্ষম জনসাধারণ কৃষির উপর নির্ভরশীল এবং ৮৫% জনসাধারণের আয় প্রত্যক্ষ ও পরোক্ষভাবে কৃষির উপর নির্ভরশীল (সূত্রঃ বাংলাদেশ ব্যাংক)। এক্সিম ব্যাংকের প্রধান কার্যালয়ে পৃথক কৃষি ও পল্লী বিনিয়োগ বিভাগ রয়েছে যা "বিনিয়োগ ঝুঁকি ব্যবস্থাপনা বিভাগ-৩" বা আইআরএমডি-৩ নামে পরিচিত।

অর্জনঃ আমরা ইতোমধ্যে বাংলাদেশ ব্যাংকের গভর্নর মহোদয়ের নিকট থেকে ২০১২-২০১৩, ২০১৩-২০১৪ ও ২০১৪-২০১৫ অর্থবছরে অর্থাৎ পরপর তিন বার কৃষি ও পল্লী বিনিয়োগ বিতরণ লক্ষ্যমাত্রা অর্জনের জন্য "লেটার অব এ্যাপ্রিসিয়েশন" বা স্বীকৃতি পত্র পেয়েছি।

এক্সিম ব্যাংকের কৃষি ও পল্লী বিনিয়োগের খাতসমূহ

তিনটি প্রধান খাত

১) শস্য খাত (বাংলাদেশ ব্যাংকের কৃষি ঋণ বিভাগ থেকে প্রকাশিত নতুন অর্থবছরের "কৃষি ও পল্লী বিনিয়োগ নীতিমালা ও কর্মসূচিতে" লিপিবদ্ধ শস্য বিনিয়োগ নিয়মাচার অনুসারে)

২) প্রাণিসম্পদ

৩) মৎস্য

অন্যান্য খাত

৪) সেচ যন্ত্রপাতি

৫) নার্সারী ও উদ্যান

৬) বীজ উৎপাদন

৭) খামার যন্ত্রপাতি

৮) শস্য গুদামজাতকরণ

৯) পল্লী অঞ্চলের আয় উৎসারী কর্মকান্ড ও দারিদ্র্য বিমোচন

১০) অপ্রচলিত কৃষি খাত

১১) অন্যান্য (বাংলাদেশ ব্যাংকের কৃষি ঋণ বিভাগ থেকে প্রকাশিত নতুন অর্থবছরের "কৃষি ও পল্লী বিনিয়োগ নীতিমালা ও কর্মসূচিতে" লিপিবদ্ধ অন্যান্য খাত)।

Unique features of Agricultural & Rural Investment:

1) Branch wise separate disbursement target.
2) Trained & experienced agricultural focal person in Branch.
3) Easy "Agricultural Investment Application Form(s)".
4) Farmers Account opening at Tk.10.00 (no frill A/c).
5) Preservation & verification of clients & guarantors NID.
6) Preservation of clients & guarantors mobile number for communication.
7) Online banking, SMS alert, ATM, Remittance, etc. services are also available for farmers.
8) Following district wise Lead Bank system.
9) Attaining of DC Office meeting under Lead Bank system for local improvement.
10) Disbursement according to "Area Approach" concept.
11) Islamic shariah based investment modes: Bai-Murabaha, Bai-Muajjal (Agri), IBB (Agri).
12) Providing large investment in Dairy farm, Beef fattening, Poultry, Fishery, Hatchery, Sea fishing boat/trawler.
13) "Import Substitute Crops" investment at 4% profit through 04 nos. of selected branches.
14) Head Office level separate division, name IRMD-III.
15) IRMD-III team has formulated different agricultural investment Guidelines.
16) Providing information, training & technical support to farmers.
17) Making open disbursement to farmers.
18) Providing investment to women, disable, and freedom fighters.
19) Providing investment to creative entrepreneurs for poverty alleviation in rural area.
20) Investment providing to farmers for crops storage & marketing.
21) Investment in exceptional and un-tapped area of agriculture.
22) Most of the investment disbursed under own capacity.
23) Selecting good borrowers & strong monitoring system to ensure recovery.

কৃষি ও পল্লী বিনিয়োগের বৈশিষ্ট্যসমূহ

১) শাখা ভিত্তিক পৃথক বিতরণ লক্ষ্যমাত্রা।
২) শাখায় প্রশিক্ষিত ও দক্ষ ফোকাল/নির্দিষ্ট কর্মকর্তা।
৩) সহজে পূরণযোগ্য "কৃষি বিনিয়োগ এর আবেদনপত্র"।
৪) ১০ টাকা জমা দিয়ে কৃষকের ব্যাংক হিসাব খোলা।
৫) গ্রাহকদের ও জামিনদারদের জাতীয় পরিচয়পত্র সত্যায়ন ও সংরক্ষণ।
৬) গ্রাহকদের ও জামিনদারদের মোবাইল ফোন নম্বরে যোগাযোগ ও সংরক্ষণ।
৭) কৃষকদের হিসাবে- অনলাইন ব্যাংকিং, এস.এম.এস/মোবাইলে বার্তা প্রেরণ, এটিএম সেবা, রেমিটেন্স, প্রভৃতি সেবা প্রদান।
৮) জেলা ভিত্তিক লিড ব্যাংক ব্যবস্থার অনুসরণ।
৯) লিড ব্যাংক ব্যবস্থার আওতায় এলাকার উন্নয়নের জন্য শাখা সংশ্লিষ্ট জেলা প্রশাসক কার্যালয়ের মিটিং এ অংশ গ্রহণ।
১০) "এরিয়া এপ্রোচ" পদ্ধতিতে বিনিয়োগ প্রদান।
১১) ইসলামী শরিয়াহ্ ভিত্তিক বিনিয়োগ পদ্ধতি অনুসরণ যেমনঃ বাই-মুরাবাহা, বাই-মুয়াজ্জাল(কৃষি), ইজারা বিল বাইয়া (কৃষি)।
১২) দুগ্ধ খামার, গরু মোটাতাজাকরণ, পোলট্রি ফার্ম, মাছ চাষ, হ্যাচারী, সামুদ্রিক মাছ ধরার ট্রলার /বোট, প্রভৃতি খাতে প্রজেক্ট/ বৃহৎ বিনিয়োগ প্রদান।
১৩) ব্যাংকের নির্ধারিত চারটি শাখার মাধ্যমে ৪% মুনাফায় আমদানী বিকল্প শস্য খাতে বিনিয়োগ প্রদান।
১৪) প্রধান কার্যালয়ে পৃথক কৃষি বিনিয়োগ বিভাগ যা' আইআরএমডি-৩ নামে পরিচিত।
১৫) আইআরএমডি-৩ এর তৈরী বিভিন্ন ধরনের কৃষি বিনিয়োগ সংক্রান্ত ব্যাংকের নিজস্ব গাইডলাইন।
১৬) কৃষক ও খামারীদের তথ্য, প্রশিক্ষণ, কারিগরী সহায়তা প্রদান।
১৭) কৃষকদের মাঝে প্রকাশ্যে কৃষি বিনিয়োগ প্রদান।
১৮) মহিলা, প্রতিবন্ধী, ও মুক্তিযোদ্ধাদের কৃষি বিনিয়োগ প্রদান।
১৯) পল্লী উদ্যোক্তাদের দারিদ্র্য বিমোচন খাতে বিনিয়োগ প্রদান।
২০) গুদামজাতকরণ ও বাজারজাতকরণ খাতে চাষীদের বিনিয়োগ প্রদান।
২১) ব্যতিক্রমী ও অপ্রচলিত কৃষি খাতে বিনিয়োগ প্রদান।
২২) শাখার স্বক্ষমতায় সর্বোচ্চ পরিমাণ কৃষি ও পল্লী বিনিয়োগ বিতরণ।
২৩) সঠিক গ্রাহক নির্বাচন ও গ্রাহক পর্যায়ে তদারকীর মাধ্যমে বিনিয়োগ আদায় নিশ্চিতকরণ।

Target & Achievement of EXIM Bank Agricultural & Rural Investment at a glance:

(Amount in BDT crore)

Fiscal Year	2011-12	2012-13	2013-14	2014-15	2015-16
Target fixed by	**Agricultural Credit Department of Bangladesh Bank**				
Target criterion	**2.5% total investment on 31st March of each Fiscal Year (FY)**				
Target for disbursement	179.00	203.00	225.00	260.00	290.00
Achievement of target	158.53	242.87	276.02	288.64	312.26
Achievement	89%	120%	123%	111%	108%
Achievement through	**More than 60% by Bank's own capacity & remaining by MFI under MRA**				
Recovery	100%	100%	100%	98%	99%

Target & Achievement of Import Substitution crops at 4% profit at a glance:

(Amount in BDT lac)

Fiscal Year	2011-12	2012-13	2013-14	2014-15	2015-16
Selected Branch Name:	**Bogra, Rajshahi, Rangpur and Naria Branch**				
Targeted crops	**Spices, Oilseed, Pulse & Maize cultivation**				
Target for disbursement	10.00	15.00	20.00	20.00	20.00
Achievement of target	10.04	15.00	20.00	20.00	20.00
Achievement by own capacity	100%	100%	100%	100%	100%
Recovery	100%	100%	100%	100%	100%

Exceptional and un-tapped area of Agricultural Investment:

Exceptional and un-tapped area of Agricultural	Branch Name	Area
Saudi Arabian dates cultivation	Mawna Chowrasta Branch	Bhaluka, Mymensing
Apiculture & Honey extraction	Sonargaon SME/Agri Branch	Sonargaon
Mushroom & Flower cultivation	Savar Bazar Branch	Savar, Dhaka
Agar plant cultivation	Sylhet Branch	Sylhet
Dragon Fruits cultivation	Jubilee Road Branch	Khagrachari

Agricultural & Rural Investment product "EXIM KISHAN":

EXIM Bank has launched "EXIM KISHAN" a new Agricultural and Rural investment product on October 31, 2009 to provide Agricultural & Rural investment to sharecroppers, marginal, small & medium farmers. By this time, this product has become popular to sharecroppers and marginal farmers.

Main features of "EXIM KISHAN" investment product:

1. Branch investment covering radius (1) Urban Branch: 30 km, (2) Rural Branch: 10 km.
2. Client must have an account with such as: Farmers A/C opening at Tk.10.00.
3. Investment product for sharecroppers, marginal, small & medium farmers.
4. Special privilege for trained, experienced & existing agricultural investment farmers.
5. Investment clients age limit from 25 to 65 years including investment period.
6. CIB report will not require for crops investment up to Tk.2.50 lac.
7. Main investment areas: crops, livestock, fishery, farm machinery, income generating activities and untapped area of Agricultural investment.
8. Mode of investment 1) Bai-Muajjal (Agri) & 2) IBB (Agri) for 01 to 05 years.
9. "Short-term Crops Investment Application Form" as per Bangladesh Bank format.

"এক্সিম কিষাণ" কৃষি ও পল্লী বিনিয়োগ প্রোডাক্ট

এক্সিম ব্যাংক প্রচলিত কৃষি বিনিয়োগের পাশাপাশি "এক্সিম কিষাণ" নামে একটি কৃষি ও পল্লী বিনিয়োগ প্রোডাক্ট গত ৩১ অক্টোবর, ২০০৯ থেকে চালু রয়েছে যার মাধ্যমে কৃষকদের বিশেষতঃ বর্গাচাষী, প্রান্তিক চাষী, ক্ষুদ্র ও মাঝারী চাষীদের বিনিয়োগ প্রদান করা হচ্ছে। এরই মধ্যে বর্গা ও প্রান্তিক চাষীদের মাঝে এই প্রোডাক্ট ব্যাপকভাবে সমাদৃত হয়েছে।

এক্সিম কিষাণ প্রোডাক্টের প্রধান বৈশিষ্ট্যসমূহ

১) বিনিয়োগ এলাকাঃ শহর শাখার ৩০ কি. মি. ব্যাসার্ধের মধ্যে এবং পল্লী শাখার ১০ কি. মি. ব্যাসার্ধের মধ্যে অবস্থিত গ্রাহকগণ।

২) গ্রাহকের একটি ব্যাংক হিসাব থাকতে হবে, যেমন ঃ ১০ টাকার কৃষক হিসাব।

৩) বর্গাচাষী, প্রান্তিকচাষী, ক্ষুদ্র ও মাঝারী চাষীদের জন্য বিনিয়োগ প্রোডাক্ট।

৪) প্রশিক্ষিত, অভিজ্ঞতাসম্পন্ন ও বিদ্যমান কৃষি বিনিয়োগ গ্রাহকদের অগ্রাধিকার প্রদান।

৫) বিনিয়োগ গ্রাহকের বয়স সীমা ২৫ বছর হতে ৬৫ বছর যা' বিনিয়োগ পরিশোধের মেয়াদ সহ।

৬) শস্য খাতে বিনিয়োগের জন্য ২.৫০ লক্ষ টাকা পর্যন্ত সিআইবির আবশ্যকতা নেই।

৭) বিনিয়োগের প্রধান খাতগুলোঃ শস্য, প্রাণিসম্পদ, মৎস্য সম্পদ, খামার যন্ত্রপাতি, আয় উৎসারী কর্মকান্ড ও অপ্রচলিত খাত।

৮) বিনিয়োগের প্রদানের মাধ্যম ঃ ১) বাই-মুয়াজ্জাল (কৃষি) এবং ২) ইজারা বিল বাইয়া (কৃষি) ০১ থেকে ০৫ বছরের জন্য।

৯) বাংলাদেশ ব্যাংকের নমুনা অনুসারে "স্বল্প-মেয়াদী শস্য বিনিয়োগের আবেদনপত্র"।

10. Investment application forms & guidelines for fisheries, livestock, bio-gas, mushroom, dairy farm, farm machinery, etc in Bengali.
11. 60% investment will be given to crops sector.
12. Investment client must submit a copy of National Identity Card (or other nationality identification document).
13. Preserve investment client mobile phone number (if not, on request mobile phone no.).
14. Guarantor information (must be required for Sharecropper).
15. Investment equity ratio= 70:30 (where applicable).
16. Investment facility ceiling from Tk. 0.10 lac to Tk. 20.00 lac.
17. Highest rate of profit/rent is 10%.
18. Profit rate of import substitute crops is 4%.
19. Investment in 2.50 acres land for sugar cane or potato cultivation and 5.00 acres land for other crops cultivation under security of "hypothecation of crops".
20. Field level direct monitoring.
21. Approval authority: Managing Director & CEO of Bank.

Recovery of Investment

Due to strong and continuous supervision and monitoring over Agricultural & Rural investment from Head office & Branch level of Bank, the recovery rate is near about 99%.

Information Technology in EXIM BANK

Information technology has been the cornerstone of recent financial sector reforms aimed at increasing the speed and reliability of financial operations and of initiatives to strengthen the banking sector. EXIM Bank has always been the pioneer among all banks in Bangladesh when it comes to grasp new technology in banking to ensure superior service delivery to its customers by providing faster & smoother solutions to take care of their accounting and other requirements. Both customers and bank have been increasingly benefited from the adoption of state-of-the-art information technology during the past decade to deliver its regular service. Customer service, branch productivity, innovation in service delivery, fast and reliable service, seamless fund transfer, risk management and real time information system are some of the benefit derived through the information technology by new ground-breaking delivery channels-in the form of Internet Banking, SMS Banking, Mobile Banking, ATM facility, SWIFT network, Electronic Clearing Service, Chip based Card service etc. EXIM Bank believes that IT and e-banking have now become the key elements for strengthening the competitive advantage in the market as well as to improving the profitability, productivity and efficiency in the service delivery.

১০) বাংলায় লিখিত শস্য, মৎস্য, দুগ্ধ খামার, হাঁস-মুরগীর খামার, বায়ো-গ্যাস, মাশরুম চাষ, প্রভৃতি খাতে বিনিয়োগর নির্দেশিকা ও আবেদনপত্র।
১১) মোট কৃষি বিনিয়োগের ৬০% শস্য খাতে প্রদান করা হয়।
১২) গ্রাহকের জাতীয় পরিচয়পত্রের অনুলিপি জমা দিতে হবে (না থাকলে, জাতীয়তা প্রমাণের অন্যান্য সহায়ক প্রমাণপত্র)।
১৩) গ্রাহকের মোবাইল ফোন নম্বর সংরক্ষণ (না থাকলে, অনুরোধে গ্রাহককে পাওয়া যায় এমন মোবাইল ফোন নম্বর সংরক্ষণ)।
১৪) জামিনদারের তথ্যাবলী (প্রধানত বর্গাচাষীদের জন্য প্রযোজ্য)।
১৫) ব্যাংক বিনিয়োগ ও মালিকানা অনুপাত= ৭০ঃ ৩০ (প্রযোজ্য ক্ষেত্রে) ।
১৬) বিনিয়োগ সীমা ১০,০০০/- টাকা হতে ২০,০০,০০০/- টাকা পর্যন্ত।
১৭) মুনাফার/ভাড়ার সর্বোচ্চ হার ১০%।
১৮) আমদানী বিকল্প শস্য বিনিয়োগে মুনাফার হার ৪%।
১৯) আলু ও ইক্ষু চাষে ২.৫০ একর পর্যন্ত ও অন্যান্য শস্য চাষে ৫.০০ একর পর্যন্ত "শস্য হাইপোথিকেশনের" বিপরীতে বিনিয়োগ প্রদান।
২০) মাঠ পর্যায়ে সরাসরি তদারকী।
২১) বিনিয়োগ মঞ্জুরকারী কর্তৃপক্ষ ঃ ব্যাংকের ব্যবস্থাপনা পরিচালক ও সিইও।

বিনিয়োগ আদায়

ব্যাংকের প্রধান কার্যালয় ও শাখাসমূহ হতে নিবিড় তদারকীর কারণে কৃষি ও পল্লী বিনিয়োগের আদায় হার এখন পর্যন্ত প্রায় ৯৯%।

এক্সিম ব্যাংকে তথ্য প্রযুক্তি

সাম্প্রতিক সময়ে তথ্য প্রযুক্তির ব্যবহার আর্থিক খাতের সামগ্রিক অগ্রগতি, আর্থিক অপারেশেনের নির্ভরযোগ্যতা বৃদ্ধি, ব্যাংকিং খাত জোরদার ও সংস্কারের মূলভিত্তি হিসেবে কাজ করছে। বাংলাদেশে ব্যাংকিং সেক্টরে উন্নত গ্রাহক সেবা ও অন্যান্য প্রয়োজনীয় সুবিধা প্রদানের লক্ষ্যে এক্সিম ব্যাংক সব সময়ই আধুনিক প্রযুক্তির ব্যবহারে অগ্রণী ভূমিকা পালন করে আসছে। গত একযুগ ধরে নিয়মিত সেবা প্রদান করার জন্য আধুনিক প্রযুক্তির ব্যবহারের ফলে গ্রাহক এবং ব্যাংক উভয়েই ক্রমবর্ধমানভাবে উপকৃত হচ্ছে। তথ্য প্রযুক্তির ব্যবহারের মাধ্যমে দ্রুত এবং নির্ভরযোগ্য গ্রাহক সেবা প্রদান, শাখা উৎপাদনশীলতা, নিরবিচ্ছিন্ন তহবিল স্থানান্তর, ঝুঁকি ব্যবস্থাপনা এবং রিয়েল টাইম তথ্য সরবরাহসহ নিত্যনতুন সুবিধা এক্সিম ব্যাংক সফলতার সাথে দিয়ে আসছে। সেই সাথে গ্রাহক সেবার লক্ষ্যে এক্সিম ব্যাংক বিভিন্ন উদ্ভাবনী পন্থায় ইন্টারনেট ব্যাংকিং, এসএমএস ব্যাংকিং, মোবাইল ব্যাংকিং, এটিএম সুবিধা, স্যুইফট নেটওয়ার্ক, ইলেক্ট্রনিক ক্লিয়ারিং সার্ভিস, চিপভিত্তিক কার্ড সেবা ইত্যাদি সফলতার সাথে পরিচালনা করছে। এক্সিম ব্যাংক বিশ্বাস করে যে, প্রতিযোগিতামূলক বাজারে আইটি এবং ই-ব্যাংকিং উভয়েই প্রতিযোগিতামূলক সুবিধা শক্তিশালীকরণে এবং সেই সাথে উপযোগিতা, উৎপাদনশীলতা এবং দক্ষতা বৃদ্ধির মাপকাঠিতে একটি অপরিহার্য উপাদান।

We have been using world renowned CORE (Centralized Online Real-time Electronic) banking software Temenos T24 which enables us to provide various levels of services to our valuable customers and also enhancing the management efficiency & business productivity. With T24 we can provide all sorts of general banking, investment and trade finance (along with SWIFT interface) related services to our valued customers and also providing necessary reports for valued customers, management and regulatory authority. EXIM Bank had been with the Bangladesh Automated Clearing House (BACH) & Bangladesh Electronic Fund transfers Network (BEFTN) from the very beginning. EXIM Bank was one of many first banks that have implemented RTGS with Bangladesh Bank. Bangladesh Bank has launched RTGS (Real Time Gross Settlement) service in Bangladesh on October 29, 2015. RTGS are funds transfer systems where transfer of money takes place from one bank to another on a "Real Time" and on "Gross" basis. EXIM Bank is also the only bank that has implemented with our own in-house developed software instead of buying it. We have establishment of Network Connectivity with Election Commission (EC) to access the National ID (NID) Database for identity verification purposes during any account opening process.

We have our own ATM services with 97 ATM booths all over the country with a variety of features like 24x7 cash withdrawal facility, secure fund transfer etc. EXIM Bank is one of the first banks that have successfully connected to National Payment Switch Bangladesh (NPSB) introduced by Bangladesh Bank. NPSB would facilitate the expansion of the card based payment networks substantially and promote e-commerce throughout the country. Any EXIM Bank debit card holder can now perform cash withdrawal with the ATM booths of any bank. It is fully managed through "NPSB Access Portal" software developed by IT division. EXIM Bank's SMS banking service is operated by "SMS Banking System Software" which contains features like "Registration" as well as services like "Balance Inquiry", "Mini Statement" etc and transaction alert for all ATM transactions and high value cash deposit & withdrawal. "AISER", the Internet banking facility of EXIM Bank now have versatile features like Real-time Balance Enquiry, Real-time MTDR & Deposit Scheme Information, Real-time Transaction Search & Statement Download from the creation of the account, Real-time Fund Transfer Between Own (Personal) Accounts of EXIM Bank, Real-time Fund Transfer To other Beneficiary Accounts of EXIM Bank, Inter Bank (other than EXIM Bank) Fund Transfer through BEFTN (Any Bank, Any Branch),

আমরা বর্তমানে বিশ্ববিখ্যাত কোর ব্যাংকিং সফটওয়্যার Temenos T24 ব্যবহার করছি যার মাধ্যমে আমরা গ্রাহকদের বহুমাত্রিক সেবা প্রদান করার পাশাপাশি দক্ষ ব্যবস্থাপনা ও ব্যবসায়িক উন্নয়ন নিশ্চিত করতে পারছি। T24 এর মাধ্যমে আমরা গ্রাহকদের সবধরনের ব্যাংকিং, বিনিয়োগ ও বৈদেশিক বাণিজ্য সেবা দেয়ার পাশাপাশি গ্রাহক, কর্তৃপক্ষ ও নিয়ন্ত্রক সংস্থাকে প্রয়োজনীয় বিবরণী দিতে সক্ষম হচ্ছি। এক্সিম ব্যাংক শুরু থেকেই BACH (Bangladesh Automated Clearing House) I BEFTN (Bangladesh Electronic Funds Transfer Network) এর সাথে সংযুক্ত। বাংলাদেশ ব্যাংক ২৯/১০/২০১৫-এ বাংলাদেশে RTGS সিস্টেম চালু করেছে, যার মাধ্যমে এক ব্যাংক থেকে অন্য ব্যাংকে কোন প্রকার বিলম্ব ছাড়াই অতি দ্রুততার সাথে ফান্ড ট্রান্সফারের সুবিধা পাওয়া যাচ্ছে। এক্সিম ব্যাংক একটি অন্যতম ব্যাংক যারা নিজস্ব তৈরিকৃত সফটওয়্যার দিয়ে বাংলাদেশ ব্যাংকের সাথে RTGS (Real Time Gross Settlement) সিস্টেম চালু করেছে। আমরা অ্যাকাউন্ট খোলার সময় জাতীয় পরিচয়পত্র চেক করার অভিপ্রায়ে ইলেকশন কমিশনের ডাটাবেস ব্যবহার করার জন্য তাদের সাথে সরাসরি নেটওয়ার্কের মাধ্যমে সংযুক্ত হয়েছি। এছাড়াও সারাদেশব্যাপী আমাদের ৯৭টি এটিএম বুথের সমন্বয়ে নিজস্ব এটিএম নেটওয়ার্ক রয়েছে যার মাধ্যমে দিনের ২৪ ঘন্টা ও সপ্তাহের ৭দিন আমরা নগদ উত্তোলন ও নিরাপদ ফান্ড ট্রান্সফারের সুবিধা দিচ্ছি। এক্সিম ব্যাংক বাংলাদেশ ব্যাংক প্রবর্তিত NPSB (National Payment Switch Bangladesh) এর সাথে যোগ হওয়া ব্যাংকগুলোর মাঝে অন্যতম যার মাধ্যমে কার্ড পেমেন্ট আরও বিস্তার লাভ করবে এবং এর মাধ্যমে ই-কমার্সও আরও বিকশিত হবে। এছাড়াও NPSB-এর মাধ্যমে এক্সিম ব্যাংকের ডেবিট কার্ডধারীগন এখন যেকোন ব্যাংকের এটিএম বুথ ব্যবহার করতে পারবেন। এটি সম্পূর্ণরূপে আইটি বিভাগের নিজস্ব তৈরিকৃত সফটওয়্যার "NPSB Access Portal" এর মাধ্যমে পরিচালিত হয়। এক্সিম ব্যাংকের এসএমএস ব্যাংকিং সেবা "SMS Banking System Software" এর মাধ্যমে পরিচালিত হচ্ছে যাতে রেজিস্ট্রেশন সুবিধার পাশাপাশি গ্রাহকদের তাৎক্ষনিকভাবে ব্যালেন্স জানা, মিনি স্টেটমেন্ট, স্বয়ংক্রিয়ভাবে এটিএম লেনদেন বার্তা, নগদ জমা ও উত্তোলন বার্তা প্রদানসহ আরও অনেক সুবিধা পাওয়া যাচ্ছে। এক্সিম ব্যাংকের ইন্টারনেট ব্যাংকিং সেবা "AISER" এর মাধ্যমে গ্রাহকরা তাৎক্ষণিকভাবে ব্যালেন্স জানা, বিভিন্ন ডিপোজিট ও স্কিম সমন্ধে জানা, লেনদেন সম্পর্কিত তথ্যাবলী, নিজ ও অন্য ব্যাংকের অ্যাকাউন্টে ফান্ড ট্রান্সফার করা, যেকোন অপারেটরের মোবাইলে রিচার্জ, নিজ ও অন্য ব্যাংকের ক্রেডিট কার্ডের বিল দেয়া, ডিপিডিসি ও তিতাস বিল প্রদান ইত্যাদি কার্যাদি সম্পন্ন করতে পারছেন। বাংলাদেশে SWIFT কার্যক্রমের শুরু থেকেই এক্সিম ব্যাংক ইহার সাথে যুক্ত রয়েছে এবং বর্তমানে এক্সিম ব্যাংক ২২টি (বাইশ) বৈদেশিক বাণিজ্য শাখা এবং প্রধান কার্যালয় SWIFT এর মাধ্যমে বৈদেশিক বাণিজ্য কার্যক্রম চালিয়ে যাচ্ছে। এছাড়াও আমাদের Centralized Trade Processing Division (CTPD) তাদের সকল বৈদেশিক বানিজ্য কার্যক্রম আমাদের নিজস্ব সফটওয়্যার দিয়ে চালাচ্ছে। আমাদের এক্সচেঞ্জ

Mobile Recharge (any operator), Credit Card Bill Payment (EXIM and other banks), Positive Pay Instruction, DPDC & TITAS Utility Bill Payment etc. EXIM Bank started its SWIFT service since SWIFT started its operation in Bangladesh and currently 22 (twenty-two) AD Branches and Head Office are performing foreign exchange transactions under it. Also, our Centralized Trade Processing Division (CTPD) operates with our in-house developed software for their Trade Finance operations. We have developed "Remittance Management Software" & "Remittance User Management System" to run and maintain remittance services of our Exchange Houses (UK and Canada) and other foreign remittance services as ELDORADO, RIA, Western Union, MoneyGram, Express Money, IME, Cash Express, Aftab Currency etc are being maintained by our IT Division smoothly for ensuring smooth flow of foreign remittance. EXIM Bank procured "Ababil" Off-Shore Banking Software and it's already implemented in bank's OBUs. EXIM Bank's management and banking operation is being supported by our several In-house developed automation softwares such as HRM Software, Salary Management System, Provident Fund System, ALCO system, Share-Dividend Management, AGM/EGM software, Problem Management System (PMS), Automated Billing Software, Enterprise Data Warehouse (EDW), Core Banking Interactive Software (CBSISW), TF Aiser (for LC message transfer), Inventory Management System, Internet PROXY Login Portal, LAN Management Software etc. We have implemented Fingerprint based time attendance system in all our branches and divisions with reporting system for management. Our "MIS Reporting Portal" & "MIS General Banking Portal" enables us to generate instant reports from T24 Core banking software to make appropriate and opportune decision and also enables our branches to generate "Bulk Statement" instantly without making any overload in the T24 system server. We have "CIB Online" for CIB sorting, handling and delivery of credit information and IDBB (Bangladesh Bank Return) reporting system that are being used for reporting to Bangladesh Bank. Our "EXIM goAML Interface & Anti-Money Laundering Utility Software" developed as per the guideline of BFIU (Bangladesh Financial Intelligence Unit) and Bangladesh Bank for surveillance, structuring, analyzing, screening probable money laundering activates & unlawful financial activities and detection of terrorist financing and money laundering which will be reported to Bangladesh Bank. We have developed a reporting system for Bangladesh Bank's ISS (Integrated Supervision System) which is being used to supervise the Bank's Head Office and branches' financial health.

হাউজ (ইউকে, কানাডা) থেকে রেমিটেন্স প্রেরণের সুবিধার্থে আমরা রেমিটেন্স সফটওয়্যার "Remittance Management Software", "Remittance User Management System" তৈরি করেছি। এছাড়াও অন্যান্য রেমিটেন্স প্রেরণ মাধ্যম যেমন-ELDORADO, RIA, Western Union, Moneygram, Express Money, IME, Cash Express, Aftab Currency ইত্যাদি সেবার মাধ্যমে নিরবিচ্ছিন্ন রেমিটেন্স প্রবাহ নিশ্চিত করতে ব্যাংকের আইটি সর্বদা কাজ করে যাচ্ছে। এক্সিম ব্যাংক অফশোর ব্যাংকিং কার্যক্রমের জন্য "আবাবিল" অফশোর ব্যাংকিং সফটওয়্যার কিনেছে যা এখন সফলভাবে ব্যবহৃত হচ্ছে। এক্সিম ব্যাংকের ব্যবস্থাপনা পরিষদ ও বিবিধ ব্যাংকিং কার্যক্রম নিজস্ব তৈরীকৃত বিভিন্ন সফটওয়্যার যেমন- HRM Software, Salary Management System, Provident Fund System, ALCO System, Share Software, AGM/EGM Software, Problem Management System, CIB On-line, Automated Billing Software, Enterprise Data Warehouse, Core Banking Interactive Software (CBSISW), TF Aiser (for LC message transfer), Inventory Management System, Internet PROXY Login Portal, LAN Management Software ইত্যাদি দ্বারা নানাবিধ রিপোর্ট, বিবরণী ইত্যাদি প্রণয়ন করা যাচ্ছে যা দিয়ে বিভিন্ন গুরুত্বপূর্ণ সিদ্ধান্ত গ্রহণ ও বাংলাদেশ ব্যাংকে প্রতিবেদন পেশ করা সম্ভব হচ্ছে। আমরা আমাদের সকল শাখা ও প্রধান কার্যালয় প্রাঙ্গনে সকল কর্মকর্তা ও কর্মচারীদের ফিঙ্গারপ্রিন্ট এর মাধ্যমে উপস্থিতি প্রদানের সুবিধা চালু করেছি যা থেকে উপস্থিতি সংক্রান্ত প্রয়োজনীয় রিপোর্ট বের করা যাচ্ছে। আমাদের নিজস্ব তৈরিকৃত "MIS Portal" "MIS General Banking Portal"-এর মাধ্যমে সার্ভারে অতিরিক্ত চাপ প্রয়োগ ছাড়াই সরাসরি T24 থেকে বিভিন্ন বিভাগ ও শাখার জন্য প্রয়োজনীয় রিপোর্ট বের করা যাচ্ছে যার মাধ্যমে সিদ্ধান্ত গ্রহণ আরও সহজ হচ্ছে। কেন্দ্রীয় ব্যাংকের রিপোর্ট করার জন্য আমাদের "CIB Online" দিয়ে বাছাই, যাচাই ও বিনিয়োগ তথ্য প্রতিবেদন তৈরি করা হচ্ছে। তাছাড়া IDBB দিয়ে তথ্যাবলী বের করে বাংলাদেশ ব্যাংকে পেশ করা হচ্ছে। তাছাড়া BFIU (Bangladesh Financial Intelligence Unit) ও বাংলাদেশ ব্যাংক গাইডলাইন মোতাবেক তৈরিকৃত "EXIM goAML Interface & Anti-Money Laundering Utility Software" দিয়ে সম্ভাব্য মানিলন্ডারিং, সন্ত্রাসবাদ অর্থায়ন, অনৈতিক অর্থায়ন ইত্যাদি কর্মকান্ডের উপর কড়া নজরদারী, বিচার বিশ্লেষণ ইত্যাদি করা ছাড়াও বাংলাদেশ ব্যাংকে রিপোর্ট করা হচ্ছে। আমরা বাংলাদেশ ব্যাংকে মাসিক ISS (Integrated Surveillance System) রিপোর্ট করার জন্য সফটওয়্যার তৈরি করেছি যা দিয়ে ব্যাংকের আর্থিক অবস্থা বিবেচনা করা হয়। আমরা BASEL-II বাস্তবায়নের জন্য বিশেষায়িত Business Intelligence (BI) সফটওয়্যার তৈরি করেছি যেখানে বিভিন্ন রিপোর্ট তৈরি করা ছাড়াও অর্থনৈতিক পূর্বাভাস

We have developed specialized Business Intelligence (BI) software for the purpose of BASEL-II implementation where reports of different genre are being generated and assessment of numerous risks especially investment risks are done. We have also planned to implement "Automated Cheque Requisition" System, "Integrated Reporting System" (IRS) for Bangladesh Bank and Electronic Money Transfer Software (for Exchange Houses & ID) very soon.

The IT dimension of Basel II requires that IT delivers value to business and IT risks are appropriately mitigated. We are proud to proclaim that we have one of the best IT infrastructures compared to any other banks in the country. For the Core banking system, we have established two Data Centers: one active datacenter (DC) and the other for disaster recovery (DRS) with all modern security system installed along with servers, storage system and core network equipments. The data centers are now running 24x7 with their full operational capacity both with continuous power supply along with sufficient generators in case of any contingency situation and are synchronously updated simultaneously as a mirror site of each other. In case of any contingency situations like earthquake, fire-hazard, hardware/ software failure of the main data center, interruption of connectivity in the main data center etc, the Disaster Recovery site (DRS) is fully capable to ensure business continuity on its own. Also bank is already implementing Far Data Center (third site) in different seismic zone at Jessore branch and it is fully approved by the IT Steering Committee meeting. Work order is also initiated after proper evaluation process regarding this. We have established our secured corporate Intranet countrywide using WAN connectivity between all the branches and Head Office that enables us to stay connected all the time. For ensuring confidentiality of information at the branch level, access to banking software is secured using password protected user IDs, transaction confirmation is performed using maker-checker concept. To ensure information integrity, physical and logical access to system database is highly protected. We have implemented next generation firewall IPS-IDS for Cyber Security & CCTV-DVR surveillance system with both indoor and outdoor cameras to record, monitor & storage capacity of upto 1 year of activities in our all our branch premises & ATM booths to ensure security as mandated by Bangladesh Bank. IT Risk Management & security of information for Banks has gained much importance recently and it is vital for the banks to ensure that the risks are properly identified and managed.

ও পরিকল্পনা তৈরি এবং বিনিয়োগকালীন ঝুঁকি মূল্যায়ন করা সম্ভব হচ্ছে। এছাড়াও আমাদের আরও কিছু বিশেষ সফটওয়্যার যেমন- "Automated Cheque Requisition System","Integrated Reporting System (IRS)" "Electronic Money Transfer Software (এক্সচেঞ্জ হাউজ-ইউকে, কানাডা, ইন্টারন্যাশনাল ডিভিশন)" খুব শীঘ্রই চালু করার পরিকল্পনা রয়েছে।

BASEL-II এর ধারা মোতাবেক আইটি যথাযথভাবে ব্যাংকিংকে শক্তিশালী করা ছাড়াও ঝুঁকি প্রশমনে সর্বাত্মক চেষ্টা চালিয়ে যাবে। এই মর্মে বলা যায় আমাদের ব্যাংকের আইটি অবকাঠামো দেশের অন্যান্য ব্যাংক হতে যথেষ্ট উন্নততর। আমরা কোর ব্যাংকিং সফটওয়ার চালাবার জন্য দুটি ডাটাসেন্টার স্থাপন করেছি যার মধ্যে একটি Active Data Center এবং অন্যটি Disaster Recovery Data Center যেগুলোতে বহুসংখ্যক সার্ভার, স্টোরেজ ও নেটওর্য়াক সরঞ্জাম অত্যাধুনিক নিরাপত্তার মাঝে রাখা হয়েছে। দুই ডাটা সেন্টারেই পূর্ণ কর্মক্ষমতায় বিরামহীন বিদ্যুৎ সংযোগে এবং ব্যাকআপ জেনারেটরের সাহায্যে দিবারাত্রি একে অপরের Mirror Site হিসাবে চলছে। বিভিন্ন প্রাকৃতিক ও যান্ত্রিক দূর্যোগে আমাদের মূল ডাটা সেন্টার অচল হলেও আমরা আমাদের দ্বিতীয় ডাটা সেন্টার দিয়ে পুরোপুরি ব্যাংকিং কার্যক্রম সচল রাখতে সক্ষম হবো। এছাড়াও এক্সিম ব্যাংক ঢাকার বাইরে অন্য সিসমিক জোন যশোর অঞ্চলে Far Data Center (তৃতীয় সাইট) বাস্তবায়ন করছে এবং এটি সম্পূর্ণরূপে আইটি স্টিয়ারিং কমিটির সভায় অনুমোদিত হয়েছে। ইতিমধ্যে যথাযথ মূল্যায়ন প্রক্রিয়া সম্পন্ন হয়েছে এবং বাস্তবায়নের কাজ শুরু হয়ে গিয়েছে। আমাদের দেশব্যাপী নিরাপদ WAN নেটওয়ার্ক প্রধান কার্যালয় ও শাখাগুলোকে সর্বদা সংযুক্ত করেছে। শাখা পর্যায়ে গোপনীয়তা নিশ্চিতকরণের লক্ষ্যে ব্যাংকিং সফটওয়ারে ঢোকার ক্ষেত্রে User ID কে Password দিয়ে সুরক্ষা নিশ্চিত করা হয়েছে। লেনদেনের ক্ষেত্রে Maker-Checker ব্যবস্থার প্রচলন করা হয়েছে। তথ্য নিরাপত্তা নিশ্চিতকরার জন্য Physical Access ও Logical Access এর ক্ষেত্রে কড়াকড়ি ব্যবস্থা নেয়া হয়েছে এবং সাইবার নিরাপত্তার জন্য আমরা পরবর্তী প্রজন্মের ফায়ারওয়াল IPS-IDS বাস্তবায়ন করেছি। বাংলাদেশ ব্যাংকের নিয়ম অনুযায়ী আমাদের সকল শাখা, প্রধান কার্যালয়ে ও প্রতিটি এটিএম বুথের ভিতরে এবং বাইরে বিশেষ নিরাপত্তা বিধানের লক্ষে প্রয়োজনীয় ক্যামেরা সহকারে সিসিটিভি-ডিভিআর সিস্টেম বাস্তবায়ন করা হয়েছে যেখানে এক বৎসর পর্যন্ত ব্যাকআপ নেয়ার সুবিধা রয়েছে। সম্প্রতি আইটি ঝুঁকি ব্যবস্থাপনা ও তথ্যের নিরাপত্তা অনেক গুরুত্ব অর্জন করেছে এবং ঝুঁকি সঠিকভাবে সনাক্ত ও নিয়ন্ত্রণ করা ব্যাংকের জন্য অত্যাবশ্যকীয় বিষয় হয়ে উঠেছে। এক্সিম ব্যাংক কার্যকরভাবে তথ্য ও যোগাযোগ প্রযুক্তি (আইসিটি) ঝুঁকি ব্যবস্থাপনা বিষয়ে গুরুত্বপূর্ণ কার্যক্রম গ্রহণ করেছে এবং তথ্য ও আইসিটি নিরাপত্তা ঝুঁকিকে অন্যতম "Core Risk" হিসেবে মূল্যায়ন করেছে। এই লক্ষ্যে আমরা ইতিমধ্যে আমাদের নিজস্ব আইসিটি নিরাপত্তা নীতিমালা

EXIM bank effectively addressed Information and Communication Technology (ICT) Risk as one of the key risk management issue which leads to ensure ICT security functions & operations in an effective manner. We have already developed our own ICT Security Policy (version 3.0) for management of various operations, services & associated risks which is closely in line with the latest ICT Security Guideline of Bangladesh Bank (Published on May 2015). In addition, Bank's newly formed ICT Risk Management Committee, IT Security Committee and IT Steering Committee supervises and monitors business disruption and system failures, execution, delivery and process management, data entry errors, vendor disputes, data security, physical security, network security etc. so that any kind of risks can be mitigated & controlled.

By virtue of modern technologies in our banking activity through justified and feasible investment in IT, EXIM Bank is promoting Green banking & moving towards a paperless banking environment centralizing its information collection, processing and dissemination with the help of modern digital technology that serves its customer in best possible manner. More incorporation of IT innovations to integrate with our existing system and successful IT project implementation will continue to steer the bank to achieve the ever-growing expectations of the customers, regulators, shareholders and employees.

Branch Expansion

All over the world banking business has been changing rapidly due to technological innovation and globalization. Banking in Bangladesh has to keep pace with the global change. Now Banks must compete in the market both with local institution as well as foreign ones to survive in such a competitive banking world. Branch expansion is a must for flourishing in business expansion as well as socio-economic development of the country. Continuation to this the following branches have been opened in the year 2016 and thus the total number of branches stands at 113.

"ICT Security Policy" (version 3.0) তৈরি ও বাস্তবায়ন করেছি যাতে রয়েছে বিভিন্ন অপারেশন, সেবা ও ঝুঁকি ব্যবস্থাপনা নিয়ন্ত্রণ পদ্ধতি যা নিবিড়ভাবে বাংলাদেশ ব্যাংকের সর্বশেষ আইসিটি নিরাপত্তা গাইডলাইন (মে, ২০১৫ প্রকাশিত) এর সঙ্গে সঙ্গতিপূর্ণ। উপরন্তু, ব্যাংকের নবগঠিত ICT Risk Management Committee, "IT Security Committee" এবং "IT Steering Committee" বিভিন্ন আইসিটি রিস্ক যেমন সিস্টেমের অকার্যকারিতা ও ব্যর্থতা, বিতরণ ও প্রক্রিয়া ব্যবস্থাপনা, ডেটা এন্ট্রি ত্রুটি, তথ্য নিরাপত্তা, বাহ্যিক নিরাপত্তা, নেটওয়ার্ক নিরাপত্তা ইত্যাদি নিবিড়ভাবে পর্যবেক্ষণ, নিরীক্ষণ ও পর্যালোচনা করছে যাতে যে কোন ধরনের ঝুঁকি নির্বাপিত ও নিয়ন্ত্রণ করা যায়।

আধুনিক তথ্যপ্রযুক্তির বদৌলতে আইটি ক্ষেত্রে পর্যাপ্ত বিনিয়োগের মাধ্যমে এক্সিম ব্যাংক তথ্য সংগ্রহ, ব্যবহার ও বিশ্লেষণ করে যা ভোক্তা পর্যায়ে সর্বোচ্চ সেবা নিশ্চিত করতে সক্ষম হয়েছে। আমাদের বর্তমান আইটি অবকাঠামোতে নতুন নতুন প্রযুক্তির সংযোজন ও পরিকল্পনা বাস্তবায়ন এক্সিম ব্যাংকের শেয়ারহোল্ডার, নিয়ন্ত্রণকারী, সম্মানিত গ্রাহক ও কর্মকর্তা-কর্মচারীদের ক্রমবর্ধমান প্রত্যাশা পূরণের ক্ষেত্রে আরও এগিয়ে নিয়ে যাবে।

শাখা সম্প্রসারণ

প্রযুক্তিগত উদ্ভাবন এবং বিশ্বায়নের কারনে বিশ্বজুড়ে ব্যাংকিং ব্যবসার দ্রুত পরিবর্তন ঘটছে। বিশ্বব্যাপী এই পরিবর্তনের সাথে বাংলাদেশের ব্যাংকিং ব্যবস্থাও অংশীদার। এখন ব্যাংক ব্যবসায় দেশীয় প্রতিষ্ঠানের পাশাপাশি বিদেশী প্রতিষ্ঠানের সাথেও প্রতিযোগিতা করতে হয়। আর ব্যবসায়িক সফলতার পাশাপাশি দেশের আর্থসামাজিক উন্নয়নের জন্য ব্যাংকের শাখা সম্প্রসারণ অত্যাবশক। এই ধারাবাহিকতায়, ২০১৬ সালে আমাদের ব্যাংকের নিম্নলিখিত শাখাগুলো উদ্বোধন করা হয় এবং ব্যাংকের মোট শাখার সংখ্যা দাঁড়িয়েছে ১১৩ টি।



Chairman of the Bank, Mr. Md. Nazrul Islam Mazumder is inaugurating the 104th Branch of EXIM Bank at Rajapur, Comilla

Branch Name	Opening Date	Urban/Rural
Rajapur Branch	21/05/2016	Rural
Netrokona Branch	06/06/2016	Urban
Sariakandi Branch	17/07/2016	Rural
Madhabdi Branch	26/07/2016	Urban
Raozan Pahartali Branch	18/08/2016	Rural
Panchlaish Branch	18/08/2016	Urban
Sirajganj Branch	21/08/2016	Urban
Narayanpur Branch	22/10/2016	Rural
Dattapara Branch	30/10/2016	Rural
Shantinagar Branch	17/11/2016	Urban

EXIM Tower

EXIM Bank purchased 18.37 khatha land at Plot#15, Road#15, Block#CWS(C), Gulshan-1 for the construction of its Head Office "EXIM TOWER". The detail designing works of the proposed building has already been started and within a short time the construction works will begin. The proposed tower is expected to be completed within the next couple of years and utilized by the Bank for its operation. Presently the operation of Head Office is running from different locations but upon completion of the planned tower all staffs will be at one location and tempo of day to day works will be increased. Having Head Office's own Tower at Gulshan area will truly elevated bank's image. EXIM Tower, when completed, will be one of the most exquisite buildings in that area.

Green Banking Activities for Sustainable Economic Development

Due to rapid change in climate, when the existence of world environment and bio-diversity is in threat, at that time, the introduction of the notion of Green Banking in the world economy is a remarkable augmentation. By facing climate change, adverse natural condition due to rising green house gas and other various calamity; properly move towards through the economic & business activivities is now becoming a great challenge. In this case, Green Banking that is environment friendly banking system is very much essential for sustainable economy. Because, the main objectives of Green Banking is to protect environment and also protect financing from the risks arising out of the deteriorating environmental scenario and ensure sustainable banking practices.

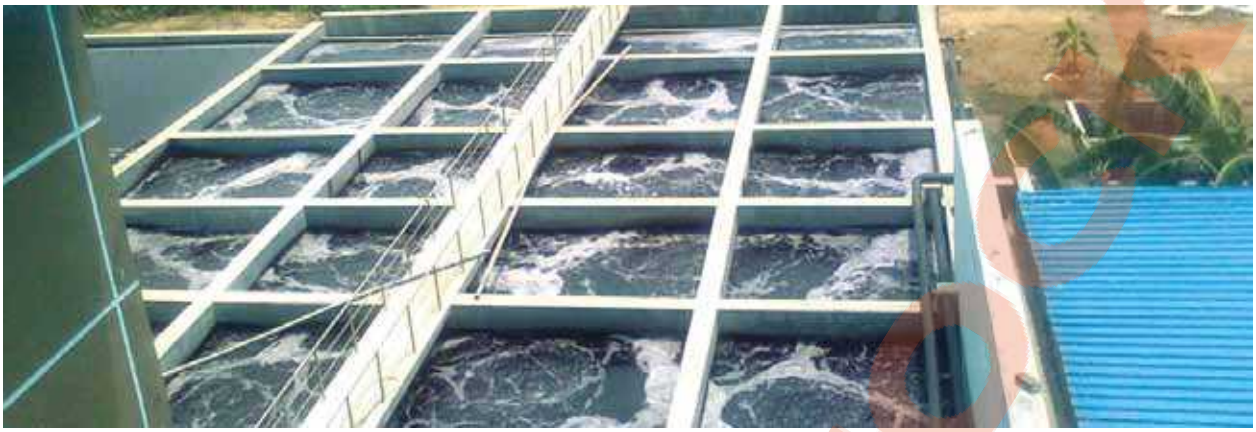
Favourable Nature is very much essential for enriched economy. So, if climate and environment is deteriorated, economy is bound to be deteriorated. By encouraging with this matter, EXIM bank has

এক্সিম টাওয়ার

এক্সিম ব্যাংকের প্রধান কার্যালয় "এক্সিম টাওয়ার" নির্মাণের জন্য প্লট-১৫, রোড-১৫, ব্লক-সি ডব্লিউ এস (সি), গুলশান-১ এ এক্সিম ব্যাংক ১৮.৩৭ কাঠা জমি ক্রয় করেছে। ইতোমধ্যে প্রস্তাবিত ভবনটির বিশদ নকশা প্রণয়নের কাজ শুরু হয়েছে এবং খুব শীঘ্রই ভবনটির নির্মাণ কাজ শুরু হবে। আশা করা যায় আগামী কয়েক বছরের মধ্যে ভবনটি ব্যাংকের ব্যবহারের জন্য উপযোগী হবে। বর্তমানে প্রধান কার্যালয়ের কার্যক্রম কয়েকটি ভবন থেকে পরিচালিত হচ্ছে, প্রস্তাবিত ভবনটির নির্মান কার্য সম্পন্ন হলে সকল কার্যক্রম একই স্থান থেকে পরিচালিত হবে এবং দৈনন্দিন কার্যক্রমে গতিশীলতা বৃদ্ধি পাবে। গুলশান এলাকায় প্রধান কার্যালয়ের নিজস্ব ভবন স্থাপনের মাধ্যমে সত্যিকার অর্থেই এক্সিম ব্যাংকের ভাবমূর্তি বহুলাংশে বৃদ্ধি পাবে। নির্মিত টাওয়ারটি হবে এই এলাকায় অবস্থিত দৃষ্টিনন্দন ভবনগুলির একটি।

টেকসই অর্থনৈতিক উন্নয়নের লক্ষ্যে গ্রীন ব্যাংকিং কার্যক্রম

জলবায়ু পরিবর্তনজনিত কারণে বিশ্ব পরিবেশ ও জীবকূলের অস্তিত্ব যখন হুমকির মুখে পড়েছে ঠিক তখনই অর্থনীতিতে গ্রীন ব্যাংকিং ধারণার প্রচলন একটি উল্লেখযোগ্য সংযোজন। জলবায়ুর পরিবর্তন, গ্রীন হাউজের প্রভাবে প্রতিকূল প্রাকৃতিক অবস্থা, নানা বিপর্যয় মোকাবেলা করে অর্থনৈতিক, ব্যবসায়িক কর্মকান্ড যথাযথভাবে এগিয়ে নেয়া বর্তমানে চ্যালেঞ্জ হয়ে উঠেছে। এক্ষেত্রেগ্রীন ব্যাংকিং তথা পরিবেশবান্ধব ব্যাংকিং ব্যবস্থা টেকসই অর্থনীতির জন্য সবচেয়ে বেশী জরুরী। কেননা, ব্যাংকের কোনো কর্মকান্ড যাতে প্রত্যক্ষ বা পরোক্ষভাবে বিপর্যয়ের কারণ হয়ে না দাঁড়ায় তা নিশ্চিত করে অর্থায়ন ও সার্বিক কর্মকান্ড পরিচালনার মাধ্যমে পরিবেশ রক্ষা করা গ্রীন ব্যাংকিং নীতিমালার মূল লক্ষ্য। সমৃদ্ধ অর্থনীতির জন্য প্রকৃতির আনুকূল্য বিশেষভাবে প্রয়োজন। আর জলবায়ু ও পরিবেশ যদি বিপন্ন হয় তাহলে অর্থনীতিও বিপন্ন হতে বাধ্য। এই ধারনায় উদ্বুদ্ধ হয়ে এক্সিম ব্যাংক টেকসই অর্থনৈতিক উন্নয়নের জন্য পরিবেশবান্ধব ব্যাংক ব্যবস্থা প্রবর্তন করেছে। গ্রীন ব্যাংকিং নীতিমালার আলোকে গ্রীন ফাইন্যান্সের অংশ হিসেবে এক্সিম



Under the Green Banking Policy, the Bank is always eager to invest in Eco-Friendly Projects

introduced environment friendly banking system for sustainable economic development. The Initiatives of EXIM Bank under the green banking policy are -to contribute for the protection of environment avoiding finance in harmful project ; of overall investment a particular amount of money is fixed for environment friendly industry and business activities ; finance in environment friendly different product innovation & marketing ; encouage its efficient employee and customer to protect environment ; provide economic & ethical advocacy for environmental protection related various activities of government or other institutions. To face the environmental risk related challenges & for sustainable economic development EXIM Bank is trying to implement the Green Banking Policy Guideline which is formulated by Bangladesh Bank. For proper implementation of this Guideline, EXIM Bank has taken following intiatives :

1. The Board of Directors of EXIM Bank has formulated a comprehensive "Green Banking Policy" and approved it in its 73rd meeting held on June 19, 2011.
2. A high powered Committee comprising the Directors of the Board of the Bank has also been twisted with the responsibility for preparing, reviewing & monitoring the Bank's Environmental policy, strategies & Program.
3. In consideration with the impact of key environmental issues on banking sector, EXIM Bank, a third generation growing bank issued its "Green Banking Policy" along with a view to developing In-house Environment Management, the Management of the Bank developed "Green Office Guide" under phase-I of the Green Banking Policy.

ব্যাংকের গৃহীত পদক্ষেপগুলোর মধ্যে রয়েছে পরিবেশের জন্য ক্ষতিকর প্রকল্পে অর্থায়ন বা অন্য কোনরূপ সংশ্লিষ্টতা এড়িয়ে পরিবেশ সুরক্ষায় অবদান রাখা, মোট বিনিয়োগের একটি নির্দিষ্ট অংশ পরিবেশবান্ধব শিল্প ও ব্যবসায় বিনিয়োগ, পরিবেশবান্ধব বিভিন্ন পণ্য উদ্ভাবন ও বিপণনে অর্থায়ন, ব্যাংকের নিজস্ব কর্মীবাহিনী ও বিপুলসংখ্যক গ্রাহককে পরিবেশ সুরক্ষায় উদ্বুদ্ধকরণ, সরকারি বা প্রাতিষ্ঠানিক পরিবেশ সংরক্ষণ বিষয়ক বিভিন্ন কর্মসূচিতে আর্থিক ও নৈতিক সমর্থন দান। পরিবেশগত ঝুঁকি মোকাবেলায় টেকসই অর্থনৈতিক উন্নয়নের জন্য বাংলাদেশ ব্যাংক কর্তৃক প্রণীত গ্রীন ব্যাংকিং নীতিমালা সঠিকভাবে বাস্তবায়নের লক্ষ্যে এক্সিম ব্যাংক নিম্নোক্ত পদক্ষেপ গ্রহণ করেছে:

১. এক্সিম ব্যাংকের পরিচালনা পর্ষদ একটি পূর্ণাঙ্গ "গ্রীন ব্যাংকিং পলিসি" প্রণয়ন করেছে যা ব্যাংকের ১৯ জুন ২০১১ তারিখে অনুষ্ঠিত ৭৩তম বোর্ড সভায় অনুমোদিত।

২. পরিবেশগত ঝুঁকি নিয়ন্ত্রণ নীতি বাস্তবায়নের উদ্দেশ্যে "গ্রীন ব্যাংকিং পলিসি" প্রস্তুত, পর্যালোচনা, পরিবেশগত নীতি, কৌশল ইত্যাদি প্রণয়নের জন্য ব্যাংকের পরিচালনা পর্ষদের সমন্বয়ে উচ্চ ক্ষমতা সম্পন্ন একটি কমিটি গঠন করা হয়েছে।

৩. ব্যাংকিং খাতে পরিবেশগত ঝুঁকির বিষয় বিবেচনায় রেখে এক্সিম ব্যাংকের ব্যাবস্থপনা কর্তৃপক্ষ "গ্রীন ব্যাংকিং পলিসি" প্রণয়নের পাশাপাশি অফিসের অভ্যন্তরীণ পরিবেশ ব্যবস্থাপনা উন্নয়নের জন্য "গ্রীন ব্যাংকিং পলিসি"র ধাপ-১ এর অধীনে "গ্রীন অফিস গাইড" প্রণয়ন করেছে।

4. According to SFD Circular # 02 of Bangladesh Bank's Sustainable Finance Department, EXIM Bank has recently formed Sustainable Finance Unit which is headed by the head of Investment Risk Management Division.
5. Bank has also formed a high powered Sustainable Finance Committee comprising all the Head of operational outlet in order to planning & monitoring of sustainable banking & sustainable finance related activities at management level.
6. EXIM Bank has fixed its year's theme as "Be Green, Remain Green & Patronize Green" for accelerating the Green Banking activities through its every spheres of operations.
7. Bank has declared to prefer Eco friendly business activities & has approved Environmental Risk as part of the existing Investment Risk to assess a prospective customer at the time of preparation/ processing of relative investment proposal.
8. EXIM Bank has accredited among the Top 10 Banks for its excellence of promoting high level of diversified Green Banking activities by Bangladesh Bank for the year 2012. (Ref: Annual Report on Green Banking: 2012, Bangladesh Bank).
9. Environmental infrastructure such as renewable energy project, clean water supply project, effluent treatment plant, solid & hazardous waste disposal plant, bio-gas plant is encouraged & financed by the bank. In 2016, it has disbursed Tk. 4,168.26 crore in above eco-friendly sector.
10. Bank has inserted a mandatory clause for installing ETP for any Composite Textile, Dyeing units for availing of investment from EXIM Bank. Bank has disbursed Tk.3683.72 crore in projects having ETP in the year 2016.
11. Bank is encouraging for using Energy Saving Bulbs replacing normal bulbs in Head Office & branches of the Bank. Bank has installed energy efficient solar panel at its 18 (Eighteen)branches & 02 (Two) ATM units to minimize cost & save electricity.
12. For spreading awareness, 428 nos. of employee has been trained up through conducting 11 nos. of training programs exclusively for Green Banking in 2016. Besides, bank conducts at least 01 session for the same in every training course arranged by EXIM Bank Training & Research Academy.
13. Steps are being taken to introduce green marketing which incorporate a broad range of activities, including a product modification, change of the production process, packaging change as well as modifying advertising etc.

৪. বাংলাদেশ ব্যাংকের সাস্টেইনেবল ফাইন্যান্স ডিপার্টমেন্ট-এর জারীকৃত এসএফডি সার্কুলার নং-০২ অনুযায়ী এক্সিম ব্যাংক সম্প্রতি "সাস্টেইনেবল ফাইন্যান্স ইউনিট" গঠন করেছে, যার প্রধান হিসেবে বিনিয়োগ ঝুঁকি ব্যবস্থাপনা বিভাগের প্রধান নিয়োজিত রয়েছেন।

৫. টেকসই ব্যাংকিং ও টেকসই অর্থায়ন বিষয়ক কার্যক্রম ব্যবস্থাপনা পর্যায়ে পরিকল্পনা ও তদারকি করার লক্ষ্যে এক্সিম ব্যাংক সকল অপারেশনাল আউটলেট প্রধানদের সমন্বয়ে একটি উচ্চ পর্যায়ের সাসটেইনেবল ফাইন্যান্স কমিটি গঠন করেছে।

৬. ব্যাংক বার্ষিক কর্মকাণ্ডের মূলমন্ত্র হিসেবে "Be Green, Remain Green & Patronize Green" এর ঘোষণা দিয়েছে।

৭. এক্সিম ব্যাংক পরিবেশ বান্ধব ব্যবসা ও উদ্যোক্তাদের উৎসাহিত করছে এবং বিনিয়োগ প্রস্তাবনা প্রস্তুত ও প্রক্রিয়াকরণের সময় পরিবেশগত ঝুঁকিকে বিদ্যমান বিনিয়োগ ঝুঁকির অবিচ্ছেদ্য অংশ হিসেবে মূল্যায়ন করছে।

৮. বৈচিত্রপূর্ণ গ্রীন ব্যাংকিং কার্যক্রম ও প্রণোদনার জন্য বাংলাদেশ ব্যাংকের মূল্যায়নে উক্ত ব্যাংকের অনুশাসন পরিপালনকারী শীর্ষ ১০টি ব্যাংকের মধ্যে এক্সিম ব্যাংক স্থান করে নিয়েছে। (সূত্রঃ বার্ষিক গ্রীন ব্যাংকিং রিপোর্ট-২০১২, বাংলাদেশ ব্যাংক)।

৯. পরিবেশ বান্ধব অবকাঠামো ও প্রকল্প যেমন-নবায়নযোগ্য জ্বালানি প্রকল্প, বিশুদ্ধ পানি সরবরাহ, বর্জ্য শোধনাগার প্লান্ট, কঠিন ও বিপজ্জনক বর্জ্য শোধনাগার, বায়োগ্যাস প্লান্ট ইত্যাদি বাস্তবায়নে এক্সিম ব্যাংক শুরু থেকে উৎসাহ ও আর্থিক প্রণোদনা দিয়ে আসছে। পরিবেশবান্ধব প্রকল্প বাস্তবায়নে ২০১৬ সালে মোট ৪১৬৮.২৬ কোটি টাকা ঋণ বিতরণ করা হয়েছে।

১০. ব্যাংক বিনিয়োগ প্রদানের ক্ষেত্রে কম্পোজিট টেক্সটাইল, ডাইং ইউনিটসমূহের জন্য "ইটিপি" স্থাপন বাধ্যতামূলক করেছে। ২০১৫ সালে "ইটিপি" সম্পন্ন প্রকল্পে ৩৬৮৩.৭২ কোটি টাকা বিতরণ করেছে।

১১. ব্যাংক বিদ্যুৎ অপচয়রোধে শাখা অফিস ও প্রধান কার্যালয় ভবনে এনার্জি সেভিং বাল্ব ব্যবহার করছে এবং ১৮টি ব্যাঞ্চ ও ২টি এটিএম বুথে পরিবেশ বান্ধব বিদ্যুৎ সাশ্রয়ী সোলার প্যানেল স্থাপন করেছে।

১২. ব্যাংক বিষয়ভিত্তিক সচেনতা বৃদ্ধির জন্য ২০১৬ সালে ১১টি প্রশিক্ষণ কর্মসূচীর মাধ্যমে ৪২৮ জন কর্মকর্তাকে প্রশিক্ষণ প্রদান সম্পন্ন করেছে এবং এক্সিম ব্যাংক ট্রেনিং এন্ড রিসার্চ একাডেমি-র প্রতিটি কোর্সেই গ্রীন ব্যাংকিং এর উপর ন্যূনতম একটি সেশন অত্যাবশ্যক করা হয়েছে।

১৩. গ্রীন মার্কেটিং কার্যক্রম পরিচালনা করার জন্য বিভিন্ন পদক্ষেপ গ্রহণ করা হয়েছে।

14. Bank has formulated specific policies for different environmentally sensitive sectors such as Leather (Tannery), Textile and Apparels, Pulp and Paper etc.
15. Banking activities are operated under fully online communication system & circulates its circulars, office orders & transfer orders etc through this system.
16. It issued necessary circulars regarding Green Banking Activities/Initiatives to implement In-house Environmental Management by all of its branches & regional offices.
17. Reporting the progress work of Sustainable Finance Unit to Sustainable Finance Committee on monthly basis & implement the instructions of the Committee.
18. Reporting the progress work of Sustainable Finance Unit to the Risk Management Committee of the Board of Directors on quarterly basis & implement the instructions of the Board of Directors.
19. Reporting the progress of implementation of Green Banking Activities to Bangladesh Bank on quarterly basis.
20. EXIM Bank is increasingly relying on virtual communication in lieu of physical travel which would help saving cost and energy. Meantime, video conference has already been conducted for the inauguration of the 100th branch which is located at Tungi para, Gopalganj.

In advance initiatives so far taken by EXIM Bank:

- Introduction of On-line banking through Centralized (T-24) Banking Software
- Islamic VISA Card / Debit Card
- ATM/ POS
- Electronic Fund Transfer (EFT)
- Mobile Banking
- E-statement
- SMS Banking
- Internet Banking
- 18 branches & 2 ATM Booth powered by solar energy
- Opening of new branches through video conference
- Project of Urban beautification
- Introduction of agro based scheme
- Helping distressed people through its CSR activities

If Banks and other financial institutions in Bangladesh move towards managing environmental risks in their operations and consider these environmental risk as a part of financing decisions then environment of Bangladesh will be saved from further degradation and local and global sustainable economic development will be ensured.

১৪. পরিবেশগতভাবে স্পর্শকাতর খাতসমূহে বিনিয়োগের জন্য ব্যাংক নির্দিষ্ট নীতি প্রণয়ন করেছে। যেমন-ট্যানারী, টেক্সটাইল ও এ্যাপারেলস্, পাল্প এবং পেপার ইত্যাদি।

১৫. এক্সিম ব্যাংক ব্যাংকিং কর্মকান্ড পরিচালনার সকল পর্যায়ে অন-লাইন কমিউনিকেশন সিস্টেম চালু করেছে যার মাধ্যমে সার্কুলার, অফিস অর্ডার, ট্রান্সফার অর্ডারসহ সকল নির্দেশনা প্রদান করা হয়।

১৬. সকল শাখা ও আঞ্চলিক কার্যালয়ে অভ্যন্তরীণ গ্রীন ব্যাংকিং ব্যবস্থাপনা নীতিমালা যথাযথভাবে বাস্তবায়নের জন্য বিজ্ঞপ্তি জারি করা হয়েছে।

১৭. ন্যূনতম মাসিক ভিত্তিতে সাসটেইনেবল ফাইন্যান্স ইউনিটের কার্যক্রমের অগ্রগতি প্রতিবেদন সাইটেইনেবল ফাইন্যান্স কমিটির নিকট দাখিল ও কমিটির নির্দেশনাসমূহ বাস্তবায়ন করা হচ্ছে।

১৮. ন্যূনতম ত্রৈমাসিক ভিত্তিতে সাসটেইনেবল ফাইন্যান্স ইউনিটের কার্যক্রমের অগ্রগতি প্রতিবেদন পরিচালনা পর্ষদের ঝুঁকি ব্যবস্থাপনা কমিটির নিকট দাখিল ও কমিটির নির্দেশনাসমূহ বাস্তবায়ন করা হচ্ছে।

১৯. এক্সিম ব্যাংক গ্রীন ব্যাংকিং নীতিমালা বাস্তবায়নের অগ্রগতি ত্রৈমাসিক প্রতিবেদন আকারে প্রকাশ করে নিয়মিত বাংলাদেশ ব্যাংকে অবহিত করছে।

২০. এক্সিম ব্যাংক ক্রমবর্ধমানভাবে গতানুগতিক যোগাযোগের বদলে আধুনিক তথ্য প্রযুক্তি নির্ভর যোগাযোগ ব্যবস্থার দিকে ধাবিত হচ্ছে। ইতোমধ্যে গোপালগঞ্জের টুঙ্গিপাড়াতে এক্সিম ব্যাংকের ১০০তম শাখা ভিডিও কনফারেন্সের মাধ্যমে উদ্বোধন করা হয়েছে এবং বর্তমানে এই পদ্ধতিতে নতুন শাখাসমূহ উদ্বোধন করা হচ্ছে।

অন্যান্য গৃহীত কার্যাবলী:

- বিশ্বখ্যাত সেন্ট্রালাইজড ব্যাংকিং সফটওয়ার (T-24) এর মাধ্যমে অন-লাইন ব্যাংকিং স্থাপন।
- ইসলামী ভিসা কার্ড/ডেবিট কার্ড এর প্রচলণ।
- এটিএম/পিওএস চালুকরণ।
- ইএফটি চালুকরণ।
- মোবাইল ব্যাংকিং চালুকরণ।
- ই-স্টেটমেন্ট চালুকরণ।
- এসএমএস ব্যাংকিং চালুকরণ।
- ইন্টারনেট ব্যাংকিং চালুকরণ।
- ব্যাংকের অভ্যন্তরীণ ব্যবস্থাপনাকে পরিবেশবান্ধবকরণ।
- ১৮টি ব্রাঞ্চ ও ২টি এটিএম বুথ পরিবেশবান্ধব সৌরশক্তি দ্বারা পরিচালিত।
- ভিডিও কনফারেন্স এর মাধ্যমে নতুন শাখা উদ্বোধন।
- নগর সৌন্দর্যকরণ প্রকল্প।
- কৃষিভিত্তিক বিনিয়োগ কার্যক্রম সম্প্রসারণ।
- সিএসআর কার্যক্রম সম্প্রসারণ।

যদি ব্যাংক ও আর্থিক প্রতিষ্ঠানসমূহ পরিবেশ ও সামাজিক ঝুঁকিসমূহকে গুরুত্বের সাথে বিবেচনায় নিয়ে ঝুঁকি ব্যবস্থাপনা বাস্তবায়নের লক্ষ্যে পরিবেশ বান্ধব অর্থায়ন করে, তাহলে বাংলাদেশের পরিবেশ সংরক্ষণ যেমন সম্ভব হবে তেমনি জাতীয় ও বৈশ্বিক পর্যায়ে টেকসই অর্থনৈতিক উন্নয়ন নিশ্চিত হবে।

Activities of Alternative Delivery Channel Division

With the pace of the technological advances, EXIM Bank ADC Division has been working for fulfilling the ultimate comfort of the customer's products and services through the variety-automated systems. Not only that, Bank has taken various steps to increase the security and awareness of customer's transactions. Out of these, we have made the transaction hassle free and so easiest.

অল্টারনেটিভ ডেলিভারী চ্যানেল বিভাগ

প্রযুক্তিগত উৎকর্ষতার সাথে সাথে এক্সিম ব্যাংক অল্টারনেটিভ ডেলিভারী চ্যানেল বিভাগ বিভিন্ন স্বয়ংক্রিয় ব্যবস্থাপনার মাধ্যমে গ্রাহকদেরকে সন্তুষ্টি বিধানের লক্ষ্যে পণ্য ও সেবার মান প্রতিনিয়ত বাড়িয়ে চলেছে। শুধু তাই নয়, গ্রাহকদের লেনদেনের নিরাপত্তা ও সচেতনতা বৃদ্ধির জন্য গ্রহণ করেছে নানা মুখি পদক্ষেপ। এছাড়াও লেনদেনকে করেছে ঝামেলামুক্ত ও অত্যন্ত সহজ।

Present Status of ADC Products

Sl. No	ADC Products	Status as on 31.12.16	Status as on 01.01.16
		Number/User	Number/User
01	ATMs	100	83
02	Merchant POSs	61	36
03	Proprietary Debit Card	1,22,687	97,921
04	VISA Card (Prepaid, Hajj, Gift, Travel)	356	292
05	SMS Banking	1,09,727	55,330
06	AISER (Internet Banking)	7,570	4,868
07	CDM (Kiosk)	03	03
08	Call Center – (Call Volume – Inbound and Outbound)	4,23,000	2,48,883

In 2016 we are installing Anti Skimming Device and PIN Shield to secure and risk free transaction of our customers at the each ATM. As a result, more than ever before, customers will be able to withdraw money from ATMs with security. On the other hand, we have implemented strong monitoring system of our ATM Booth.

EXIM Bank has launched pin-based point-of-sales (POS) transaction for the Debit Cardholders. Therefore, from now on each customer can purchase safely by using our debit card of his or her specific secret four-digit PIN number.

Presently, SMS Banking availed customer is getting instant SMS alert in their mobile at the time of depositing or withdrawing fund into Bank by cash/ chequeat least BDT 5,000.00 or above as well as withdrawing cash from ATM at least BDT 5,00.00 or above. Besides, customers account details will also be available through SMS Banking Service.

EXIM Bank's call center is a unique fusion. It has been providing a nonstop customer service round the year since 2013. Customer can get their banking services; know EXIM Bank products and other information by simple dialing at 16246 or +8809604016246 (from overseas) from any corner of the world. Thus, customers able to learn their Banking Product, Services and others information easily.

ADC Division is moving forward to the rise of modern and new technologies by presenting their customer service ahead.

সাধারণ গ্রাহকদের লেনদেন নিরাপত্তা ও ঝুঁকিমুক্ত করতে ২০১৬ সালে আমরা প্রত্যেকটি এটিএম এ এন্টিস্কিমিং এবং পিন শিল্ড ডিভাইস স্থাপন করছি। ফলে, গ্রাহকগণ পূর্বের তুলনায় আরো বেশি নিরাপত্তার সহিত এটিএম থেকে টাকা উত্তোলন করতে পারবে। অন্যদিকে, এক্সিম ব্যাংকের সকল এটিএম বুথে পর্যবেক্ষণ আরো জোরদার করা হয়েছে। এক্সিম ব্যাংক ডেবিট কার্ড গ্রাহকদের জন্য পিন বেইস্ড পয়েন্ট অফ সেল্স চালু করেছে। ফলে, এখন থেকে প্রত্যেক গ্রাহক তার কার্ডের চার সংখ্যার নির্দিষ্ট গোপন নম্বরটি ব্যবহার করে নিরাপদে কেনাকাটা করতে পারবেন।

বর্তমানে, এস.এম.এস. গ্রাহকগণ টাকা ৫,০০০.০০ বা তদুর্ধ্বে নগদ/চেকে ব্যাংকে জমা অথবা ব্যাংক হতে উত্তোলন এবং এটিএম থেকে কমপক্ষে ৫০০.০০ টাকা বা তদুর্ধ্বে উত্তোলনের ক্ষেত্রে তাৎক্ষনিক ভাবে মোবাইলে এস.এম.এস এল্যার্ট পেয়ে যাবেন। এছাড়াও নিজ হিসাবের বিস্তারিত তথ্য এস.এম.এস. সেবার মাধ্যমে পাওয়া যাবে।

কলসেন্টার এক্সিম ব্যাংকের একটি অনবদ্য সংযোজন। ২০১৩ সাল থেকে বিরতিহীন ভাবে সপ্তাহে ৭ দিন ২৪ ঘন্টা পৃথিবীর যে কোন প্রান্ত থেকে গ্রাহকগণ ১৬২৪৬ অথবা +৮৮০৯৬০৪০১৬২৪৬ (বিদেশ থেকে) এই নম্বরে ফোনের মাধ্যমে ব্যাংকিং সেবা গ্রহণ করতে পারছেন। ফলে, গ্রাহকগণ ব্যাংকের পণ্য, সেবা ও অন্যান্য তথ্য সম্পর্কে খুব সহজেই জেনে নিতে পারছেন।

গ্রাহক সেবাকে সামনে রেখে এডিসি বিভাগ এগিয়ে চলেছে আধুনিক ও নতুন প্রযুক্তির উন্মেষ ঘটাতে।

EXIM Mobile Banking Division

Mobile Banking is itself financial system. Mobile Banking gives the solution to the unbanked population which was introducing by the Central Bank of Bangladesh on December 20, 2011. In that respect few banks are getting licence on mobile financial service from Bangladesh Bank and providing mobile banking services last couple of years. EXIM BANK has launched 'EXIM Cash' Mobile Financial Services on 18 June 2013 to meet up the demands of customers.

Objectives of Mobile Banking

- Mobilize no cost and low cost funds
- Provide banking facilities to unbanked people
- Develop IT enabled modern Banking facilities
- Comply with Bangladesh Bank regulation
- To create new source of revenue
- To increase an image-enhancing product
- To enable banks to deliver existing services via mobile phones
- To reduce cost of service over traditional counter system
- To enhance marketing opportunities by introducing a more immediate and personalized communication over mobile phones

Features of Mobile Banking

- Customer Registration
- Cash-in (cash deposit)
- Cash-out (cash withdrawal)
- Salary Disbursement
- Merchant Payment
- Fund Transfer (P2P)
- Mobile Top-up
- Balance Inquiry

Upcoming new Features

- Foreign Remittance
- Utility Bill Payments
- Passport fees Payments
- Insurance Premium Payments
- Tuition Fees Collection

এক্সিম মোবাইল ব্যাংকিং বিভাগ

মোবাইল ব্যাংকিং একটি নতুন ফিন্যান্সিয়াল সিস্টেম। ব্যাংকিং সেবার বাহিরের জনগনের জন্য ব্যাংকিং সেবা দেয় মোবাইলের ব্যাকিং যার সূত্রপাত করে বাংলাদেশ ব্যাংক ২০ ডিসেম্বর ২০১১ তারিখে। এরই ধারাবাহিকতায় কয়েকটি ব্যাংক মোবাইল ফিন্যান্সিয়াল সার্ভিসের জন্য বাংলাদেশ ব্যাংক থেকে লাইসেন্স গ্রহন করে এবং গত কয়েক বছর ধরে এই সেবা দিয়ে আসছে। এক্সিম ব্যাংক মোবাইল ব্যাংকিং বিভাগ গ্রাহকদের চাহিদা পূরনের লক্ষ্যে গত ১৮ জুন ২০১৩ সাল থেকে "এক্সিম ক্যাশ" নামে মোবাইল ফিন্যান্সিয়াল সার্ভিস চালু করেছে।

মোবাইল ব্যাংকিং এর লক্ষ্য

- খরচবিহীন এবং কম খরচে তহবিল সহজলভ্য করা।
- ব্যাংকিং আওতা বহির্ভূত জনগণকে ব্যাংকিং সুবিধা প্রদান করা।
- আধুনিক ব্যাংকিং সিস্টেম সম্বলিত সুবিধার উন্নয়ন করা।
- বাংলাদেশ ব্যাংকের নিয়ম-কানুন এর অনুবর্তী হওয়া।
- নতুন আয়ের উৎস তৈরী করা।
- ব্যাংকিং সেবা (পণ্য) এর ভাব মর্যাদা বৃদ্ধি করা।
- মোবাইল ফোনের মাধ্যমে ব্যাংকের বিদ্যমান সেবা প্রদান সক্ষম করা।
- সনাতন পদ্ধতির ব্যাংকিং সিস্টেম কস্ট কমানো।
- মোবাইল ফোনের মাধ্যমে আরও দ্রুত বিপণন সুযোগ বৃদ্ধি করা।
- স্থিতি প্রদান অনুসন্ধান।

মোবাইল ব্যাংকিং সেবাসমূহ

- গ্রাহক নিবন্ধন
- টাকা জমা
- টাকা উত্তোলন
- বেতন বিতরণ
- মার্চেন্ট পেমেন্ট
- মোবাইল টপ-আপ
- হিসাব-নিকাশ অনুসন্ধান

ভবিষ্যতে বৃদ্ধিযোগ্য সেবাসমূহ

- বিদেশ থেকে প্রেরিত অর্থ
- ইউটিলিটি বিল প্রদান
- পাসপোর্ট বিল প্রদান
- ইন্সুরেন্স প্রিমিয়াম প্রদান
- টিউশন ফি প্রদান

Current Status of EXIM Mobile Banking

SL	Description	Quantity	Amount
01	Total Registered Customer	3638	4,91,500.00
02	Total Agent	17	7,650.00
03	Cash In (Deposit)	86	3,01,267.00
04	Cash Out (Withdrawal)	66	3,28,500.00
05	Fund Transfer (P2P)	164	12,31,446.00
06	Air Time Top-up (Mobile Recharge)	418	11,297.00

Banks will be able to take advantage of widespread Mobile Banking ownership to widen their customer base and increase their indirect revenue potential. On the other hand, customers that banks reach through the mobile channel could be increasingly satisfied because of their increased of access to financial services and the customized offerings that banks' mobile data collection can offer them.

Capital Management

Banks in Bangladesh are required to maintain capital as per the guideline 'Risk Based Capital Adequacy (RBCA) for Banks (Revised regulatory capital framework in the line with Basel III)' issued by Bangladesh Bank. EXIM Bank maintained Capital to Risk Weighted Ratio (CRAR) of 11.83% as on 31 December 2016 against the minimum regulatory requirement of 10.625%. The Capital was maintained against credit risk, market risk and operational risk as per Standardized Approach, Standardized (Rule Based) Approach and basic Indicator Approach respectively under pillar-1 of Basel-III. The higher CRAR of EXIM Bank strengthened is shock resilience capacity. Besides, the greater amount of capital suffices to support the Bank's forthcoming business growth.

The Bank has a Supervisory Review Process (SRP) Team to assess overall capital adequacy of the bank under pillar-2 of Basel-III. The Bank is in process to assess additional capital requirement for different risks for the year 2016 as per Bangladesh Bank guideline 'Revised Process Document for SRP-SREP Dialogue on ICAAP (Implementation of 2nd pillar of Basel-III)'. The Risks covered in the Process Document are Residual Risk, Investment Concentration Risk, Profit Rate Risk in Banking Book, Liquidity Risk, Reputation Risk, Settlement Risk, Strategic Risk, Evaluation of Core Risk Management, Environmental & Climate Change Risk and other Material Risk (Employee Turnover Risk).

Bank has been making all required disclosures both in quantitative and qualitative from under pillar-3 of Basel-III on its risk profile, capital adequacy and risk management system as per guidelines of Bangladesh Bank. The disclosures are made in the annual report and website of the Bank heading "Disclosures on Risk Based Capital (Basel-III)" regarding its asset-base, associated risks and capital adequacy to meet probable loss of assets. It may be mentioned here

মোবাইল ব্যাংকিং এর মালিকানার মাধ্যমে ব্যাংক তার বৃহৎ পরিসরের গ্রাহকদের সুবিধা নিতে সক্ষম হচ্ছে এবং ব্যাংকের আয় বৃদ্ধিতে পরোক্ষভাবে ভূমিকা রাখছে। অন্যদিকে যেসব গ্রাহক মোবাইল ব্যাংকিং এর মাধ্যমে যে সেবা পাচ্ছেন তাতে তারা আশাতীত সন্তুষ্ট কারন তাদেরকে এর মাধ্যমে ফিন্যান্সিয়াল সার্ভিসে প্রবেশ করার সুযোগ বৃদ্ধি করা হয়েছে।

মূলধন ব্যবস্থাপনা

বাংলাদেশ ব্যাংক কর্তৃক জারিকৃত নীতিমালা 'ব্যাংকসমূহের জন্য ঝুঁকি ভিত্তিক মূলধন পর্যাপ্ততা (বাসেল-৩ এর আলোকে সংশোধিত বিধিবদ্ধ মূলধন কাঠামো)' অনুযায়ী বাংলাদেশের ব্যাংকসমূহকে প্রয়োজনীয় মূলধন সংরক্ষণ করতে হয়। ৩১শে ডিসেম্বর ২০১৬ তারিখে এক্সিম ব্যাংক ১০.৬২৫% ন্যূনতম প্রয়োজনীয় বিধিবদ্ধ মূলধনের বিপরীতে ১১.৮৩% মূলধন সংরক্ষণ করেছে। উক্ত মূলধন বাসেল-৩ এর পিলার-১ এর অধীনে বিনিয়োগ ঝুঁকি, বাজার ঝুঁকি ও পরিচালনা ঝুঁকির বিপরীতে যথাক্রমে ষ্ট্যান্ডারডাইজড এ্যাপ্রোচ, ষ্ট্যান্ডারডাইজড (রুল বেইজড) এ্যাপ্রোচ এবং বেসিক ইন্ডিকেটর এ্যাপ্রোচ অনুসরণ করে সংরক্ষণ করা হয়েছে। এক্সিম ব্যাংকের উচ্চতর মূলধন এর ঘাত-প্রতিরোধি ক্ষমতা দৃঢ় করেছে। পাশাপাশি, অধিক মূলধন ব্যাংকের আসন্ন ব্যবসায়িক প্রবৃদ্ধিতে সমর্থন যোগাতে যথেষ্ট।

ব্যাসেল-৩ এর পিলার-২ এর অধীনে সার্বিক মূলধন পর্যাপ্ততা নিরূপণের জন্য ব্যাংকের একটি সুপারভাইজরি রিভিউ প্রসেস (এসআরপি) দল রয়েছে। বাংলাদেশ ব্যাংকের নীতিমালা 'ICAAP এর উপর এসআরপি-এসআরইপি সংলাপের সংশোধিত প্রসেস ডকুমেন্ট (ব্যাসেল-৩ এর দ্বিতীয় পিলার বাস্তবায়ন)' অনুযায়ী এক্সিম ব্যাংক ২০১৬ সনের জন্য প্রয়োজনীয় অতিরিক্ত মূলধন নিরূপণ করছে। প্রসেস ডকুমেন্টে অন্তর্ভুক্ত রিস্কসমুহ হচ্ছে ঃ রিসিডিউয়াল ঝুঁকি, ইনভেস্টমেন্ট কনসান্ট্রেশন রিস্ক, প্রফিট রেট রিস্ক অন ব্যাংকিং বুক, লিকিউডিটি রিস্ক, রেপুটেশন রিস্ক, সেটলমেন্ট রিস্ক, স্ট্র্যাটেজিক রিস্ক, ইভ্যালুয়েশন অব কোর রিস্ক ম্যানেজমেন্ট, এনভায়রনমেন্টাল এন্ড ক্লাইমেট চেঞ্জ রিস্ক এবং অন্যান্য ম্যাটেরিয়াল রিস্ক (এমপ্লয়ি টার্নওভার রিস্ক)।

ব্যাসেল-৩ এর পিলার-৩ এর অধীনে বাংলাদেশ ব্যাংকের নীতিমালা অনুযায়ী ব্যাংক সংখ্যাগত ও গুণগত উভয় পদ্ধতিতে ঝুঁকির রূপরেখা, মূলধন পর্যাপ্ততা ও ঝুঁকি ব্যবস্থাপনা প্রণালীর উপর প্রয়োজনীয় সকল 'অবহিতকরণ প্রতিবেদন' প্রকাশ করে আসছে। ষ্টেকহোল্ডাররা যাতে ব্যাংকের সম্পদ ভিত্তি, আনুসঙ্গিক ঝুঁকি এবং সম্পদের সম্ভাব্য ক্ষতি পোষাতে সংরক্ষিত মূলধন সম্পর্কিত ব্যাংকের অবস্থান জানতে পারে, সে লক্ষ্যে 'অবহিতকরণ প্রতিবেদন' ব্যাংকের বার্ষিক প্রতিবেদন ও ওয়েবসাইটে 'ডিসক্লোসারস অন রিস্ক বেইজড ক্যাপিটাল (ব্যাসেল-৩)

that from January 01, 2015, Basel-III regime has been started replacing the earlier version Basel-II, as per new guidelines "Guidelines on Risk Based Capital Adequacy (Revised Capital Framework for Banks in line with Basel-III) issued by Bangladesh Bank with a view to improve the ability to absorb shock arising from financial and economic stress.

Role of Asset and Liability Management Committee

Our Asset and Liability Management Committee (ALCO) comprises of senior management personnel with Chief Executive Officer as the chairman. Its responsibility is to manage the assets and liabilities of the bank in such a way so that enough liquidity is maintained and expected profit can also be earned. For maintaining enough liquidity, need for liquid assets immediately and in near future has to be estimated and enough liquid assets has to be maintained accordingly. But the committee has also to be cautious so that maintenance of huge liquid assets does not leave negative impact on profitability. To protect the bank's liquidity and profitability from the negative impact of the movement of profit rate in the market, the committee analyzes mismatches between rate sensitive assets and liabilities, mix of assets and liabilities etc. and formulates necessary action plans. Maintaining sufficient spread between Cost of Fund and Yield on Investment is also an important task of the committee. For this purpose, the committee determines provisional rates of deposits and investments considering various internal and external indicators. Complying with all regulatory requirements as to liquidity risk and profit rate risk is also an important responsibility of the committee.

Internal Control & Compliance

Due to association of high risks in banking business, strong and effective internal control systems have become significant to ensure transparency and accountability. However, the bank's outlook towards Internal Control includes not only regulatory and legal requirements but also various internal approaches, policies, procedures and practices based on the best practices of local and global banks. Internal Control incorporates internal Audit, Compliance and Risk functions of the bank through segregation of duties as part of its continuous monitoring of the bank's internal system. To reduce the operational risks of the Bank, the Division conducts regular audit and inspection on the business affairs of the Bank based on different manuals, instructions, rules and procedures laid down by Bangladesh Bank and other regulatory authorities

শিরোনামে প্রকাশ করা হয়। এ প্রসঙ্গে উল্লেখ্য যে, জানুয়ারী ০১, ২০১৫ হতে ব্যাসেল-৩ এর নতুন যুগ শুরু হয়ে গেছে যা কিনা ব্যাসেল-২ কে প্রতিস্থাপন করেছে বাংলাদেশ ব্যাংকের 'গাইড লাইনস অন রিস্ক বেস্ড ক্যাপিটাল এ্যাডিকোয়েসি' (ব্যাসেল -৩ এর আলোকে সংশোধিত বিধিবদ্ধ মূলধন কাঠামো) নতুন নির্দেশনা অনুযায়ী। এর উদ্দেশ্য হচ্ছে ব্যাংকের আর্থিক ও অর্থনৈতিক ঝুঁকি সৃষ্টি প্রতিহত করার ক্ষমতা অধিকতর সুসংহতকরণ।

সম্পদ ও দায় ব্যবস্থাপনা কমিটির ভূমিকা

আমাদের সম্পদ ও দায় ব্যবস্থাপনা কমিটি (অ্যালকো) উর্ধ্বতন ব্যবস্থাপনা কর্মকর্তাদের সমন্বয়ে গঠিত, যার সভাপতি হচ্ছেন প্রধান নির্বাহী কর্মকর্তা। কমিটির দায়িত্ব হচ্ছে ব্যাংকের সম্পদ ও দায় সমূহকে এমনভাবে ব্যবস্থাপনা করা যাতে পর্যাপ্ত তারল্য বজায় থাকে এবং প্রত্যাশিত মুনাফাও অর্জিত হয়। পর্যাপ্ত তারল্য বজায় রাখার জন্য তাৎক্ষণিক এবং অদূর ভবিষ্যতে তরল সম্পদের প্রয়োজন অনুমান করতে হয় এবং তদানুযায়ী পর্যাপ্ত পরিমাণে তরল সম্পদ সংরক্ষণ করতে হয়। কিন্তু অধিক তরল সম্পদ সংরক্ষণ যেন মুনাফার উপর নেতিবাচক প্রভাব না ফেলে সে ব্যাপারেও কমিটিকে সতর্ক থাকতে হয়। বাজারে মুনাফার হারের উঠা নামার নেতিবাচক প্রভাব থেকে ব্যাংকের তারল্য ও মুনাফাকে রক্ষা করার জন্য এ কমিটি ঝুঁকি সংবেদনশীল সম্পদ ও দায়ের মধ্যে ব্যবধান, সম্পদ ও দায়ের সংমিশ্রণ ইত্যাদি বিশ্লেষণ করে এবং প্রয়োজনীয় কর্ম-পরিকল্পনা প্রণয়ন করে। সংগৃহীত তহবিলের উপর ব্যয় এবং তহবিল বিনিয়োগ করে অর্জিত আয়ের মধ্যে পর্যাপ্ত ব্যবধান বজায় রাখাও এ কমিটির একটি অন্যতম কাজ। এ উদ্দেশ্যে এ কমিটি ব্যাংকের অভ্যন্তরীণ এবং বাহ্যিক বিভিন্ন নির্দেশক সমূহ বিবেচনা করে আমানত এবং বিনিয়োগের প্রাক্কলিত মুনাফার হার নির্ধারণ করে থাকে। তারল্য ঝুঁকি এবং মুনাফার হারের ঝুঁকি সংক্রান্ত বিধিবদ্ধ সকল শর্ত মেনে চলাও এ কমিটির একটি গুরুত্বপূর্ণ দায়িত্ব।

অভ্যন্তরীণ নিয়ন্ত্রণ ও পরিপালন বিভাগ

ব্যাংক ব্যবস্থাপনায় উচ্চ ঝুঁকির সংশ্লিষ্টতার প্রেক্ষিতে স্বচ্ছতা এবং দায়বদ্ধতা নিশ্চিতকল্পে একটি শক্তিশালী অথচ কার্যকর অভ্যন্তরীণ নিয়ন্ত্রণ ব্যবস্থা অত্যন্ত গুরুত্বপূর্ণ হিসেবে বিবেচিত হয়ে থাকে। তথাপি, ব্যাংকের দৃষ্টিতে অভ্যন্তরীণ নিয়ন্ত্রণ কেবলমাত্র নিয়ন্ত্রণমূলক এবং আইনি বাধ্যবাধকতার মধ্যেই সীমাবদ্ধ নয়, বরং দেশীয় এবং বিশ্বের অপরাপর ব্যাংকগুলো কর্তৃক অনুসৃত কতিপয় প্রথা, রীতিনীতি, বিধি এবং নিয়মাচারও এর আওতাভুক্ত। নিরবিচ্ছিন্ন তদারকির অংশ হিসেবে অভ্যন্তরীণ নিয়ন্ত্রণ, পরিপালন এবং ঝুঁকি সংক্রান্ত কার্যক্রমের সঠিক বন্টন ব্যাংকের অভ্যন্তরীণ নিয়ন্ত্রণ ব্যবস্থার অন্তর্ভুক্ত। পরিচালনাগত ঝুঁকি নিরসনে অত্র বিভাগ বিভিন্ন নিয়ন্ত্রণকারী কর্তৃপক্ষ এবং বাংলাদেশ ব্যাংক কর্তৃক সময় সময় প্রকাশিত নীতিমালা ও নির্দেশিকা মোতাবেক সার্বিক ব্যাংকিং কর্মকান্ডের উপর নিয়মিত নিরীক্ষা ও পরিদর্শন

from time to time. Under the umbrella of Internal Control and Compliance Division (ICCD), EXIM Bank has formed three separate functional units based on the guidelines formulated by the Bangladesh Bank:

1. Audit and Inspection Unit
2. Compliance Unit
3. Monitoring Unit

Audit and Inspection Unit:

Audit and Inspection Unit solicits not only an independent assessment of the sufficiency of, and compliance with, the bank's inherent rules and regulations but also implementation of the regulatory requirements of the Central bank and other regulatory bodies. Besides, the internal audit assists senior management and the board of directors in efficient and effective discharge of their responsibilities and plays a pivotal role in preparing a blend of transparency and accountability. In conformity with guidelines of Bangladesh Bank, Internal Control and Compliance Division of EXIM Bank prepared quarterly reports on the audit findings during the year 2016 and submitted to the board audit committee for their examination and necessary guidance.

Compliance Unit

This unit is primarily devoted to ensuring that bank complies with all regulatory requirements while conducting its business. This unit also coordinates with all the regulators and notifies necessary modifications to other Divisions/Branches. In addition, they ensure compliance of all comprehensive and special inspection reports of Bangladesh Bank, internal audit and other regulatory bodies like tax authority, ministry of finance etc.

Monitoring Unit

Functions of Monitoring Unit is to ensure that there are no deviations and misreporting on the Departmental Control Function Checklist (DCFCL) and Quarterly Operational Report (QOR). Moreover, its scope includes ensuring effective monitoring on the key and high risk items identified by the internal audit team, forwarding recommendations to the Head of ICCD for arranging special inspection on the divisions of head office/ branches, when major deviations are detected.

কার্যক্রমের আয়োজন করে থাকে। বাংলাদেশ ব্যাংকের নির্দেশনা অনুযায়ী অভ্যন্তরীণ নিয়ন্ত্রণ ও পরিপালন বিভাগের অধীনে এক্সিম ব্যাংক নিম্নলিখিত তিনটি পৃথক কার্যকরী ইউনিট গঠন করেছে:

১. নিরীক্ষা ও পরিদর্শন ইউনিট
২. পরিপালন ইউনিট
৩. তদারকি ইউনিট

নিরীক্ষা ও পরিদর্শন ইউনিট

নিরীক্ষা ও পরিদর্শন ইউনিটের মুখ্য উদ্দেশ্য হলো ব্যাংকের নিজস্ব নিয়মনীতির যথার্থতা ও তার সুষ্ঠু পরিপালনের স্বাধীন ও নিরপেক্ষ মূল্যায়ন এবং পাশাপাশি কেন্দ্রীয় ব্যাংকসহ কতিপয় নিয়ন্ত্রণকারী কর্তৃপক্ষ কর্তৃক আরোপিত নীতিমালার সঠিক ও পূর্ণাঙ্গ বাস্তবায়ন। এছাড়া অত্র ইউনিট স্বচ্ছতা ও জবাবদিহিতার সমন্বয়ে ব্যাংকের উর্ধ্বতন ব্যবস্থাপনা কর্তৃপক্ষ এবং পরিচালনা পর্ষদের স্বস্ব দায়িত্ব সুচারুভাবে পালনে পূর্ণ সহায়তা প্রদান করে থাকে। বাংলাদেশ ব্যাংকের নির্দেশনার আলোকে অভ্যন্তরীণ নিয়ন্ত্রণ ও পরিপালন বিভাগ ইতোমধ্যে ২০১৬ ইংরেজি বৎসরে নিরীক্ষাকালীন উদঘাটিত ত্রুটি বিচ্যুতি ও অনিয়ম সমূহের ত্রৈমাসিক প্রতিবেদন প্রস্তুত পূর্বক পর্ষদ নিরীক্ষা কমিটির নিকট যাচাই বাছাই এর নিমিত্তে দাখিল করেছে।

পরিপালন ইউনিট

অত্র ইউনিট মূলত যে বিষয়টি তত্ত্বাবধান করে থাকে তা হলো ব্যাংক তার ব্যবসায়িক কর্মকান্ড পরিচালনায় সকল দিক নির্দেশনা যথাযথ প্রক্রিয়ায় অনুসরণ ও পরিপালন করেছে কিনা। এছাড়া বাংলাদেশ ব্যাংক, অভ্যন্তরীণ নিরীক্ষা বিভাগসহ কতিপয় নিয়ন্ত্রণকারী সংস্থা যেমন কর কর্তৃপক্ষ, অর্থ মন্ত্রণালয় ইত্যাদি কর্তৃক উপস্থাপিত বিশদ ও বিশেষ প্রতিবেদনের পরিপালনের বিষয়টিও অত্র ইউনিট নিশ্চিত করে থাকে।

তদারকি ইউনিট

শাখা কর্তৃক দাখিলকৃত Departmental Control Function Checklist (DCFCL) এবং Quarterly Operational Report (QOR) এর সঠিকতা যাচাই, অভ্যন্তরীণ নিরীক্ষা দল কর্তৃক চিহ্নিত প্রধান এবং উচ্চ ঝুঁকিবহনকারী বিষয়সমূহের সুষ্ঠু তদারকি, প্রয়োজনে শাখা ও প্রধান কার্যালয়ে বিশেষ পরিদর্শন কর্মসূচী পরিচালনার নিমিত্তে অভ্যন্তরীণ নিয়ন্ত্রণ ও পরিপালন বিভাগের প্রধানের নিকট প্রয়োজনীয় পরামর্শ ও সুপারিশমালা প্রেরণ ইত্যাদি এই ইউনিটের কর্মকান্ডের অন্তর্ভুক্ত।

Anti Money Laundering Activities of the Bank

Consequent upon ever increasing trend of Money Laundering and Capital flight coupled with ongoing terrorist activities across the globe-the stake holders have been forced to attach special focus on ML/TF issues in the recent days. 'BANK' being a major player of financial erana has been invariably considered to be the most vulnerable institution in this particular area. It goes without saying that Money Laundering & Terrorist Financing both have a series of adverse impacts on a country's economy impeding the socio-economic, political and cultural development of the society at large. The money launderers and terrorist financiers are adopting more and more complicated and sophisticated ways and means and using new technology to carry out their misdeeds. To deal with these complex and emerging challenges, the global community has taken diverse ventures against such crimes.

To mitigate the risk related to ML/TF, EXIM Bank has nominated a Deputy Managing Director as "Chief Anti-Money Laundering Compliance Officer (CAMLCO)" and Central Compliance Unit (CCU), a twelve member's apex committee for the prevention of AML/CFT, having sufficient authority to implement and enforce corporate wide AML policy, procedures & measures reporting directly to the Chief Executive Officer and the Board of Directors. The bank also nominated Deputy CAMLCO and a BAMLCO at branch level to collectively make the bank compliant on AML/CFT issues. Currently the following officials are involved to look after the functions related to AML/CFT issues:

Particulars	Number of employees
CAMLCO	01
DCAMCLO	01
CCU Members	12
BAMLCOs	113
AMLD Officials	07
Grand Total	134

Our bank recognizes its obligation to prevent the financial channels and products from being used by the money launderers and terrorist groups for illicit purposes. To create AML/CFT awareness, Anti-Money Laundering Division arranged a series of Daylong Training Workshops on "Prevention of Money Laundering and Combating Financing of Terrorism" in 2016 participated by as many as 457 officials including members of Senior Management, Officials of ICCD

ব্যাংকের মানি লন্ডারিং প্রতিরোধ কার্যক্রম

সাম্প্রতিক সময়ে বিশ্বব্যাপী ক্রমবর্ধমান মানিলন্ডারিং, মূলধন পাচার এবং সেই সাথে ব্যাপক সন্ত্রাসী কর্মকান্ড সংশ্লিষ্ট সকল পক্ষকে বিশেষভাবে উদ্বিগ্ন করে তুলেছে। আর্থিক খাতের সবচেয়ে গুরুত্বপূর্ণ প্রতিষ্ঠান হিসাবে এ ক্ষেত্রে সঙ্গত কারণেই ব্যাংক অত্যন্ত ঝুঁকিপূর্ণ অবস্থানে রয়েছে। এটা বলার অপেক্ষা রাখে না যে, মানিলন্ডারিং ও সন্ত্রাসে অর্থায়ন সামগ্রিকভাবে দেশের আর্থ সামাজিক, রাজনৈতিক ও সাংস্কৃতিক উন্নয়নকে মারাত্মকভাবে বাধাগ্রস্থ করছে। মানিলন্ডারার এবং সন্ত্রাসে অর্থায়নকারীরা ক্রমশ অধিকতর সূক্ষ, জটিল ও নতুন নতুন পদ্ধতি অবলম্বন করছে এবং অত্যাধুনিক প্রযুক্তিসমূহ এসব কাজে ব্যবহার করছে। এই ক্রমবর্ধমান জটিলতার মধ্যে আন্তর্জাতিক সম্প্রদায়ও ক্রমাগত এইসব ঝুঁকি মোকাবেলায় নানামুখী প্রচেষ্টা চালিয়ে যাচ্ছে।

বিরাজমান পরিস্থিতিতে ঝুঁকি মোকাবেলার লক্ষ্যে, এক্সিম ব্যাংক একজন উপ-ব্যবস্থাপনা পরিচালককে প্রধান মানিলন্ডারিং প্রতিরোধ পরিপালন কর্মকর্তা (CAMLCO) হিসাবে মনোনীত করেছে, যিনি মানিলন্ডারিং এবং সন্ত্রাসে অর্থায়ন প্রতিরোধে গঠিত ব্যাংকের ১২ সদস্য বিশিষ্ট সর্বোচ্চ কমিটি 'কেন্দ্রীয় পরিপালন ইউনিট' এরও প্রধান। তিনি মানিলন্ডারিং প্রতিরোধ সংক্রান্ত নীতিমালা ও কর্মপদ্ধতি কর্পোরেট পর্যায়ে বাস্তবায়ন এবং প্রধান নির্বাহী ও পরিচালনা পর্ষদে নিয়মিতভাবে এতদ্‌সংক্রান্ত প্রতিবেদন পেশ করে থাকেন। এছাড়াও ব্যাংকে মানিলন্ডারিং এবং সন্ত্রাসে অর্থায়ন প্রতিরোধ কার্যক্রম পরিপালনে একজন সার্বক্ষনিক উপ-প্রধান মানিলন্ডারিং প্রতিরোধ পরিপালন কর্মকর্তা (DCAMLCO) ও প্রতিটি শাখায় শাখা মানিলন্ডারিং প্রতিরোধ পরিপালন কর্মকর্তা (BAMLCO) মনোনীত রয়েছেন। বর্তমানে মানিলন্ডারিং এবং সন্ত্রাসে অর্থায়ন প্রতিরোধে ব্যাংকের সামগ্রিক কর্মকান্ডের সংগে নিম্নবর্ণিত কর্মকর্তা/নির্বাহীগণ নিয়োজিত আছেন:-

বিবরণ	কর্মকর্তার সংখ্যা
প্রধান মানি লন্ডারিং প্রতিরোধ পরিপালন কর্মকর্তা	০১
উপ-প্রধান মানি লন্ডারিং প্রতিরোধ পরিপালন কর্মকর্তা	০১
কেন্দ্রীয় পরিপালন ইউনিট সদস্য	১২
শাখা মানি লন্ডারিং প্রতিরোধ পরিপালন কর্মকর্তা	১১৩
মানি লন্ডারিং প্রতিরোধ বিভাগ কর্মকর্তা	০৭
সর্বমোট	**১৩৪**

আমরা মনে করি যে, মানিলন্ডারার ও সন্ত্রাসী গোষ্ঠী যাতে আমাদের ব্যাংককে কোনভাবে ব্যবহার করতে না পারে সে ব্যাপারে আমাদের অবশ্যই দায়িত্ব রয়েছে। সে কারণে সকল পর্যায়ে সচেতনতা বৃদ্ধির লক্ষ্যে আমাদের মানিলন্ডারিং প্রতিরোধ বিভাগ বিগত বছরে "মানিলন্ডারিং প্রতিরোধ ও সন্ত্রাসে অর্থায়ন প্রতিরোধ" বিষয়ক অনেকগুলো দিনব্যাপী প্রশিক্ষণ কর্মশালার আয়োজন করে যেখানে উর্ধ্বতন ব্যবস্থাপনা কর্তৃপক্ষ, আইসিসিডি ও মানি লন্ডারিং প্রতিরোধ বিভাগের কর্মকর্তাগণ, BAMLCO ও শাখার অন্যান্য কর্মকর্তাগণ সহ সর্বমোট ৪৫৭ জন নির্বাহী/কর্মকর্তা অংশগ্রহণ করেন। এছাড়া, আমাদের ব্যাংক প্রতিবছর কেন্দ্রীয় ব্যাংকের নির্দেশনা মোতাবেক সফলতার সাথে নির্ধারিত জেলায় লীড ব্যাংক হিসাবে ঐ জেলায় কার্যরত সকল তফসিলী ব্যাংকের কর্মকর্তাগণের অংশগ্রহণে মানিলন্ডারিং এবং

and AMLD-Head Office, BAMLCOs, other officials and newly recruited officers of the Bank. Besides, we have been arranging Training Workshop on AML/CFT issues as Lead Bank for the officials of different banks in different locations (outside Dhaka) once in a year as guided by BFIU, Bangladesh Bank.

It may be noted that any negligence or non compliance towards prevention of ML/TF may cause serious consequences for the bank like penalty which may damage the reputation of the bank as a whole. For mitigating the risks, the AMLD at Head office level and BAMLCO at branch level review the day to day transactions to locate and verify the suspicious one. To support the process, Customer Acceptance Policy (CAP), Know Your Customer (KYC) policy and Transaction Profile (TP) format all are in force.

The regulatory requirements are being complied with the guidelines that are being followed by the bank properly. In line with the instruction of BFIU, we have devised our own "Money Laundering & Terrorist Financing Risk Management Guideline" which has lastly been revised in 2016. Our Human Resources Division has by this time made necessary revisions in the HR policy in accordance with the guidance of BFIU.

Anti-Money Laundering Division is providing Cash Transaction Report (CTR) to Bangladesh Bank on monthly basis and Suspicious Transaction Report (STR), if any, by using "goAML Web Application". The respective AML solution includes transaction monitoring of the customers based on customer profile and specific details relating to that customer. Before establishing relationship with customer whatever it is, we used to comply with the UN & OFAC Sanction Screening process mandatorily.

Anti-Money Laundering Division conducts inspection independently in the branches to identify lapses/irregularities related to account opening, preparation and update of KYC and other related issues, preparation of accurate Transaction Profile (TP) and to develop expertise of AML/CFT issues at branch level. This division has conducted inspection on a number of branches last year and the activities of branches are found at "Satisfactory" level. Side by side our ICCD is also performing inspection on ML/TF issues in addition to their routine job.

As a part of Customer Due Diligence (CDD) process, Export Import Bank of Bangladesh Limited signs Memorandum of Understanding (MoU) with the Election Commission Bangladesh on 24 November 2015. Through this process, our bank has got the unique opportunity of verifying much needed identification

সন্ত্রাসে অর্থায়ন প্রতিরোধ বিষয়ক প্রশিক্ষণ কর্মশালার আয়োজন করে আসছে।

বিশেষভাবে লক্ষ্যণীয় যে, মানিলন্ডারিং এবং সন্ত্রাসে অর্থায়ন প্রতিরোধে যেকোন ধরনের অবহেলা বা ব্যর্থতার কারণে ব্যাংক BFIU কর্তৃক জরিমানা সহ নানাবিধ শাস্তির সম্মুখীন হতে পারে যা ব্যাংকের সুনাম ও সুখ্যাতিকে মারাত্মকভাবে ক্ষতিগ্রস্ত করবে। কাজেই এতদ্‌সংক্রান্ত ঝুঁকি প্রশমন এবং সন্দেহজনক লেনদেন চিহ্নিত করার লক্ষ্যে প্রধান কার্যালয়ে মানিলন্ডারিং প্রতিরোধ বিভাগ এবং শাখা পর্যায়ে BAMLCO কর্তৃক দৈনন্দিন লেনদেনসমূহ পর্যালোচনা করা হয়। এই প্রক্রিয়াকে ত্বরান্বিত করতে Customer Acceptance Policy, KYC, TP সংক্রান্ত নীতিমালাসমূহ কঠোরভাবে অনুসরণ/পরিপালন অব্যাহত রাখতে হবে।

বর্তমানে ব্যাংকের সকল পর্যায়ে, নিয়ন্ত্রণকারী সংস্থা অর্থাৎ BFIU এর নির্দেশনা সমূহ মোটামুটি সঠিকভাবে অনুসরণ ও পরিপালিত হচ্ছে। বাংলাদেশ ফাইন্যান্সিয়াল ইন্টেলিজেন্স ইউনিট (BFIU) এর নির্দেশনা মোতাবেক আমাদের নিজস্ব Money Laundering & Terrorist Financing Risk Management Guidelines প্রণয়ন করা হয়েছে এবং সর্বশেষ ২০১৬ সালে ব্যাপক পরিবর্তন ও পরিবর্ধনের মাধ্যমে উহাকে পুনরায় সংশোধন করা হয়েছে। আমাদের মানব সম্পদ নীতিমালাতেও BFIU এর নির্দেশনার আলোকে প্রয়োজনীয় পরিবর্তন আনা হয়েছে।

মানিলন্ডারিং প্রতিরোধ বিভাগ কর্তৃক goAML Web Application ব্যবহার করে মাসিক ভিত্তিতে বাংলাদেশ ব্যাংকে নগদ লেনদেন রিপোর্ট (CTR) এবং সন্দেহজনক লেনদেন রিপোর্ট (STR) প্রদান করা হয়। এছাড়া, মানি লন্ডারিং প্রতিরোধ বিভাগ গ্রাহক প্রোফাইল CDD, EDD, লেনদেন মনিটরিং, রিপোর্টিং, রেকর্ড কিপিং সহ করেসপন্ডেন্ট ব্যাংক ও অন্যান্য সংস্থার চাহিদা পূরণে সহায়ক ভূমিকা পালন করছে।

মানিলন্ডারিং প্রতিরোধ বিভাগ শাখা পর্যায়ে হিসাব খোলার ক্ষেত্রে সংঘটিত ত্রুটি-বিচ্যুতি ও অনিয়ম চিহ্নিত করা, KYC Profile সম্পন্ন ও হালনাগাদকরণ, সঠিকভাবে TP সংগ্রহ ও হালনাগাদকরণ এর লক্ষ্যে পরিদর্শন কার্যক্রম পরিচালনা করে থাকে। এরই ধারাবাহিকতায় বিগত বছরে মানিলন্ডারিং প্রতিরোধ বিভাগ কর্তৃক বেশকিছু শাখায় পরিদর্শন কার্যক্রম পরিচালনা করা হয় এবং সংশ্লিষ্ট শাখাসমূহের মানিলন্ডারিং প্রতিরোধ কার্যক্রম "সন্তোষজনক" মর্মে প্রতীয়মান হয়। একই সঙ্গে পারস্পরিক সমন্বয়ের ভিত্তিতে আই সি সি ডি তাদের কার্যক্রমের সাথে মানিলন্ডারিং ও সন্ত্রাসে অর্থায়ন প্রতিরোধে পরিদর্শন কার্যক্রম পরিচালনা করে থাকে।

Customer Due Diligence (CDD) প্রক্রিয়ার অংশ হিসেবে ২৪শে নভেম্বর ২০১৫ তারিখে এক্সপোর্ট ইমপোর্ট ব্যাংক অব বাংলাদেশ লিমিটেড এর সাথে বাংলাদেশ নির্বাচন কমিশন এর একটি সমঝোতা স্মারক স্বাক্ষরিত হয়। এই চুক্তি অনুযায়ী ব্যাংক হিসাবধারী/ব্যক্তির জাতীয় পরিচয়পত্র যাচাইকরণের সুযোগ লাভ করে। পলিটিক্যালি এক্সপোস্‌ড পারসনস (PEPs)/প্রভাবশালী ব্যক্তির (IPs) তথ্য যাচাই করার জন্য আমাদের ব্যাংক Accuity এর নিকট থেকে Online Compliance Solution (Online Look-up tools) এর Concurrent User ক্রয় করেছে এবং শাখা পর্যায়ে উক্ত কার্যক্রম চালু রয়েছে।

of the Account holders/individuals at branch level. To verify PEPs/IPs information, our bank has procured a concurrent User like Online Compliance Solution (Online Look-up tools) from Accuity in September 2015 which is functioning in the branch level successfully. EXIM Bank also purchased online compliance solution tool from 'LexisNexis Risk Solutions' for its subsidiaries in UK & Canada to verify PEPs/IPs, Sanctions, adverse news and enforcement data. Besides, SWIFT Screening System has been purchased for cross border transactions monitoring.

Our sincere dedication for a better compliance regime is an ongoing process. We are pledge bound to remain vigilant to ensure compliance and transparency together for mitigating ML/TF risk at an optimal level so as to build a sustainable business arena.

Credit Rating

Credit Rating Information and Services Limited (CRISL), a leading rating agency of the country, rated EXIM Bank as "AA-" (High Safety for Timely Repayment) for Long Term and "ST-2" (High Certainty of Timely Repayment) for Short Term based on good financials and operational efficiency for the year under review again.

Investment Monitoring, Law and Recovery Activities

To carry out banking business, bank collects/receives fund from depositors through various types of account and invests the same to several customer group ranging from individuals to business conglomerates through diverse investment products. Investment by nature is a cyclic process. Bank invests the money and recovers the same as per terms of sanction with profit and reinvests the same to some other groups. But this process is often frustrated due to non-recovery of invested fund. Consequently unrecovered money becomes non-performing and does not generate income for the bank. Considering the above scenario our bank has attached due importance to recover non-performing and classified investments through vigorous persuasion or through litigation as the case may be.

Our bank has already taken various strategies and measures for recovery/regularization of non-performing investment. Firstly, recovery teams have been formed at all branches who used to report the progresses of recovery of the classified accounts to the concerned authority. Secondly, for strengthening recovery drive a high powered Taskforce has been formed at the Head Office and branches as well. After analyzing non-performing accounts Head Office Taskforce advises branches regarding

তদুপরি, এক্সিম ব্যাংক যুক্তরাজ্য ও কানাডায় কার্যরত সাবসিডিয়ারী কোম্পানীসমূহে পলিটিক্যালি এক্সপোস্ড পারসনস (PEPs)/প্রভাবশালী ব্যক্তি (IPs), নিষেধাজ্ঞা, এনফোর্সমেন্ট ইত্যাদি তথ্য যাচাইয়ের লক্ষ্যে LexisNexis Risk Solution এর নিকট থেকে Online Compliance Solution সংগ্রহ করেছে। পাশাপাশি, বৈদেশিক রেমিটেন্স সংক্রান্ত তথ্য যাচাইয়ের লক্ষ্যে SWIFT Screening পদ্ধতি চালু করা হয়েছে।

মানি লন্ডারিং ও সন্ত্রাসে অর্থায়ন প্রতিরোধের বিষয়ে যাবতীয় কার্যক্রম ও পরিপালন (compliance) প্রক্রিয়া সর্বোতভাবে চলমান রয়েছে। ব্যবস্থাপনা কর্তৃপক্ষের সঠিক দিক নির্দেশনা এবং সংশ্লিষ্ট সকলের কার্যকর ও সমন্বিত কর্মতৎপরতার মাধ্যমে আমাদের প্রতিষ্ঠানকে ঝুঁকিমুক্ত রাখতে আমরা বদ্ধপরিকর।

ক্রেডিট রেটিং

ক্রেডিট রেটিং ইনফরমেশন এন্ড সার্ভিসেস লিমিটেড (ক্রিসেল), দেশের একটি নেতৃত্ব স্থানীয় রেটিং এজেন্সী, আলোচ্য বছরে উত্তম আর্থিক এবং পরিচালন দক্ষতার মানদন্ডে এক্সিম ব্যাংককে পুনরায় দীর্ঘমেয়াদী ক্ষেত্রে 'এএ-' (যথাসময়ে দায় পরিশোধে অত্যধিক নিরাপদ) ও স্বল্পমেয়াদী ক্ষেত্রে 'এসটি-২' (যথাসময়ে দায় পরিশোধে অত্যধিক নিশ্চয়তা) হিসেবে রেটিং প্রদান করেছে।

বিনিয়োগ মনিটরিং, আদায় ও আইনী ব্যবস্থা সংক্রান্ত কার্যক্রম

ব্যাংক মূলত আমানতকারীদের নিকট হতে তহবিল সংগ্রহ করে তা ব্যক্তি পর্যায় থেকে শুরু করে বৃহৎ বাণিজ্যিক প্রতিষ্ঠানসহ বিভিন্ন খাতে এবং বহুমুখী বিনিয়োগ করে থাকে। প্রকৃতিগতভাবে বিনিয়োগ একটি চক্রাকার প্রক্রিয়া। ব্যাংক অর্থ বিনিয়োগ করে এবং অনুমোদন পত্রের শর্তানুযায়ী আদায় করে তা অন্য গ্রাহকের নিকট পুনরায় বিনিয়োগ করে থাকে। কিন্তু বিনিয়োগকৃত অর্থ যথাসময়ে আদায় না হওয়ার কারণে প্রায়শই এই প্রক্রিয়া ব্যাহত হয়। ফলস্বরূপ, অনাদায়ী অর্থ একসময় খেলাপী বিনিয়োগে পরিণত হয় যা থেকে ব্যাংকের কোন আয় হয় না। অবস্থা বিবেচনায় আমাদের ব্যাংক অনাদায়ী বা খেলাপী বিনিয়োগ আদায়ে অব্যাহত তাগাদা প্রদান, মামলা এবং অন্যান্য পদক্ষেপ গ্রহণের উপর অধিক গুরুত্বারোপ করেছে।

খেলাপী বিনিয়োগ আদায়ে ব্যাংক ইতোমধ্যে বিভিন্ন কৌশল এবং কার্যক্রম গ্রহণ করেছে। প্রথমত, প্রত্যেক শাখায় রিকভারি টিম গঠন করা হয়েছে যারা শ্রেণীকৃত হিসাবসমূহের আদায় অগ্রগতি সম্পর্কিত প্রতিবেদন যথাযথ কর্তৃপক্ষের নিকট নিয়মিতভাবে প্রদান করে থাকে। দ্বিতীয়ত, আদায় কার্যক্রম জোরদার করার লক্ষ্যে প্রধান কার্যালয় ও শাখাসমূহে উচ্চ ক্ষমতাসম্পন্ন টাস্কফোর্স গঠন করা হয়েছে। প্রধান কার্যালয়ের টাস্কফোর্স খেলাপী হিসাবসমূহের নিবিড় পর্যবেক্ষণ সাপেক্ষে তা আদায় বা নিয়মিতকরণের ব্যাপারে শাখাসমূহকে সম্ভাব্য পদক্ষেপ গ্রহণের পরামর্শ দিয়ে থাকে। এছাড়াও ব্যাংকের বিনিয়োগ মনিটরিং, আইন ও আদায় বিভাগ শাখাসমূহ হতে খেলাপী বিনিয়োগের আদায়

possible measures to be taken towards recovery and regularization of non-performing accounts. Besides, Investment Monitoring, Law & Recovery wing of the Bank collects periodical statements from the branches on recovery position of non performing investments. Branches are also advised to take non-legal measures i.e. rescheduling, restructuring or other steps depending on the merit of the account.

As a part of preventive measures branch managers and regional offices have been advised to be more cautious in selecting investment clients. They have also been instructed to monitor all investment accounts and to make early alert before they turn into non-performing so that effective measures can be initiated on time. At the same time training courses/workshops are being conducted for the concerned officials to create awareness in respect of adverse impact of NPI and recovery strategies thereagainst. Meetings with defaulting borrowers are also being arranged to settle their classified investment. Branches are being instructed to initiate legal action as and when necessary against defaulting borrowers observing all appropriate procedures.

As a result of our continued recovery/rescheduling drive we have been able to keep our classified investment at 5.23% which is considered to be much lower than the industry average.

Shariah Supervisory Committee

EXIM Bank is the pioneer bank of the country which converted its operation as full-fledged Islamic bank from conventional banking system since July 2004. A Shariah Supervisory Committee, consisting of renowned Researcher, wise and judicious Mufti, Economist and well reputed Banker of the country was formed to delineate, guide and supervise the implementation of Islamic Shariah Principles in each and every segment of banking operation. The concise role of the committee is two-fold. First, in the increasingly complex and sophisticated world of modern finance they settle on whether or not proposals for new investments or products conform to the Shariah. Second, they act to a large extent in an investigatory role in reviewing the operations of the bank to ensure those are comply with the Shariah. The bank has a team of erudite and experienced Muraquibs for regular inspection and monitoring to ensure compliance of Shariah norms in day to day different mode of transactions of the bank. Due to pragmatic activities undertaken by both the committee and the Muraquibs, EXIM Bank has established a prime position in complying Islamic Shariah Principles in Islami banking arena of Bangladesh.

অগ্রগতি পর্যবেক্ষণ করার জন্য নিয়মিত প্রতিবেদন (মাসিক/ত্রৈমাসিক) সংগ্রহ করে এবং তা থেকে প্রাপ্ত তথ্য-উপাত্ত যাচাই করে অবস্থানুযায়ী শাখাসমূহকে পুনঃতফশিলীকরণ, নিয়মিতকরণ এবং ক্ষেত্র বিশেষে আইনী পদক্ষেপ গ্রহণের পরামর্শ দিয়ে থাকে।

সার্বিক পরিস্থিতি বিবেচনা করে সকল শাখা ব্যবস্থাপক ও আঞ্চলিক ব্যবস্থাপকদেরকে বিনিয়োগের জন্য গ্রাহক বাছাইয়ের ক্ষেত্রে অধিকতর সতর্কতা অবলম্বন করার পরামর্শ দেয়া হয়েছে। এক্ষেত্রে অদূর ভবিষ্যতে খেলাপী হিসাবে পরিণত হতে পারে এমন বিনিয়োগ হিসাবসমূহের উপর নজরদারী বৃদ্ধির জন্য তাদেরকে পরামর্শ দেয়া হয়েছে এবং খেলাপীতে পরিণত হওয়ার পূর্বেই যথাযথ ব্যবস্থা গ্রহণের জন্য উর্ধ্বতন কর্তৃপক্ষকে অবহিত করতে নির্দেশ দেয়া হয়েছে। খেলাপী বিনিয়োগের বিরূপ প্রভাবের ব্যাপারে সংশিষ্ট সকল কর্মকর্তাদের সচেতন করা এবং বিনিয়োগ আদায়ে করণীয় সম্পর্কে তাদেরকে অবহিত করার জন্য প্রধান কার্যালয় বিভিন্ন ট্রেনিং/ওয়ার্কশপের আয়োজন করে থাকে। প্রয়োজনে খেলাপী বিনিয়োগ গ্রহীতা ও সংশিষ্ট শাখার ব্যবস্থাপককে প্রধান কার্যালয়ে ডেকে সরাসরি বৈঠকের মাধ্যমে খেলাপী বিনিয়োগ আদায় তথা নিয়মিতকরণের উদ্যোগ নেয়া হয়। ক্ষেত্র বিশেষে খেলাপী বিনিয়োগ আদায়ের সর্বশেষ/চূড়ান্ত পদক্ষেপ হিসেবে যথাযথ কর্তৃপক্ষের অনুমোদন সাপেক্ষে আইনী ব্যবস্থা গ্রহণের জন্য শাখাকে নির্দেশনা দেয়া হয়ে থাকে।

আমাদের সার্বক্ষনিক ও সমন্বিত প্রচেষ্টার ফলে বিগত বছরে আমাদের মোট শ্রেণীকৃত বিনিয়োগের পরিমাণ ছিল ৫.২৩%, যা ব্যাংকিং সেক্টরের গড় শ্রেণীকৃত ঋণ/বিনিয়োগের তুলনায় নিম্নমুখী ছিল।

শরী'আহ্ সুপারভাইজরি কমিটি

প্রথাগত ব্যাংকিং ব্যবসা থেকে ২০০৪ সালের জুলাই মাসে পূর্ণাঙ্গ ইসলামী ব্যাংকিং ব্যবসায় রূপান্তর এক্সিম ব্যাংক-এর একটি যুগান্তকারী পদক্ষেপ। শরী'আহ্ সম্মতভাবে ব্যাংকিং ব্যবসার কর্ম প্রণালী প্রণয়ন, নীতি নির্ধারণ ও তত্ত্বাবধানের জন্য দেশের খ্যাতিমান গবেষক, জ্ঞানী ও অভিজ্ঞ মুফতি, অর্থনীতিবিদ ও যশস্বী ব্যাংকারদের সমন্বয়ে একটি শরী'আহ্ সুপারভাইজরি কমিটি গঠন করা হয়েছে। কমিটির ভূমিকা দুই ধরণের। প্রথমত, ক্রমবর্ধমান জটিল ও স্পর্শকাতর অর্থনৈতিক বিশ্বে নিত্য-নতুন বিনিয়োগ পদ্ধতি বা সেবাসমূহ ইসলামী শরী'আহ্ সম্মত কিনা সে বিষয়ে সিদ্ধান্ত প্রদান করা। দ্বিতীয়ত, ব্যাংক ইসলামী শরী'আহ্ মেনে ব্যবসা করছে কিনা তা তত্ত্বাবধান করা। এছাড়াও ব্যাংকে এক ঝাঁক দক্ষ ও অভিজ্ঞ মুরাক্বিব রয়েছেন যারা নিয়মিতভাবে শাখাসমূহের কার্যক্রম নিরীক্ষার মাধ্যমে নিশ্চিত হচ্ছেন যে, ব্যাংকের দৈনন্দিন কার্যক্রমের প্রতিটি ক্ষেত্রে ইসলামী শরী'আহ্ পরিপালন করা হচ্ছে কিনা। শরী'আহ্ সুপারভাইজরি কমিটি এবং মুরাক্বিবদের বিচক্ষণতার ফলে এক্সিম ব্যাংক বাংলাদেশের ইসলামী ব্যাংকিং জগতে একটি সম্মানজনক অবস্থান অর্জন করেছে।

Training and Development Programs of Human Resources of EXIM Bank:

Training and development Programs of EXIM Bank play a pivotal role in making the employees knowledge-based with the necessary skills, proficiencies, desired attitudes and behavior patterns so that they can cope with the new processes, procedures, systems, and technologies. It provides assistance that improves the effectiveness and efficiency of the employees through showing the best ways to perform their individual and team responsibilities as well.

The Significant features of the training and development programs of EXIM bank are:

- **Creating New Bases of Competition:**
  In an ever changing and fast paced banking world, training and development is an indispensable function. Being an integral part of the journey towards achieving future goals of EXIM bank, a comprehensive research has been done to design training and development programs for the all-round development and growth of the employees as well as the organization. It's about striking a synergic alignment among employees' effort and organizational objectives for achievement of excellence in performance. Therefore, it is allowing the employees delivering of banking products and services more conveniently and effectively than ever before - thus it is creating new bases of competition.
- **A Catalyst for the Achievement of Excellence in Performance:**

  Training helps in enhancing the quality of work life of employees as well as organizational development. Our planned effort towards Training and Development of human resources leads to the qualitative and quantitative advancements in the organization which results in shaping a joint endeavor of employees and employers in the journey of achieving the vision of EXIM bank. These training and development programs help in improving the employees' behavior and attitude towards the job and also uplift their morale.
- **Effective Alignment of Training and Development Program with the Vision of EXIM Bank:**

  Aligning Training and Development program initiatives with the Vision of the bank is an important endeavor of Human Resources Division.

এক্সিম ব্যাংকের মানবসম্পদ প্রশিক্ষণ ও উন্নয়ন কর্মসূচি:

প্রশিক্ষণ ও উন্নয়ন কর্মসূচি কাঙ্ক্ষিত দক্ষতা ও আচরণের সমন্বয় সাধন করে মানবসম্পদকে আরো সুদক্ষ এবং জ্ঞানভিত্তিক করে গড়ে তুলতে একটি উল্লেখযোগ্য ভূমিকা পালন করে আসছে যার ফলে ব্যাংকের কর্মকর্তা ও নির্বাহীরা নতুন কার্যপ্রক্রিয়া, পদ্ধতি এবং প্রযুক্তির সঙ্গে দ্রুত মানিয়ে নিতে পারছে। পাশাপাশি মানবসম্পদের কার্যকারিতা ও দক্ষতার উন্নতি সাধনের জন্য এই প্রশিক্ষণ ও উন্নয়ন কর্মসূচি তাদের পৃথক এবং দলগত দায়িত্ব পালনে সর্বোত্তম পদ্ধতির কার্যকর প্রয়োগের শিক্ষা দিয়ে আসছে।

নিম্নে এক্সিম ব্যাংকের প্রশিক্ষণ ও উন্নয়ন কর্মসূচি এর কিছু উল্লেখযোগ্য বৈশিষ্ট্য তুলে ধরা হলো:

- **প্রতিযোগিতার নতুন ভিত্তি তৈরিতে কার্যকর অবদান রাখছে:**

  সদা পরিবর্তনশীল এবং দ্রুত বিকাশমান ব্যাংকিং বিশ্বে প্রশিক্ষণ ও উন্নয়ন কর্মসূচি একটি অপরিহার্য প্রয়াস হিসেবে পরিগণিত। এক্সিম ব্যাংকের ব্যাপক গবেষণা নির্ভর প্রশিক্ষণ ও উন্নয়ন কর্মসূচি প্রতিষ্ঠানের ভবিষ্যৎ লক্ষ্য অর্জনের একটি অবিচ্ছেদ্য অংশ হয়ে ব্যাংকের বহুপাক্ষিক উন্নয়ন সাধনকল্পে চেষ্টা চালিয়ে যাচ্ছে। বিদ্যমান কর্মপরিবেশে কর্মক্ষমতার শ্রেষ্ঠত্ব অর্জনের জন্য এই প্রশিক্ষণ ও উন্নয়ন কর্মসূচি কর্মীদের সমন্বিত উদ্যোগ এবং ব্যাংকের লক্ষ্য ও উদ্দেশ্যের মধ্যে কাঙ্খিত সমন্বয় সাধন করছে। ফলে এটা এক্সিম ব্যাংকের মানবসম্পদকে আরো সহজে এবং কার্যকরভাবে ব্যাংকিং পণ্য এবং পরিসেবা প্রদানে সহয়তা করছে- যার ফলশ্রুতিতে এটি প্রতিযোগিতার নতুন ভিত্তি তৈরি করছে।

- **কর্মক্ষমতায় শ্রেষ্ঠত্ব অর্জনের জন্য এটি অনুঘটক হিসেবে কাজ করছে:**

  প্রশিক্ষণ ব্যাংকের কর্মকর্তা ও নির্বাহীদের কর্মজীবন এবং সেই সাথে সাংগঠনিক উন্নয়ন তরান্বিত করতে সাহায্য করে। এক্সিম ব্যাংকের লক্ষ্য ও উদ্দেশ্য অর্জনের যাত্রায় কর্মী এবং নিয়োগকর্তার একটি যৌথ প্রচেষ্টার রুপায়ণ হলো আমাদের এই প্রশিক্ষণ ও মানবসম্পদ উন্নয়নে পরিকল্পিত উদ্যোগ যা সংগঠনের গুণগত ও পরিমাণগত অগ্রগতি সাধনে অপরিসীম অবদান রেখে চলেছে। এছাড়াও প্রশিক্ষণ ও উন্নয়ন কর্মসূচি কর্মীদের আচরণ ও মনোভাব উন্নতিতে এবং তাদের নৈতিক মনোবল বিনির্মাণে গুরুত্বপূর্ণ ভূমিকা রেখে আসছে।

- **এক্সিম ব্যাংকের ভবিষ্যৎ লক্ষ্যের সাথে প্রশিক্ষণ ও উন্নয়ন কর্মসূচির কার্যকর সমন্বয়:**

  এক্সিম ব্যাংকের ভবিষ্যৎ লক্ষ্য অর্জনের যাত্রার সাথে প্রশিক্ষণ ও উন্নয়ন কর্মসূচির কার্যকর সমন্বয় সাধন মানবসম্পদ বিভাগের একটি গুরুত্বপূর্ণ অবদান। নিয়মতান্ত্রিক পদ্ধতির মাধ্যমে এ

We have implemented the program as systematic approach towards having a better understanding of employee's strengths and weaknesses in relation to expected roles and functions, identifying development needs of an employee and providing management with information that helps in identifying employees' potentials giving suitable directions to administrative decisions.

The alignment of Training and Development Program of HR initiatives with the vision is about going deeper and finding the real facts in utilizing components of the successful human capital to achieve the vision of the EXIM Bank. The well-researched Training and Development Program considering the business needs and organizational culture with clear objectives and ambitions has made the journey easy to reach the destination of the EXIM bank. Our comprehensive and well-articulated Training and Development Program has enabled the Human resources Division working as a key driver of in achieving future goals of EXIM Bank.

- **Well-Equipped with the Modern Methods:**

Training and Developments Programs of EXIM bank is well-equipped with the modern methods that certainly results significant gains and providing constant knowledge of innovations across the all operations of the bank. This well-articulated program also creates significant competitive advantages in ensuring proper application of sound risk management in the bank. Our own training institute named as EXIM Bank Training and Research Academy (EBTRA) is fully equipped with a professional library, modern training aids and professional faculty. Besides, our personnel are sent to Bangladesh Bank Training Academy, Bangladesh Institute of Bank Management, Bangladesh Association of Bankers, Bangladesh Foreign Exchange Dealers Association, Institute of Business Administration (IBA, DU), the Central Shariah Board for Islamic Banks of Bangladesh and to abroad for training on regular basis.

The following modern methods have been applied to the training and development programs to the employees of the bank with a view to ensuring increased productivity resulting in financial gains:

- On-the-Job Training
- Off-the-Job Training
- Study Circle
- Job rotation
- Orientations

প্রোগ্রাম এমনভাবে বাস্তবায়ন করা হয়েছে যে এটি ব্যাংকের কর্মকর্তা ও নির্বাহীদের শক্তি, সামর্থ্য, দুর্বলতা এবং প্রতিভা সম্পর্কে একটি ভাল ধারণা পাওয়া যায়, কর্মী উন্নয়ন প্রভাবক চিহ্নিতকরণে সহয়তা করতে পারার পাশাপাশি ব্যবস্থাপনা কর্তৃপক্ষকে এমন তথ্য দিয়ে সহায়তা করতে পারে যেটা প্রশাসনিক সিদ্ধান্ত গ্রহণের জন্য উপযুক্ত দিক নির্দেশনা হতে পারে।

এই কার্যকর সমন্বয়ের মাধ্যমে সফলভাবে মানব পুঁজির উপাদানগুলো কাজে লাগানোর প্রচেষ্টার গভীরে গিয়ে প্রকৃত প্রভাবকগুলো চিহ্নিত করে এক্সিম ব্যাংকের লক্ষ্য অর্জনের যাত্রায় একধাপ এগিয়ে নিয়ে যাচ্ছে। ফলে এই নিখুঁত-অন্বেষিত প্রশিক্ষণ ও উন্নয়ন কর্মসূচি ব্যবসার প্রয়োজন এবং সাংগঠনিক সংস্কৃতিকে বিবেচনায় নিয়ে স্পষ্ট দৃষ্টিভঙ্গি ও উচ্চাকাংখার সঙ্গে এক্সিম ব্যাংকের গন্তব্যে পৌঁছার যাত্রা সহজ করেছে।

- **প্রশিক্ষণ ও উন্নয়ন কর্মসূচি আধুনিকতার সংমিশ্রন দ্বারা সুসজ্জিত:**

প্রশিক্ষণ ও উন্নয়ন কর্মসূচি মানবসম্পদ উন্নয়নে উল্লেখযোগ্য অবদান রেখে চলেছে এবং ব্যাংকের সকল কর্মকাণ্ড জুড়ে দৃঢ় অবস্থান নিশ্চিত করেছে। এই সুনিপুণ কলাকৌশল উল্লেখযোগ্য প্রতিযোগিতামূলক সুবিধা সৃষ্টি করার পাশাপাশি ব্যাংকের ঝুঁকি ব্যবস্থাপনা যথাযথভাবে প্রয়োগ সুনিশ্চিত করছে। আমাদের নিজস্ব প্রশিক্ষণ ইনস্টিটিউট যেটা "এক্সিম ব্যাংক ট্রেনিং অ্যান্ড রিসার্চ অ্যাকাডেমি (ইবিটিআরএ) নামে" পরিচিত তা একটি সুসজ্জিত লাইব্রেরি, আধুনিক প্রশিক্ষণ উপকরণ এবং পেশাদার অনুষদ দ্বারা সমৃদ্ধ। এছাড়াও আমাদের কর্মকর্তাদেরকে নিয়মিতভাবে বাংলাদেশ ব্যাংক ট্রেনিং অ্যাকাডেমি (বিবিটিএ), বাংলাদেশ ইনস্টিটিউট অব ব্যাংক ম্যানেজমেন্ট (বিআইবিএম), বাংলাদেশ অ্যাসোসিয়েশন অব ব্যাংকার্স (বিএবি), বাংলাদেশ ফরেন এক্সচেঞ্জ ডিলারস অ্যাসোসিয়েশন, ইনস্টিটিউট অব বিজনেস অ্যাডমিনিস্ট্রেশন (আইবিএ), ইসলামী ব্যাংকসমূহের জন্য কেন্দ্রীয় শরীয়াহ বোর্ড এবং বিদেশে প্রশিক্ষণের জন্য প্রেরণ করা হয়ে থাকে।

ব্যাংকের প্রশিক্ষণ ও উন্নয়ন কর্মসূচিতে নিম্নলিখিত আধুনিক পদ্ধতির কলাকৌশল প্রয়োগ করা হয়েছে যেগুলো ব্যাংকের আর্থিক লাভ এবং উৎপাদনশীলতা বৃদ্ধিতে অবদান রেখে চলেছে:

- কর্ম পরিবেশের মাঝে প্রশিক্ষণ
- কর্ম পরিবেশের বাইরে প্রশিক্ষণ
- স্টাডি সার্কেল
- জব রোটেশন
- ওরিয়েন্টেশন

- E-Learning
- Audiovisual methods
- Computer Aided learning

- **Compliant with the Requirement of the Regulatory Bodies:**

  Training and Development Programs' unique blend of legal compliance and operational expertise have made it very aligned with other operations of the Bank to protect the organization from any type of risk. It has been designed and implemented in such an effective way that it has become imperative for the Bank to help the employees consistently remain up to date with rapid changes in the regulatory environment while protecting the bank from the risks of noncompliance.

Training summary in the year 2016

In 2016, our employees were offered training on 299 different subjects with frequencies at home and abroad. Our training details of 2016 are as follows—

- ই-লার্নিং
- অডিও ভিস্যুয়াল পদ্ধতি
- ডিজিটাল কেন্দ্রিক প্রশিক্ষণ ব্যবস্থা

- **রেগুলেটরি কর্তৃপক্ষের কমপ্লায়েন্সের সঙ্গে সঙ্গতিপূর্ণ:**

  কাঙ্ক্ষিত কর্মদক্ষতা ও পরিমিত কমপ্লায়েন্সের অনন্য মিশ্রনসমৃদ্ধ প্রশিক্ষণ ও উন্নয়ন কর্মসূচি ব্যাংকের সকল কার্যক্রমকে যেকোন প্রকারের ঝুঁকি থেকে রক্ষা করে আসছে। এটি এমন একটি কার্যকর উপায়ে পরিকল্পিত এবং বাস্তবায়িত হয়েছে যা ব্যাংকের কর্মকর্তা ও নির্বাহীদের ধারাবাহিকভাবে নিয়ন্ত্রক পরিবেশের দ্রুত পরিবর্তনের সঙ্গে সমসাময়িক করে রাখার ক্ষেত্রে গুরুত্বপূর্ণ ভূমিকা পালন করে আসছে।

২০১৬ সালের ট্রেনিংয়ের সারসংক্ষেপ:

২০১৬ সালে দেশে-বিদেশে ২৯৯টি বিষয়ের উপর আমাদের কর্মকর্তাদেরকে প্রশিক্ষণ প্রদান করা হয়েছে। ২০১৬ সালে অনুষ্ঠিত আমাদের প্রশিক্ষণ ও উন্নয়ন কর্মসূচির সারসংক্ষেপ নিম্নে প্রদান করা হলো:

Sl. No.	Name of the Institute	Number of courses with frequencies	Number of Trainees
1	EXIM Bank Training & Research Academy (EBTRA)	47	1964
2	Bangladesh Institute of Bank Management (BIBM)	123	253
3	Bangladesh Bank Training Academy (BBTA)	51	139
4	Bangladesh Association of Bank (BAB)	6	12
5	IBA, University of Dhaka	4	5
6	Other Institutes at home	61	124
7	Foreign Training	7	9
Total		**299**	**2506**

The success of any organization depends upon the quality of the work force which plays an instrumental role in securing the future success. In achieving the vision of the bank, Training and Development programs is developing the most superior workforce which helps the bank in achieving the excellence in performance. The systematic implementation of employee training and development programs has led to ensure smooth operations of all units of the bank. Thereby, there is no doubt that well-trained employees is a valuable asset to the bank and increases the chances of efficiency and effectiveness in discharging their duties. Behind these outstanding works of training and development program, Human Resources Division is relentlessly working hard to make journey successful towards reaching the destination of EXIM bank.

কোনো প্রতিষ্ঠানের সাফল্য নির্ভর করে মানবসম্পদের কর্মক্ষমতার গুণগতমানের উপর যেটা ভবিষ্যতে সাফল্যের সুরক্ষা নিশ্চিত করতে একটি গুরুত্বপূর্ণ ভূমিকা পালন করে। ব্যাংকের ভবিষ্যৎ লক্ষ্য পূরণের যাত্রার এক অবিচ্ছেদ্য অংশ হয়ে প্রশিক্ষণ ও উন্নয়ন কর্মসূচি কর্মক্ষমতায় শ্রেষ্ঠত্ব অর্জনের প্রয়াসে সবচেয়ে সুনিপুণ পারদর্শী কর্মীদল গড়ে তুলেছে। প্রশিক্ষণ ও উনয়ন কর্মসূচির শৃঙ্খলাবদ্ধ বাস্তবায়ন ব্যাংকের সব অংশের মসৃণ সক্রিয় কাজ সুনিশ্চিত করছে। সুতরাং কোন সন্দেহ নেই যে, সুপ্রশিক্ষিত কর্মীদল ব্যাংকের একটি মূল্যবান সম্পদ এবং তাদের দক্ষতা ও কার্যকারিতা প্রতিষ্ঠানের প্রতিযোগিতামূলক সম্ভাবনা বৃদ্ধি করে। আর তাদের এই সুপ্রশিক্ষিত হওয়া এবং প্রতিষ্ঠানের প্রতিযোগিতামূলক শক্ত অবস্থান তৈরী করার পেছনে মানব সম্পদ বিভাগের প্রশিক্ষণ ও উন্নয়ন কর্মসূচি নিরলসভাবে কাজ করে যাচ্ছে।

EXIM Islami Investment Limited

EXIM Islami Investment Ltd. (EIIL) has been providing full fledged merchant banking services since November 21, 2010. It is the inceptor in bringing Shariah Compliant Investment Facility for portfolio investors. EIIL is a wholly owned subsidiary of EXIM Bank. Just ending year 2016 showed upward trends in terms of return and volume of trading. The year was started by showing negative trend of indices. But the market marked upward trend in second half of the year which ultimately continued throughout the second half. This year provided better opportunities for market participants. EIIL marked positive returns in terms of earning profit and reducing accumulated loss in this year. It earned net profit after tax amounting to Tk. 10.46 crore in 2016 as against loss amounting to Tk. (10.29) crore in 2015 leading to around 200% appreciation of net profit after tax. Hence EPS of EIIL stand for Tk. 10.46 in 2016 as against Tk. (10.29) in 2015. Response to the positive trend of capital market own portfolio investment in marketable securities rose to 41.02 core as at the year ended 2016 which was increased by 5.82% than that of previous year. EIIL strictly monitored safety of investment throught the year 2016. Beside this we regularly communicate with our portfolio investors and actively disseminated the positive impact of market in order to bring back them to participate in the investment activities. Following our positive persuasion many investors returned back to the market which ultimately made a positive impact on our profitability in this year. We conduct investor's awareness program throughout the year. We firmly believe that the present status of EIIL will be in new height within a very short span of time following the positive trend of market indices. We are also focusing on grooming up our human resources and upgrading our logistics to meet the growing demand for tailored customer service. As a full-fledged merchant banker EIIL provides Portfolio Management Services, Underwriting Services and Issue Management Services since 2010. The financial statements of EXIM Islami Investment Limited have also been furnished in this report.

Corporate Affairs and Branding Division

As a specialized Division, the Corporate Affairs and Branding Division (CABD) of EXIM Bank, has performed multi activities throughout the year of 2016 to maintain the positive reputation of the bank. This year, we have spread our bank's goodwill across the country, towards international arena, especially to the gulf area; where most of the Bangladeshi expatriates live. In continuation of this and through the relentless effort of CABD,

এক্সিম ইসলামী ইনভেষ্টমেন্ট লিমিটেড (EIIL)

এক্সিম ইসলামী ইনভেষ্টমেন্ট লিমিটেড (EIIL) ২১ নভেম্বর, ২০১০ সাল হতে মার্চেন্ট ব্যাংকিং সেবা প্রদান করে আসছে। সাধারণ বিনিয়োগকারীদের জন্য ইসলামী শরীয়াহ অনুমোদিত বিনিয়োগ সেবা EIIL ই প্রথম চালু করে। EIIL এক্সিম ব্যাংকের একটি পূর্ণাঙ্গ সাবসিডিয়ারী কোম্পানী। সদ্য সমাপ্ত ২০১৬ সালে পুঁজিবাজারের লেনদেন ও মুনাফার উচ্চ প্রবণতা লক্ষ্যণীয়। বছরটি শুরু হয়েছিল সূচকের নিম্নমুখী প্রবণতার মাধ্যমে। কিন্তু বছরের মধ্যভাগের চিত্র ছিল বাজারের উর্ধ্বমুখী প্রবণতা যা বছরের শেষ পর্যন্ত অব্যাহত থাকে। এই বছরটি ছিল পুঁজিবাজারে অংশগ্রহণকারীদের জন্য একটি ভাল সময়। EIIL এই বছরে ২০১৫ সালের লোকসান (১০.২৯) কোটি টাকা কাটিয়ে ১০.৪৬ কোটি টাকা মুনাফা অর্জন করে যা প্রবৃদ্ধির হিসেবে ছিল প্রায় ২০০ শতাংশ। ২০১৬ সালে EIIL এর বেসিক EPS দাঁড়ায় ১০.৪৬ টাকা যা বিগত বছরে ছিল (১০.২৯) টাকা । এই বছরে বাজারের প্রবৃদ্ধি ধারা অব্যহত থাকায় EIIL এর সিকিউরিটিজ বিনিয়োগের পরিমাণ দাঁড়ায় প্রায় ৪১.০২ কোটি টাকা যা বিগত বছরের তুলনায় ৫.৮২ শতাংশ বেশী। সারা বছর ধরে EIIL এর বিনিয়োগের ঝুঁকির নিরাপত্তার বিষয়টি যথাযথভাবে নজরদারী করা হয়েছে। আমরা নিয়মিতভাবে পোর্টফোলিও বিনিয়োগকারীদের সাথে যোগাযোগ করে আসছি এবং বিনিয়োগকারীদের সরাসরি উপস্থিতি বৃদ্ধির নিমিত্তে বাজারের উর্ধ্বমুখী প্রবণতার বিষয়টি তাদের নিয়মিত অবহিত করে আসছি। এই ধরনের আশাব্যাঞ্জক যোগাযোগের ফলে আমাদের অনেক বিনিয়োগকারীই পুঁজিবাজারে ফিরে আসেন এবং EIIL এর মুনাফা অর্জনে সহায়ক ভূমিকা রাখেন। আমরা সারা বছর ধরে পুঁজিবাজারে গ্রাহক সচেতনতামূলক কর্মসূচী পরিচালনা করেছি ।

আমরা বিশ্বাস করি বাজার সূচকসমুহের এই ধরনের উর্ধ্বমুখী ধারা অব্যাহত থাকলে অচিরেই EIIL উন্নতির সোপানে পদার্পণ করবে। EIIL মানব সম্পদ উন্নয়ন ও প্রযুক্তির উৎকর্ষের মাধ্যমে ক্রমবর্ধমান নিত্য নতুন ক্রেতার বিবিধ চাহিদা মেটানোর জন্য সর্বদা সচেষ্ট। একটি পূর্ণাঙ্গ মার্চেন্ট ব্যাংকার হিসেবে ২০১০ থেকে EIIL পোটফোলিও সেবা, ইস্যু ব্যবস্থাপনা সেবা এবং অবলেখন সেবা প্রদান করে আসছে। এক্সিম ইসলামী ইনভেষ্টমেন্ট লিমিটেড এর আর্থিক বিবরণী এ প্রতিবেদনে সন্নিবেশিত আছে।

কর্পোরেট অ্যাফেয়ার্স এন্ড ব্র্যান্ডিং ডিভিশন

বিশেষায়িত কর্মবিভাগ হিসেবে এক্সিম ব্যাংকের কর্পোরেট অ্যাফেয়ার্স এন্ড ব্র্যান্ডিং ডিভিশন ব্যাংকের ভাবমূর্তি উজ্জ্বল রাখতে ২০১৬ সাল জুড়ে সফলতার সাথে বিভিন্নমূখী কর্মতৎপরতা চালিয়ে গিয়েছে। এ বছরে দেশ ছাড়িয়ে বিদেশের গণমাধ্যমে, বিশেষ করে প্রবাসী বাংলাদেশী অধ্যুষিত উপসাগরীয় এলাকায় ব্যাংকের ব্র্যান্ডিং নিশ্চিত করা হয়েছে। আর এর ধারাবাহিকতায় এবং এই ডিভিশনের সর্বোচ্চ প্রচেষ্টায় আধুনিক শরীয়াহভিত্তিক ব্যাংকিং এর প্রধানতম 'ব্র্যান্ড' হিসেবে এক্সিম ব্যাংক তার স্থান ধরে রেখেছে।

EXIM bank kept its position as a "Prime brand" in the modern Shariah based banking sector.

Moreover, in order to create positive brand image and increase bank's goodwill among mass people, CABD has ensured maximum presence in mass media during the year 2016. News coverage on Annual General Meeting, Branch Opening, Get Together of Business Partners, Business Development Conference, Performance Review Conference, Product Launching program, Bilateral Agreement, workshop, Training etc were covered in leading dailies and television channels of the country under the supervisions of this Division.

As a Shariah based Islami Bank, EXIM Bank always pays highest preference to the religious values of the mass people. Considering this sentiment, the division has been branding daily prayer timings in several leading dailies for over decades. Also, to establish a positive image of the bank, CABD has been branding news on TV Channels for several years.

Apart from this, CABD took multiple steps to brand the Bank in 2016 in order to spread its reputation. Some of these are mentioned below.

- Due to the growth of the bank, one to one internal communication became difficult. To resolve this, yearly get together of officers and executives has been arranged to enhance brotherhood among the employees.
- Participated in different fairs like - SME fair, School banking fair, US Trade Show, Hajj fair, Zakat fair, country wide Digital Innovation fair etc.
- Installed a Hajj booth at the National Hajj Camp to provide different services to the hajj pilgrims.
- Became the leading sponsor of "One student one laptop" program of the Bangladesh Government to enhance the brand image of the bank.
- Enhanced the brand image of the bank through facilitating the CEO's participation in various finance related TV program and live interviews on electronic media and by publishing banking related articles and interviews on print media.
- Successfully completed 10 year anniversary of the quarterly newsletter 'EXIM Bank Porikroma' as a medium of internal communications.
- Sponsored Islamic programs on Desh TV and Bijoy TV during the holy month of Ramadan.

তদুপরি, গণমানুষের মধ্যে এক্সিম ব্যাংক সম্পর্কে ইতিবাচক মনোভাব সৃষ্টি ও ব্যাংকের সুনাম বৃদ্ধির জন্য কর্পোরেট অ্যাফেয়ার্স এন্ড ব্র্যান্ডিং ডিভিশন ২০১৬ সালে গণমাধ্যমে ব্যাংকের সর্বোচ্চ উপস্থিতি নিশ্চিত করেছে। এ লক্ষ্যে ব্যাংকের বার্ষিক সাধারণ সভা, শাখা উদ্বোধন, গ্রাহক সমাবেশ, ব্যবসা উন্নয়ন সম্মেলন, পারফরমেন্স পর্যালোচনা সম্মেলন, প্রোডাক্ট লঞ্চিং, দ্বিপাক্ষিক চুক্তি, কর্মশালা, প্রশিক্ষণসহ সকল প্রকার অনুষ্ঠানের সংবাদ এই বিভাগের তত্ত্বাবধানে দেশের প্রথম সারির দৈনিক এবং টেলিভিশন চ্যানেলসমূহে প্রচারের ব্যবস্থা নিশ্চিত করা হয়েছে।

শরীয়াহ ব্যাংক হিসেবে দেশের বৃহত্তর জনগোষ্ঠির ধর্মীয় মূল্যবোধকে অগ্রাধিকার দিয়ে ব্যাংকের ব্র্যান্ডিংয়ের লক্ষ্যে এই বিভাগ বেশ কিছু প্রথম সারির দৈনিকে নামাজের সময়সূচী প্রকাশে ধারাবাহিক পৃষ্ঠপোষকতা দিয়ে যাচ্ছে। একই সাথে ব্যাংকিংখাতে নিজেদের সুদৃঢ় অবস্থানকে প্রচারের লক্ষ্যে কয়েকটি টিভি চ্যানেলের সংবাদও ধারাবাহিকভাবে ব্র্যান্ডিং করছে। এছাড়াও ব্যাংকের ব্র্যান্ডিংয়ের জন্য কর্পোরেট অ্যাফেয়ার্স এন্ড ব্র্যান্ডিং ডিভিশন ২০১৬ সালে যে সকল পদক্ষেপ গ্রহণ করেছে তার মধ্যে উল্লেখযোগ্য কয়েকটি নিম্নে তুলে ধরা হল।

- ব্যাংকের পরিধি বৃদ্ধির ফলে ব্যক্তিক যোগাযোগের ক্ষেত্র সংকুচিত হওয়ার প্রেক্ষিতে, যোগাযোগ অব্যাহত রাখার লক্ষ্যে ঢাকার আর্মি স্টেডিয়ামে ব্যাংকের সকল সদস্যকে নিয়ে মিলনমেলার সফল আয়োজন করা।
- এসএমই মেলা, স্কুল ব্যাংকিং মেলা, ইউএস ট্রেড শো, হজ্জ মেলা, যাকাত ফেয়ার, দেশব্যাপী ডিজিটাল উদ্ভাবনী মেলাসহ বিভিন্ন মেলায় অংশগ্রহণের মাধ্যমে ব্যাংকের প্রচারণা নিশ্চিত করা।
- জাতীয় হজ্জ ক্যাম্পে একটি হজ্জ বুথ স্থাপনের মাধ্যমে হজ্জযাত্রীদের বিভিন্ন সেবা প্রদানের ব্যবস্থা করা।
- বাংলাদেশ সরকারের 'ওয়ান স্টুডেন্ট-ওয়ান ল্যাপটপ' প্রকল্পের প্রধান পৃষ্ঠপোষক হিসেবে সরকারের বিভিন্ন মহলে ব্যাংকের ভাবমূর্তি উজ্জ্বল করতে প্রচেষ্টা চালানো।
- দেশের ইলেকট্রনিক মিডিয়াতে ব্যাংকের প্রধান নির্বাহীর সরাসরি সাক্ষাতকার ও অর্থনীতি বিষয়ক বিভিন্ন অনুষ্ঠানে অতিথি হিসেবে বক্তব্য সম্প্রচার করা এবং প্রিন্ট মিডিয়ায় ব্যাংকিং বিষয়ক নিবন্ধ ও সাক্ষাৎকার প্রকাশের মাধ্যমে ব্যাংকের ভাবমূর্তি উজ্জ্বল করা।
- ব্যাংকের অভ্যন্তরীণ যোগাযোগ মাধ্যম হিসেবে ত্রৈমাসিক 'এক্সিম ব্যাংক পরিক্রমা'র সফল ও ধারাবাহিকভাবে প্রকাশনার ১০ বছর পার করা।
- পবিত্র রমজান মাসে দেশ টিভি ও বিজয় টিভির ইসলামিক অনুষ্ঠানমালায় পৃষ্ঠপোষকতা প্রদান।

- Observed 'EXIM Bank Olympic Day Run'.
- Prepared a Corporate Documentary, highlighting overall activities of the bank to present in different programs.

Moreover, CABD has played vital role during the year 2016 through continuing its regular branding activities and sponsoring initiatives of major organizations of the country.

Continuous Progress of Islamic Investment Card Business

Islamic Investment Card Division is one of the divisions of EXIM Bank, which finances in advance upon the request of the clients. EXIM Islamic Investment card division has been issuing different types of Islamic Investment Card with local limit, international limit or both. Its mode of operation is under Bai-Murahaba principals. On payment, a deal is to be closed on FIFO (first in first out) basis. Whenever a cardholder makes payment, 1st deal is adjusted then remaining deals by turn.

Based on the new era of technological up gradation as well Bangladesh Bank Compliance IICD has introduced a new product, EXIM Islamic Investment platinum card with local & international usages facility. By introducing Platinum card, EXIM Bank has been created a new chapter in secured data base protection system. EXIM Bank also proudly waived outstanding amount of several deceased customers under Tabaru Shield. We are committed to provide most attractive, most valuable and most flexible service to our honorable customers.

We have the following advantages in our card product:

a. Fully shariah complaint Islamic card.
b. Profit mark-up rate is only 2.5% monthly; waiver period-minimum 15 days and maximum 45 days.
c. Simple profit rate charged only on spent amount. No cumulative profit markup like other conventional Credit cards.
d. Cash withdrawal charge is 2% or Tk-100 whichever is higher for local card.
e. Both Local and International card facility in a single plastic.
f. No additional hidden charges.
g. SMS alert service for every transaction & payment.
h. 24/7 hours customer service for clients.

- এক্সিম ব্যাংক অলিম্পিক ডে রান উদযাপন করা।
- বিভিন্ন ফোরামে প্রদর্শনের জন্য ব্যাংকের সামগ্রিক কার্যক্রমের উপর একটি কর্পোরেট ডকুমেন্টারি নির্মাণ।

এছাড়াও বিভিন্ন চলতি ব্র্যান্ডিংয়ের ধারাবাহিকতা রক্ষাসহ দেশের বিভিন্ন গুরুত্বপূর্ণ প্রতিষ্ঠানের বিভিন্ন উদ্যোগে পৃষ্ঠপোষকতা প্রদানের মাধ্যমে দ্বিপাক্ষিক সম্পর্ক উন্নয়নে এই বিভাগ ২০১৬ সালে গুরুত্বপূর্ণ ভূমিকা পালন করেছে।

ইসলামিক ইনভেষ্টমেন্ট কার্ড ব্যবসায় ধারাবাহিক অগ্রগতি

ইসলামিক ইনভেষ্টমেন্ট কার্ড ডিভিশন এক্সিম ব্যাংকের ডিভিশন সমূহের মধ্যে অন্যতম একটি ডিভিশন যা গ্রাহকের অনুরোধে আগাম অর্থ প্রদান করে থাকে। এক্সিম ইসলামিক কার্ড ডিভিশন লোকাল, ইন্টারন্যাশনাল বা উভয় প্রকার লিমিট বিশিষ্ট বিভিন্ন প্রকার ইসলামিক ইনভেষ্টমেন্ট কার্ড প্রদান করে আসছে। এটি বাই-মুরাবাহা নীতির অনুসরনে পরিচালিত। বকেয়া পরিশোধের ক্রমভিত্তিতে একটি চুক্তি সম্পন্ন হয়ে থাকে। যখনই একজন গ্রাহক বকেয়া পরিশোধ বাবদ অর্থ প্রদান করে, প্রথম চুক্তির বকেয়া সমন্বয় হয় এবং একই ভাবে পরবর্তী চুক্তিসমূহের বকেয়া সমন্বয় করা হয়।

প্রযুক্তিগত উন্নয়নের সাথে তাল মিলিয়ে এবং বাংলাদেশ ব্যাংকের অনুমোদনক্রমে আইআইসিডি লোকাল এবং ইন্টারন্যাশনাল সুবিধা সম্বলিত নতুন একটি সেবা 'EXIM Islamic Platinum Card' চালু করেছে। প্লাটিনাম কার্ড প্রবর্তনের মধ্য দিয়ে এক্সিম ব্যাংক উচ্চ নিরাপত্তা সম্পন্ন চিপবেজড সুরক্ষা সিস্টেমের সূচনা করেছে। এক্সিম ব্যাংক সগৌরবে 'তাবারুশিল্ড' প্রোগ্রামের আওতায় কয়েকজন মৃত গ্রাহকের বকেয়া মওকুফ করেছে। আমরা আমাদের সম্মানিত গ্রাহকদের সবচেয়ে আকর্ষণীয়, মূল্যবান ও নমনীয় সেবা প্রদান করতে অঙ্গীকারবদ্ধ।

আমাদের কার্ড নিম্নোক্ত সুবিধাসমূহ নিশ্চিত করে:

ক) সম্পূর্ণ ইসলামী শরীয়াহ্ সম্মত।
খ) মাসিক লভ্যাংশ ২.৫% মাত্র; যা সর্বনিম্ন ১৫ দিন থেকে সর্বোচ্চ ৪৫ দিন পর্যন্ত মওকুফ।
গ) ব্যয়িত অর্থের উপর সরল লভ্যাংশ প্রযোজ্য যা অন্যান্য প্রচলিত কার্ডের ন্যায় চক্রবৃদ্ধি লাভ বর্জিত।
ঘ) লোকাল কার্ডের জন্য নগদ অর্থ উত্তোলন ফি মাত্র ২% অথবা ১০০ টাকা (যেটি অধিকতর)।
ঙ) একই প্লাষ্টিক এ লোকাল এবং ইন্টারন্যাশনাল উভয় সুবিধা সমন্বিত।
চ) যে কোন লুকায়িত ফি বর্জিত।
ছ) প্রত্যেক লেনদেন ও পেমেন্টের ক্ষেত্রে SMS সেবা প্রদান।
জ) সকল গ্রাহকদের জন্য ২৪/৭ ঘন্টা গ্রাহক সেবা প্রদান।

For ensuring quality and enhanced services to the existing and prospective customers Islamic Investment Card division embarked on multiple products and dimensions in the year 2017. Among them Installment purchases process, Discount, Rewarding etc are in the list of priorities.

Compliance of Corporate Governance Guidelines

The Securities and Exchange Commission has redesigned the Corporate Governance Guidelines for the listed companies by inserting some new conditions vide its Notification, No. SEC/CMRRCD/2006-158/134/Admin/44 dated 07 August 2012. Accordingly a compliance report pursuant to the corporate governance guidelines, as stated above, is attached at Annexure I to VI.

EXIM Bank Foundation & Social Responsibility

The Bank has established a foundation named "EXIM Bank Foundation", which is a charitable organization, solely dedicated to the welfare of the helpless and downtrodden people of the society. Since its inception, the bank has extended its helping hands towards social responsibilities to meet the demand of the society so far from time to time. The bank has actively participated in social, humanitarian activities for well being of distressed people at home and abroad through this foundation. A detailed description on this issue has been included in this report as Annexure-VII.

Meetings of the Board & Committees

There were 15 (Fifteen) meetings of the Board of Directors, 08 (Eight) meetings of Executive Committee & Audit Committee each and 05 (Five) meetings of Risk Management Committee of the Board held in the year 2016.

Dividend

The Board of Directors of the Bank recommended Cash Dividend @15% (Fifteen percent) for the year ended December 31, 2016 subject to approval of the Eighteenth Annual General Meeting of the Company.

Appointment of Auditors

As per directives of Bangladesh Securities and Exchange Commission and Bangladesh Bank, the existing auditors M/s. Syful Shamsul Alam & Co., Chartered Accountants, will not be eligible for reappointment since they have completed the tenure of 03 (Three) consecutive years' term as auditors of the Company.

বিদ্যমান ও সম্ভাব্য গ্রাহকদেরকে সঠিক গুণগতমান সম্পন্ন ও উন্নত সেবা প্রদান করার লক্ষ্যে ২০১৭ সালে ইসলামিক ইনভেস্টমেন্ট কার্ড ডিভিশন নতুন কিছু সুবিধা সম্মলিত সেবা চালু করবে। এর মধ্যে কিস্তিতে ক্রয়ের সুবিধা, মূল্যছাড়, পুরস্কার প্রদান ইত্যাদি সুবিধাসমূহ অগ্রাধিকার তালিকায় রয়েছে।

কর্পোরেট গভর্নেন্স নীতিমালা পরিপালন

বাংলাদেশ সিকিউরিটিজ এন্ড এক্সচেঞ্জ কমিশন বিগত ৭ আগষ্ট ২০১২ইং তারিখে জারিকৃত প্রজ্ঞাপন, 'নং-এসইসি/সিএমআরআরসিডি/২০০৬-১৫৮/১৩৪/প্রশাসন/ ৪৪' এর মাধ্যমে স্টক একচেঞ্জের তালিকাভুক্ত কোম্পানী সমূহের জন্য নতুন কিছু শর্ত অন্তর্ভুক্তির মধ্য দিয়ে একটি প্রাতিষ্ঠানিক সুশাসন নির্দেশনা প্রবর্তন করেছে। উল্লিখিত নীতিমালা অনুসারে একটি পরিপালন প্রতিবেদন সংযুক্তি- ১ হতে ৬ এ উপস্থাপন করা হয়েছে।

এক্সিম ব্যাংক ফাউন্ডেশন এবং সামাজিক অবদান

ব্যাংক 'এক্সিম ব্যাংক ফাউন্ডেশন' নামে একটি দাতব্য সংগঠন প্রতিষ্ঠা করেছে যা সম্পূর্ণভাবে সমাজের নিপীড়িত ও অসহায় মানুষের কল্যাণে নিবেদিত। ব্যাংক তার জন্মলগ্ন থেকেই বিভিন্ন সময়ে সমাজের চাহিদার নিরিখে সামাজিক দায়িত্বাবলীর প্রতি যথাসম্ভব সহযোগিতা করে যাচ্ছে। ব্যাংক এই ফাউন্ডেশনের মাধ্যমে দেশে বিদেশে দুঃস্থ মানুষের কল্যাণে সামাজিক ও মানবিক কর্মকান্ডে সক্রিয়ভাবে অংশগ্রহণ করে আসছে। এ বিষয়ে একটি বিস্তারিত প্রতিবেদন এ রিপোর্টে সংযুক্তি-৭ এ উপস্থাপন করা হয়েছে।

পর্ষদ ও কমিটিসমূহের সভা

২০১৬ সালে পরিচালনা পর্ষদের ১৫ (পনর) টি, নির্বাহী ও নিরীক্ষা কমিটি প্রত্যেকের ৮ (আট) টি এবং ঝুঁকি ব্যবস্থাপনা কমিটির ৫ (পাঁচ) টি সভা অনুষ্ঠিত হয়েছে।

লভ্যাংশ

ব্যাংকের পরিচালনা পর্ষদ অষ্টাদশ বার্ষিক সাধারণ সভার অনুমোদন সাপেক্ষে ৩১ শে ডিসেম্বর ২০১৬ সালের জন্য ১৫% নগদ লভ্যাংশ প্রদানের সুপারিশ করেছে।

নিরীক্ষক নিয়োগ

মেসার্স সাইফুল শামসুল আলম এন্ড কোং, চার্টার্ড একাউন্ট্যান্টস্, ধারাবাহিকভাবে বিগত ০৩ (তিন) বছর যাবত ব্যাংকের নিরীক্ষক হিসেবে দায়িত্ব পালন করেছে। এমতাবস্থায় নিয়ন্ত্রণকারী কর্তৃপক্ষ সমূহের বিধিবিধান ও নির্দেশনা অনুসারে তারা পুনঃনিয়োগ লাভে যোগ্য নন।

Therefore, new auditors shall be appointed by the shareholders in the ensuing 18th Annual General Meeting of the Company to hold the office until the next Annual General Meeting and fix their remuneration.

Election of Directors

Election/re-election of Directors, if any, shall be held in accordance with the provisions of existing Laws, Rules & Regulations.

Appreciation

On behalf of the board of directors, we express our sincerest gratitude and deepest respect to our shareholders for their investment. We highly cherish the confidence bestowed upon us by our honourable sponsors, shareholders, valued customers, patrons and well-wishers. The Board of directors also express countless thanks to the Government of the People's Republic of Bangladesh, Bangladesh Bank, Bangladesh Securities and Exchange Commission (BSEC), Joint Stock Companies & Firms, Dhaka Stock Exchange (DSE), Chittagong Stock Exchange (CSE) and Central Depository Bangladesh Limited for their cordial help and assistance, valuable guidance and advices. The Board of Directors also deeply appreciates the contribution of the management and all members of staff for their meritorious and relentless services with supreme sincerity and dedication.

May Allah bless us all.

On behalf of the Board of Directors,

Md. Nazrul Islam Mazumder
Chairman

সেহেতু আসন্ন অষ্টাদশ বার্ষিক সাধারণ সভায় শেয়ারহোল্ডারগণ পরবর্তী বার্ষিক সাধারন সভা কার্যকাল পর্যন্ত নতুন নিরীক্ষক নিয়োগ ও পারিশ্রমিক নির্ধারণ করবেন।

পরিচালক নির্বাচন

পরিচালক মন্ডলীর নির্বাচন/পুনর্নির্বাচন, যদি প্রয়োজন হয়, তাহলে বিদ্যমান আইন ও বিধি-বিধান মোতাবেক অনুষ্ঠিত হবে।

ধন্যবাদ জ্ঞাপন

আমরা আমাদের সম্মানিত শেয়ারহোল্ডারবৃন্দকে তাদের বিনিয়োগের জন্য পরিচালনা পর্ষদের পক্ষ থেকে জানাই আন্তরিক কৃতজ্ঞতা, গভীর শ্রদ্ধা। আমাদের প্রতি সম্মানিত স্পন্সর, শেয়ারহোল্ডার, গ্রাহক, পৃষ্ঠপোষক ও শুভাকাঙ্খীদের আস্থাকে আমরা গভীরভাবে লালন করি। পরিচালনা পর্ষদ গণপ্রজাতন্ত্রী বাংলাদেশ সরকার, বাংলাদেশ ব্যাংক, বাংলাদেশ সিকিউরিটিজ এন্ড এক্সচেঞ্জ কমিশন (বিএসইসি), জয়েন্ট স্টক কোম্পানীজ এন্ড ফার্মস, ঢাকা স্টক এক্সচেঞ্জ (ডিএসই), চট্টগ্রাম স্টক এক্সচেঞ্জ (সিএসই) এবং সিডিবিএল সহ সবাইকে তাদের আন্তরিক সহযোগিতা মূল্যবান পরামর্শ ও দিক নির্দেশনাদানের জন্য জানাচ্ছি আন্তরিক ধন্যবাদ এবং ব্যাংকের ব্যবস্থাপনা ও সকল স্তরের কর্মকর্তা/ কর্মচারীদেরকেও তাদের সততা ও নিষ্ঠার সাথে মানসম্পন্ন ও নিরবচ্ছিন্ন সেবাদানের জন্য জানাচ্ছি আন্তরিক ধন্যবাদ।

আল্লাহ আমাদের সকলের মঙ্গল করুন।

পরিচালনা পর্ষদের পক্ষে,

মোঃ নজরুল ইসলাম মজুমদার
চেয়ারম্যান

implementation of policies, approves investments and other business proposals as per policy guideline of the board in line with Regulator. The Committee held 08 (Eight) meetings in the year 2016 and 04 (Four) meetings in the year 2015.

Audit Committee

The Board Audit Committee consists of 05 members including Independent Directors. The Committee carries out business according to its charter approved by the Board on the basis of guidelines of the Bangladesh Bank. The committee works out a plan of routine audit and inspection of Branches and Divisions of Head Office and discussed/reviewed/ evaluated and advised on audit and inspection report.

The directors keep regular vigilance on the banking activities through the Audit Committee in order to ensure better internal control system. The Committee held 08 (Eight) meetings in the year 2016 and 2015 each.

Risk Management Committee :

The Risk Management Committee consists of 05 members including Independent Directors. It has been constituted as per recent amendment of Bank Company Act, 1991. The newly formed Committee carries out business on the basis of guidelines of the Bangladesh Bank in order to managing and mitigating risk as well. The Committee held 05 (Five) meetings in the year 2016 and 04 (Four) meetings in the year 2015.

AMAR STOCK

Annexure -II

The Directors' Report to Shareholders :

In compliance with SEC Notification No. SEC/CMRRCD/2006-158/134/Admin/44 dated 07 August 2012, it is required to include, inter alia, additional statements in the Report which are as follows :-

a) that discussion on industry outlook and developments
b) that statement of segment-wise or product-wise performance
c) that discussion on risks and concerns
d) that a discussion on cost of goods sold, gross profit margin and net profit margin
e) that a statement of all related party transactions should be disclosed in the annual report
f) that utilization of proceeds from public issues, rights issues and/or through any others instruments (during 2016, there were no public or right issue of shares)
g) that the financial statements prepared by the management of the issuer company present fairly its state of affairs, the result of its operations, cash flows and changes in equity.
h) that proper books of account of the issuer company have been maintained.
i) that appropriate accounting policies have been consistently applied in preparation of the financial statements and that the accounting estimates are based on reasonable and prudent judgment.
j) that International Accounting Standards (IAS)/ Bangladesh Accounting Standards (BAS)/ International Financial Reporting Standards (IFRS)/ Bangladesh Financial Reporting Standards (BFRS), as applicable in Bangladesh, have been followed in preparation of the financial statements and any departure therefrom has been adequately disclosed
k) that the system of internal control is sound in design and has been effectively implemented and monitored.
l) that there are no significant doubts upon the issuer company's ability to continue as a going concern. If the issuer company is not considered to be a going concern, the fact along with reasons thereof should be disclosed.
m) that presentation of key operating and financial data of last five years have been furnished in the Annual Report in summarized form.
n) The number of Board meetings and the attendance of the directors during the year 2016 were as follows:

Sl. No.	Name of the Directors	Position	No. of meeting held	No. of meeting attended	Remarks
1	Mr. Md. Nazrul Islam Mazumder	Chairman	15	14	
2	Mr. Md. Abdul Mannan	Vice Chairman	15	15	
3	Mr. Md. Nazrul Islam Swapan	Director	15	12	
4	Mr. Mohammad Abdullah	Director	15	8	
5	Mrs. Nasreen Islam	Director	15	4	
6	Mr. Mohammed Shahidullah	Director	15	14	
7	Mr. Md. Nurul Amin	Director	15	13	
8	Mr. Anjan Kumar Saha	Director	15	12	
9	Mr. Md. Habib Ullah Dawn	Director	15	8	
10	Major Khandaker Nurul Afser (Retd)	Director	15	10	
11	Lt Col (Retd) Serajul Islam BP (BAR)	Independent Director	15	15	
12	Mr. Ranjan Chowdhury	Independent Director	15	13	
13	Mr. Khandakar Mohammed Saiful Alam	Independent Director	15	12	
14	Mr. Muhammad Sekandar Khan	Independent Director	15	6	
15	Dr. Mohammed Haider Ali Miah	Managing Director & CEO	15	15	

Annexure -III

The Pattern of shareholdings:

The Authorized Capital of Export Import Bank of Bangladesh Limited is Tk. 20,000,000,000.00 divided into 2,000,000,000 ordinary shares of Tk. 10.00 each. The paid-up Capital of the Bank is Tk. 14,122,510,680.00 divided into 1,412,251,068 ordinary shares. As per Section 1.5 (xxi) of SEC Notification No. SEC/CMRRCD/2006-158/134/Admin/44 dated 07 August 2012, the pattern of shareholding is given below:

(i) Parent/Subsidiary/Associated companies and other related parties : N/A

(ii) Shares held by Directors, Chief Executive Officer, Chief Financial Officer, Head of Internal Audit, Company Secretary and their spouses and minor children are as follows:

a) Shares held by the Directors and their spouses :

Sl. No.	Name of the Directors	Status	No. of Shares	Name of Spouse(s)	No. of Shares
1	Mr. Md. Nazrul Islam Mazumder	Chairman	62,172,599	Mrs. Nasreen Islam	50,790,947
2	Mr. Md. Abdul Mannan	Vice Chairman	7,782,580	Mrs. Shahadara Mannan	1,318,505
3	Mr. Md. Nazrul Islam Swapan	Director	49,920,808	Mrs. Asma Begum	14,444,782
4	Mr. Mohammad Abdullah	Director	53,602,301	Mrs. Mahmuda Begum	16,944,782
5	Mrs. Nasreen Islam	Director	50,790,947	Mr. Md. Nazrul Islam Mazumder	62,172,599
6	Mr. Mohammed Shahidullah	Director	28,245,846	Mrs. Rubina Shahid	6,198,707
7	Mr. Md. Nurul Amin	Director	28,245,782	Mrs. Ifat Akter Alin	3,715,332
8	Mr. Anjan Kumar Saha	Director	28,245,171	Mrs. Jhumur Saha	1,318,505
9	Mr. Md. Habib Ullah Dawn	Director	28,255,846	Mrs. Luna Parvin Shinthia Liva	Nil
10	Major Khandaker Nurul Afser (Retd)	Director	35,303,521	Mrs. Shoma Nasreen	4,231,829
11	Lt Col (Retd) Serajul Islam, BP (BAR)	Independent Director	801,209	Mrs. Musfequa Islam	18,686
12	Mr. Ranjan Chowdhury	Independent Director	879,001	Mrs. Uma Chowdhury	Nil
13	Mr. Khandakar Mohammed Saiful Alam	Independent Director	867,063	Mrs. Jahanara Ismail	Nil
14	Mr. Muhammad Sekandar Khan	Independent Director	Nil	Begum Syeda Tahera	Nil

b) Shares held by the Chief Executive Officer, Chief Financial Officer, Head of Internal Audit, Company Secretary and their spouses & minor children:

Sl. No.	Name	Status	No. of Shares	Name of Spouse/Minor Children	No. of Shares
01.	Dr. Mohammed Haider Ali Miah	Managing Director & CEO	Nil	Mrs. Shahera Khatoon	Nil
02.	Mr. Md. Humayun Kabir	Chief Financial Officer	Nil	Mrs. Bilquis Akhter	Nil
03.	Mr. Shah Md. Abdul Bari	Head of Internal Audit	Nil	Mrs. Layla Shireen	Nil
04.	Mr. Md. Mosharraf Hossain Mazumder	Company Secretary	Nil	Mrs. Rojina Yesmin	Nil

iii) Shares held by top five salaried employees other than the Directors, Chief Executive Officer, Chief Financial Officer, Head of Internal Audit and Company Secretary are as follows:

Sl. No.	Name	Status	No. of Shares
01.	Mr. Md. Sirajul Islam	Deputy Managing Director	Nil
02.	Mr. Sirajul Haque Miah	Deputy Managing Director	Nil
03.	Mr. Khondoker Rumy Ehsanul Huq	Deputy Managing Director	Nil
04.	Mr. Mohammad Feroz Hossain	Deputy Managing Director	Nil
05.	Mr. Md. Golam Mahbub	Senior Executive Vice President	Nil

iv) Shareholders holdings ten percent or more voting interest in the Company: N/A

Annexure -IV

CEO's and CFO's Declaration to the Board of Directors

In compliance to the condition no. 06 of Bangladesh Securities and Exchange Commission notification No. SEC/CMRRCD/2006-158/134/Admin/44 dated 07 August 2012; we declare that for the financial year ended 31 December 2016:

i. We have reviewed the Financial Statements for the year and that to the best of our knowledge and belief:

   a) These statements do not contain any materially untrue statement or omit any material fact or contain statements that might be misleading;

   b) These statements together present a true and fair view of the company's affairs and are in compliance with existing accounting standards and applicable laws.

ii. There are, to the best of our knowledge and belief, no transactions entered into by the bank during the year which are fraudulent, illegal or violation of the bank's code of conduct.

Dr. Mohammed Haider Ali Miah
Managing Director & CEO

Md. Humayun Kabir
Deputy Managing Director & CFO

Date: 19 April 2017

AMARSTOCK

Arun & Company
CHARTERED ACCOUNTANTS

Annexure -V

Certificate on Compliance with Conditions of Corporate Governance Guidelines to the Shareholders of Export Import Bank of Bangladesh Limited

(Issued under Condition No. 7 (i) of Corporate Governance Guidelines of "BSEC" vide notification no. SEC/ CMRRCD/2006-158/134/Admin/44 dated 07 August 2012)

We have examined the compliance with conditions of the corporate governance guidelines by **Export Import Bank of Bangladesh Limited** (the "Bank") for the year ended 31 December 2016. These conditions of corporate governance were issued by the Bangladesh Securities and Exchange Commission (BSEC) vide its notification no. SEC/CMRRCD/2006-158/134/Admin/44 dated 07 August 2012 and SEC/CMRRCD/2006-158/147/Admin/48 dated 21 July 2013.

Those charged with governance and the management of the Bank is responsible for complying with the conditions of corporate governance guidelines were issued by the Bangladesh Securities and Exchange Commission (BSEC). Those charged with the governance of the Company are also responsible for stating in the Director's report whether the Company has complied with the conditions of corporate governance guidelines.

Our responsibility is to provide a certificate about whether the Bank is in compliance with the said conditions of corporate governance based on our examination. Our examination for the purpose of issuing this certificate was limited to the procedures including implementation thereof as adopted by the Bank for ensuring the compliance of the conditions of corporate governance and correct reporting of the status of the compliance on the attached statement on the basis of evidence gathered and representation received. It is neither an audit nor an expression of opinion on the financial statement of the Bank.

To the best of our information and according to the explanations provided to us by the Bank, we certify that, except as reported on the attached status of compliance Statement, **Export Import Bank of Bangladesh Limited** has complied with the conditions of corporate governance stipulated in the above mentioned BSEC notification dated 07 August 2012 for the year ended 31 December 2016.

Dated, Dhaka;
24 April, 2017

Arun Kundu

Arun Kumer Kundu, FCA
Managing Partner
Arun & Company
Chartered Accountants

Office: House No. 558 (4th Floor), Kazipara, Kafrul, Mirpur, Dhaka-1216
Cell: 01819 40 17 24, E-mail: arunrrh@gmail.com

regard. It may be mentionable here that the generous Management of the Bank has declared to donate 2,000 pcs. Laptops to "One Student One Laptop" program of the Information and Communication Technology Ministry.

- EXIM Bank has donated a considerable amount favouring PROYASH, specialized school working for the welfare of autistic children situated in Dhaka and Tangail Cantonment.
- EXIM Bank has donated a microbus favouring Government Laboratory School, Dhaka.
- EXIM Bank has donated 10 bi-cycles among 10 female students of erstwhile enclaves situated at Patgram upazila in Lalmonirhat district. These bi-cycles are playing a strong role to keep them regular in school.
- EXIM Bank donated a considerable amount favouring EXIM Bank Agricultural University, Bangladesh (EBAUB).
- EXIM Bank has donated a considerable amount favouring Bir Bikram Zainul Abedin High School, Lohagara, Chittagong.
- EXIM Bank has donated 50 school bags to Jatio Buddhi Protibondi Foundation, Dhaka.
- EXIM Bank has donated a considerable amount favouring Noor-E-Madina Islamia Cadet Madrasa for construction works.
- EXIM Bank has donated a considerable amount favouring Marua Yusuf Khan School & College for construction of college building.
- EXIM Bank donated a considerable amount favouring Holy Family Red Crescent Hospital to build a mosque.
- EXIM Bank donated Zoology Society of Bangladesh for sponsoring Zoology Olympiad -2016.

EXIM Bank Agricultural University, Bangladesh (EBAUB)

The Northern part of the country is enriched with potential meritorious students. Poverty and under development in this region are the main obstacles to turn these potential students into national asset. Besides, the Northern region is also enriched with diverse cultivation, which has a enormous scope to accelerate the GDP if the Government can undertake massive development tasks. With a view to utilize this enormous scope, generate a radical change and create sustainable development in agriculture, EXIM Bank Agricultural University, Bangladesh (EBAUB) was established in the year 2013 and the honourable Prime Minister of the Peoples Republic of Bangladesh Sheikh Hasina, inaugurated the university on 9 October 2013. The university has started its' educational program by enrolling first batch students in "Winter" session in the year 2014.

EXIM Bank Agricultural University, Bangladesh(EBAUB) is committed to offer advanced level of education at an affordable cost. At present there are four Honors programs for Undergraduate Students, which are Bachelor of Science in Agriculture (B S Ag.), Bachelor of Science in Agricultural Economics (BS Ag. Econ.), Bachelor of Law (LL.B.) and Bachelor of Business Administration (BBA). Recently the University has started Master of Business Administration, Executive Master of Business Administration and Master of Bank Management programs. The initiation of Doctor of Veterinary Medicine, Bachelor of Computer Science and Engineering, Bachelor of Electronics and Electrical Engineering, Bachelor of English, Bachelor of Fisheries, Bachelor of Political Science and Bachelor of Islamic Studies program are in progress. Currently, the University is enrolling students for its "Summer-2017" program.

The unique features of the university are :

- Experienced & erudite Faculty members and Officials to ensure quality education and governance.
- Modern amenities, spacious campus, audio-visual air conditioned classrooms, free wi-fi zone, standard library with sufficient books and online journals, well-equipped laboratory to introduce students with modern concepts of biological science.
- Language club for all the students and Moot Court for the students of Law faculty.
- Two hostels to support accommodation facility of the student.
- Arrange regular meeting with the Guardians, local authorities and elites, various educational institutions, etc. concerning development of studies and campaigning of anti-terrorism and anti-narcotic drug issues.
- Arrange regular visit programs in research & development organizations institutions, manufacturing units, agricultural farms, court and other Government and Non-Government institutions as a part of practical class.

Recently the Board of Trustees has initiated the process to establish permanent campus of the University according to Private University Act 2010 and the University has purchased 60 (sixty) bigha lands at Amnura Union of Chapainawabganj district in this regard. The Board of Trustees is strongly committed to shift the University into permanent campus within the stipulated time.

Report on Risk Management

About Risk and Risk Management

Risk is basically a situation that make threats on capacity of an organization to achieve its organizational objectives. Risk in a banking company is the potential of losing something of value that can be gained or lost when taking risk resulting from a given action or inaction, foreseen or unforeseen. Conversely, risk management is the deliberate acceptance of risk for profit-making. It requires informed decisions on the tradeoff between risk and reward, and uses various financial and other tools to maximize risk-adjusted returns within pre-established limits. Risk-taking is an inherent element of the banking business and, indeed, profit is the reward for successful risk taking in business. On the other hand, excessive and poorly managed risk can lead to losses and thus endanger the safety of a bank's stakeholders.

The banking sector has a key role in the progress of an economy. It is the key driver of economic growth of the country and has an active role to play in converting the idle financial resources for their optimum utilization so as to attain maximum productivity. In fact, the foundation of a sound economy depends on how sound the banking sector is and vice versa. The banking sector is considerably strong at present but at the same time, banking is considered to be a very risky business. Financial institutions must take risk, but they must do so consciously. However, it should be borne in mind that banks are very fragile institutions which are built on customers' trust, brand reputation and above all high leverage. In case something goes wrong, banks can collapse and failure of one bank is sufficient to send shock waves right through the economy. Therefore, bank management must take utmost care in identifying the type as well as the degree of its risk exposure and tackle those effectively. Moreover, bankers must see risk management as an ongoing and valued activity.

As risk is directly proportionate to return, the more risk a bank takes, it can expect to make more money. Greater risk also increases the threat that the bank may incur huge losses and be forced out of business. In fact, today, banks must run its operations with two goals in mind to generate profit and to stay in business in line with industry growth. Banks, therefore, should try to ensure that their risk taking is informed and prudent and risk management in the banking sector is a key issue linked to financial system stability.

Risk Management Essentials

Risk management is a discipline at the core of every financial institution and encompasses all the activities that affect its risk profile. It involves identification, measurement, monitoring and controlling risks to ensure that-

- the individuals who take or manage risks clearly understand it.
- the organization's risk exposure is within the limits determined by board of directors.
- risk taking decisions are in line with the business strategy and objectives set by board.
- the expected payoffs compensate for the risks taken.
- risk taking decisions are explicit and clear.
- sufficient capital as a buffer is available to take risk, etc.

Risk Management System

The following are the key elements of risk management system:

- The Board of the bank outlines policies and the Senior Management implements the same;
- Manuals, guidelines, rules, procedures are developed to manage the risks;
- Risks are properly identified, measured, monitored and controlled.
- Appropriate Management Information System (MIS) should be in place to support business operations.
- Strong internal control and compliance system should be established to detect the deficiencies.

Risk Management Process

As a part of risk management process, for the most part, these methods consist of the following elements, performed, more or less, in the following order:



Risk Management in EXIM Bank

Banks in the financial services industry are facing various challenges attributable to increased competition and expansion of diversified business network. As a financial intermediary, the bank is exposed to certain amount of risks those are associated with both of its assets and liabilities as well as operational activities. Managing and mitigating such risks have always been a major concern of the bank so that precautionary measures can be taken towards hazardless day to day business operations. Considering the facts, risk management activities of the bank are being improved in the light of Bangladesh Bank regulations and its own risk management philosophy.

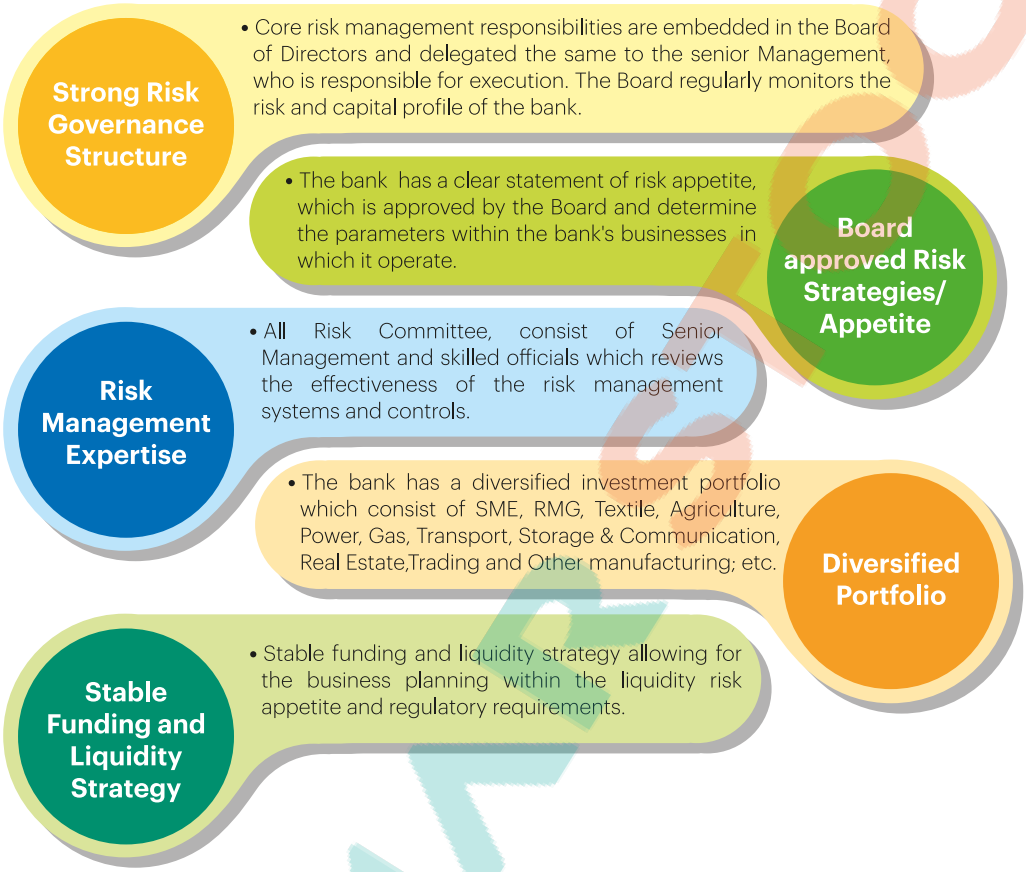
Levels of authority of the bank for risk management

The bank defined its authorities for risk management considering the best risk management practices. It covers the top to bottom line authorities who are responsible for overall risk management within the organization. However, the level of risk management authorities of the bank are as follows:

Strategic Level	Macro Level	Micro Level
Encompasses Board of Directors, Risk Management Committee of the Board (BRMC) and Senior Management	Within a business area or across business lines	'On-the-line' risk management

Risk profile of the bank

EXIM Bank remains always watchful to pay close and constant attention to both quantifiable and unquantifiable risks based on which the bank's management ensures best risk management practices within the bank. However, overall risk profile of the bank is as follows:



Risk Appetite and Capacity Building

Risk appetite is focused on the pursuit of risk and the parameters that the bank must employ in deciding whether or not to take defined or undefined risk. It defines what types of risks the bank will pursue; which types of markets, products, services and customers it will target. Developing and embedding a risk appetite statement has numerous benefits; such as:

- It provides the clear articulation of enterprise risk appetite and risk tolerance directly guides and informs strategic planning and budgeting; facilitating consistency in these processes.
- Can enhance reputation-demonstrates to stakeholders and the market in general, that the organization has good corporate governance, a proactive risk management approach and that its key business drivers have been determined with risk appetite in mind.
- Demonstrate to stakeholders that the organization is committed to its values, ethics and corporate sustainability.

Risk appetite is an integral part of bank's business planning processes through its risk and capital plan, with the aim to create a more holistic perspective on capital, funding and risk-return considerations. Risk appetite is set within banks risk capacity in which bank consider its capital, assets and borrowing capacities. Bank hereby leverages the stress testing process to consider stressed market conditions. The Board reviews and approves the risk appetite and capacity on an annual basis with the aim of ensuring that it is consistent with banks strategy, business and regulatory environment and stakeholders' requirements. In the event that banks desired risk appetite is breached under either normal or stressed scenarios, a predefined criteria; Management Action Triggers (MATs) is applied for these breaches.

Risk Management Practices of the bank

Board oversight towards risk management

The high risk related matters are placed before the Board for review and perusal. After reviewing the particular risk issues, the Board provides guidance against the identified risks for taking corrective actions. The Board reviewed the risk management activities of the bank in its different meetings.The summary of Board meetings held on Risk Management Activities during the year 2016 are as follows:

SL. No.	Particulars	Meeting	Meeting held on
1	Decisions and Recommendations of 9th BRMC Meeting	99th Emergent Board Meeting	09.05.2016
2	Decisions and Recommendations of 10th BRMC Meeting	100th Emergent Board Meeting	26.05.2016
3	Decisions and Recommendations of 11th BRMC Meeting	103rd Emergent Board Meeting	21.08.2016
4	Decisions and Recommendations of 12th BRMC Meeting	105th Emergent Board Meeting	19.10.2016
5	Decisions and Recommendations of 13th BRMC Meeting	107th Emergent Board Meeting	15.12.2016

Risk Management Committee of the Board (BRMC)

Risk Management Committee of the Board (BRMC) reviews the material risks exposed to investment, foreign exchange, internal control & compliance, money laundering & terrorist financing, information & communication technology, operation, profit rate, liquidity, capital management functions and provisioning (required & maintained); etc. on quarterly basis. After reviewing the particular risk issues, the BRMC provides guidance against the identified and potential risks. In the year 2016, 5 (five) Meetings of BRMC were held accordingly which are as follows:

SL. No.	Particulars	Meeting for the quarter ended	Meeting held on
1.	9th BRMC Meeting	December-2015	10.04.2016
2.	10th BRMC Meeting	March-2016	26.05.2016
3.	11th BRMC Meeting	June-2016	16.08.2016
4.	12th BRMC Meeting	September-2016	19.10.2016
5.	13th BRMC Meeting	September-2016	27.11.2016

Management Level Risk Management Committee (RMC)

A strong Management Level Risk Management Committee (RMC) headed by the Chief Risk Officer (CRO) is in place in the bank comprising the Heads of all core risk areas as well as members from other defined areas. Regular meetings are arranged and organized by the Risk Management Division (RMD). The committee sits at least once in a month or more when necessary. In the meeting of RMC, all the identified and potential risks issues are discussed and the recommendations are provided to the concerned risk taking organs to take corrective actions. After detailed review by the RMC, the monthly Risk Management Reports are submitted to Bangladesh Bank within the stipulated time. 12 (twelve) Meetings of RMC were held during the year 2016; the summary of which are as follows:

SL. No.	Particulars	Meeting for the month of	Meeting held on
1	75th RMC Meeting	December-2015	28.01.2016
2	76th RMC Meeting	January-2016	29.02.2016
3	77th RMC Meeting	February-2016	30.03.2016
4	78th RMC Meeting	March-2016	28.04.2016
5	79th RMC Meeting	April-2016	29.05.2016
6	80th RMC Meeting	May-2016	28.06.2016
7	81st RMC Meeting	June-2016	09.08.2016

SL. No.	Particulars	Meeting for the month of	Meeting held on
8	82nd RMC Meeting	July-2016	30.08.2016
9	83rd RMC Meeting	August-2016	28.09.2016
10	84th RMC Meeting	September-2016	30.10.2016
11	85th RMC Meeting	October-2016	29.11.2016
12	86th RMC Meeting	November-2016	28.12.2016

Risk Management Division (RMD)

Risk Management Division (RMD) is an operational layer in the bank and acting as Secretariat of Management Level Risk Management Committee (RMC). RMD has eight desks under its umbrella. These are IRM/CRM desk, Capital Management desk, ALM desk, ICC desk, Stress Test desk, ALM desk, ICT desk and FEx desk. Head of RMD reports to CRO. RMD performs defined activities related to risk management and prepares risk reports and plays a catalyst role in managing risks of the bank in light of Bangladesh Bank Risk Management Guidelines, Core Risk Management Guidelines, Basel Accord and other related policies/procedures. However, the bank's risk mitigating technique is not to wait for the risk but to take precautionary measures before incident happens. In this context, RMD is working comprehensively on capacity building and exchange of ideas about risk management for creating a robust risk awareness and risk management culture within the bank.

Defined functions of Risk Management Division (RMD)

The risks are measured and managed by the Management Level Risk Management Committee (RMC) independently through RMD in the light of bank's risk profile as well as applicable regulatory framework. The defined responsibilities of RMD include the following:

- Serving as secretariat of Risk Management Committee (RMC).
- Designing bank's overall risk management strategy.
- Developing and overseeing implementation of stress tests.
- Developing, testing, and observing use of models for measuring and monitoring risk.
- Informing the Board and Risk Management Committee about the appetite for risk across the bank.
- Communicating views of the Board and Senior Management throughout the bank.
- Independently monitoring limits, in addition to the monitoring that is done by business units.
- Establishing risk management policies and procedures.
- Developing and implementing loss prevention/loss retention programs.
- Identifying and quantifying bank's exposures to material loss, etc.

Risk Management Reporting

EXIM Bank adheres to the applicable rules, regulations and relevant policy guidelines related to risk management reporting as amended up to date. In these contexts, Risk Management Division of the bank has been preparing Risk Management Report on monthly basis and Comprehensive Risk Management Report (CRMR) on half yearly basis.

Monthly risk management report covers capital adequacy information, investment risk related information, off-shore banking operation, market risk related information, information about profitability, liquidity risk related information, operational risk related information, audit compliance, reputational risk related information, money laundering and terrorist financing risk, compliance risk management related information; etc. Among the issues of the report, the addressable risk issues are communicated to the respective divisions/departments/business units through RMC for taking corrective measures.

Comprehensive Risk Management Report (CRMR) covers the national and global crisis situations, investment risks, market risks, liquidity risks, operational risks (human resources management, customer satisfaction, insurance coverage against the vault limit, gross losses by business line and event type; etc), reputational risks, core risk management, compliance risks: environmental risk management status, capital management, bank's resilience capacity, money laundering risks; etc.

The bank submitted the following risk management reports during the year 2016, summary of which are as under:

Particulars	Modules used	Compliance	Remarks
Risk Management Reports • Monthly Risk Management Report (MRMR) • Comprehensive Risk Management Report (CRMR)	As per BB formats and own analytical modules	Complied	• Monthly reporting to RMC & BB. • Quarterly reporting to BB, BRMC & Board of Directors. • Half yearly reporting to BB.
Stress Testing Report	As per BB formats	Complied	• Quarterly reporting to BB, BRMC & Board of Directors.
Statement of Capital Adequacy	As per BB formats	Complied	Quarterly reporting to BB, BRMC & Board of Directors
Statement of Internal Capital Adequacy Assessment Process (ICAAP)	As per BB format and own developed modules	Complied	Yearly reporting to BB, BRMC & Board of Directors.
Statement of Market Discipline	As per BB formats and own practices	Complied	Yearly reporting to BB & Board of Directors and disclose the same in the Bank's Website.
Risk Reporting	Own analytical modules (As and when required)	Complied	Reporting to RMC, BRMC & Board of Directors.

Risk Management Awareness Programs

Training is a way of minimizing knowledge gap and updating the latest development on any issue. Risk management is especially a dynamic and rapidly changing area where training plays a vital role for effective management of risks and its proper implementation within the bank. In this context, the Human Resources Division (HRD) of the bank plays an important role for enhancing employees awareness by providing time based trainings programs to its employees in line with changing circumstances which includes the total number of participants received training during the year through the bank's own training institute and participated in training courses organized by other institutes in home and abroad. However, During the year 2016, various training programs organized by HRD related to risk management where employees from branch and head office were participated. The summary of the training program are as follws:

Sl. No.	Subjects	No. of courses	Total headcounts
1	Asset-Liability Risk Management	4	47
2	Investment (credit) Risk Management	41	270
3	FEx Risk Management	13	79
4	Internal Control & Compliance Risk Management	3	47
5	Money Laundering & Terrorist Financing Risk Management	17	445
6	ICT Risk Management	17	206
7	Comprehensive Risk Management	9	23
8	Basel Core Principles	5	55
9	Others	190	1,334
Total		**299**	**2,506**

Core Risk Management Practices

Bangladesh Bank issued latest core risk management guidelines for proper management of risks which provided the benchmark followed by the banks. However, in the light of the above contexts, the bank's core risk management issues are monitored and supervised by the risk management committees of the respective areas. The core risk management issues are outlined in two broad categories which are as follows:

- Core Risk Management Rating Status.
- Core Risk Management Implementation Status.

Core Risk Management Rating Status

Core risk management ratings assigned by Bangladesh Bank are reviewed by the management periodically and the non-compliance issues are monitored very closely for compliance by the respective divisions/departments in time.

Core Risk Management Implementation Status

The overall status of core risk management of the bank is as follows:

Investment Risk Management

Investment Risk is one of the major risks faced by the banks and it can be described as potential losses arising from the failure of counterparty to perform according to agreement with the bank. The failure may result from unwillingness of the counterparty or decline their economic condition, market situation etc. Investment Risk Management Division (IRMD) manages the investment risks through its established tools and techniques. Moreover, Risk Management Committee (RMC) identifies and reviews the investment risk issues in its monthly meetings which covers investment mix, portfolio/sector concentration, investment concentration, area concentration of investment, top-20 customer's investment concentration, single investment customer exposure limit, industry-wise concentration, segregation of SME investments, agriculture investment target and disbursement, off-balance sheet exposure (OBS), OBS non-funded to funded, non-performing assets, detailed status of top-20 defaulters, status of law suit, status of provisioning against classified investments, valuation of collateral, recovery of investment, rescheduling and written off, corporate/SME clients rating, quality of assets and residual risk; etc. Decisions taken in the RMC against the particular investment risk are communicated to the concerned division for taking corrective measures.

Foreign Exchange Risk Management

Foreign exchange risk involves in purchase and sale of any national currency against other national currency. Foreign exchange risk arises due to unexpected movement of market price of the holding of currencies or the price of the assets denominated in foreign currencies. For effective and efficient management of foreign exchange risks, the bank has well developed foreign exchange risk management manual and an international standard dealing room manual approved by the board. Moreover, Risk Management Committee (RMC) identifies and reviews the foreign exchange risk issues in its monthly meetings which covers open position risk, exchange rate, violation of dealers limit and loss for the violation, un-reconciled nostro account, non repatriation of export bills, status of BB dashboard on foreign exchange transactions and overdue accepted bills; etc. Decisions taken in the RMC against the particular foreign exchange risks are communicated to the respective division to take required actions.

Asset-Liability Risk Management

Asset Liability Management (ALM) defined as a well-planned, well-organized and systematic process of monitoring and maintaining assets and liabilities of the bank which focuses on maximization of profit through minimization of various risks like liquidity risk, market risk, rate of return risk etc. and ultimately leads the bank to a healthy and stable growth. Assel-Liability Management Committee (ALCO) headed by Managing Director & CEO reviews various ALM risk indicators periodically. Moreover, Risk Management Committee (RMC) identifies and reviews the ALM risk issues in its monthly meetings which covers Statutory Liquidity Ratio (SLR), Cash Reserve Requirement (CRR), Investment Deposit Ratio (IDR), deposit mix, Wholesale Borrowing Guideline (WBG), Maximum Cumulative Outflow (MCO), Medium Term Funding Ratio (MTFR), Liquidity Coverage Ratio (LCR), Net Stable Funding Ratio (NSFR), Leverage Ratio, ratio of liquid assets to total deposit, ratio of liquid assets to short term liabilities, liquidity status under stress test scenario, status of rate sensitive assets, rate sensitive liabilities; etc. Decisions against the particular ALM risk are communicated to the respective division to take necessary actions.

Money Laundering & Terrorist Financing Risk Management

Money Laundering is the process of transfer, transform or convert criminally originated money to disguise their illegal origin. Combating money laundering and terrorist financing has become the focus of an intense international effort. The effects of money laundering and terrorist financing on economic development are difficult to quantify. It is observed that money launderers and terrorist financiers utilize financial institutions to commit criminal activities as a medium. Hence, financial institutions come under the strict surveillance of the international regulatory authority.

In these context, to manage ML & TF risks, the bank has nominated a Chief Anti-Money Laundering Compliance Officer (CAMLCO) as Chief of Central Compliance Unit (CCU), an apex committee consisting 12 (twelve) members including divisional heads and senior executives of head office. Moreover, Risk Management Committee (RMC) identifies and reviews the money laundering & terrorist financing risk issues in its monthly meetings which covers number of STR & CTR reported, number of branch inspected by AMLD, number of workshop held on AML, number of participants attended the trainings and other compliance issues, etc. Decisions taken against the particular ML & TF risks are communicated to the respective division for meticulous compliance.

Internal Control and Compliance Risk Management

Internal Control and Compliance Division (ICCD) is responsible for ensuring compliance of internal control system of the bank through audit and inspection. The deviations are addressed and reported to the Board Audit Committee for review and guidance. The resources of ICCD consists of three departments namely Audit & Inspection, Compliance and Monitoring. In addition, Risk Management Committee (RMC) identifies and reviews the risks of internal control and compliance in its regular meetings covering the status of regulatory compliances, number of branches audited, number of major irregularities found and placed to audit committee, number of officers involved in performing audits, action taken in case of major violation, number of non-compliances with regards to BB inspections, internal and external audit reports; etc. Decisions of the particular issues are communicated to ICCD for compliance.

ICT Risk Management

ICT risk is a risk of business associated with the use, ownership, operation, involvement, influence and adoption of IT within the bank and it consist of IT related events that could potentially impact on the banking business.The key to survival, growth and successful operation of business for any commercial bank, it is required to develop unique plans for exploiting the modern technology to ensure superior service delivery to its customers and make ways for cost effective banking operations. Such integration of information and communication technologies helps banks to develop and maintain their competitive advantages which bring numerous benefits including faster business transactions, increasing automation, improved customer service through several innovative products in the ground-breaking new forms of banking services; etc. In the above context, the bank effectively addressed ICT risk as one of the key risk management issue which leads to ensure ICT Security functions and operations in an effective manner having guidance of the different committees from time to time. Furthermore, Risk Management Committee (RMC) identifies and reviews the ICT Risk in its meetings which covers business disruption and system failures, execution, delivery and process management, data entry errors, vendor disputes, data security, physical security, network security and other potential risks; etc.

Other material risks

Liquidity Risk

Liquidity risk is the potential loss to the bank in case of either its inability to meet its obligations as the bank fall due or to fund increases in assets incurring unacceptable cost or losses. Liquidity risk arises when the cushion provided by the liquid assets is not sufficient to meet maturing obligations. Accordingly, short of liquidity may have to undertake transactions at heavy cost resulting in a loss of earnings in a worst case scenario. The liquidity risk could result in liquidation of a bank if it is unable to undertake transactions even at current market prices. The Treasury and Financial Institution Division (T&FID) of the bank is managing liquidity risk considering its sources of fund to meet its requirements. Apart from that Asset-Liability Management Committee (ALCO) of the bank oversees and manages the mismatches in its liquidity to minimize the risks. The following strategies are considered for liquidity management:

- Gap between RSA and RSL is analyzed regularly.
- Profit rates are reviewd at a regular basis.
- Growth of assets and liabilities are monitored regularly to make them take place in the right buckets.
- The bank remains always vigilant on the approved limits; etc.

Profit Rate Risk

Profit rate risk is the risk, which affects the bank's financial condition due to changes in the market profit rates. The changes in profit rates may affect both the current earnings as well as the net worth of the bank from economic value perspective. The risk from earnings perspective measured as impact on the Net Investment Income (NII). Similarly, the risk from economic value perspective can be measured as it has impact on economic value of equity since the value of the bank's assets, liabilities and off-balance-sheet (OBS) instruments changes because of the changes of present value of future cash flows when profit rates changes.

Profit rate risk is the burning issue since bank's earning is directly affected by the profit rate risk. To reduce the risk, the following activities are undertaken by the bank:

- Profit rate is determined considering the expectation of the depositors.
- Gap analysis is considered for fixing the profit rate.
- Profit are associated with the portfolio of the bank, hence maturities and the rate index are used for re-pricing; etc.

Equity Price Risk Management

Equity price risk refers to the risk of losing money due to deviation of cost price and market price of the equity instruments. Investment in shares & securities is reviewed based on its risk weight, capital charge and required provisioning. Moreover, regulations of investment limit under solo and consolidated basis are considered for investment decisions and limit based exposure of equity is reviewed and reported on monthly basis. For measuring equity price risk, Value at Risk (VaR) is calculated for assessing the magnitude of risk related to the bank's exposure.

Residual Risk

The bank uses different techniques to reduce their investment risk. Improper application of these techniques may rise to additional risks that render the overall risk management less effective. Accordingly, these additional risks (e.g. documentation and valuation risk) are termed as Residual Risk. In these context, residual risk arises mainly out of the following situations:

- Error in documentation.
- Error in valuation of collateral.

The following activities are performed by the bank to mitigate the above two issues under residual risk:

- Adequate and valid documentations are being ensured for minimizing capital charge under error in documentation;
- Valuations of collaterals are being done properly.

Other material risk (Employees turnover risk)

The bank has identified employee turnover risk as 'other material risk'. The risk has been categorized in three levels: low, medium and high according to the magnitude of employee turnover ratio. The capital charge against the risk has been determined based on market worth of the leaving employees less getting on salary of the leaving employees plus training cost of the respective employees.

Risk Based Capital Management

Supervisory Review Process (SRP), the second pillar of Basel-III covers a wide range of risks which are excluded from Minimum Capital Requirement (MCR). In fact, minimum capital is maintained against investment risk, market risk and operational risk under pillar-I of Basel-III and SRP covers all other risks. In bank's point of view, risks are endless. So, some of the risks have been identified by Bangladesh Bank to measure capital requirement for that particular risks in a structured manner which is known as risks under Supervisory Review Process (SRP), which comes under the guideline of Pillar-II of Basel-III.

Risks under Minimum Capital Requirement (MCR)

Investment Risk

Investment risk concerned with the possibility of financial losses due to counterparties' inability or unwillingness to make contractually-agreed-upon payments. Since, the bank's almost 90% of the total risk weighted assets (RWA) is originated from investment risk; hence, investment risk is considered as key risk factor of the bank's risk management framework. However, the composition of RWA related to investment risk is as follows:

Particulars	RWA as on 31/12/2016 (Amount in Crore)	% in total
Risk Weighted Assets for Investment Risk	22,573.24	89.84%
On-Balance Sheet	20,141.76	80.16%
Off-Balance Sheet	2,431.48	9.68%
Risk Weighted Assets for Market Risk	901.79	3.59%
Risk Weighted Assets for Operational Risk	1,650.64	6.57%
Total Risk Weighted Assets (RWA)	**25,125.67**	**100.00%**

Investment rating status

The bank has deployed all out effort for minimizing RWA. In this context, ensure ratings of the ratable customers are the prime component to make sure the asset quality of the bank. However, overall rating wise exposures of the bank are as follows:

Risk Weight (in %)	Total Exposure (BDT in crore)	Mix (% in total)
20%	996.61	4.58%
40%	38.42	0.18%
50%	3,117.04	14.32%
60%	883.11	4.06%
80%	1,099.65	5.05%
100%	12,480.05	57.35%
120%	30.46	0.14%
125%	2,428.03	11.16%
150%	687.9	3.16%
Total	**21,761.27**	**100.00%**

Market Risk

Market risk is defined as the possibility of losses in on-balance sheet and off-balance sheet positions arising from movements in market prices. The exposure of the bank to market risk arises principally from customer-driven transactions. The bank follows Standardized Approach under Risk Based Capital Adequacy Guidelines of Bangladesh Bank for assessing Market Risk. There are four components of market risks to calculate its capital requirement. The components are as follows:

Profit/Interest Rate Related Instruments
Equities
Foreign Exchange Position
Commodities

However, total risk weighted assets for market risk was BDT 901.79 crore which was 3.59% of the bank's total RWA and for what capital charge was BDT 90.18 crore as on 31 December 2016.

Operational Risk

Operational risk is the risk of unexpected losses due to physical catastrophe, technical failure and human error in the operation of the bank, including fraud, failure of management, internal process errors and unforeseeable external events. For assessing operational risk, the bank follows Basic Indicator Approach where average of the gross incomes of last three years is taken for calculation of capital charge under operational risk. However, the capital charge against operational risk was BDT 165.06 crore as on 31 December 2016.

Supervisory Review Process (SRP)

The key principles of the Supervisory Review Process (SRP) are that the banks have a process for assessing overall capital adequacy in relation to its risk profile and a strategy for maintaining its capital at an adequate level. The supervisory review process is planned not only to ensure adequate capital to compensate all the risks in the bank business, but also to be confident that bank has better risk management techniques in monitoring and managing its risks. Adequate capital means enough capital to compensate all the risks in the business, and to develop and practice better risk management techniques in monitoring and managing the risks.

According to Bangladesh Bank guidelines, the SRP of the bank consists of three layers i.e. Strategic Layer, Managerial Layer and Operational Layer. The brief summary of the layers are as follows:



Risks under Supervisory Review Process (SRP)

Capital requirement for the particular risk factors are reviewed by the SRP Team headed by Managing Director & CEO, Risk Management Committee of the Board (BRMC) and Board of Directors periodically to take effective measures as against. The following risks are considered under SRP:

• Residual Risk	• Strategic Risk
• Concentration Risk	• Settlement Risk
• Profit Rate Risk	• Appraisal of Core Risk Management Practice
• Liquidity Risk	• Environmental and Climate Change Risk
• Reputation Risk	• Other material risk (Employee Turnover Risk).

Moreover, the bank has a five years capital plan to maintain adequate capital. The capital plan commensurate with the deposit growth plan, investment growth plan and profit growth plan of the bank.

Internal Capital Adequacy Assessment Process (ICAAP)

Internal Capital Adequacy Assessment Process (ICAAP) is required for assessing overall risk profile and the level of adequate capital to cover the risks under supervisory review process. Apart from that Bangladesh Bank (BB) framed a guideline for implementing Internal Capital Adequacy Assessment Process (ICAAP) named as Process Document for SRP-SREP dialogue. As per the ICAAP guidelines, bank should have an internal team called SRP (Supervisory Review Process) headed by Managing Director & CEO. Managing the Pillar-2 risks and preparing ICAAP document embodying the macroeconomic scenario and risk management strategy vested upon this high powered internal team of the bank. The "Satement on ICAAP under Supervisory Review Process" based on 31 December 2015 which was mandated to submit within the month of May in each year along with required documents were submitted with the Statement on ICAAP under SRP accordingly within the stipulated time.

Basel-III Implementation Status

Basel-III reforms are the response of Basel Committee on Banking Supervision (BCBS) to improve the banking sector's ability to absorb shocks arising from financial and economic stress, whatever the source, thus reducing the risk of spillover from the financial sector to the real economy. In line with the Basel framework, Bangladesh Bank has issued transitional arrangements for Basel-III implementation in banks of Bangladesh. The main focuses on implementation of Basel-III are as follows:

Strengthening capital base of the bank;
Maintaining liquidity standards;
Improve the bank's ability to deal with financial and economic stress;
Improved risk management;
Strengthen the banks' transparency and
Foster greater resilience; etc.

However, the bank is well ahead in implementing the Basel-III norms as guided in the roadmap.

Implementation of Stress Testing

Stress testing, as defined by BIS, is a risk management technique used to evaluate the potential effects on an institution's financial condition of a specific event and/or movement in a set of financial variables. It refers to the process to cover multiple risk measures across categories and complements traditional risk models. It is also an integral part of the BIS Capital Adequacy framework. The traditional focus of stress testing relates to exceptional but plausible events.

Stress testing is carried on quarterly basis as per Bangladesh Bank guidelines. Stress testing framework is being used to assess absorbing capacity of the Bank considering its impact on bank's capital adequacy by using minor, moderate and major level of shock. The findings of stress testing are reviewed by the Risk Management Committee (RMC) in periodic meetings and reported to Bangladesh Bank within the stipulated time. The results of the stress testing are reported to the Board of Directors of the bank for their guidance against the particulars risk areas.

Level of shocks/assumptions under Stress Test

Stress test is being carried out assuming three different hypothetical scenarios:



Scope of Stress Test

Primarily the scope of the stress test is limited to simple sensitivity analysis. The following five different risk factors are used for the stress testing:



Results of stress test and bank's capacity to absorb the risks

The stress testing of the bank for the quarter ended Decemeber 2016 has been conducted and reviewed by the RMC and Board of Directors. The result of the test indicates that the bank is capable to absorb the minor level of shock after applying combined shock. As the results of stress test are commensurate with the movement of capital, therefore, the bank is taken effective measures constantly for improving the capital adequacy for increasing absorbing capacity of the bank at certain level of shock. Moreover, effective risk management practices are in place for managing all possible risks related to stress test in line with capital management of the bank.

Key Initiatives in 2016

As per BB reformed instructions and the bank's strategies, the following issues have been implemented further in the year-2016:

Approval of Organogram of the Risk Management Division (RMD).
Setting limit of the Capital to Risk Weighted Asset Ratio (CRAR) after applying stress test.
Setting limit of capital requirement against operational risk.
Setting investment related risk appetites/ limits.
Approval of limits on financial positions and indicators and review of existing limits of the key indicators of Asset Liability Management (ALM).
Approval of revised "Customer Acceptance Policy".

Approval of revised "Money Laundering & Terrorist Financing Risk Management Guidelines".
Annual review of ALM Manual and Liquidity Contingency Plan to combat ALM risks.
Approval of "ICT Security Policy version 3.0".
Approval of revised Internal Control & Compliance Policy/Manual.
Approval of revised "Investment Risk Management and Policy Guidelines".
Addendum of 4 new clauses in the Service Rules for the Employees of the bank in compliance with the Money Laundering & Terrorist Financing Risk Management Guidelines of Bangladesh Bank.
For improving the capital adequacy considering the upcoming capital requirement under Basel-III accord, the bank is going to issue Mudaraba Subordinated Bond for BDT 400 (Four Hundred) crore to strengthen the capital base as a process of inclusion in Tier-II capital.
High-risk related matters have been reported to the BRMC as identified by the RMC and copies of the risk management reports have been provided to the Managing Director & CEO for his acknowledgement.
The implementation status of core risk management in light of the objections revealed in the inspections conducted on the basis of the core risk management guidelines has been monitored through RMC.
Stress test results of the bank has been submitted to DOS, BB along with the Comprehensive Risk Management Report (CRMR) and meeting minutes of RMC in order to determine the Comprehensive Risk Management Rating and understanding of the shock resilience capacity of the bank.
Meeting minutes of the BRMC has been submitted to DOS, BB within 7 days after the meeting.
Monthly Risk Management Reports (MRMRs) have been reviewed by the RMC in its regular meetings and submitted the same to BB within the stipulated time; etc.

Action plan for the year 2017

The Risk Management Committee (RMC) of the bank has determined its action plan for the year-2017 which shall be implemented in collaboration with RMD and other associated divisions/departments. The action plan is as follows:

Providing guidance on review of risk appetites/limits.
Implementation of operational risk management module.
Implementation of Key Risk Indicators (KRIs) for addressing the risks on timely basis.
Constant monitoring of key liquidity indicators of the bank.
Developing and implementation of risk profile based on the periodic capital adequacy status.
Determining risk management strategies based on the risk profile and identified & potential risks.
Ascertaining implementation status of risk management policies and procedures.
Monitoring the national and global risk issues in line with bank's exposure.
Identifying and quantifying bank's exposures to material loss.
Monitoring the risks under Basel-III Accord.
Communicating the key risk issues to the BRMC/Board.
Initiating employee awareness programs on risk management issues.
Capacity building programs for the risk management officials.
Improving capital adequacy by taking effective mausures considering its underlying factors.
Ensuring applicable regulatory compliances; etc.

In fact, the entire risk management activities of the bank have been implemented in the year 2016 with the unflinching support and guidance of the Managing Director & CEO, Management Level Risk Management Committee (RMC), Risk Management Committee of the Board (BRMC), Board of Directors and Bangladesh Bank from time to time. The bank fulfilled all regulatory compliances with regard to holding the meetings of RMC, BRMC and Board of Directors in the year 2016. However, all concerned risk taking organs have taken effective measures towards the identified and potential risks with proper strategies through best risk management practices.

Market Discipline

Disclosures on Risk Based Capital (Pillar III of Basel Framework)

For the year ended 31 December 2016

Background: These disclosures under Pillar III of Basel III are made according to revised 'Guidelines on Risk Based Capital Adequacy' (Revised Regulatory Capital Framework for banks in line with Basel-III) for banks issued by Bangladesh Bank (Central Bank of Bangladesh) in December 2014. These qualitative and quantitative disclosures are intended to complement the Minimum Capital Requirement (MCR) under Pillar I and the Supervisory Review Process (SRP) under Pillar II of Basel III. The provision of meaningful information about common key risk metrics to market participants is a fundamental estimation of a sound banking system.

The purpose of market discipline in the Revised Capital Adequacy Framework is to disclose relevant information on capital adequacy in relation to various risk of the bank so that stakeholders can assess the position of a bank regarding holding of assets and to identify the risks relating to the assets, risk exposures, risk assessment processes and capital adequacy to meet probable loss of assets as well as can make the economic decision. The disclosure framework does not conflict with requirements under accounting standards as set by Bangladesh Bank from time to time. The following principles aim to provide a solid foundation for achieving transparent, high-quality Pillar III risk disclosures that will enable users to better understand and compare a bank's business and its risks.

The principles of these disclosures are as follows:

The disclosures are clear
The disclosures are comprehensive
The disclosures are meaningful to users
The disclosures are consistent over time
The disclosures are comparable across banks

The disclosures under Pillar-III of the framework of the bank as on 31 December 2016 are as under:

A. Scope of Application
B. Capital Structure
C. Capital Adequacy
D. Investment Risk
E. Equities: Disclosures for Banking Book Positions
F. Profit Rate Risk in the Banking Book (PRRBB)
G. Market Risk
H. Operational risk
I. Liquidity Ratio
J. Leverage Ratio
K. Remuneration

AMARSTOCK

A) Scope of Application	
Qualitative Disclosures:	
a) The name of the top corporate entity in the group to which this guidelines applies.	**Export Import Bank of Bangladesh Ltd.**
b) An outline of differences in the basis of consolidation for accounting and regulatory purposes, with a brief description of the entities within the group	EXIM Bank has 3 (Three) subsidiaries as on the reporting date namely; EXIM Exchange Company (UK) Limited, EXIM Exchange Company (Canada) Limited, and EXIM Islami Investment Limited.
(i) that are fully consolidated;	A brief description of the Bank and its subsidiaries are given below:
(ii) that are given a deduction treatment; and	**Export Import Bank of Bangladesh Ltd.** Export Import Bank of Bangladesh Ltd. (EXIM Bank) was incorporated as a public limited company in Bangladesh under Companies Act, 1994. It commenced its banking business on August 03, 1999 under the license issued by Bangladesh Bank. Presently the Bank has 113 (One hundred thirteen) branches. The Bank has 3 (Three) Off-shore Banking Units (OBU). The Bank went for Initial Public Offering in 2004 and its shares are listed with Dhaka Stock Exchange Limited and Chittagong Stock Exchange Limited as a publicly traded company for its general class of shares. The principal activities of the Bank are to provide all kinds of commercial banking services to its customers through its branches. There are 3 (Three) Subsidiaries of EXIM Bank which are as under: i) EXIM Exchange Company (UK) Ltd., a subsidiary company of EXIM Bank, was incorporated in U.K. on February 10, 2009 and commenced its remittance business on June 30, 2009. The Paid up Capital of the company is GBP 0.45 million against Authorized Capital for GBP 1.00 Million. The principal activity of the company is that of the provision of money transfer services and advising on letters of credit. ii) EXIM Exchange Company (Canada) Ltd., a subsidiary company of EXIM Bank, was incorporated in Canada on September 24, 2009 and commenced its remittance business on January 23, 2010. The company is engaged with money transfer business with the Paid up Capital of CAD 0.60 Million only. iii) EXIM Islami Investment Limited is a subsidiary company of EXIM Bank incorporated as a public limited company and started its operation on December 01, 2010. The Paid up Capital of the company is BDT 100.00 Crore against Authorized Capital for BDT 500.00 Crore. The main object of the company is to act as a full-fledged merchant banker. The company is also authorized to buy, sell, hold or otherwise acquire or invest the capital of Company in shares, stocks and other Shariah based securities.
(iii) that are neither consolidated nor deducted (e.g. where the investment is risk-weighted).	All the subsidiaries were consolidated.
c) Any restrictions, or other major impediments, on transfer of funds or regulatory capital within the group.	Not applicable

Quantitative Disclosures:	
d) The aggregate amount of surplus capital of insurance subsidiaries (whether deducted or subjected to an alternative method) included in the capital of the consolidated group.	Not applicable
B) Capital Structure	
Qualitative Disclosures:	
a) Summary information on the terms and conditions of the main features of all capital instruments, especially in the case of capital instruments eligible for inclusion in CET 1, Additional Tier 1 or Tier 2.	Regulatory capital, as stipulated by the revised RBCA guidelines by Bangladesh Bank, is categorized into two tiers according to the order of quality of capital (Tier I & II). i) Tier-I capital is called 'going concern capital'. It divided into two categories a) Common Equity Tier-I capital of EXIM bank consists of 1. Paid up capital 2. Statutory Reserve 3. Retained Earnings 4. Minority interest in Subsidiaries and 5. Dividend Equalization Account. b) Additional Tier-I - There are no such capital components in the capital portfolio of the bank. ii) Tier-II capital called 'gone-concern capital' of EXIM bank consists of 1) General provision 2) Subordinated debt 3) Revaluation reserve for fixed assets. The Bank complied with all the required conditions for maintaining regulatory capital as stipulated in the revised RBCA guidelines by Bangladesh Bank as per following details: 1. Common Equity Tier-I of at least 4.5% of the total RWA. * Status of Compliance: Complied 2. Tier-I capital will be at least 6.0% of the total RWA. * Status of Compliance: Complied. 3. Additional Tier-I capital can be admitted maximum up to 1.5% of the total RWA or 33.33% of CET-I whichever is higher. * Status of Compliance: There are no such capital components in the capital portfolio of the bank. 4. Tier-II capital can be admitted maximum up to 4.0% of the total RWA or 88.89% of CETI, Whichever is higher. * Status of Compliance: Complied. 5. Minimum CRAR of 10% of the total RWA. * Status of Compliance: Complied. 6. In addition to minimum CRAR, Capital Conservation Buffer (CCB) of 2.5% of the total RWA is being introduced which needs to be maintained in the form of CET1 gradually and for the year 2016 the requirement is 0.625. * Status of Compliance: Complied.

Qualitative Disclosures:

b) The amount of Regulatory capital, with separate disclosure of:

As on the reporting date, the Bank had a capital of BDT 2,971.83 Crore comprising Tier-I capital of BDT 2,402.41 Crore and Tier-II capital of BDT 569.42 Crore. Following table presents component wise details of capital as on reporting date i.e. 31 December 2016:

BDT in Crore

Sl. No	Particulars	Solo
	Elements of Common Equity Tier-I Capital	
1	Paid up capital	1,412.25
2	Non-repayable Share premium account	0.00
3	Statutory Reserve	784.65
4	General Reserve	0.00
5	Retained Earnings	243.87
6	Dividend Equalization Account	6.28
7	Minority interest in Subsidiaries	0.00
8	Non-Cumulative Irredeemable Preferences shares	0.00
9	Other (if any item approved by Bangladesh Bank)	0.00
10	Sub Total(1+2+----------+9)	2,447.05
11	**Deductions from Common Equity Tier-I Capital**	**44.64**
12	**Total Common Equity Tier-I Capital (10-11)**	**2,402.41**
13	Additional Tier-I Capital	0.00
14	**Total eligible Tier -I Capital (going concern Capital) (12+13)**	**2,402.41**
	Elements of Tier-II Capital	
15	General Provision	257.39
16	Subordinated debt	250.00
17	Revaluation Reserves on Fixed Assets	103.39
18	Sub Total (15+16+17)	610.78
19	**Deductions from Tier-II Capital**	**41.36**
20	**Total eligible Tier -II Capital (gone-concern Capital) (18-19)**	**569.42**
	Total Eligible Capital (14+20)	**2,971.83**

CET1 Capital

Additional Tier 1 Capital

Total Tier 1 Capital

Tier 2 Capital

C) i) Regulatory Adjustments/Deductions from capital (from Common Equity Tier-I Capital)

C) ii) Regulatory Adjustments/Deductions from capital (from Tier-II Capital)

Total eligible capital

INVESTOCK

C) Capital Adequacy	
Qualitative Disclosures:	
a) A summary discussion of the bank's approach to assess the adequacy of its capital to support current and future activities.	In terms of RBCA guidelines on Basel-III framework issued by Bangladesh Bank, the bank has adopted a) Standardized Approach for Credit Risk; b) Standardized (rule based) approach for Market Risk and c) Basic Indicator Approach for Operational Risk. As per capital adequacy guidelines, the bank is required to maintain a minimum CRAR of 10.00% with regards to Credit risk, Market risk and Operational risk. EXIM Bank focuses on strengthening and enhancing its risk management culture and internal control processes rather than increasing capital to cover up weak risk management and control practices. The bank has been generating most of its incremental capital from retained profit (transfer to statutory reserve) to balance the incremental growth of Risk Weighted Assets (RWA). The bank issued BDT 250.00 Crore Mudaraba Subordinated Tier II Bond in the year 2015. Moreover, the bank have got approval from Bangladesh Securities and Exchange Commission and Bangladesh Bank to issue BDT 400.00 Crore Mudaraba Subordinated (2nd Issuance) Tier II Bond in 2017 to strengthen its further capital base. The Bank's policy is to manage and maintain strong Capital to Risk-weighted Asset Ratio (CRAR) through investing on those who are high grade rated investment customer and those who are low risk weight bearing customer. The bank is able to maintain capital to risk weighted asset ratio at 11.83% on Solo basis against the regulatory minimum level of 10.00%. Capital for BDT 2971.83 Crore, well above the regulatory minimum is meant for supporting anticipated future business growth and to serve as a buffer for unexpected shock thereby ensuring that the Bank's CRAR does not fall below the regulatory minimum level even in adverse condition and also can be considered as sufficient for Pillar II requirement and ultimately can be treated as adequate capital. The Bank's policy is to manage and maintain its capital with the objective of maintaining strong capital ratio and high rating. The Bank also ensures that the capital levels comply with regulatory requirements and satisfy the external rating agencies and other stakeholders including depositors. The whole objective of the capital management process in the Bank is to ensure that the Bank remains adequately capitalized at all times.

Quantitative Disclosures:

BDT in Crore

		Sl. No.	Particulars	Solo	Consolidated
b)	Capital requirement for Credit Risk	1	Capital Requirement for Credit Risk	2,257.32	2,257.10
c)	Capital requirement for Market Risk	2	Capital Requirement for Market Risk	90.18	96.89
d)	Capital requirement for Operational Risk	3	Capital Requirement for Operational Risk	165.07	166.07
e)	Total capital, CET1 capital, Total Tier 1 capital and Tier 2 capital ratio:	4	Minimum Capital Requirement	2,512.57	2,520.06
		5	Tier 1 Capital To Total Capital Ratio:	80.83"%	80.80"%
	• For the consolidated group; and • For stand alone	6	Total Risk Weighted Assets (RWA)	25,125.66	25,200.60
		7	**Total CRAR**	**11.83%**	**11.77%**
		8	Tier-I capital to RWA	9.56%	9.51"%
		9	Tier-II capital to RWA	2.27%	2.26%
		10	**Total Eligible Capital**	**2,971.83**	**2,966.17**
f)	Capital Conservation Buffer	11	Capital Conservation Buffer	157.03	157.50
g)	Available Capital under Pillar-II Requirement	12	**Available Capital under Pillar II requirement**	**302.23**	**288.66**

*** After deduction of Minimum capital requirement and Capital Conservation Buffer.**

D) Investment (Credit) Risk	
Quantitative Disclosures:	
a) Definitions of pastdue and impaired (for accounting purpose)	An investment payment that has not been made as of its due date is called past due/overdue. Failure to repay an investment on time could have negative implications for the customer's credit worthiness or cause the investment terms to be permanently adjusted. In case of past due investment, the bank may charge compensation which does not come under bank's income rather the charges use for benevolent purpose. An investment is impaired when it is not likely the bank will collect the full value of the investment because the creditworthiness of a customer has fallen. The bank will pursue either restructuring or foreclosure as a result of the impaired status of the investment. Further, the bank must report the investment as impaired on any of its financial statements and CIB of Bangladesh bank. With a view to strengthening investment discipline and bring classification and provisioning regulation in the line with international standard, a phase wise program for classification and provisioning was undertaken by the Bank as per Bangladesh Bank circulars issued from time to time. In this regard, all the investments are grouped into four categories for the purpose of classification, namely (i) Continuous Investment, (ii) Demand Investment, (iii) Fixed Term Investment and (iv) Short-term Agricultural and Micro Investment. The above investments are classified as follows: **Continuous & Demand Investment are classified as under:** **Sub-standard-** if it is past due/overdue for 3 months or beyond but less than 6 months; **Doubtful-** if it is past due/overdue for 6 months or beyond but less Than 9 months; **Bad/Loss-** if it is past due/overdue for 9 months or beyond. **Fixed Term Investment (More than Tk. 10.00 Lac) is classified as:** **Sub-standard-** if the defaulted installment is equal to or more than the amount of installment (s) due within 3 (three) months, the entire investments are classified as "Sub-standard". **Doubtful-** if the defaulted installment is equal to or more than the amount of installment (s) due within 6 (six) months, the entire investments are classified as "Doubtful. **Bad/Loss-** if the defaulted installment is equal to or more than the amount of installment (s) due within 9 (nine) months, the entire investments are classified as "Bad/Loss". **Fixed Term Investment (Up to BDT 10.00 Lac) is classified as** **Sub-standard** if the defaulted installment is equal to or more than the amount of installment (s) due within 6 (six) months, the entire investments are classified as "Sub-standard". **Doubtful-** if the defaulted installment is equal to or more than the amount of installment (s) due within 9 (nine) months, the entire investments are classified as "Doubtful. **Bad/Loss-** if the defaulted installment is equal to or more than the amount of installment (s) due within 12 (twelve) months, the entire investments are classified as "Bad/Loss".

Short-term Agricultural and Micro Credit are classified as

Sub-standard- - if the irregular status continue after a period of 12 (twelve) months, the investments are classified as "Sub-standard".

Doubtful- if the irregular status continue after a period of 36 (thirty six) months, the investment are classified as "Doubtful".

Bad/Loss- if the irregular status continue after a period of 60 (sixty) months, the investment are classified as "Bad/Loss".

** A Continuous, Demand or Term Investment which will remain over due for a period of 60 days or more, are treated as "Special Mention Account (SMA)".

****Description of approaches followed for specific and general allowances and statistical methods:**

We follow the following approach for specific and general allowances and statistical method:

Particulars		Short Term Agriculture credit and micro credit	Consumer Financing			Small Enterprise Financing	Investments to BHs/ MBS/ SDs	All other credit
			Other than HF & LP	HF	LP			
Unclassified	STD	2.5%	5%	2%	2%	0.25%	2%	1%
	SMA	n/a	5%	2%	2%	0.25%	2%	1%
Classified	SS	5%	20%	20%	20%	20%	20%	20%
	DF	5%	50%	50%	50%	50%	50%	50%
	B/L	100%	100%	100%	100%	100%	100%	100%

Base for provision = Outstanding- (eligible security+ profit suspense) or 15% of outstanding whichever is higher.

****Discussion of the bank's investment (credit) risk management policy.**

Risk is inherent in all aspects of a commercial operation; however for Banks and financial institutions, investment (credit) risk is an essential factor that needs to be managed. Investment (credit) risk is the possibility that a borrower or counter party will fail to meet its obligations in accordance with agreed terms. Investment (Credit) risk, therefore, arises from the bank's dealings with or lending to corporate, individuals, and other banks or financial institutions. To manage investment (credit) risk EXIM bank follows "Bangladesh bank's Circulated CREDIT RISK MANAGEMENT guidelines".

Quantitative Disclosures:

b) Total Gross credit risk exposures broken down by major types of credit exposures:

BDT in crore

1. Exposure Type (Funded)	Exposure	RWA
Claims on Banks and NBFIs	486.41	128.03
Claims on Corporate	12594.12	11428.13
Claims under Credit Risk Mitigation	868.45	256.24
Claims categorized as retail portfolio & SME(excluding consumer loan)	4470.72	3830.28
Consumer finance	32.47	32.47
Claims fully secured by residential property	157.32	78.66
Claims fully secured by commercial real estate	1726.96	1726.96
Past Due Claims (Net of Specific Provision, when applicable)	1364.02	1652.28
Capital Market Exposures	57.06	71.32
Investment in equity and other regulatory capital instruments	152.1	190.13
Investments in premises, plant and equipment and all other fixed assets	567.00	567.00
Staff loan/Investment	191.95	38.39
Others	5191.56	134.44
Total	**27860.14**	**20134.32**

BDT in crore

2. Exposure Type (Non-Funded)	Exposure	RWA
Claims on Banks and other NBFIs:	7.42	1.89
Claims on Corporate	3146.35	2253.57
Claims against retail portfolio & SME (excluding consumer loan)	230.27	175.86
Others	0.28	0.16
Total	**3384.32**	**2431.48**

BDT in crore

3.Mode-wise Investment	Exposure
Bai Muazzal	9358.73
Bai Murabaha	1918.83
Bai Salam	544.66
Istisna	0.00
Izara Bil Baia (Com)	9243.56
Izara Bil Baia (Staff)	191.64
Hire Purchase Under Shirkatul Melk	0.00
Quard	150.73
LDBP	1.35
Bai As Sarf	25.37
Musharaka	140.72
Exim Islami Investment Card	18.78
OBU	621.16
Total	**22215.53**

c) Geographical distribution of investment Exposures (broken down in significant areas by major types of investment exposure)

BDT in crore

Sl.	Division-wise investment	Exposure
1	Dhaka	15615.89
2	Chittagong	5292.25
3	Khulna	135.50
4	Rajshahi	828.35
5	Barisal	36.64
6	Sylhet	163.90
7	Rangpur	112.15
8	Mymensingh	30.85
	Total	**22215.53**

d) Industry or counter party distribution of investment exposures (broken down by major types of investment exposure)

BDT in crore

Sl.	Industry-wise investment	Exposure
1	Garments	3746.97
2	Construction	3081.74
3	Agro-based Industry	2451.14
4	Spinning	1313.76
5	Textile, Dying & Print.	708.33
6	Fuel & Power	379.81
7	Transport & Communication	271.04
8	Trading and Others	10262.74
	Total	**22215.53**

e) Residual contractual maturity breakdown of the whole portfolio, broken down by major types of Investment exposure

BDT in crore

Sl.	Item	Exposure
1	On demand	1339.29
2	Less than 3 months	1012.64
3	More than 3 months but less than 1 year	11015.28
4	More than 1 year but less than 5 year	4582.61
5	More than 5 years	4265.71
	Total	**22215.53**

f) By major industry or counterparty type

(BDT in Crore)

Economic Sector	Total Advances	Overdue
Agriculture	**193.33**	**3.99**
1a) Cultivation	29.07	0.14
1b) Plantation	1.33	0.02
1c) Livestock	87.41	2.5
1d) Fishing/Pisciculture	68.14	1.32
1f) Others	7.38	0.01

Industry(Other than working capital)	**4975.72**	**149.87**
2a) Jute Industries	39.75	0
2b) Garments	2472.03	96.87
2c) Lather Industries	0	0
2d) Spinning Mills	769.08	22.41
2e) Textile & Weaving	272.89	13.9
2f) Food Processing	14.63	1.85
2g) Rice/Flower/Puls Mills	229.51	1.1
2h) Steel Engineering & Metalic Product	115.57	0
2i) Bricks & Sand Factories	7.79	0.63
2j) Paper & Paper Product	286.91	5.1
2k) Others	767.56	8.01
Working Capital	**2769.88**	**296.97**
3a) Jute Industries	114.2	0
3b) Garments	359.59	6.07
3c) Lather Industries	2.26	0
3d) Spinning Mills	400.2	38.25
3e) Textile & Weaving	175.71	0
3f) Food Processing	130.92	48.97
3g) Rice/Flower/Puls Mills	384.53	29.04
3h) Steel Engineering & Metalic Product	366.96	26.51
3i) Bricks & Sand Factories	138.43	37.15
3j) Paper & Paper Product	141.8	35.75
3k) Others	555.28	75.23
Export Financing	**1032.1**	**88.86**
4a) Readymade Garments	876.81	84.64
4b) Textile & Weaving	81.46	2.75
4c) Spinning Mills	41.5	0
4d) Jute	0	0
4e) Jute Goodes	4.02	0
4f) Leather	0	0
4g) Others	28.31	1.47
Import Financing	**1793.05**	**69.41**
5a) Food Stuffs	786.97	0
5b) Garments	19.59	0
5c) Spinning Mills	82.13	12.82
5d) Textile & Weaving	84.71	0
5e) Chemical (Except Medicine)	3.12	0
5f) Others	816.53	56.59
Transport And Communications	**441.2**	**20.58**
6a) Road Transport	238.25	2.57
6b) Water Transport	18.2	1.12
6c) Air Transport	0	0
6d) Others	0	0

AMAR STOCK

6e1) Tele-Communication	14.59	10.51
6e2) Storage	165.64	3.67
6e3) Water & Sanitary Services	4.52	2.71
Internal Trade Financing	**4758.6**	**685.95**
7a) Whole Sale Trading	3491.3	597.94
7b) Retail Trading	1200.59	61.08
7c) Others	66.71	26.93
Housing & Construction Co.	**3081.74**	**99.75**
8a) Housing Companies	1589.52	43.47
8b) Construction Companies	624.34	35.55
8c) Urban	324.25	5.12
8d) Rural	20.12	0.86
8e) Others	523.51	14.75
9) Others	**3169.91**	**149.71**
9a) Staff, NBFI, Insurance, Hospital, Power, Bill and OBU	3169.91	149.71
Total	**22215.53**	**1565.09**

Specific and general provisions

BDT in crore

Industry-wise investment	**Exposure**
Provision required:	**Provisions as on 31.12.2016**
Unclassified Investments	247.40
Special mention accounts (SMA)	9.99
Sub total	**257.39**
Substandard	2.73
Doubtful	15.35
Bad/Loss	532.84
Sub total	**550.93**
Total	**808.32**

*****Provision for off-balance sheet item- BDT 70.60 crore**

*****Provision for Offshore Banking Unit (OBU)- BDT 6.21 crore**

Charges for specific allowances and charges-offs during the period:

***** Charges for specific allowances-BDT 550.93 crore**

***** Charge-offs on loans during the period BDT 0.57 crore**

g. NPAs

BDT in crore

***Gross Non Performing Assets(NPAs)	1162.45
***Non Performing Assets (NPAs) to Outstanding Loans & Advances	5.23%

***Movement of Non- Performing Assets(NPAs)

BDT in crore

Opening Balance	**920.81**
Additions	241.63
Reductions	50.38
Closing Balance as on 31.12.2016	**1162.44**

***Movement of Provision

BDT in crore

Opening Balance	**459.41**
Provisions made during the period	92.09
Write-Off	0.57
Write-Back of excess provisions	0.00
Closing Balance 31.12.2016	**550.93**

E) Equities: Disclosures for Banking Book Positions	
a) The general qualitative disclosures requirement with respect to equity risk, including	
Differentiation between Holdings on which capital gains are expected and those taken under other objectives including for relationship and strategic reasons;	Investment of EXIM Bank in equities is divided into two categories: quoted equities (which are traded in the secondary market) and unquoted equities (which are not traded in the secondary market). Since the intent of holding unquoted equities is not trading, the same are considered as banking book equity exposure.
Discussion of important policies covering the valuation and accounting of equity holdings in the banking book. This includes the accounting techniques and valuation methodologies used, including key assumptions and practices affecting valuation as well as significant changes in these practices`	The banking book equity exposure is mainly held for strategic purpose. EXIM Bank has 03 (Three) subsidiary companies namely; i) EXIM Exchange Company (UK) Limited, ii) EXIM Exchange Company (Canada) Limited iii) EXIM Islami Investment Limited, which are held for strategic business reason. The banking book securities are shown at cost price and market value determined by netting off the impairment loss and no revaluation reserve has been created against these equities.

Quantitative Disclosures:		
b)	Value disclosed in the balance sheet of investments, as well as the fair value of those investments; for quoted securities, a comparison to publicly quoted share values where the share price is materially different from fair value.	See: Table 1
c)	The cumulative realized gains (losses)	There are no realized gains (losses) against banking book equities.
d)	• Total unrealized gains (losses)	There are no unrealized gains (losses) against banking book equities.
	• Total latent revaluation gains (losses)	Nil
	• Any amounts of the above included in Tier 2 capital.	Nil
e)	Capital requirements broken down by appropriate equity groupings, consistent with the bank's methodology, as well as the aggregate amounts and the type of equity investments subject to any supervisory provisions regarding regulatory capital requirements	Capital charge on banking book equities is BDT 12.76 crore, calculated by giving 125% risk weight

Table 1: The list of banking book equities held by the Bank is given below:

Fig. in BDT

Sl	Equities in Banking Book	Purchase price	Market Value at 31 Dec'2016	Remarks
1.	Central Depository Bangladesh Limited	14,051,038	14,051,038	Unquoted
2.	EXIM Exchange Company (UK) Limited	52,098,416	52,098,416	Unquoted
3.	EXIM Exchange Company (Canada) Limited	40,053,870	40,053,870	Unquoted
4.	EXIM Islami Investment Limited (EIIL)	906,822,375	906,822,375	Unquoted
5.	SWIFT	8,011,014	8,011,014	Unquoted
	Total	**1,021,036,713**	**1,021,036,713**	

F) Profit Rate Risk in Banking Book (PRRBB)

Qualitative Disclosure:

a)	The general qualitative disclosure requirement including the nature of PRRBB and key assumptions, including assumptions regarding investment prepayments and behavior of non-maturity deposits, and frequency of PRRBB measurement.	Profit rate risk is the risk which affects the bank's financial condition due to change in the market profit rates. The changes in profit rates may affect both the current earnings considering earnings perspective as well as the net worth of the bank considering economic value perspective. To evaluate the impact of profit rate risk on the net profit margin, the bank monitors the size of the gap between Rate Sensitive Assets (RSA) and Rate Sensitive Liabilities (RSL) in terms of remaining time of re-pricing. Re-pricing risk is often the most obvious source of profit rate risk for the bank which is frequently measured by comparing the volume of bank's assets that mature or re-price within a given time period with the volume of liabilities. The short term impact of changes in profit rates is on the bank's Net Investment Income (NII). In a longer term, changes in profit rates impact the cash flows on the assets, liabilities and off-balance sheet items that may rise to a risk to the net worth of the bank.

Quantitative Disclosures:

As on December 31, 2016 (BDT in crore)

b) The increase/ (decline) in earnings or economic value (or relevant measure used by management) for upward and downward rate shocks according to management's method for measuring PRRBB, broken down by currency (as relevant)

Particulars	1-90 days	Over 3 months to 6 months	Over 6 months to 12 months
Rate Sensitive Assets	2,345.68	3,295.48	7,028.32
Rate Sensitive Liabilities	11,109.12	2,390.55	4,349.05
GAP	(8,763.44)	904.93	2,679.27
Cumulative Gap	(8,763.44)	(7,858.51)	(5,179.24)
Adjusted profit rate changes	1%	2%	3%
Earnings impact	(51.79)	(103.58)	(155.38)

G) Market Risk

a) Qualitative Disclosures:

Views of Board of Directors on trading/ investment activities:	Market risk is defined as the possibility of losses in on and off-balance sheet positions arising from movements in market prices. The exposure of the bank to market risk arises principally from customer-driven transactions. The market risk positions subject to this requirement are: i) The risks pertaining to profit rate related instruments and equities in the trading book. ii) Foreign exchange risk and commodities risk throughout the bank (both in the banking and in the trading book). Trading book comprises position in financial instruments held with trading intent or in order to hedge other element of the trading book. The portfolio of investment of EXIM Bank includes Bangladesh Government Islami Investment Bond (BGIIB), Share of listed public limited companies etc. The bank has always put impetus on investment of funds in high yield areas and also has ensured maintenance of statutory liquidity requirement as set by Bangladesh Bank. The Board of Director approves all necessary policies related to market risk and review them on regular basis.
Methods used to measure Market risk:	There are several methods use to measure market risk and the bank uses those methods which deem fit for a particular scenario. For measuring profit risk from earnings perspective, the bank uses maturity gap analysis, Duration Gap analysis, and mark to market method and for measuring foreign exchange risk, the bank uses VaR analysis. The Bank uses standardized method for calculating capital charge against market risks for minimum capital requirement of the Bank under Basel-III.
Market Risk Management system:	The Treasury & Financial Institution Division manage market risk covering Liquidity, profit rate and foreign exchange risk with oversight from Assets Liability Management Committee (ALCO) comprising Senior Executives of the Bank. ALCO is chaired by the Managing Director & CEO of the Bank. ALCO meets at least once in a month.
Policies and processes for mitigating market risk:	The bank has put its Asset Liability Management policy by setting various risk limits for effective management of market risk and ensuring that the operations are in line with bank's expectation of return to market risk through proper Asset Liability Management. The policies also deal with the reporting framework for effective monitoring of market risk. The ALM Policy specifically deals with liquidity risk management and profit rate risk management framework. Liquidity risk is managed through Gap & Duration analysis, based on residual maturity/behavioral pattern of assets and liabilities, as prescribed by the Bangladesh Bank. The Bank has put in place mechanism of Liquidity Contingency Plan. Prudential (Tolerance) limits are prescribed for different residual maturity time buckets for efficient Asset Liability Management. Liquidity profile of the Bank is evaluated through various liquidity ratios/indicators. Foreign Exchange risk is the risk or chance of loss due to unexpected movement of market price of the currencies of different countries or the price of the assets denominated by foreign currencies. For effective and efficient management of Foreign Exchange Risk, the Bank has a well-developed and well-structured Foreign Exchange Risk Manual and an international standard Dealing Room Manual. Various limits are set to monitor and mitigate the Foreign Exchange risk such as, Net Open Position (NOP) limits (Day limit / Overnight limit), deal-wise cut-loss limits, Stop-loss limit, Profit / Loss in respect of cross currency trading etc. and exception reporting is regularly carried out.

	The Treasury of the Bank is mainly divided into three departments namely Front Office, Mid Office and Back Office. The Front Office independently conducts the transactions and the Back Office is responsible for settlement of those transactions after verifying of the deals and passing for those entries in the books of account. The Mid Office plays a vital role in the process by checking the Foreign Exchange procedure perform by Front and Back Office and by reporting it directly to the Managing Director & CEO of the Bank. All foreign exchange transactions are revaluated at Mark to Market rate as determined by inter-bank. All nostro accounts are reconciled on monthly basis and outstanding entries are reviewed by the management for their settlement.

b) Quantitative Disclosures:

BDT in crore

The Capital Requirements for:	**Total Capital Charge**
Interest Rate Related Instruments	-
Equities a. Specific Risk - Market value of investment in equities BDT 432.84 Crore. Capital Charge at 10% of market value amounting BDT 43.28 Crore . b. General Market Risk -Market value of investment in equities BDT 432.84 Crore. Capital Charge at 10% of market value amounting BDT 43.28 Crore .	86.57
Foreign Exchange Position (Sum of Net Long Position BDT 36.10 Crore. Capital Charge at 10% on Sum of Net Long Position amounting BDT 3.61 Crore)	3.61
Total	**90.18**

H) Operational Risk

a) Qualitative Disclosures

Views of Board of Directors on system to reduce Operational Risk:	Operational Risk is defined as the risk of loss resulting from inadequate or failed internal processes, people and systems or from external events. It is inherent in all of the Bank's activities. Operational risks are monitored and, to the extent possible, controlled and mitigated. The Bank's approach to operational risk is not designed to eliminate risk altogether but rather, to contain risks within levels deemed acceptable by senior management. All functions, whether business, control or logistics functions, must manage the operational risks that arise from their activities. This is supported by an independent program of periodic reviews undertaken by internal audit, and by monitoring external operational risks events, which ensure that the group stays in line which industry best practice and takes account or lessons from publicized operational failures within the financial services industry.
Performance gap of executives and staffs:	The difference between the standard/intended and the actual/current performance is known as the performance gap. EXIM Bank always tries to minimize the performance gap of its employees through need based training by assessing the various needs of the employees. Bank maintains a decent work environment where employees can work with dignity, can participate in the decision making process, and receive equal treatment and opportunity that affect their performance. The bank is relentlessly pursuing its vision to transform the human resources into human capital. The bank also encourages practicing ethical behavior by following standard code of conduct. To reduce knowledge gap and assist in the development of our personnel, user friendly Operations Manual have been developed and enclosed with functional processes for all employees who are the end users of these processes. The bank ensures timely compensation claims of the employee; preserve the employee health and safety rules and avoid the discriminatory activities. Strong brand image of the bank plays an important role in employees' motivation. During the year 2015, the bank significantly reviewed few existing policies for providing more benefit to employees with a view to introducing superior level of job satisfaction. Earlier the bank formed "Female Employees' Interest Protection Cell" to ensure Equal Employment Opportunity. Competitive compensation also ensures best workplace safety for the banks' employees to keep away from incompatible employment practices and unhealthy employee turnover. It is the policy of the bank that various cash and non-cash benefits for the employees are reviewed time to time based on bank's performance and rationality. Bank introduces 'Employee Turnover Risk' as a requirement of the Supervisory Review Process (SRP) under Pillar II of Basel III which becomes a constant monitoring tool to measure the employee turnover of the bank.
Potential external events:	The potential external events that may pose the bank into operational risks are as follows. 1. **External Fraud:** Acts by a third party, of a type intended to defraud, misappropriate property or circumvent the law. Examples include robbery, forgery, and damage from computer hacking. 2. **Taxation Risk:** Sudden changes in tax laws and regulation that hamper the profitability of a bank. 3. **Legal Risk:** Legal risk is the risk of the Bank's losses in cases of i) incompliance of the Bank with the requirements of the legal regulations ii) making legal mistakes in carrying out activities iii) Imperfection of the legal system iv) Violation of legal regulations, terms and conditions of concluded agreements by the counterparties. 4. **Damage of physical asset:** Loss or damage to physical assets from natural disaster or other events. Example includes terrorism, vandalism, earthquakes, fires, floods etc. 5. **Business disruption and system failures:** Disruption of business or system failures. Examples include telecommunication problems, utility outages etc. 6. **Execution, delivery and process management:** Failed transaction processing or process management, and relations with trade counterparties and vendors. Examples include, non-client counterparty mis-performance, vendor disputes etc.

Policies and processes for mitigating operational risk:	The Bank has taken the following policies and processes for mitigating operational risk: 1. Loss prevention: We focus on employee development through training and development programs and review the performance of employees to prevent loss. 2. Loss control: We have in detail planning and defined process in place like back up of computer system controlling the loss. The Bank has formed 'Risk Management Division' under 'Chief Risk Officer' to review and update operational risks along with all other core risks on systematic basis as essential ensuring that adequate controls exist and that the related returns reflect these risks and the capital allocated to support them. The bank already developed the information systems/ MIS inflow and data management capabilities to support the risk management functions of the bank. The Bank has taken initiatives for protecting the information from unauthorized access, modification, disclosure and destruction to protect its' customers' interest. The Bank has already developed its own ICT policies for various operation and services, which are closely in line with the ICT Guidelines of Bangladesh Bank. Training is a key component of operational risk management. The Bank has been continuously conducting training sessions (i.e. Operational Procedure, Business Continuity Planning, Disaster Recovery Planning etc.) for relevant employees. The Bank has been maintaining separate insurance coverage for its critical assets. The bank conducts routine audit (both internal and external) and internal ICT audit to all its' branches and Head Office divisions.
Approach for calculating capital charge for operational risk:	The Banks operating in Bangladesh have been computing the capital requirements for operational risk under the Basic Indicator Approach (BIA). Under BIA, the capital charge for operational risk is a fixed percentage, denoted by (alpha) of average positive annual gross income of the bank over the past three years. Figures for any year in which annual gross income is negative or zero, should be excluded from both the numerator and denominator when calculating the average. The capital charge may be expressed as follows: K = [(GI 1 + GI 2 + GI 3) ×]/n Where- K= the capital charge under the Basic Indicator Approach GI= only positive annual gross income over the previous three years (i.e., negative or zero gross income if any shall be excluded) = 15 percent n= number of the previous three years for which gross income is positive. Gross Income (GI) is defined as "Net Investment Income" plus "Net non- Investment Income". It is intended that this measure should: i). be gross of any provisions; ii). be gross of operating expenses, including fees paid to outsourcing service providers iii). exclude realized profits/losses from the sale of securities held to maturity in the banking book; iv). exclude extraordinary or irregular items; v). exclude income derived from insurance.

Quantitative Disclosures:

BDT in crore

The capital requirements for operational risk	165.06

Capital Charge for Operational Risk-Basic Indicator Approach

BDT in Crore

Year	Gross Income (GI)	Average Gross Income (AGI)	Capital Charge = 15% of AGI
2014	1061.95	1,100.43	165.06
2015	1099.13		
2016	1140.20		

I) Liquidity Ratio

a) Qualitative Disclosures

Views of BOD on system to reduce Liquidity Risk	Liquidity risk arises from either the bank's inability to meet its obligations as they fall due or to fund increases in assets without incurring unacceptable cost or losses. The Board of Directors (BOD) looks upon liquidity risk as a significant risk. The BOD approves various policies as to liquidity risk management and approves tolerance limit for various liquidity risk indicators. They also review these regularly.
Methods used to measure Liquidity Risk:	We measure liquidity risk by checking status and trend of our internal liquidity indicators like CRR/SLR surplus, Investment Deposit Ratio (ID Ratio), Liquidity Coverage Ratio (LCR), Net Stable Funding Ratio (NSFR), Maximum Cumulative Outflow (MCO) etc. We also keep an eye on the market dynamics to trace any unforeseen liquidity risk. We perform gap analysis to forecast need for liquid assets. If the gaps in various time bands are beyond prescribed limit or if the liquidity indicators exceed limit, that is an indication of liquidity risk. We also analyze product wise growth of deposits and investments to make them occur in right buckets to reduce gap. We also collect information about inflow/outflow of large funds from branches and monitor renew/encashment of large corporate deposit.
Liquidity Risk management system:	There is necessary organizational structure, systems in place, policies and procedures for managing liquidity risk in our bank. A major task of our Treasury & Financial Institutions Division (TFID) is to manage Asset Liability Management (ALM) risk, a major part of which is Liquidity Risk. There is a separate and well staffed ALM Desk in TFID under direct supervision of the Asset Liability Committee (ALCO) formed in line with Bangladesh Bank guidelines. The ALCO sits at least once in a month and regularly reviews various ALM risk indicators as presented through ALCO Papers. Day to day liquidity is managed based on information on inflow/outflow from Bangladesh Automated Clearing House (BACH). We use asset conversion method, borrowed liquidity method or mixed method in managing liquidity considering their relative cost and benefits which can save expense and generate profit. If there is surplus fund, we place our fund with other shariah based banks and Financial Institutions (FIs) or return interbank deposit. On the other hand, if there is shortfall, we take interbank deposit for short term or withdraw our fund with other banks and FIs. If gaps in the buckets in the maturity profile exceed limit, we change provisional rate of our deposit products in such a way so that, deposits move from surplus buckets to deficit buckets.

Policies and processes for mitigating Liquidity Risk:	The bank has an ALM guideline rich in contents, liquidity management policy, transfer pricing policy, profit rate policy, Management Action Trigger (MAT), wholesale borrowing and funding guidelines, Contingency Funding Plan (CFP) etc which are reviewed at least annually. We try to keep CRR surplus as low as possible but not below a minimum amount as approved by the Board. This is done for mitigating the risk of being unable to maintain CRR at any time. We take information about large fund flows from branches and concerned divisions of head office a-priori so that we can avoid any unforeseen liquidity pressure and meet any fund requirement using low cost source or place idle fund with other banks and FIs. We monitor the liquidity indicators regularly and take immediate actions if any unforseen risk is detected.

b) Quantitative Disclosures:

	Amount in BDT (Thousand)
Liquidity Coverage Ratio	100.09%
Net Stable Funding Ratio (NSFR)	113.47%
Stock of High quality liquid assets	42203643.97
Total net cash outflows over the next 30 calendar days	42167116.49
Available amount of stable funding	244454358.68
Required amount of stable funding	215444591.47

J) Leverage Ratio

a) Qualitative Disclosures

Views of BOD on system to reduce excessive leverage:	In many cases, banks built up excessive leverage while apparently maintaining strong risk-based capital ratios. Subsequently, the banking sector was forced to reduce its leverage in a manner that not only amplified downward pressure on asset prices, but also intensified the positive feedback loop between losses, declines in bank capital and reduction in credit availability. In order to avoid building-up excessive on- and off-balance sheet leverage the board of directors of the bank prefer a simple, transparent, non-risk based leverage ratio which is calibrated to act as a credible supplementary measure to the risk based capital requirements.
Policies and processes for managing excessive on and off balance sheet leverage:	The leverage ratio is intended to manage through following manner: a) Constant monthly monitoring of the build-up of leverage in the bank by the Treasury Division and Investment Risk Management Division. b) Strengthen the risk based requirements through branch level as well as Head office.
Approach for calculating exposure:	The Bank has calculated the regulatory leverage ratio as per the guideline of Basel III. The numerator, capital measure is calculated using the new definition of Tier I capital applicable from 01 January 2015. The denominator, exposure measure, is calculated on the basis of the Basel III leverage ratio framework as adopted by the Bangladesh Bank. The exposure measure generally follows the accounting value, adjusted as follows: - a) On-balance sheet, i. non derivative exposures are included in the exposure measure after netting of specific provision; ii. physical or financial collateral is not considered to reduce on-balance sheet exposure; iii. Investments are not netted with deposits;

J) Leverage Ratio

a) Qualitative Disclosures

b) Off balance sheet items are converted into credit exposure equivalents through the use of credit conversion factors (CCFs). Depending on the risk category of the exposure a CCF of 20%, 50% or 100% is applied. Commitments that are unconditionally cancellable at any time by the bank without prior notice, a CCF of 10% is applied;

The banks maintains leverage ratio on quarterly basis. The calculation at the end of each calendar quarter to be submitted to BB based on the following definition of capital and total exposure.

$$\text{Leverage Ratio} = \frac{\text{Tier 1 Capital (after related deductions)}}{\text{Total Exposure (after related deductions)}}$$

b) Quantitative Disclosures:

BDT in Crore

Sl. No.	Particulars	Solo	Consolidated
1	Leverage Ratio	7.53%	7.50%
2	On balance sheet exposure	28,513.67	28,562.46
3	Off balance sheet exposure	3,434.16	3,434.16
4	Regulatory adjustment made to Tier I capital	44.64	44.64
5	Tier I capital. (Considering all regulatory adjustment)	2,402.41	2,396.75
6	Total exposure = { (2+3) - 4)}	31,903.19	31,951.98

K) Remuneration:

Qualitative Disclosures:

a) Information relating to the bodies that oversee remuneration: The qualitative remuneration information disclosed below are broader in scope and cover all individuals included in the Remuneration Policy of Export Import Bank of Bangladesh Limited; whereas the quantitative information relates to senior manager sand material risk takers of the bank and its subsidiaries.

i. Name, composition and mandate of the main body overseeing remuneration.	The remuneration issues in EXIM Bank are overseen by a five-member Remuneration Committee. It comprises the Managing Director & CEO, three Deputy Managing Directors and the Head of HR. The primary functions of the Remuneration Committee are to determine, review and propose principles and governance framework for all decisions relating to remunerations of the employees of EXIM Bank. While the Human Resources Division is responsible for preparing and recommending reward plans and compensation, the committee's duties are to assess and review these recommendations and submit them to the Board of Directors for approval. Currently, there is no external remuneration consultant, whose advice is being sought. The Committee obtains remuneration information directly from the Human Resources Division of the bank.
ii. External consultants whose advice has been sought, the body by which they were commissioned, and in what areas of the remuneration process.	Our remuneration policy provides guiding principles that drive remuneration related decision-making across every level of our bank, including its one local and two foreign subsidiaries.

iii) A description of the scope of the bank's remuneration policy (eg by regions, business lines), including the extent to which it is applicable to foreign subsidiaries and branches.	The bank has identified employees in key areas and functions whose impact on the risk profile of the bank will always be material, and also employees with the authority to take risks above thresholds that are defined based on the institution's capital figures. The bank has also set out criteria to identify staff in control and other functions, including the members of the management body in its supervisory function, whose professional activities have a material impact on the institution's risk profile because of the irresponsibilities, e.g. for managing risks or developing or overseeing the institution's strategy. Other criteria are based on the authority of staff to commit to investment risk exposures and market risk transactions above certain thresholds. In particular, all members of the senior management, Divisional Heads, Regional Managers and Branch Relationship Managers have been identifiedas senior managers and/or material risk takers. The number of employees in each group is as follows-
iv) A description of the types of employees considered as material risk takers and as senior managers, including the number of employees in each group.	

Senior Manager	Material Risk Taker
7	132

b) Information relating to the design and structure of remuneration processes.	
i. An overview of the key features and objectives of remuneration policy.	EXIM Bank is committed to maintaining fair, balanced, performance-oriented compensation practices that align with long-term employee and shareholder interests. The bank believes in rewarding employees for performing in a way that creates sustainable values for the bank and its shareholders over the time. We believe that well-established and clearly communicated core remuneration values drive fairness and consistency across our bank.
ii. Whether the remuneration committee reviewed the firm's remuneration policy during the past year, and if so, an overview of any changes that were made.	The committee reviewed the bank's remuneration policy in the 2016 financial year; however it felt no changes were necessary to be made.
iii. A discussion of how the bank ensures that risk and compliance employees are remunerated independently of the businesses they oversee.	Employees engaged in control functions (risk management, human resources, audit, compliance, etc.) are independent from the business units they oversee, have appropriate authority, and are compensated in accordance with the achievement of the objectives linked to their functions, independent of the performance of the business areas they control.

c) Description of the ways in which current and future risks are taken into account in the remuneration processes.	
An overview of the key risks that the bank takes into account when implementing remuneration measures.	All of our remuneration practices are carefully managed within the risk taking capacity of the bank. The key risks like- Financial Risks, Operational Risks, Compliance Risks, Reputational Risks, and Employee Turnover Risks; etc. are taken into account for managing and determining remuneration arrangements.
An overview of the nature and type of the key measures used to take account of these risks; including risks difficult to measure (values need not be disclosed).	Risk is a key factor in assessing remuneration outcomes. In this regard, we use financial capacity of the bank to measure remuneration packages. Side by side, we also consider operational impacts, cost of living adjustments, relevant compliances, industry-competitive remuneration in relation to the market reputation and other effective risk-adjusted measures in determining remuneration.
A discussion of the ways in which these measures affect remuneration.	We approach all of our remuneration arrangements, especially the periodic fixed remuneration enhancements and the variable compensation arrangements through an integrated risk, finance, compensation and performance management framework. All annual base salary increments and potential variable remuneration awards are reviewed at the end of each financial year and may be adjusted downwards where material risk issues occur.
A discussion of how the nature and type of these measures has changed over the past year and reasons for the change, as well as the impact of changes on remuneration.	The management of the bank has been considering the reasonable grounds for amending and measuring the remuneration arrangements from time to time in order to ensure risk adjusted business operations and employee satisfaction simultaneously.
d) Description of the ways in which the bank seeks to link performance during a performance measurement period with levels of remuneration.	
i. An overview of main performance metrics for bank, top-level business lines and individuals.	Net profit Margin Return on Investment (ROI) Return on Assets (ROA) Return on Equity (ROE) RAROC (Risk-adjusted return on capital) Classified Investment ratio Earnings Per Share (EPS) Capital to Risk weighted Asset Ratio (CRAR) Operating efficiency (cost control)

ii. A discussion of how amounts of individual remuneration are linked to bank-wide and individual performance.	In EXIM Bank, amounts of individual remuneration do not contain any direct formulaic link between business income and individual reward. Differentiating performance and value ratings at all levels enable us to target spend towards those who have made the most effective contribution to the bank's performance and unique culture, recognises and aids retention of our highest performers and balances this with affordability considerations.
iii. A discussion of the measures the bank will in general implement to adjust remuneration in the event that performance metrics are weak	Risk measures are used as a gate opener for any performance based remuneration. Remuneration outcomes are assessed against individual performance (against business goals set at the beginning of the performance year) and bank's risk taking capacity. All potential incentive awards are reviewed at the end of financial year and may be reduced or adjusted to zero in the event of any risk management issues.
e) Description of the ways in which the bank seek to adjust remuneration to take account of longer-term performance.	
i. A discussion of the bank's policy on deferral and vesting of variable remuneration and, if the fraction of variable remuneration that is deferred differs across employees or groups of employees, a description of the factors that determine the fraction and their relative importance.	Currently we do not offer any variable remuneration that may be deferred or vested either in the form of cash, shares or share-linked instruments. However, employees are eligible for variable remuneration arrangements in the form of Incentive Bonus(non-deferred cash awards), applicable to their positions.
ii. A discussion of the bank's policy and criteria for adjusting deferred remuneration before vesting and (if permitted by national law) after vesting through claw-back arrangements.	Not applicable.
f) Description of the different forms of variable remuneration that the bank utilises and the rationale for using these different forms.	
i. An overview of the forms of variable remuneration offered (i.e, cash, shares and share-linked instruments and other forms.	The structure of remuneration arrangements for all employees primarily consists of a fixed remuneration component, which is made up of base salary, allowances, and other benefits. Employees are also eligible for variable remuneration arrangements applicable to their position. Variable remuneration consists of Incentive Bonus (cash awards) for most of our employees.

i. A discussion of the use of the different forms of variable remuneration and, if the mix of different forms of variable remuneration differs across employees or groups of employees), a description the factors that determine the mix and their relative importance.	Incentive Bonus awards are discretionary and recognise annual performance over the past financial year. Performance is measured and reviewed against set goals, which include financial and non-financial metrics.

Quantitative Disclosure						
g)	**Number of meetings held by the main body overseeing remuneration during the disclosures during the financial year and remuneration paid to its member.**		The Remuneration Committee holds at least three meetings per annum. Additional meetings may be held as deemed necessary by the committee. The committee met three times during the 2016 financial year. The members do not receive any remuneration as committee member.			
h)	**Disclosure Category**		**Senior Managers**		**Material Risk Takers**	
	Number of employees having received a variable remuneration award during the financial year.		7		132	
	Number and total amount of guaranteed bonuses awarded during the financial year.		45,76,370/-		3,10,74,890/- (2 festival bonuses)	
	Number and total amount of sign-on awards made during the financial year.		(2 festival bonuses)		-	
	Number of severance payments made during the financial year.		1		9	
	Total amount of severance payments made during the financial year.		22,75,025/-		3,36,50,408 /-	
i)	Total amount of outstanding deferred remuneration, split into cash, shares and share-linked instruments and other forms.		Not applicable.			
	Total amount of deferred remuneration paid out in the financial year.		Not applicable.			
j)	**Disclosure Category**		**Senior Managers**		**Material Risk Takers**	
			Deferred	Non-deferred	Deferred	Non-deferred
	Fixed Remuneration	Cash-based	-	**5,08,74,677/-**	-	**38,42,64,510/-**
		Shares and share-linked instruments	-	-	-	-
		Others	-	-	-	-
	Variable Remuneration	Cash-based	-	**74,61,150/-**	-	**5,80,87,650/-**
		Shares and share-linked instruments	-	-	-	-
		Others	-	-	-	-

k)	Quantitative information about employees' exposure to implicit (e.g. fluctuations in the value of shares or performance units) and explicit adjustments (e.g. clawbacks or similar reversals or downward revaluations of awards) of deferred remuneration and retained remuneration.	
	Total amount of outstanding deferred remuneration and retained remuneration exposed to ex post explicit and/or implicit adjustments.	Not applicable.
	Total amount of reductions during the financial year due to ex post explicit adjustments.	Not applicable.
	Total amount of reductions during the financial year due to ex post implicit adjustments.	Not applicable.

AMAR STOCK

Report of the Board Audit Committee

During the year under review, the Board Audit Committee held 08 (eight) meetings. The committee discussed/ evaluated/ reviewed the various issues and provided necessary guidelines and instructions.

The tasks undertaken by the Committee were mainly as follows:

The work plan of routine inspection on the affairs of Branches and Divisions of Head Office for the period under review was prepared and the related Department was advised to carry out the inspection program meticulously.

The inspection report on branches was discussed and advised for regularization/rectification of all irregularities/ lapses as identified & furnished in the Report and the management was also advised to follow up strongly and report compliance.

The work plan of routine IT Audit & Inspection of Branches and Divisions of Head Office for the period under review was perused and advised the Department to carry out the audit as per schedule.

Thoroughly discussed the classified/sticky liabilities of all branches and directed all to apply their all out efforts to recover the classified investment.

Advised to follow up strongly for adjustment/regularization of classified/stuck up/sticky/SMA accounts and take up the matter with the concerned branches seriously for rectification/regularization of all sorts of irregularities & lapses and advised to give special attention and ensure close monitoring of the clients concerned.

The accounts where suits were filed were gone through and the Branches were advised to take up the matter with concerned lawyers for early disposal of the suits with a view to recover the Bank's dues.

The summary of Inspection Report of Bangladesh Bank on different Branches of the Bank alongwith compliance report and Head Office comment thereon were gone through and advised to follow up with the Branches so that all the irregularities and lapses be rectified and report compliance to Bangladesh Bank.

Oversee the financial reporting process, monitor choice of accounting policies and principles & internal control risk management process, performance of the external auditors and making recommendation for appointment of External Auditors of the Bank upon reviewing the proposal and expression of interest as well.

Review the quarterly, half yearly and annual financial statements along with the management before submission to the board for approval and also review the financial statements of its subsidiaries.

The Annual Report on the health of the Bank as per directives of Bangladesh Bank in connection with Managing Core Risk in Banking is perused and resolution thereto is placed to Board of Directors as per guidelines of Bangladesh Bank.

Ranjan Chowdhury
Chairman
Board Audit Committee

MARY STOCK

Annual Report of the Shariah Supervisory Committee-2016

All praise due to Almighty Allah Rabbul Alamin the Most Gracious, the Most Merciful and his compassionates and blessings be upon the great prophet Muhammad Sallallahu Alai-he-wa-Sallam who is the Rahmat for creature and best model for whole mankind and his all other companions and descendants.

We take opportunity to express our appreciation to the Board of Directors and all Members of the Management Team for their endless support. We are also grateful to our honorable Clients and Share holders for their confidence reposed on us which is the source of our strength, even we could not reach in our today's position without their support.

In 2016, the EXIM Bank Shariah Supervisory Committee perused various inspection report and reviewed different operational activities including the issues referred by the Board of Directors & the Management of the Bank as well as provided due opinions and guidelines according to the Shariah principles.

It is the responsibility of the Management to run the banking business in accordance with the Islamic principles, rules and regulations. The Shariah Supervisory Committee is solely entrusted to analyze and prescribe rational opinion as per Islamic Shariah and keep constant eye on practice and implementation of Shariah Principles in different banking operations.

It appears from the record that the Shariah Supervisory Committee of EXIM Bank performed the following activities in the year 2016:

1. Perused the Shariah Inspection Reports on different branches conducted by the Muraquibs. As a result, the continuous inspection schedule on branches and meticulous compliance of Shariah principles have strengthened.
2. Organized scheduled 06 (six) Shariah meetings.
3. Gave deliberate decisions, necessary instructions and proper guidelines as per Shariah norms on different issues.
4. Opined for payment of yearly Zakat against the zakatable assets of the Bank after proper calculation and distributing the same to the perfect sector. It is mentionable here that no Zakat paid on deposits & Share holders account.
5. Developed awareness among the employees of the bank about the compliance of Shariah rules more vigorously comparison to the preceding years.
6. Arranged different training on Islamic Banking for the bank officials.
7. Ensured calculation and distribution of profit on Mudaraba deposits to the depositors properly as per Shariah principles. In this regard Bank considered excess amount of profit paid to the Mudaraba depositors as EHSAN.
8. Increased inspection/supervision frequency by Shariah Supervisory Committee for compliance of Shariah principles.

Considering the present status, Shariah Supervisory Committee prescribes the following suggestions:

i. To arrange more training among the executives and officers of the bank about different aspects of Shariah principles properly.

ii. To increase comprehensive competitive knowledge among clients about the benefits and procedures of Islamic Banking by conducting regular training, workshop, meetings, seminars, symposiums, get-togethers etc.

iii. Create more awareness among branch level officers to ensure Shariah compliance (so as to fulfill the Islamic Banking principles).

iv. EXIM Bank plays a praiseworthy role in performing mainstream Corporate Social Responsibility (CSR) activities like poverty alleviation, patronizing sports, ensuring sustainable development in education sector and confirming modern health care facilities for all. In this context bank has to be careful to comply Shariah principles.

May Allah give us Tawfique to achieve His satisfaction by establishing Shariah based banking in full. Amin.



Maulana Mohammad Sadequl Islam
Chairman
Shariah Supervisory Committee

শরী'আহ্ সুপারভাইজরি কমিটির বার্ষিক প্রতিবেদন-২০১৬

সমস্ত প্রশংসা মহান আল্লাহ রাব্বুল আলামীনের যিনি অতীব দয়ালু ও ক্ষমাশীল এবং তাঁর শান্তি ও আশীর্বাদ বর্ষিত হোক সমগ্র বিশ্বের রহমত এবং বিশ্বমানবতার সর্বোত্তম আদর্শ মহানবী হযরত মুহাম্মদ (সঃ) এবং তাঁর সকল সাথী ও অনুসারীদের উপর।

আমরা শরী'আহ্ সুপারভাইজরি কমিটির পক্ষ থেকে এক্সিম ব্যাংকের পরিচালনা পর্ষদ ও ব্যবস্থাপনা কর্তৃপক্ষের সকলকে আন্তরিক ধন্যবাদ জানাচ্ছি আমাদের সার্বিক কার্যক্রমে তাঁদের নিরবচ্ছিন্ন সমর্থনের জন্য। আমরা আরও কৃতজ্ঞতা প্রকাশ করছি ব্যাংকের সকল গ্রাহক ও শেয়ারহোল্ডারগণের প্রতি যাদের অকৃত্রিম বিশ্বাস ও অকুণ্ঠ সমর্থনের বদৌলতে আমরা বর্তমানে এ অবস্থানে আসতে পেরেছি।

২০১৬ সালে শরী'আহ্ সুপারভাইজরি কমিটি ব্যাংকের বিভিন্ন শাখা পরিদর্শন ও পরিচালনাগত বিষয়াদি পর্যালোচনা করে, যার মধ্যে ব্যাংকের পরিচালনা পর্ষদ এবং ব্যবস্থাপনা কর্তৃপক্ষ কর্তৃক প্রেরিত বিষয়াবলীও অন্তর্ভুক্ত ছিল এবং পাশাপাশি এ সমস্ত বিষয়াদি পর্যালোচনান্তে শরী'আহ্ মূলনীতির ভিত্তিতে প্রয়োজনীয় পরামর্শ ও দিক নির্দেশনা প্রদান করে।

মূলত শরী'আহ্ মূলনীতির ভিত্তিতে ব্যাংক পরিচালনার দায় দায়িত্ব ব্যাংকের ব্যবস্থাপনা কর্তৃপক্ষের উপরই বর্তায়। শরী'আহ্ সুপারভাইজরি কমিটি কেবল শরী'আহ্ মূলনীতির ভিত্তিতে প্রেরিত বিষয় সমূহের নিরপেক্ষ বিশ্লেষণ ও সুচিন্তিত স্বাধীন মতামত প্রদান করে এবং ব্যাংকের বিভিন্ন কার্যক্রমে শরী'আহ্ নীতিমালা অনুশীলন ও বাস্তবায়নের ব্যাপারে সজাগ দৃষ্টি রাখে।

২০১৬ সমাপ্ত বছরে এক্সিম ব্যাংকের শরী'আহ্ সুপারভাইজরি কমিটি নিম্নলিখিত কার্যাবলী সম্পাদন করেছে ঃ

১। মুরাক্বিবগণ কর্তৃক পরিদর্শনকৃত শাখাসমূহের পরিদর্শন প্রতিবেদন পর্যালোচনান্তে প্রয়োজনীয় দিকনির্দেশনা দেয়া হয়েছে। ফলে শাখাসমূহের শরী'আহ্ পরিপালন কার্যক্রম জোরদার হয়েছে।

২। শরী'আহ্ সুপারভাইজরি কমিটির সর্বমোট ০৬ (ছয়) টি সভা অনুষ্ঠিত হয়।

৩। শরী'আহ্ নীতিমালা সংক্রান্ত বিভিন্ন বিষয়ে শরী'আহ্ সুপারভাইজরি কমিটি সুচিন্তিত মতামত ও প্রয়োজনীয় দিক নির্দেশনা প্রদান করেছে।

৪। ব্যাংকের যাকাতযোগ্য সম্পদের উপর ইসলামী শরী'আহ্ নীতিমালার আলোকে যথাযথভাবে হিসাবান্তে বাৎসরিক যাকাত প্রদানের জন্য মতামত প্রদান করা হয়েছে। উল্লেখ্য যে, আমানতকারী ও শেয়ার হোল্ডারদের হিসাব এর উপর যাকাত প্রদান করা হয়নি।

৫। শরী'আহ্ পরিপালনের ব্যাপারে ব্যাংকের কর্মকর্তাদের সার্বিক সচেতনতা তুলনামূলকভাবে বৃদ্ধি পেয়েছে।

৬। ইসলামী ব্যাংকিং এর উপর ব্যাংক কর্মকর্তাদেরকে প্রশিক্ষণের ব্যবস্থা করা হয়েছে।

৭। শরী'আহ্ নীতিমালা অনুসারে মুদারাবা আমানতের উপর যথাযথভাবে মুনাফা নির্ধারণপূর্বক আমানতকারীগণকে যথাসময়ে তা প্রদান করা হয়েছে। এক্ষেত্রে বৎসরান্তে ব্যাংক গ্রাহকগণকে তাদের প্রাপ্য মুনাফার চেয়ে প্রদত্ত অতিরিক্ত মুনাফা এহসান হিসেবে বিবেচনা করেছে।

৮। শরী'আহ্ সুপারভাইজরি কমিটির নির্দেশনা অনুযায়ী শাখাসমূহের উপর (শরী'আহ্ পরিপূর্ণভাবে পরিপালনার্থে) পরিদর্শক দলের তদারকি এবং শাখাসমূহের পরিপালন কার্যক্রম বৃদ্ধি পেয়েছে।

বর্তমান পরিস্থিতির আলোকে ভবিষ্যতের জন্য শরী'আহ্ সুপারভাইজরি কমিটি নিম্নোক্ত সুপারিশসমূহ প্রদান করেছে ঃ

১। শরী'আহ্ মূলনীতিসমূহের উপর ব্যাংকের সকল নির্বাহী ও কর্মকর্তাদেরকে আরও অধিকতর প্রশিক্ষণ দেয়া প্রয়োজন।

২। ইসলামী ব্যাংকিং সংক্রান্ত নিয়মিত প্রশিক্ষণ, কর্মশালা, সভা, সেমিনার ও সিম্পোজিয়াম আয়োজনের মাধ্যমে গ্রাহকদের ইসলামী ব্যাংকিং-এর ব্যাপক প্রতিযোগিতামূলক জ্ঞান, সুবিধা ও কর্ম পরিধি বৃদ্ধি বিষয়ক কর্মসূচী বাড়াতে হবে।

৩। ব্যাংকের সার্বিক কার্যক্রমে শরী'আহ্ মূলনীতিসমূহের পরিপালন নিশ্চিত করার জন্য শাখা পর্যায়ে কর্মকর্তাদেরকে আরও সচেতন ও সজাগ হতে হবে (যাতে করে ইসলামী ব্যাংকিং ব্যবস্থায় পূর্ণতা লাভ করা যায়)।

৪। দেশের দারিদ্র্য বিমোচন, চিকিৎসা, খেলাধুলা ও শিক্ষার উন্নয়ন তথা কর্পোরেট সামাজিক দায়বদ্ধতা (সিএসআর) কর্মকাণ্ডে গৃহিত ব্যাংকের পদক্ষেপসমূহ প্রশংসনীয়, তবে এ ক্ষেত্রে শরী'আহ্ পরিপালনে সতর্কতা অবলম্বন জরুরী।

মহান আল্লাহ তা'আলা পরিপূর্ণভাবে ইসলামী শরী'আহ্ভিত্তিক ব্যাংকিং প্রতিষ্ঠা করার মাধ্যমে আমাদেরকে তাঁর সন্তুষ্টি অর্জনের তাওফীক দিন। আমীন।



মাওলানা মোহাম্মদ সাদেকুল ইসলাম
চেয়ারম্যান
শরী'আহ্ সুপারভাইজরি কমিটি

Independent Auditors' Report

To the Shareholders of Export Import Bank of Bangladesh Limited

Report on the Financial Statements

We have audited the accompanying consolidated financial statements of Export Import Bank of Bangladesh Limited and its subsidiaries (the "Group") as well as the separate financial statements of Export Import Bank of Bangladesh Limited (the "Bank"), which comprise the consolidated balance sheet and the separate balance sheet as at 31 December 2016, and the consolidated and separate profit and loss account, consolidated and separate statements of changes in equity and consolidated and separate cash flow statement for the year then ended, and a summary of significant accounting policies and other explanatory information.

Management's Responsibility for the Financial Statements and Internal Controls

Management is responsible for the preparation of consolidated financial statements of the Group and also separate financial statements of the Bank that give a true and fair view in accordance with Bangladesh Financial Reporting Standards (BFRSs) as explained in note 2.1 and for such internal control as management determines is necessary to enable the preparation of consolidated financial statements of the Group and also the separate financial statements of the Bank that are free from material misstatement, whether due to fraud or error. The Bank Companies Act 1991, as amended in 2013 and the Bangladesh Bank regulations require the management to ensure effective internal audit, internal control and risk management functions of the Bank. The management is also required to make a self-assessment on the effectiveness of anti-fraud internal controls and report to Bangladesh Bank on instances of fraud and forgeries.

Auditors' Responsibility

Our responsibility is to express an opinion on these consolidated financial statements of the Group and the separate financial statements of the Bank based on our audit. We conducted our audit in accordance with Bangladesh Standards on Auditing (BSAs). Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the consolidated financial statements of the Group and the separate financial statements of the Bank are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the consolidated financial statements of the Group and separate financial statements of the Bank. The procedures selected depend on our judgment, including the assessment of the risks of material misstatement of the consolidated financial statements of the Group and the separate financial statements of the Bank, whether due to fraud or error. In making those risk assessments, we consider internal control relevant to the entity's preparation of consolidated financial statements of the Group and the separate financial statements of the Bank that give a true and fair view in order to design audit procedures that are appropriate in the circumstances. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by management, as well as evaluating the overall presentation of the consolidated financial statements of the Group and also the separate financial statements of the Bank.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Opinion

In our opinion, the consolidated financial statements of the Group and also the separate financial statements of the Bank give a true and fair view of the consolidated financial position of the Group and the separate financial position of the Bank as at 31 December 2016, and of its consolidated and separate financial performance and its consolidated and separate cash flows for the year then ended in accordance with Bangladesh Financial Reporting Standards (BFRSs) as explained in note 2.1

Report on Other Legal and Regulatory Requirements

In accordance with the Companies Act 1994, Securities and Exchange Rules 1987, the Bank Companies Act 1991, as amended in 2013 and the rules and regulations issued by Bangladesh Bank, we also report the following:

a. we have obtained all the information and explanation which to the best of our knowledge and belief were necessary for the purpose of our audit and made due verification thereof;

b. in our opinion, proper books of account as required by law have been kept by the Group and the Bank so far as it appeared from our examination of those books and proper returns adequate for the purposes of our audit have been received from branches not visited by us;

c. the consolidated balance sheet and consolidated profit and loss account of the Group and the separate balance sheet and separate profit and loss account of the Bank dealt with by the report are in agreement with the books of account;

d. the expenditure incurred was for the purposes of the Bank's business;

e. the consolidated financial statements of the Group and the separate financial statements of the Bank have been drawn up in conformity with prevailing rules, regulations and Bangladesh Financial Reporting Standards (BFRSs) as explained in note 2.1 as well as with related guidance, circulars issued by Bangladesh Bank and decision taken in tripartite meeting amongst Inspection Team of Bangladesh Bank, External Auditors and the Management of Export Import Bank of Bangladesh Limited held on April 10, 2017 and subsequent letter no. DBI-4/42(6)/2017-627 dated 11 April 2017 issued by Bangladesh Bank;

f. provisions have been made for the investments, other assets and off-balance sheet items which are, in our opinion, doubtful of recovery;

g. the records and statements submitted by the branches have been properly maintained and consolidated in the financial statements;

h. the information and explanation required by us have been received and found satisfactory;

i. to the extent noted during the course of our audit work performed on the basis stated under the Auditor's Responsibility section in forming the above opinion on the consolidated financial statements of the Group and the separate financial statements of the Bank and considering the reports of the management to Bangladesh Bank on anti-fraud internal controls and instances of fraud and forgeries as stated under the Management's Responsibility for the Financial Statements and Internal Control:

   i. internal audit (note 2.21.8), internal control (note 2.21.5) and risk management (note 2.21) arrangements of the Group and the Bank as disclosed in notes appeared to be adequate with immaterial control deficiencies as identified in management report;

   ii. nothing has come to our attention regarding material instances of forgery or irregularity or administrative error and exception or anything detrimental committed by employees of the Bank and its related entities other than matters disclosed in note 2.21.7;

j. financial statements of subsidiary companies of the Bank namely EXIM Islami Investment Limited (EIIL) has been audited by Hoda Vasi Chowdhury & Co, Chartered Accountants and EXIM Exchange Company (UK) Ltd has been audited by AGP Chartered Accountants and EXIM Exchange Company (Canada) Ltd has been compiled in accordance with Canadian Generally Accepted Accounting Principle (GAAP) by ACCU- TAX (Accounting and tax Services). These accounts have been properly reflected in the consolidated financial statements; and

k. we have reviewed over 80% of the risk weighted assets of the Bank and we have spent around 7,475 person hours for the audit of the books and accounts of the Bank.

Date : 19 April 2017
Place : Dhaka

Syful Shamsul Alam & Co.
Chartered Accountants

Consolidated Balance Sheet

as at 31 December 2016

Particulars	Notes	Taka	
		2016	2015
PROPERTY AND ASSETS			
Cash in Hand	3 (a)	**32,494,478,898**	**26,002,082,707**
Cash in Hand (including foreign currencies)	3 (a.1)	1,597,485,591	1,355,903,662
Balance with Bangladesh Bank & it's Agent Bank (including foreign currencies)	3 (a.2)	30,896,993,307	24,646,179,045
Balance with other banks and financial institutions	4 (a)	**2,964,251,696**	**15,375,668,036**
In Bangladesh		982,199,666	12,429,955,363
Outside Bangladesh		1,982,052,030	2,945,712,673
Placement with other banks & financial institutions	5	**500,000,000**	**500,000,000**
Investments in shares and securities	6 (a)	**16,473,514,919**	**17,581,616,548**
Government		9,404,051,038	10,239,051,038
Others		7,069,463,881	7,342,565,510
Investments	7(a)	**223,396,924,987**	**197,536,570,342**
General investments etc.		215,123,916,895	190,205,047,581
Bills purchased and discounted		8,273,008,092	7,331,522,761
Fixed assets including premises	8 (a)	**5,671,538,024**	**5,635,007,309**
Other assets	9 (a)	**9,633,203,809**	**2,517,470,984**
Non-banking assets	10	-	-
Total Property and Assets		**291,133,912,333**	**265,148,415,926**
LIABILITIES AND CAPITAL			
Liabilities			
Placement from other banks & financial institutions	11(a)	-	**25,832,944**
Deposits and Other Accounts	12(a)	**248,223,613,372**	**224,770,892,100**
Mudaraba savings deposits	12.1(a)	16,612,829,156	12,399,415,064
Mudaraba term deposits	12.2(a)	130,034,893,744	130,756,701,829
Other Mudaraba deposits	12.3(a)	69,332,254,758	60,063,811,265
Al wadeeah current and other deposit accounts	12.4(a)	30,413,009,986	20,061,937,060
Bills payable	12.5(a)	1,830,625,728	1,489,026,882
Mudaraba Subordinated Bond		2,500,000,000	2,500,000,000
Other liabilities	13 (a)	**13,942,549,845**	**12,729,267,955**
Total liabilities		**264,666,163,217**	**240,025,992,999**
Capital/shareholders' equity			
Paid up capital	14.2	14,122,510,680	14,122,510,680
Statutory reserve	15	7,846,410,778	6,869,910,585
Other reserves	16	2,130,546,666	2,130,546,666
Foreign currency translation adjustment	17 (a)	(13,858,486)	(3,471,427)
Retained earnings	18(a)	2,382,048,616	2,002,846,021
EXIM Bank shareholders' equity		**26,467,658,254**	**25,122,342,525**
Minority Interest	19	90,862	80,402
Total shareholders' equity		**26,467,749,116**	**25,122,422,927**
Total liabilities and shareholders' equity		**291,133,912,333**	**265,148,415,926**

EMARSTOCK

Consolidated Balance Sheet

as at 31 December 2016

Particulars	Notes	Taka	
		2016	2015
Off balance sheet items			
Contingent liabilities:	20	**70,600,458,423**	**69,852,485,004**
Acceptances & endorsements	20.1	34,155,382,601	37,958,537,494
Letters of guarantee	20.2	4,704,818,180	3,878,124,923
Irrevocable letters of credit (Including Back to Back Bills)	20.3	26,756,327,638	24,819,040,252
Bills for collection	20.4	4,983,930,004	3,196,782,335
Other contingent liabilities	20.5	-	-
Other commitments:		-	-
Documentary credits and short term trade related transactions		-	-
Forward assets purchased and forward deposits placed		-	-
Undrawn note issuance and revolving underwriting facilities		-	-
Undrawn formal standby facilities, credit lines and other- commitments		-	-
Total off balance sheet items including contingent liabilities		**70,600,458,423**	**69,852,485,004**

The annexed notes 1 to 49 and annexures A-D form an integral part of these financial statements.

Chairman **Director** **Director** **Managing Director & CEO**

Signed in terms of our separate report of even date

Dhaka, Dated : 19 April 2017

Syful Shamsul Alam & Co.
Chartered Accountants

Consolidated Profit and Loss Account

for the year ended 31 December 2016

Particulars	Notes	Taka	
		2016	2015
Investment income	23(a)	22,835,808,440	24,128,807,323
Profit paid on deposits, borrowings etc.	24(a)	(14,961,123,536)	(16,243,201,270)
Net investment income		**7,874,684,904**	**7,885,606,053**
Income from investment in shares/securities	25(a)	516,673,256	298,314,301
Commission, exchange & brokerage	26(a)	1,827,807,221	1,993,793,759
Gain on sale of investment in shares		39,658,920	29,400,985
Other operating income	27(a)	737,498,193	711,715,152
Total operating income (A)		**10,996,322,494**	**10,918,830,250**
Operating expenses			
Salary & allowances	28(a)	2,738,094,095	2,519,644,456
Rent, taxes, insurance, electricity etc.	29(a)	592,196,382	516,044,494
Legal expenses	30(a)	10,809,650	31,013,711
Postage, stamp and telecommunications etc.	31(a)	76,315,902	73,131,197
Auditors' fees	32(a)	1,119,069	1,590,685
Stationery, printing and advertisement etc.	33(a)	190,819,100	177,225,909
Chief Executive's salary and fees		15,160,387	12,219,226
Directors' fees & expenses	34(a)	2,333,866	1,568,399
Shariah Supervisory Committee's fees & expenses	35	556,360	269,080
Charges on investment losses		-	-
Depreciation and repair to Bank's assets	36(a)	234,682,320	230,135,435
Zakat expenses		274,291,824	87,478,402
Other expenses	37(a)	910,705,014	881,561,162
Total operating expenses (B)		**5,047,083,969**	**4,531,882,156**
Profit/(loss) before provision (C=A-B)		**5,949,238,525**	**6,386,948,094**
Provision for investments	38(a)	1,394,439,254	2,424,082,965
Provision for Off-Shore Banking Units (OBU)	39	14,421,914	13,684,841
Provision for Off balance sheet exposures	40	7,479,734	42,356,841
Provision for other assets		83,422,408	85,000
Provision for diminution in value of Investment in Shares		(552,001,531)	242,425,521
Provision for good borrower	13.7	2,000,000	-
Provision for climate risk fund	13.8	1,000,000	-
Total Provision (D)		**950,761,779**	**2,722,635,168**
Total profit/(loss) before taxes (C-D)		**4,998,476,746**	**3,664,312,926**
Provision for Income Tax:			
Current tax	13.3.1 (a)	1,927,827,163	1,577,767,333
Deferred tax		30,885,437	-
		1,958,712,600	**1,577,767,333**
Net profit/(loss) after tax		**3,039,764,146**	**2,086,545,593**
Retained earnings brought forward from previous year	18(a1)	2,013,496,404	1,951,751,260
Profit available for appropriation		**5,053,260,550**	**4,038,296,853**
Appropriations:			
Statutory reserve		976,500,193	751,596,521
Cash dividend paid		1,694,701,281	-
Issue of bonus shares		-	1,283,864,600
		2,671,201,474	**2,035,461,121**
Retained earnings carried forward		**2,382,059,076**	**2,002,835,732**
Export Import Bank of Bangladesh Limited		2,382,048,616	2,002,846,021
Minority Interest		10,460	(10,289)
		2,382,059,076	**2,002,835,732**
Consolidated earnings per ordinary share	41(a)	**2.15**	**1.48**

The annexed notes 1 to 49 and annexures A-D form an integral part of these financial statements.

Chairman **Director** **Director** **Managing Director & CEO**

Signed in terms of our separate report of even date

Dhaka, Dated : 19 April 2017

Syful Shamsul Alam & Co.
Chartered Accountants

Consolidated Cash Flow Statement

for the year ended 31 December 2016

Particulars		Taka	
		2016	2015
A)	**Cash flows from operating activities**		
	Investment income receipts	22,896,803,331	24,171,875,369
	Profit paid on deposits, borrowings etc.	(15,266,317,403)	(17,043,718,791)
	Dividend receipts	417,881,535	252,258,899
	Fees and commission receipts	1,827,807,221	1,993,793,759
	Cash payment to employees	(2,753,254,482)	(2,531,863,682)
	Cash payment to suppliers	(324,483)	1,102,217
	Income tax payments	(2,231,086,290)	(1,381,305,875)
	Receipts from other operating activities	766,716,030	736,804,362
	Payments for other operating activities	(2,095,013,984)	(1,802,444,372)
	Cash flows before changes in operating assets and liabilities (i)	**3,563,211,475**	**4,396,501,886**
	Changes in operating assets and liabilities:		
	(Increase)/decrease in operating assets		
	Statutory deposit	-	-
	Trading security - shares	332,520,459	(308,340,783)
	Investments to other banks	-	-
	Investments to customers	(25,874,437,752)	(18,408,011,221)
	Other assets	(7,137,030,342)	(309,719,343)
	Increase/(decrease) in operating liabilities		
	Deposits from other banks	6,941,152,947	(5,502,668,588)
	Deposits from customers	16,816,762,192	31,065,073,705
	Liabilities on account of customers	-	-
	Trading liabilities (borrowing)	(25,832,944)	(426,992,661)
	Other liabilities	548,976,908	452,116,710
	Total changes in operating assets & liabilities (ii)	**(8,397,888,532)**	**6,561,457,819**
	Net cash from operating activities (i+ii)	**(4,834,677,057)**	**10,957,959,705**
B)	**Cash flows from investing activities:**		
	Receipts from sale/encashment of securities - BGIIB	835,000,000	-
	Payment for purchase of securities-BGIIB	-	(1,689,000,000)
	Purchase of fixed assets	(236,111,633)	(2,522,025,267)
	Sale proceeds of fixed assets	11,206,498	5,467,800
	Placement of fund to Bangladesh Bank	-	-
	Purchase of Subsidiaries	-	-
	Net cash from investing activities	**610,094,865**	**(4,205,557,467)**
C)	**Cash flows from financing activities**		
	Receipts from issue of Debt Instruments	-	2,500,000,000
	Payment for redemption of Debt Instruments	-	-
	Receipts from issue of ordinary share/rights share	-	-
	Dividend paid in cash	(1,694,701,281)	-
	Minority investment in subsidiaries	-	-
	Net cash from financing activities	**(1,694,701,281)**	**2,500,000,000**
D)	**Net increase/(decrease) in cash and cash equivalents (A+B+C)**	**(5,919,283,473)**	**9,252,402,238**
E)	**Effect of exchange rate changes on cash and cash equivalents**	263,324	58,817,027
F)	**Cash and cash equivalents at beginning of the year**	41,377,750,743	32,066,531,478
G)	**Cash and cash equivalents at end of the year (D+E+F)**	**35,458,730,594**	**41,377,750,743**
H)	**Cash and cash equivalents**		
	Cash	32,494,478,898	26,002,082,707
	Balance with other banks and financial institutions	2,964,251,696	15,375,668,036
		35,458,730,594	**41,377,750,743**

Chairman **Director** **Director** **Managing Director & CEO**

Consolidated Statement of Changes in Equity

for the year ended 31 December 2016

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 2016	14,122,510,680	6,869,910,585	2,067,771,666	62,775,000	(5,925,266)	2,453,839	2,002,846,021	80,402	25,122,422,927
Changes in accounting policies/last year profit	-	-	-	-	-	-	-	-	-
Restated Balance	**14,122,510,680**	**6,869,910,585**	**2,067,771,666**	**62,775,000**	**(5,925,266)**	**2,453,839**	**2,002,846,021**	**80,402**	**25,122,422,927**
Surplus/(Deficit) on Account of Revaluation Properties	-	-	-	-	-	-	-	-	-
Surplus/(Deficit) on Account of Revaluation of Investment	-	-	-	-	(7,776,286)	-	-	-	(7,776,286)
Currency translation difference	-	-	-	-	-	(2,610,773)	10,650,383	-	8,039,610
Net Gain and Losses not recognized in the income statement	**-**	**-**	**-**	**-**	**(7,776,286)**	**(2,610,773)**	**10,650,383**	**-**	**263,324**
Net Profit for the year	-	-	-	-	-	-	3,039,753,686	10,460	3,039,764,146
Stock Dividend paid during the year	-	-	-	-	-	-	-	-	-
Cash Dividend paid during the year	-	-	-	-	-	-	(1,694,701,281)	-	(1,694,701,281)
Transferred to statutory reserve	-	976,500,193	-	-	-	-	(976,500,193)	-	-
Minority interest	-	-	-	-	-	-	-	-	-
Total Shareholders' Equity as on 31 December 2016	**14,122,510,680**	**7,846,410,778**	**2,067,771,666**	**62,775,000**	**(13,701,552)**	**(156,934)**	**2,382,048,616**	**90,862**	**26,467,749,116**
Total Shareholders' Equity as on 31 December 2015	**14,122,510,680**	**6,869,910,585**	**2,067,771,666**	**62,775,000**	**(5,925,266)**	**2,453,839**	**2,002,846,021**	**80,402**	**25,122,422,927**

Total Shareholders' Equity as on 31 December 2016	26,467,749,116
Add: General Provision for Unclassified Investments & Off Balance Sheet Items	2,573,904,584
Add: Mudaraba Subordinated Bond	2,500,000,000
Add: Foreign currency translation adjustment	13,858,486
Less: 50% of Assets Revaluation Reserve	(1,033,885,833)
Less: Defined benefit pension fund	(446,374,898)
Less: Shortfall in provisions required against investment in shares	-
Less: 40% Regulatory deduction of Assets Revaluation Reserve	(413,554,333)
Total Regulatory Capital as on 31 December 2016	**29,661,697,122**

*General Reserve/Other Reserve	2016	2015
General Reserve	-	-
Dividend Equalization Account	62,775,000	62,775,000
Total	**62,775,000**	**62,775,000**

Chairman **Director** **Director** **Managing Director & CEO**

Consolidated Liquidity Statement

(Maturity Analysis of Assets and Liabilities)

as at 31 December 2016

Particulars	Within one month	Above one to three months	Above three to twelve months	Above one to five years	More than five years	2016 Total	2015 Total
	Taka	Taka	Taka	Taka	Taka	Taka	Taka
Assets							
Cash	18,084,741,978	-	-	-	14,409,736,920	32,494,478,898	26,002,082,707
Balance with other banks and financial institutions	2,664,251,696	150,000,000	150,000,000	-	-	2,964,251,696	15,375,668,036
Placement with other banks and financial institutions	-	500,000,000	-	-	-	500,000,000	500,000,000
Investments (shares and securities)	6,561,452,867	1,600,000,000	7,790,000,000	-	522,062,052	16,473,514,919	17,581,616,548
Investments (general etc.)	14,634,455,469	10,126,432,271	110,152,790,813	45,826,051,222	42,657,195,212	223,396,924,987	197,536,570,342
Fixed assets including Premises (Land and Building)	-	-	-	323,282,284	5,348,255,740	5,671,538,024	5,635,007,309
Other assets	813,823,142	7,722,240,797	964,057,016	-	133,082,854	9,633,203,809	2,517,470,984
Non-banking assets	-	-	-	-	-	-	-
Total assets	**42,758,725,152**	**20,098,673,068**	**119,056,847,829**	**46,149,333,506**	**63,070,332,778**	**291,133,912,333**	**265,148,415,926**
Liabilities							
Placement from other banks and other financial institutions	-	-	-	-	-	-	25,832,944
Deposits and other accounts	85,884,323,566	68,618,680,255	57,405,123,869	25,281,686,451	11,033,799,231	248,223,613,372	224,770,892,100
Mudaraba Subordinated Bond	-	-	-	-	2,500,000,000	2,500,000,000	2,500,000,000
Provisions and other liabilities	213,249,765	17,431,015	2,690,432,765	8,558,808,553	2,462,627,747	13,942,549,845	12,729,267,955
Total liabilities	**86,097,573,331**	**68,636,111,270**	**60,095,556,634**	**33,840,495,004**	**15,996,426,978**	**264,666,163,217**	**240,025,992,999**
Net liquidity difference	**(43,338,848,179)**	**(48,537,438,202)**	**58,961,291,195**	**12,308,838,502**	**47,073,905,800**	**26,467,749,116**	**25,122,422,927**

Balance Sheet

as at 31 December 2016

Particulars	Notes	Taka	
		2016	2015
PROPERTY AND ASSETS			
Cash in Hand	3	**32,479,301,088**	**25,982,104,597**
Cash in Hand (including foreign currencies)		1,582,307,781	1,335,925,552
Balance with Bangladesh Bank & it's Agent Bank (including foreign currencies)		30,896,993,307	24,646,179,045
Balance with other banks and financial institutions	4	**2,959,687,561**	**15,373,620,222**
In Bangladesh		982,199,666	12,429,955,363
Outside Bangladesh		1,977,487,895	2,943,664,859
Placement with other banks & financial institutions	5	**500,000,000**	**500,000,000**
Investments in shares and securities	6	**17,062,255,301**	**18,192,916,872**
Government		9,404,051,038	10,239,051,038
Others		7,658,204,263	7,953,865,834
Investments	7	**222,155,347,603**	**196,311,419,369**
General investments etc.		213,882,339,511	188,979,896,608
Bills purchased and discounted		8,273,008,092	7,331,522,761
Fixed assets including premises	8	**5,669,954,736**	**5,633,472,614**
Other assets	9	**9,819,399,766**	**2,659,993,873**
Non-banking assets	10	-	-
Total Property and Assets		**290,645,946,055**	**264,653,527,547**
LIABILITIES AND CAPITAL			
Liabilities			
Placement from other banks & financial institutions	11	-	**25,832,944**
Deposits and Other Accounts	12	**248,540,443,218**	**225,064,537,839**
Mudaraba savings deposits	12.1	16,612,829,156	12,399,415,064
Mudaraba term deposits	12.2	130,292,735,281	130,999,726,543
Other Mudaraba Deposits	12.3	69,392,210,291	60,115,071,608
Al wadeeah current and other deposit accounts	12.4	30,413,838,851	20,063,089,901
Bills payable	12.5	1,828,829,639	1,487,234,723
Mudaraba Subordinated Bond		2,500,000,000	2,500,000,000
Other liabilities	13	**13,067,304,605**	**11,765,125,308**
Total liabilities		**264,107,747,823**	**239,355,496,091**
Capital/shareholders' equity			
Paid up capital	14.2	14,122,510,680	14,122,510,680
Statutory reserve	15	7,846,410,778	6,869,910,585
Other reserves	16	2,130,546,666	2,130,546,666
Retained earnings	18	2,438,730,108	2,175,063,525
Total shareholders' equity		**26,538,198,232**	**25,298,031,456**
Total liabilities and shareholders' equity		**290,645,946,055**	**264,653,527,547**

Balance Sheet

as at 31 December 2016

Particulars	Notes	Taka	
		2016	2015
Off balance sheet items			
Contingent liabilities:	20	**70,600,458,423**	**69,852,485,004**
Acceptances & endorsements	20.1	34,155,382,601	37,958,537,494
Letters of guarantee	20.2	4,704,818,180	3,878,124,923
Irrevocable letters of credit (Including Back to Back Bills)	20.3	26,756,327,638	24,819,040,252
Bills for collection	20.4	4,983,930,004	3,196,782,335
Other contingent liabilities	20.5	-	-
Other commitments:		-	-
Documentary credits and short term trade related transactions		-	-
Forward assets purchased and forward deposits placed		-	-
Undrawn note issuance and revolving underwriting facilities		-	-
Undrawn formal standby facilities, credit lines and other-commitments		-	-
Total off balance sheet items		**70,600,458,423**	**69,852,485,004**

The annexed notes 1 to 49 and annexures A-D form an integral part of these financial statements.

Chairman **Director** **Director** **Managing Director & CEO**

Signed in terms of our separate report of even date

Dhaka, Dated : 19 April 2017

Syful Shamsul Alam & Co.
Chartered Accountants

Profit and Loss Account

for the year ended 31 December 2016

Particulars	Notes	Taka	
		2016	2015
Investment income	23(1)	22,827,134,269	24,120,712,483
Profit paid on deposits, borrowings etc.	24	(14,979,080,874)	(16,266,679,599)
Net investment income		**7,848,053,395**	**7,854,032,884**
Income from investment in shares/securities	25	505,875,948	291,112,039
Commission, exchange & brokerage	26	1,805,180,996	1,970,008,443
Gain on sale of investment in shares		24,533,085	22,691,922
Other operating income	27	735,469,239	711,715,152
Total operating income (A)		**10,919,112,663**	**10,849,560,440**
Operating expenses			
Salary & allowances	28	2,731,724,763	2,513,066,600
Rent, taxes, insurance, electricity etc.	29	577,276,131	502,360,238
Legal expenses	30	10,700,687	30,843,059
Postage, stamps and telecommunication etc.	31	75,776,641	72,491,480
Auditors' fees	32	895,000	750,000
Stationery, printing and advertisement etc.	33	190,547,688	176,937,090
Chief Executive's salary and fees		15,160,387	12,219,226
Directors' fees & expenses	34	2,195,138	1,507,071
Shariah Supervisory Committee's fees & expenses	35	556,360	269,080
Charges on investment losses		-	-
Depreciation and repairs to Bank's assets	36	233,952,237	229,476,507
Zakat expenses		274,291,824	87,478,402
Other expenses	37	902,773,061	873,591,880
Total operating expenses (B)		**5,015,849,917**	**4,500,990,633**
Profit/(loss) before provision (C=A-B)		**5,903,262,746**	**6,348,569,807**
Provision for investments	38	1,449,439,254	2,342,886,181
Provision for Off-Shore Banking Units (OBU)	39	14,421,914	13,684,841
Provision for Off balance sheet exposures	40	7,479,734	42,356,841
Provision for other assets	9.3.1	83,422,408	85,000
Provision for diminution in value of Investments in Shares		(537,001,531)	191,574,340
Provision for good borrower	13.7	2,000,000	-
Provision for climate risk fund	13.8	1,000,000	-
Total Provision (D)		**1,020,761,779**	**2,590,587,203**
Total profit/(loss) before taxes (C-D)		**4,882,500,967**	**3,757,982,604**
Provision for Income Tax:			
Current tax	13.3.1	1,916,747,473	1,565,242,795
Deferred tax	13.4	30,885,437	-
		1,947,632,910	**1,565,242,795**
Net profit/(loss) after tax		**2,934,868,057**	**2,192,739,809**
Retained earnings brought forward from previous year		2,175,063,525	2,017,784,837
Profit available for appropriation		**5,109,931,582**	**4,210,524,646**
Appropriations:			
Statutory reserve		976,500,193	751,596,521
Cash dividend paid		1,694,701,281	-
Issue of bonus shares		-	1,283,864,600
		2,671,201,474	**2,035,461,121**
Retained earnings carried forward		**2,438,730,108**	**2,175,063,525**
Earnings per ordinary share	41	**2.08**	**1.55**

The annexed notes 1 to 49 and annexures A-D form an integral part of these financial statements.

Chairman **Director** **Director** **Managing Director & CEO**

Signed in terms of our separate report of even date

Dhaka, Dated : 19 April 2017

Syful Shamsul Alam & Co.
Chartered Accountants

Cash Flow Statement

for the year ended 31 December 2016

Particulars		Taka	
		2016	2015
A)	**Cash flows from operating activities**		
	Investment income receipt in cash	22,888,129,160	24,163,780,529
	Profit paid on deposits, borrowings etc.	(15,284,274,741)	(17,067,197,120)
	Dividend receipts	407,084,227	245,056,637
	Fees and commission receipts	1,805,180,996	1,970,008,443
	Cash payment to employees	(2,746,885,150)	(2,525,285,826)
	Cash payment to suppliers	(324,483)	1,102,217
	Income tax payments	(2,218,404,944)	(1,362,208,862)
	Receipts from other operating activities	749,561,241	730,095,299
	Payments for other operating activities	(2,070,644,179)	(1,778,576,525)
	Cash flows before changes in operating assets and liabilities (i)	**3,529,422,127**	**4,376,774,792**
	Changes in operating assets and liabilities:		
	(Increase)/decrease in operating assets		
	Statutory deposit	-	-
	Trading security - shares	355,080,401	(195,143,080)
	Investments to other banks	-	-
	Investments to customers	(25,858,011,341)	(18,411,593,071)
	Other assets	(7,180,703,410)	(349,985,363)
	Increase/(decrease) in operating liabilities		
	Deposits from other banks	6,941,152,947	(5,502,668,588)
	Deposits from customers	16,839,946,299	31,073,344,228
	Liabilities on account of customers	-	-
	Trading liabilities (borrowing)	(25,832,944)	(426,992,661)
	Other liabilities	566,272,659	449,151,372
	Total changes in operating assets & liabilities (ii)	**(8,362,095,389)**	**6,636,112,837**
	Net cash from operating activities (i+ii)	**(4,832,673,262)**	**11,012,887,629**
B)	**Cash flows from investing activities:**		
	Receipts from sale/encashment of securities - BGIIB	835,000,000	-
	Payment for purchase of securities-BGIIB	-	(1,689,000,000)
	Purchase of fixed assets	(235,568,125)	(2,521,996,388)
	Sale proceeds of fixed assets	11,206,498	5,467,800
	Placement of fund to Bangladesh Bank	-	-
	Purchase of Subsidiaries	-	-
	Net cash from investing activities	**610,638,373**	**(4,205,528,588)**
C)	**Cash flows from financing activities**		
	Receipts from issue of Debt Instruments	-	2,500,000,000
	Payment for redemption of Debt Instruments	-	-
	Receipts from issue of ordinary share/rights share	-	-
	Dividend paid in cash	(1,694,701,281)	-
	Net cash from financing activities	**(1,694,701,281)**	**2,500,000,000**
D)	**Net increase/(decrease) in cash and cash equivalents (A+B+C)**	(5,916,736,170)	9,307,359,041
E)	**Effect of exchange rate changes on cash and cash equivalents**	-	-
F)	**Cash and cash equivalents at beginning of the year**	41,355,724,819	32,048,365,778
G)	**Cash and cash equivalents at end of the year (D+E+F)**	**35,438,988,649**	**41,355,724,819**
H)	**Cash and cash equivalents**		
	Cash in Hand	32,479,301,088	25,982,104,597
	Balance with other banks and financial institutions	2,959,687,561	15,373,620,222
		35,438,988,649	**41,355,724,819**

Chairman **Director** **Director** **Managing Director & CEO**

Statement of Changes in Equity

for the year ended 31 December 2016

Particulars	Paid up capital	Statutory reserve	Revaluation reserve of Fixed Assets	General/Other reserve*	Retained earnings	Total
	Taka	Taka	Taka	Taka	Taka	Taka
Balance at 1 January 2016	14,122,510,680	6,869,910,585	2,067,771,666	62,775,000	2,175,063,525	25,298,031,456
Changes in accounting policies/last year profit	-	-	-	-	-	-
Restated Balance	**14,122,510,680**	**6,869,910,585**	**2,067,771,666**	**62,775,000**	**2,175,063,525**	**25,298,031,456**
Surplus/(Deficit) on Account of Revaluation Properties	-	-	-	-	-	-
Surplus/(Deficit) on Account of Revaluation of Investment	-	-	-	-	-	-
Currency translation difference	-	-	-	-	-	-
Net Gain and Losses not recognized in the income statement	**-**	**-**	**-**	**-**	**-**	**-**
Net Profit for the year	-	-	-	-	2,934,868,057	2,934,868,057
Stock Dividend paid during the year	-	-	-	-	-	-
Cash Dividend paid during the year	-	-	-	-	(1,694,701,281)	(1,694,701,281)
Transferred to statutory reserve	-	976,500,193	-	-	(976,500,193)	-
Total Shareholders' Equity as on 31 December 2016	**14,122,510,680**	**7,846,410,778**	**2,067,771,666**	**62,775,000**	**2,438,730,108**	**26,538,198,232**
Total Shareholders' Equity as on 31 December 2015	**14,122,510,680**	**6,869,910,585**	**2,067,771,666**	**62,775,000**	**2,175,063,525**	**25,298,031,456**
Total Shareholders' Equity as on 31 December 2016						26,538,198,232
Add: General Provision for Unclassified Investments & Off Balance Sheet Items						2,573,904,584
Add: Mudaraba Subordinated Bond						2,500,000,000
Less: 50% of Assets Revaluation Reserve						(1,033,885,833)
Less: Defined benefit pension fund						(446,374,898)
Less: 40% Regulatory deduction of Assets Revaluation Reserve						(413,554,333)
Total Regulatory Capital as on 31 December 2016						**29,718,287,752**

*General Reserve/Other Reserve	2016	2015
General Reserve	-	-
Dividend Equalization Account	62,775,000	62,775,000
Total	**62,775,000**	**62,775,000**

Chairman **Director** **Director** **Managing Director & CEO**

Liquidity Statement

(Maturity Analysis of Assets and Liabilities)

as at 31 December 2016

Particulars	Within one month	Above one to three months	Above three to twelve months	Above one to five years	More than five years	2016 Total	2015 Total
	Taka	Taka	Taka	Taka	Taka	Taka	Taka
Assets							
Cash	18,069,564,168	-	-	-	14,409,736,920	32,479,301,088	25,982,104,597
Balance with other banks and financial institutions	2,659,687,561	150,000,000	150,000,000	-	-	2,959,687,561	15,373,620,222
Placement with other banks and financial institutions	-	500,000,000	-	-	-	500,000,000	500,000,000
Investments (shares and securities)	6,151,218,588	1,600,000,000	7,790,000,000	-	1,521,036,713	17,062,255,301	18,192,916,872
Investments (general etc.)	13,392,878,085	10,126,432,271	110,152,790,813	45,826,051,222	42,657,195,212	222,155,347,603	196,311,419,369
Fixed assets including Premises (Land and Building)	-	-	-	321,698,996	5,348,255,740	5,669,954,736	5,633,472,614
Other assets	813,823,142	7,722,240,797	579,686,726	-	703,649,101	9,819,399,766	2,659,993,873
Non-banking assets	-	-	-	-	-	-	-
Total assets	**41,087,171,544**	**20,098,673,068**	**118,672,477,539**	**46,147,750,218**	**64,639,873,686**	**290,645,946,055**	**264,653,527,547**
Liabilities							
Placement from other banks and other financial institutions	-	-	-	-	-	-	25,832,944
Deposits and other accounts	85,883,356,342	68,618,680,255	57,722,920,939	25,281,686,451	11,033,799,231	248,540,443,218	225,064,537,839
Mudaraba Subordinated Bond	-	-	-	-	2,500,000,000	2,500,000,000	2,500,000,000
Provisions and other liabilities	213,249,765	209,656,134	1,622,962,406	8,558,808,553	2,462,627,747	13,067,304,605	11,765,125,308
Total liabilities	**86,096,606,107**	**68,828,336,389**	**59,345,883,345**	**33,840,495,004**	**15,996,426,978**	**264,107,747,823**	**239,355,496,091**
Net liquidity difference	**(45,009,434,563)**	**(48,729,663,321)**	**59,326,594,194**	**12,307,255,214**	**48,643,446,708**	**26,538,198,232**	**25,298,031,456**

Notes to the Financial Statements

as at and for the year ended 31 December 2016

1.0 The Bank and its activities

Export Import Bank of Bangladesh Limited was incorporated in Bangladesh on 02 June 1999 as Banking Company under the Companies Act 1994. The scheduled 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 both Dhaka Stock Exchange Limited (DSE) and Chittagong Stock Exchange Limited (CSE).

The Bank carries out its business through its Head Office in Dhaka, 6 Zonal Offices, 113 branches including 21 Authorised Dealer (AD) branches, 01 Authorised Dealer (AD) CPC to facilitate AD functions to non-AD branches and 03 Off-shore Banking Units OBUs) in Bangladesh. The Principal place of business is the Registered Head Office of the Bank situated at SYMPHONY, Plot # SE(F)9, Road# 142, Gulshan Avenuue, Dhaka-1212.

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 113 (one hundred thirteen) Branches operating as per Islamic Shariah in the country.

1.1 Off-shore Banking Unit

The 3 (three) Off-shore Banking Units (OBUs) of Export Import Bank of Bangladesh Limited was governed 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 and BRPD (P-3)744(118)/2015-6018 dated 31 August 2010 and 11 August 2015 respectively. The bank commenced the Off-shore Banking Units (OBUs) services from April 2012. Out of three Off-shore Banking Units (OBUs) two OBUs are located at Dhaka (Motijheel and Gulshan) another one is at Chittagong. OBUs maintain separate accounts in US Dollar.

1.2 Mobile financing services- "EXIM Cash"

Export Import Bank of Bangladesh Limited launched Mobile Financial service on 18 June 2013 under the name "EXIM Cash" as per Bangladesh bank approval letter no. PSD/37(Y)/2013-454 dated 08 April 2013. In order to extend banking solution to the unbanked population "EXIM Cash" is introduced by the bank.

1.3 Subsidiaries of the Bank

The Bank has three subsidiary companies as at 31 December 2016 namely EXIM Islami Investment Ltd (local) EXIM Exchange Company (UK) Ltd. (foreign) and EXIM Exchange Company (Canada) Ltd. (foreign). A brief description of the subsidiaries is enumerated below:

i) EXIM Islami Investment Ltd.

EXIM Islami Investment Limited "EIIL" was incorporated in Bangladesh as private limited company on February 03, 2010 vide registration no. C 82234/10 under 'The Company Act 1994'. The Company has started its commercial operation on December 01, 2010 after getting the approval from the Bangladesh Securities and Exchange Commission (BSEC) as a separate entity.

Notes to the Financial Statements

as at and for the year ended 31 December 2016

The merchant banking registration certificate of EXIM islami Investment is M.B 47/2010. EIIL is a subsidiary company of Export Import Bank of Bangladesh Limited.

The main object of EXIM Islami Investment Limited (EIIL) is to act as a full-fledged merchant banker. The company is also authorized to buy, sell, hold or otherwise acquire or invest the capital of Company in shares, stocks and other shariah based securities.

The share capital of the Company is Tk. 1,000,000,000 divided into 10,000,000 shares of Tk. 100 each out of which share capital of Export Import Bank of Bangladesh Limited is tk. 999,900,000 divided into 9,999,000 shares of Tk. 100 each which represent 99.99% of total share of the subsidiary company.

ii) EXIM Exchange Company (UK) Ltd.

EXIM Exchange Company (UK) Ltd. is a limited liability company incorporated in England and Wales. The registered office is 8 Quebec Wharf, 14 Thomas Road, London, E14 7AF and trading address is 5 Old Montague Street, London, E1 5NL.

EXIM Exchange Company (UK) Ltd. have an allotted, called and paid up capital of £ 450,000 divided into 450,000 shares of £ 1 each which is fully subscribed by Export Import Bank of Bangladesh Limited. So EXIM Exchange Company (UK) Ltd. is a fully owned subsidiary company of Export Import Bank of Bangladesh Limited.

The Company's principal activity is that of provision of money remittance and related services.

iii) EXIM Exchange Company (Canada) Ltd.

EXIM Exchange Company (Canada) Limited, a fully owned subsidiary company of Export Import Bank of Bangladesh Limited started its operation on 23 January 2010 at 3096 Denforth Avenue, Toronto, M1L 1B1 Ontario Canada with a view to send remittance from Bangladeshi expatriates in Canada to Bangladesh. With due permission of Bangladesh Bank and incorporated with Companies house and registered with FINTRAC, EXIM Exchange is only exchange house in Canada that is fully owned by Export Import Bank of Bangladesh Limited.

2.0 Basis of preparation

2.1 Statement of compliance

The operations of Export Import Bank of Bangladesh Limited and its subsidiaries are in strict compliance with the rules of Islamic Shariah. The consolidated financial statements and the separate financial statements of the Bank have been prepared as per provisions of the "Guidelines for Islamic Banking" issued by Bangladesh Bank through BRPD Circular No. 15 dated 09 November 2009 with reference to the provisions of the Bank Company Act 1991 as amended up to 2013 and by Bangladesh Bank BRPD Circular No.14 dated 25 June 2003 & Bangladesh Bank's other circulars/instructions and in accordance with International Financial Reporting Standards (IFRSs) adopted as Bangladesh Financial Reporting Standards (BFRSs) by the Institute of Chartered Accountants of Bangladesh (ICAB); 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.

AMANSTOCK

Notes to the Financial Statements

as at and for the year ended 31 December 2016

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. As such the Bank has departed from those contradictory requirements of BFRSs in order to comply with the rules and regulations of Bangladesh Bank which are disclosed below:

i) Provision on investments and off-balance sheet exposures

BFRS: As per BAS 39 "Financial Instruments: Recognition and Measurement" an entity should start the impairment assessment by considering whether objective evidence of impairment exists for financial assets that are individually significant. For financial assets that are not individually significant, the assessment can be performed on an individual or collective (portfolio) basis.

Bangladesh Bank: As per BRPD circular No.14 dated 23 September 2012, BRPD circular No. 19 dated 27 December 2012, BRPD circular No. 05 dated 29 May 2013, BRPD circular No. 16 dated 18 November 2014 and a general provision @ 0.25% to 5% under different categories of unclassified investments (standard investments) has to be maintained regardless of objective evidence of impairment. Also provision for sub-standard investments, doubtful investments and bad & loss investments has to be provided @ 20%, 50% and 100% respectively for investments depending on the duration of overdue period except short term agricultural and micro credit for which provision should be kept @ 5% for sub-standard & doubtful investments and @100% for bad & loss investments. Again as per BRPD circular no. 14 dated 23 September 2012, a general provision @ 1% is required to be provided for all off-balance sheet exposures. Such provision policies are not specifically in line with those prescribed by BAS 39.

ii) Recognition of investment income in suspense

BFRS: Investment to customers are generally classified as 'loans and receivables' as per BAS 39 "Financial Instruments: Recognition and Measurement" and investment income is recognized through effective interest rate method over the term of the investment. Once an investment is impaired, investment income is recognized in profit and loss account on the same basis based on revised carrying amount.

Bangladesh Bank: As per BRPD circular no. 14 dated 23 September 2012, once an investment is classified, investment income on such investment are not allowed to be recognized as income, rather the corresponding amount needs to be credited to an investment income in suspense account, which is presented as liability in the balance sheet.

iii) Investment in shares and securities

BFRS: As per requirements of BAS 39 "Financial Instruments: Recognition and Measurement" investment in shares and securities generally falls either under "at fair value through profit and loss account" or under "available for sale" where any change in the fair value (as measured in accordance with BFRS 13 "Fair Value Measurement") at the year-end is taken to profit and loss account or revaluation reserve respectively.

Bangladesh Bank: As per BRPD Circular No. 15 dated 09 November 2009 investments in shares and securities (both dealing and investment) should be revalued at the year end. The quoted shares should be valued as per market price in the stock exchange(s) and unquoted shares as per book value of last audited balance sheet. Provisions should be made for any loss arising from diminution in value of investments; otherwise investments are recognized at cost.

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iv) Revaluation gains/losses on Government securities

BFRS: As per requirement of BAS 39 "Financial Instruments: Recognition and Measurement" where securities will fall under the category of Held for Trading (HFT), any change in the fair value of held for trading assets is recognised through profit and loss account. Securities designated as Held to Maturity (HTM) are measured at amortised cost method and interest income is recognised through the profit and loss account.

Bangladesh Bank: Bangladesh Government Islami Investment Bond (BGIIB) is presented at cost price in the Financial Statements.

v) Other comprehensive income

BFRS: As per BAS 1 "Presentation of Financial Statements" Other Comprehensive Income (OCI) is a component of financial statements or the elements of OCI are to be included in a single Other Comprehensive Income statement.

Bangladesh Bank: Bangladesh Bank has issued templates for financial statements which will strictly be followed by all banks. The templates of financial statements issued by Bangladesh Bank do not include Other Comprehensive Income nor are the elements of Other Comprehensive Income allowed to be included in a single Other Comprehensive Income (OCI) Statement. As such the Bank does not prepare the other comprehensive income statement. However, elements of OCI, if any, are shown in the statements of changes in equity.

vi) Financial instruments - presentation and disclosure

In several cases Bangladesh Bank guidelines categorize, recognize, measure and present financial instruments differently from those prescribed in BAS 39 "Financial Instruments: Recognition and Measurement". As such full disclosure and presentation requirements of BFRS 7 "Financial Instruments: Disclosures" and BAS 32 "Financial Instruments: Presentation" cannot be made in the financial statements.

vii) Financial guarantees

BFRS: As per BAS 39 "Financial Instruments: Recognition and Measurement", financial guarantees are contracts that require an entity to make specified payments to reimburse the holder for a loss it incurs because a specified debtor fails to make payment when due in accordance with the terms of a debt instrument. Financial guarantee liabilities are recognized initially at their fair value, and the initial fair value is amortized over the life of the financial guarantee. The financial guarantee liability is subsequently carried at the higher of this amortized amount and the present value of any expected payment when a payment under the guarantee has become probable. Financial guarantees are included within other liabilities.

Bangladesh Bank: As per BRPD Circular No. 15 dated 09 November 2009, financial guarantees such as letter of credit, letter of guarantee will be treated as off-balance sheet items. No liability is recognized for the guarantee except the cash margin.

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viii) Balance with Bangladesh Bank: (Cash Reserve Requirement)

BFRS: Balance with Bangladesh Bank held for maintenance of Cash Reserve Requirement should be treated as other asset as it is not available for use in day to day operations as per BAS 7 "Statement of Cash Flows".

Bangladesh Bank: Balance with Bangladesh Bank is treated as cash and cash equivalents.

ix) Cash flow statement

BFRS: The Cash flow statement can be prepared using either the direct method or the indirect method. The presentation is selected to present these cash flows in a manner that is most appropriate for the business or industry. The method selected is applied consistently.

Bangladesh Bank: As per BRPD Circular No. 15 dated 09 November 2009, cash flow statement is to be prepared following a mixture of direct and indirect methods.

x) Non-banking asset

BFRS: No indication of Non-banking asset is found in any BFRS.

Bangladesh Bank: As per BRPD Circular No. 15 dated 09 November 2009, there exist an item named Non-banking asset in the face of Balance Sheet.

xi) Presentation of intangible asset

BFRS: An intangible asset must be identified and recognized, and the disclosure must be given as per BAS 38 "Intangible Assets".

Bangladesh Bank: There is no regulation for intangible assets in BRPD Circular No. 15 dated 09 November 2009.

xii) Off-balance sheet items

BFRS: There is no concept of off-balance sheet items in any BFRS; hence there is no requirement for disclosure of off-balance sheet items on the face of the balance sheet.

Bangladesh Bank: As per BRPD Circular No. 15 dated 09 November 2009, off balance sheet items (e.g. Letter of credit, Letter of guarantee etc.) must be disclosed separately on the face of the Balance Sheet.

xiii) Investments net of provision

BFRS: Investments should be presented net of provision.

Bangladesh Bank: As per BRPD Circular No. 15 dated 09 November 2009, provisions on investments are presented separately as liability and cannot be netted off against investments.

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xiv) Provision for Gratuity

BFRS: As per BAS 19, actuarial valuation has to be carried out with sufficient regularity to ensure that the provision for gratuity is accounted for fairly. Moreover, provision has to be maintained for gratuity for all of its employees from their date of joining.

Bangladesh Bank: The bank is maintaining provision for gratuity as per Bangladesh Bank letter No. DBI-4/42(6)/2015-532 dated 19 March 2015.

2.2 Consolidation

A separate set of records for consolidating the statement of affairs and income and expenditure statements of 113 (One hundred thirteen) Branches were maintained at the Corporate Office of the Bank in Dhaka. Based on those and Financial Statements provided by subsidiary companies of the bank, these financial statements have been prepared.

The consolidated Financial Statements comprises of the Financial Statements of Export Import Bank of Bangladesh Limited and all of its subsidiaries as per BFRS-10 "Consolidated Financial Statements". All intra-company transactions, balances, income and expenses are eliminated on consolidation.

2.3 Revenue recognition

The accounting policies adopted for the recognition of revenue are as follows:

a. Profit on investment is taken into income account proportionately from profit receivable account.
b. Fees and commission income are recognized when earned.
c. As per BAS 18 "Revenue", Revenue should be recognized on accrual basis but due to the unique nature of Islamic Banking, income from investment under Mudaraba, Musharaka, Bai Salam and Bai-as-Sarf modes is accounted for on realization basis as per Bangladesh Bank Guidelines.
d. Dividend income is recognized when the right to receive the dividend is established.
e. Bonus shares are recognized at face value per share when the right to receive the bonus share is established and credited to profit and loss account.

2.4 Profit/rent/compensation/ suspense account and irregular income

Profit/rent/compensation accrued on classified investments are suspended and accounted for as per circulars issued by the Bangladesh Bank. Moreover, income which are irregular (doubtful) as per Shariah are also not included in the distributable income of the Bank.

Compensation on unclassified overdue Bai-Murabaha, Bai-Muazzal and Bai-Salam investments are charged. As per Islamic Shariah such compensation is not shown as income of the Bank.

Profit received from the balances held with foreign banks abroad and from foreign currency clearing account with Bangladesh Bank is also not credited to regular income since these are not permissible as per Shariah.

2.5 Foreign currency transactions:

Items included in the financial statements of each entity in the group are measured using the currency of the primary economic environment in which the entity operates i.e. the functional currency. The financial statements of the group and the Bank are presented in Taka which is the Bank's functional and presentation currency.

Notes to the Financial Statements

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a) Conversion of transactions in foreign currencies

Foreign currencies are converted into equivalent Taka using the ruling exchange rates on the respective date of transaction. Assets and liabilities including balance with other Banks denominated in foreign currencies are translated into Taka currency at the weighted average rate of inter bank market declared by Bangladesh Bank. Balances held in foreign currencies other than US Dollar are converted into equivalent US Dollar at buying cross rates of New York closing of the previous day.

b) Foreign operations:

The results and financial position of the subsidiaries whose functional currency is other than Bangladeshi Taka are translated as follows:

i) Assets and liabilities are translated at the exchange rate ruling at balance sheet date
ii) Income and expenses are translated at an average rate
iii) Resulting exchange differences are recongnized as a separate component of equity.
iv) When a foreign operation will be disposed of, such currency translation differences will be recognized in the income statement.

c) Translation gains and losses:

The resulting exchange transaction gains and losses are included in the profit and loss account, except those arising on the translation on net investment in foreign subsidiaries.

2.6 Sharing of investment income:

Mudaraba Fund gets preference over cost free fund. The investment income earned through deployment of Mudaraba Fund is shared by the Bank and the Mudaraba Depositors at the pre determined ratio fixed by the Bank and agreed by the Mudaraba Depositors at the time of opening account.

2.7 Assets and their presentation

2.7.1 Cash and cash equivalents

Cash and cash equivalent accounts for notes and coins in hand, highly liquid financial assets, unrestricted balances held with other banks/financial institutions and Bangladesh Bank.

2.7.2 Investments in Shares and Securities

a. Investment in shares & securities (other than Bangladesh Government Islamic Investment Bond (BGIIB)) are measured both initially and subsequently at cost. Any reduction in market value of share is charged to profit and loss account as provision for diminution in value of share and shown as other liabilities in Balance Sheet.

b. Investment in Bangladesh Government Islamic Investment Bond (BGIIB) is measured both initially and subsequently at cost, which is also the fair value. Profit on Investment in BGIIB is recognized on accrual basis.

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Notes to the Financial Statements

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2.7.3 Investments

Investments are stated in the Balance Sheet net off unearned income. Provisions for investments are made as per instructions contained in Bangladesh Bank BRPD Circular No. 14 dated 23 September 2012, BRPD Circular No. 19 dated 27 December 2012, BRPD Circular No. 05 dated 29 May 2013 and BRPD Circular No. 16 dated 18 November 2014 at the following rates:

Sl. No.	Particulars	Rate (%)
a.	General provision on off balance sheet exposures	1.00
b.	General provision on standard & SMA investment (except Sl. No. c, d, e, f & g)	1.00
c.	General provision on standard & SMA investment to SME	0.25
d.	General provision on standard & SMA investment to BH/MB/SD etc.	2.00
e.	General provision on unclassified (standard & SMA) consumer finance- Other than Housing Finance (HF) & Investment for professional to set up business (IP)	5.00
f.	General provision on standard & SMA consumer finance- HF & IP	2.00
g.	General provision on unclassified (regular/irregular) short term agri-investment and micro investment	2.50
h.	Specific provision on substandard and doubtful short term agri-investment and micro investment	5.00
i.	Specific provision on substandard investment (Except short term agri-investment and micro investment)	20.00
j.	Specific provision on doubtful investment (Except short term agri-investment and micro investment)	50.00
k.	Specific provision on bad & loss investment	100.00

2.7.4 Fixed assets

i) Recognition and measurement:

Fixed assets except Land and Building are stated at cost less accumulated depreciation. Land and Buildings are stated at revalued amount less accumulated depreciation, where applicable. Revaluation has been done by engaging a professional valuer as per BAS-16 "Property, Plant and Equipment", Bangladesh Bank Circulars and Circulars/ Notifications issued by regulators.

ii) Depreciation

Depreciation is charged at the following rates on straight-line method on cost/revalued amount of assets from the date of purchase/revaluation:

Assets Category	Rate of depreciation p.a. (%)
Land	0.00
Building and Construction	2.50
Leasehold Property – Building	2.50
Furniture and fixtures	10.00
Office equipment	20.00
Interior decoration	10.00
Vehicles	20.00
Books	20.00

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iii) Revaluation

Land and Building are revalued as per Bangladesh Accounting Standard (BAS)-16, 'Property, Plant and Equipment' as well as Bangladesh Bank BRPD circular no. 10 and 09, Dated: 24 November 2002 and 31 December 2008 respectively.

The Bank revalued its Land and Building on 28 November 2013 by M/s Purbasha Inspection Company a professional valuer company. The effects of revaluation of fixed assets have been accounted for as on 30 December 2013.

Revaluation Reserve is created by the sum of revaluation surplus and depreciation is charged on the revalued assets except land as per the respective rate of depreciation.

iv) Disposal

On disposal of fixed assets, the cost and accumulated depreciation are eliminated from the fixed assets schedule and gain or loss on such disposal is reflected in the income statement, which is determined with reference to the net book value of the assets and net sale proceeds.

v) Impairment of Assets:

An asset is impaired when the carrying amount of an asset or cash-generating unit exceeds its recoverable amount. Any entity shall assess at the end of each reporting period whether there is any indication that an asset may be impaired. If any such indication exists the entity shall estimate the recoverable amount of the asset. If, only if, the recoverable amount of an asset is less than its carrying amount, the carrying amount of the asset shall be reduced to its recoverable amount. The reduction is an impairment loss.

2.7.5 Non-banking assets

Non-banking assets are acquired on account of the failure of a client to repay the investment in time after receiving the decree from the court regarding the right and title of the mortgaged property.

2.7.6 Other assets

a) Provision for other assets

Other assets are classified as per BRPD circular no. 14 dated 25 June 2001 of Bangladesh Bank and necessary provisions are made thereon for items considering their eligibility.

b) Write off of other assets

No 'Other assets' have been written off and subsequently recovered during the year.

2.7.7 Assets pledged as security

The bank has no assets pledged as security against liabilities.

2.8 Mudaraba Subordinated Bond

Export Import Bank of Bangladesh Limited issued Mudaraba Subordinated Bond amounting Tk. 250.00 (Two hundred and fifty) crore only on 25 March 2015 after obtaining approval from Bangladesh Bank and Bangladesh Securities & Exchange Commission vide their letter no. BRPD(BFIS)661/14B(P)/2015-1916 dated 12 March 2015 and BSEC/CI/DS-21/2014/869 dated 31 December 2014 respectively. The purpose of issuance of the Bond was to raise the Tier-II Capital of the Bank.

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2.9 Other Liabilities and provisions

2.9.1 Provision for investments

Provision for investment is made as per Bangladesh Bank Circular and the prescribed rate of provision is stated in note no. 2.7.3 above.

2.9.2 Provision for diminution in value of share

Provision for diminution in value of share is made on the basis of period-end review by the management and instructions from regulatory authorities. Details of Provision for diminution in value of share has been provided in note no.13.5.

2.9.3 Provision for NOSTRO Accounts

Provision for NOSTRO accounts is to be made on the un-reconciled debit balance of NOSTRO account over more than 3 months as on the reporting date in accordance with the guideline of Foreign Exchange Policy Department of Bangladesh Bank, FEPD Circular no. FEPD (FEMO)/01/2005-677 dated 13 September 2005. There was no un-reconciled entry outstanding for more than 3 months and accordingly no provision has been made in this regard.

2.9.4 Provision for Zakat:

Zakat is paid by the bank at a rate of 2.58% of the closing balance of Statutory Reserve, Dividend Equalization Account and Retained earnings of previous year. Zakat is charged in the Profit & Loss Account of the Bank as per "Guidelines for Islamic Banking" issued by Bangladesh Bank through BRPD Circular No. 15 dated 09 November 2009. Payment of Zakat on Paid up capital and Deposits is the responsibility of Shareholders and depositors respectively so it is not paid by the bank.

2.9.5 Provision for corporate tax

Provision for current tax has been made in the accounts @ 40% as per Finance Act 2016 of the accounting profit made by the Bank. Details of tax position as on 31 December 2016 are shown in note 13.3.1.

2.9.6 Deferred tax

Deferred tax is recognized in compliance with BAS 12 "Income Taxes" and BRPD Circular no. 11 dated 12 December 2011, providing for temporary differences between the carrying amounts of assets and liabilities for financial reporting purposes and amounts used for taxation purposes. Taxable temporary differences and deductable temporary differences are not netted off. If netted off the result would have generated deferred tax assets. Due to following conservative principle deferred tax has been computed only on Property Plant and Equipment during the year 2016.

2.9.7 Provision for good borrower

As per BRPD Circular No. 06 dated 19 March 2015 and BRPD Circular Letter No. 03 dated 16 February 2016, Banks are required to provide 10% rebate on the Profit collected from "good borrowers" as defined in the BRPD Circular No. 06 dated 19 March 2015, subject to some qualifying criteria. The Bank had kept a lump sum provision during the year ended 31 December 2016.

2.9.8 Provision for climate risk fund

As per Bangladesh Bank GBCSRD Circular No. 04 dated 9 July 2015, Banks are required to maintain a climate risk fund @ 10% of the CSR budget of the bank. During the year 2016 the bank kept provision for climate risk fund in a lump sum basis.

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2.9.9 Retirement benefits

a. The Bank operates a contributory provident fund for its eligible employees. The provident fund is contributed on monthly basis and operated by separate Board of Trustee of the Bank. The fund is recognized by the National Board of Revenue.

b. The Bank is making provision for gratuity for its eligible employees as per banks service rule. Provision for gratuity is made annually.

c. The Bank operates a Superannuation Fund Scheme, provision in respect of which is made annually. It is operated by a separate Board of Trustees of the Bank.

d. The Bank has introduced a safety scheme against Employees' House Building Investment to compensate death and disability of its contributory members.

2.9.10 Workers' Profit Participation Fund

As per Section 234 of Bangladesh Labour ACT 2006 (amended up to 2013) five percent (5%) of net profit to be paid to Participatory Fund, Welfare Fund and Workers Welfare Foundation Fund. As per Bank Company Act 1991 (amended up to 2013) there is no such requirement. In consistence with the industry practice and Bank Company Act 1991 (amended up to 2013) and as per Ministry of Finance (Bank and Financial Institution Division) letter no. 53.00.0000.311.22.002.17.130 dated 14 February 2017 no provision has been made for Workers Profit Participation Fund.

2.10 Revenues, gains, expenses & losses prohibited by Shariah:

Any gains, expenses & losses not permitted in the Shariah and not duly approved by the Shariah Supervisory Committee is not accounted for and income thus derived is transferred/expensed as per approval of the Shariah Supervisory Committee.

2.11 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 BRPD Circular no. 14 dated 23 September 2012 and provision thereof are shown in the note no. 13.1(c) under "other liabilities".

2.12 Reconciliation of books of accounts

Books of accounts with regard to inter-bank (in Bangladesh and outside Bangladesh) and inter-branch transactions are reconciled on continuous basis and any material difference which may affect the financial statements are reconciled as prime concern. No provision required for un-reconciled entries in NOSTRO accounts as of 31 December 2016.

2.13 Off-setting of Asset and liability

The values of any assets or liabilities as shown in the Balance Sheet are not off-set by way of deduction from another liabilities or assets unless there is a legally enforceable right to off-set. Advance income tax has been netted off against income tax liability in the note no.13.3.

2.14 Changes in accounting policies:

No changes in accounting policies were made during the year 2016.

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2.15 Disclosures of Events after the Reporting Period:

Any subsequent events to the Reporting Period that may affect significantly to the Financial Position of the Bank is provided for and disclosed under separate note no.49.1.

2.16 Correction of error in prior period Financial Statements:

No material correction was made in the prior year's Financial Statements.

2.17 Disclosure of compensating balances:

No compensating balance has been deposited with other financial institutions.

2.18 Related party disclosure:

Position of related party transaction has been shown under the note no.48.

2.19 Audit Committee:

As per the directives of the Bangladesh Bank vide BRPD Circular no.11 dated 27 October 2013, the Audit Committee was formed by the Board of Directors of the Bank consisting of the Board members. Name of the members on Audit Committee has been given in the note no 46.

2.20 Creation of Reserves:

2.20.1 **Statutory Reserve:** As per section 24 of the Bank Company Act 1991 (amended up to 2013), 20% of the profit is transferred to the Statutory Reserve every year.

2.20.2 **Dividend Equalization Account:** Dividend Equalization Account was created and provided for as per Bangladesh Bank BRPD circular letter no.18 dated 20 October 2002.

2.20.3 **Revaluation Reserve:** Revaluation Reserve is created as per BAS 16 "Property, Plant and Equipment". Bank revalued its land and building in the year 2013 by engaging a professional valuer as per norms and practice.

2.20.4 **Minority interest in subsidiaries:** Minority interest in business is an accounting concept that refers to the portion of a subsidiary company that is not owned by the parent company. The magnitude of the minority interest in the subsidiary company is always less than 50% of outstanding shares, else the company would cease to be a subsidiary of the parent. Minority interest belongs to other investors and is reported on the consolidated balance sheet of the owning company to reflect the claim on assets belonging to other, non-controlling shareholders. Also, minority interest is reported on the consolidated income statement as a share of profit belonging to minority shareholders.

2.21 Risk management

Banks in the financial services industry are facing various challenges attributable to increased competition and expansion of diversified business network. As a financial intermediary, the bank is exposed to certain amount of risks those are associated with both of its assets and liabilities as well as operational activities.

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Hence, the bank is committed to ensure best risk management practices towards the identified and potential risks in view of Bangladesh Bank and its own risk management framework. The summary of core risk management functions are as follows:

2.21.1 Investment risk management

All investment carries with them some degree of risk. In the financial world, individuals, professional money managers, financial institutions and many other are encountering and dealing with risk. In other word, risk and business come together more often than a peanut butter and banana sandwich. Yet, risk is the banana skin upon which many business slip. So, managing risk is a burning issue for a business for its sustainability.

Banks and other financial institutions have faced difficulties over the years for various reasons. The major reason of serious banking problems continues to be directly related to negligent investment standards for borrowers and counterparties, poor portfolio risk management or a lack of attention to changes in economic or other circumstances that can lead to deterioration in the investment standing or a bank's counterparties.

Risk is the potential of gaining or losing something of value. It has two sides-underestimating it harms the investors, while overestimating it prevents the implementation of bold business projects. So, for a financial institution managing risk is a burning issue of present time and managing investment risk is the most important part of risk management.

Risk management is a process of determining what risk exists in an investment and then handling those risks in the best studied way. Investment risk is the potential loss due to the nonperformance of an investment contract, or financial aspects of nonperformance in any contract. Investment risk could steam from both on-balance sheet and off-balance sheet activities. It may arise from either an inability or an unwillingness to perform in the pre committed contracted manner. Investment risk comes from a bank's dealing with individuals, corporate, banks and financial institutions or a sovereign. For banks and financial institutions, investment risk is an essential factor that needs to be managed.

Smooth business operation of bank necessarily requires effective and successful management of risk element and also maintenance of effective relationship with the customer, marketing of existing investment product in an acceptable manner and exploring/innovating new product covering unexplored/uncovered area of business activities. The Bank has adopted a framework for investment risk management, set up an independent Investment Risk Management (IRM) team to establish better control. The Head of Investment Risk Management (HoIRM) has clear responsibility for management of investment risk. In this regard, policies/instructions are approved by the Board of Directors or authorities depending on their delegation. Besides, subjective appraisal of investment application, bank uses a numerical grading system based on Investment Risk Grading Matrix (IRGM) for quantifying the risk associated with a customer, which is not a decision making tool but a general indicator to compare risk perception about the customers.

In addition to risk grading, customers are also rated through external rating agencies in applicable cases. Retail and small investments are managed under separate Product Program Guidelines, approved by the Board of Directors. In selecting customers as corporate, medium or small, central Bank guidelines are followed meticulously through core banking system.

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MIS Division of this bank has been formed to provide regular and adhoc reports to the management of the bank, Board of Directors and as well as to the central bank for overall monitoring of the bank specially the investment exposure. Bank complies with related norms on exposure stipulated by Bangladesh Bank and its self made sector/product wise exposure capping.

Investment Risk Management Division of this bank is subdivided into 5 (five) departments to manage investment/asset separately as (a) IRM Department-I (Large, Corporate, RMG) (b) IRM Department-II (CMSME) (c) IRM Department-III (Retail and Agri.) (d) IML & Recovery Department and (e) IA & MIS Department. Before entertaining an investment proposal, IRMD-I, IRMD-II and IRMD-III appraise the proposal in terms of customer risk analysis, financial statement analysis, industrial analysis, historical performance of the customer, security of the proposed investment facility and market reputation of the customer etc. IML&RD ensures proper management/treatment and timely recovery of delinquent investment with a view to maintain quality of assets.

2.21.2 Foreign exchange risk management

The Foreign Exchange (Forex) market behaves fully different from other markets because of its rocket speed, unprecedented volatility and enormous size. The Forex Market is unlike anything else in the financial world. It is unpredictable and no single event, individual or factor can rule it. Just like any other unpredictable business, increased risk entails chances for a higher profit or loss.

Since Foreign Exchange involves purchase and sale of any national currency against other national currency, the Foreign Exchange risk takes place due to volatile and sudden movement of market price of the holding currencies or the price of the assets denominated in foreign currencies. It also arises when the price of the liabilities in foreign currencies moves opposite direction.

All the foreign exchange transactions of EXIM Bank are carried out with the Corporate Customers against their transactions related to export, import and remittance. Further, the foreign exchange transactions with the retail customers and the different overseas exchange houses are carried out against their covered fund of wage earners' remittances. Hence the foreign exchange risk of the Bank lies at a minimum / minimal level.

For effective and efficient management of Foreign Exchange Risk, the Bank has a well developed and well structured Foreign Exchange Risk Manual and an international standard Dealing Room Manual approved by the Board. Necessary measures are taken according to the advices of Risk Management Division (RMD). Further, in order to mitigate risk bank follows all kinds of guidelines and directives that Central Bank advises from time to time.

The Integrated Treasury of the Bank is mainly divided into three departments namely Front Office, Mid Office and Back Office. With the help of these three departments, the Treasury carries out the activities of Foreign Exchange as per procedures of Dealing Room Manual and advices of Risk Management Division (RMD). The Front Office independently conducts the transactions in the domestic and international market with the counter parties within the limits set against by the Board. It is responsible to manage risk in accordance to the bank's policy set by the Management of the Bank. The Back Office is responsible for verification and settlement of the deals, passing of their entries in the books of accounts and providing all support services to Front Office. The reporting lines for both the offices to the Managing Director and the CEO are also separate. The Mid Office plays a vital role in the process by checking the Foreign Exchange

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procedures and different limits of the deals performed by the Front Office, settlement activities of Back Office and by reporting it directly to the Managing Director and the CEO of the Bank.

All foreign exchange transactions and its holdings are revaluated daily at Mark to Market rate as determined by inter-bank and as per directives of Bangladesh Bank. All Nostro accounts are reconciled on monthly basis and the outstanding entries are reviewed by the Risk Management Division and the Management and they take necessary steps to reconcile the outstanding entries timely.

2.21.3 Asset liability management

Asset Liability Management (ALM) is the strategic management of balance sheet from risk-return perspective with a view to maintaining enough liquidity as well as handsome profitability. Banks are inherently exposed to liquidity risk and profit rate risk. For maintaining enough liquidity, need for liquid assets immediately and in near future has to be estimated and enough liquid assets has to be maintained accordingly. But maintenance of huge liquid assets may leave negative impact on profitability. So, there is always a tradeoff between liquidity and profitability. Bank's liquidity and profitability can be affected by the movement of profit rate in the market. To forecast such threat, mismatches between rate sensitive assets and liabilities, mix of assets and liabilities etc. are needed to be analyzed regularly. For maintaining sufficient spread between Cost of Fund and Yield on Investment, competitive provisional rates of deposits and investments are needed to be offered considering various internal and external indicators. Maintaining all regulatory limits for liquidity risk and profit rate risk is also important. All these activities constitute ALM of our bank which are carried out by ALM Desk in Treasury and Financial Institutions Division (TFID). There is an Asset and Liability Management Committee (ALCO) formed in line with Bangladesh Bank guidelines. The ALCO sits at least once in a month and regularly reviews various ALM risk indicators as presented through ALCO Papers prepared by ALM Desk. The bank has an ALM guideline rich in contents, liquidity management policy, transfer pricing policy, profit rate policy, Contingency Funding Plan (CFP), Management Action Trigger (MAT) etc. which are reviewed by the Board at least annually.

2.21.4 Money Laundering Risk Management

With the advancement of economic globalization, organized crime groups are handling huge amount of illegal money through financial crimes and other illegal activities. Money Laundering and Terrorist Financing are two such destructive financial crimes which surely jeopardize the stability and integrity of the financial system of the country as a whole. Eventually, prevention of these kind of crimes have become more challenging because of its frequently changing trends and complexities.

EXIM Bank has rightly attached immense importance on the compliances of international standards on combating money laundering, terrorist financing and financing of proliferation to fulfill the goals of standardizing the implementation of all prevailing Acts, Laws, Rules and procedures etc.

As part of the first line of defense, the bank has introduced policies and procedures which clearly specify the rules, responsibilities and obligations at all levels towards strict adherence to AML/CFT issues. Pertinently, internal procedures for detecting and reporting suspicious transactions are in place.

Bank has nominated a Chief Anti-Money Laundering Compliance Officer as Chief of CCU (Central Compliance Unit), an apex committee consisting 12 members including divisional heads & senior

executives of head office, for the prevention of money laundering and terrorist financing through formulation of policies and procedures towards effective implementation of anti-money laundering regime.

Domestic as well as UN & OFAC Sanction list are strictly complied with prior to establishing business relationship and while providing banking services. Bank has also got the practice for screening prospective and existing employees to ensure high ethical and professional standards in the process of recruitment.

Our Bank has rightly identified that creating awareness at all levels is a big issue for establishing an AML/CFT regime. Keeping in view of the fact, we have arranged a series of training workshop on ML/TF issues in 2016. As many as 457 employees of the bank which includes officials from Head Office, branches and newly recruited have been provided training under this process. A day long workshop was specially designed for the members of the Senior Management at Head Office. Besides, we have successfully arranged a lead bank training workshop at Kushtia attended by 58 participants from all the schedule banks operating there under the guidance of BFIU.

'Money Laundering and Terrorist Financing Risk Management Guidelines' has been revised keeping in view of the recent changes and suggestions of BFIU, Bangladesh Bank to ensure strict compliance of money laundering and terrorist financing issues. Branch Anti-Money Laundering Compliance Officer (BAMLCO) has been nominated for every branches of the bank who is very much aware of all related issues and responsible for implementation of all measures towards prevention of Money Laundering and Terrorist Financing at branch level under direct supervision of Branch Relationship Manager.

EXIM Bank, under an arrangement with Election Commission, Bangladesh has got the scope to verify the NID to identify the person concern since 2015. Through this process, we have been able to complete KYC procedure in an effective manner to ensure transparent financial transaction and curb fraud and forgeries to a great extent. We have also procured Accuity and LexisNexis AML Compliance solution to check AML related risks for EXIM Bank & its own subsidiaries.

As part of oversight controls, Anti-Money Laundering Division has been particularly vigilant of the need to meet increasing regulatory and compliance demands across a number of areas including Customer Due Diligence, sanctions, transaction monitoring, reporting, record keeping, meeting up correspondent bank's demand etc. This division also conducts inspection in the branches to streamline their activities in line with the spirit of self and regulatory requirements.

EXIM Bank recognizes Money Laundering & Terrorist Financing as a major component of its core risk areas and has been making all out efforts to prevent money laundering and terrorist financing. We remain constantly vigilant to avoid suspicious type of activities/transactions to ensure meticulous compliance of the laws and circulars leaving no room for failure or negligence on our part.

2.21.5 Internal Control and Compliance Risk Management

Internal Control and Compliance risk is the current or prospective risk to earnings and capital arising from violations or non-compliance with laws, rules, regulations, agreements, prescribed practices, or ethical standards, as well as from the possibility of incorrect interpretation of effective laws or regulations. Internal Control and Compliance Division (ICCD) is assigned with the task of ensuring compliance of Internal Control System of a Bank. Exceptions are reported to the higher Management, the Board Audit Committee and the Board of Directors and appropriate course of actions are taken accordingly for rectification of the same.

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Internal Control and Compliance Division (ICCD) of our Bank was formed comprising three departments namely Audit & Inspection Department, Compliance Department and Monitoring Department strictly in line with Bangladesh Bank Guidelines. The risk based Internal Audit System has already been implemented throughout its operational activities at all levels and all the Branches are now subject to such audit.

According to Risk Management Guidelines of Bangladesh Bank, ICCD is recognized as one of the fundamental risk management tools of the bank. During the year 2016, Internal Control & Compliance Division carried out comprehensive inspection on the Divisions of Head Office and the Branches conforming to its scheduled timeline and presented the findings to the concerned authority for review, analysis, scrutiny and proper assessment with a view to lowering the risk profile of the Bank. Besides, Risk Management Committee (RMC) of the bank oversees the threat issues related to compliance with the regulatory requirement, number of branches inspected, number of major lapses found and whether it should be placed before the Audit Committee or not, action taken in case of major violation, number of non-compliances, etc.

The effective management of ICC Risk is a critical component of a comprehensive approach to risk management and essential to the long-term success of any Banking organization.

2.21.6 Information and Communication Technology (ICT) Risk Management

The banking industry has changed the way of providing services to their customers and processing of information in recent years. Information and Communication Technology (ICT) has brought this momentous transformation. ICT Risk Management & security of information for Banks has therefore gained much importance and it is vital for the banks to ensure that the risks are properly identified and managed. Moreover, information and information technology systems are essential assets for the Bank as well as for the customers and stakeholders. Such integration of Information and Communication Technologies (ICT) helps banks to develop and maintain competitive advantages which bring numerous benefits including faster business transactions, increasing automation, improved customer service through several innovative products in the ground-breaking new forms of Internet banking, Mobile banking, ATM facility etc.

ICT Risk is a function of the likelihood of a given threat-source's exercising a particular potential vulnerability, and the resulting impact of that adverse event on the Bank. ICT risk is business risk—specifically, the business risk associated with the use, ownership, operation, involvement, influence and adoption of IT within the Bank. It consists of IT-related events that could potentially impact the banking business. It can occur with both uncertain frequency and magnitude, and it creates challenges in meeting strategic goals and objectives. Managing ICT Risk is therefore an element of sustaining a secure environment, detailed process of identifying factors that could damage or disclose data, evaluating those factors in light of data value and countermeasure cost, and implementing cost-effective solutions for mitigating or reducing risk.

In the above context, EXIM bank effectively addressed Information and Communication Technology (ICT) Risk as one of the key risk management issue which leads to ensure ICT security functions & operations in an effective manner. The Bank has already developed its own ICT Security Policy (version 3.0) for management of various operations, services & associated risks which is closely in line with the latest ICT Security Guideline of Bangladesh Bank (Published on May 2015). The bank has undertaken the many security measures for managing Information & Communication Technology (ICT) Risk.

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Management of ICT security is done by setting different roles and responsibilities, developing ICT Security Policy, documentation, conducting Internal and external Information system Audit, training and awareness, maintaining different insurance or Risk coverage fund for ICT assets. Bank deploys ICT Risk Governance by setting appropriate Risk Appetite, Tolerance & Management Action Trigger (MAT) level, ICT Risk Awareness & Culture policy & proper Risk Communication method to different stakeholders. Meaningful ICT Risk Assessments is done by developing Business Impact Analysis (BIA) & by identifying different ICT Risk factors & with Risk Scenarios assessment. Also to bring measured risk in line with the defined risk tolerance level for the bank, we are developing Key Risk Indicators (KRI) & Risk Mitigation procedures. The Bank Management has been putting continuous efforts to improve IT service delivery management that includes capacity management, request management, change management, incident and problem management to maintain maximum uptime of automated banking business. Moreover Bank has implemented world renowned Temenos T24 as a core Banking Software.

For Infrastructure Security Management EXIM Bank implements security solutions at the data, application, database, operating systems and networks to adequately address the different related threats by installing next generation firewall along with the Intrusion Prevention System (IPS), Desktop/Laptop Devices Control, BYOD Controls, Server Security Control, Data Center Control, Network Security Management, Cryptographic protection, Internet Access Management, Vulnerability Assessment and Penetration Testing, Patch Management & Security Monitoring for prompt detection of unauthorized or malicious activities. To properly manage intrinsic right to access confidential data, applications, system resources or facilities for legitimate purposes; Bank developed User Access management policies, Password Management policies, Input control & Privileged Access Management. Bank has a very strong Business Continuity Plan (BCP) & Disaster Recovery Management plan to survive in a disaster and to re-establish normal business operations. In order to survive with minimum financial and reputational loss, Bank assures that critical operations can resume normal processing within a reasonable time frame. In this regard EXIM Bank has implemented Disaster Recovery site (DR) having synchronous mirroring facility of live System. Also to avoid any natural disaster like earthquake, bank is already started to implement Far Disaster Recovery Site (DRS) which is located at Jessore. Bank developed a policy for data backup and recovery for each business application which is strictly followed by each concern.

For any new application of business function, EXIM Bank performs rigorous analysis before acquisition or development to ensure that business requirements are met in an effective and efficient manner including ICT Project Management, Vendor Selection for System Acquisition, In-house Software Development, and Statutory Requirements etc. EXIM bank has successfully incorporated Alternative delivery channel services such as ATM/POS transaction, Internet Banking (IB) and Mobile Banking. In this regard we have incorporated the most superior security measures like Two Factor Authentication, Secure Sockets Layer (SSL) for more secure cryptographic measure, Anti- Skimming devices at ATM booths etc. To prevent card counterfeiting, management has segregated duties for card production, PIN production, Card delivery and PIN delivery. The privileges are also segregated in Card Management System (CMS) as per the job role. For Risk management of outsourced services, bank maintains Service Level Agreement (SLA) & Annual Maintenance Contract (AMC) with different vendors who are providing critical services on behalf of banks. Bank has given emphasis to educate the customers, stakeholders, including bank employees by providing appropriate training to create ICT Risk awareness as well as to facilitate proper risk management.

ICT Risk assessment & management is a continuous process. Proper management, evaluating of network, systems, processes for hardware components, configuration changes, software update, and periodic self assessment can keep any sorts of ICT risk under control. In this context bank's ICT Risk Management

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Committee (RMC), IT Security Committee and IT Steering Committee supervises and monitors business disruption and system failures, execution, delivery and process management, data entry errors, vendor disputes, data security, physical security, network security etc. so that any kind of risks can be mitigated & controlled.

2.21.7 Managing Fraud and Forgeries

Managing fraud and forgeries in banking sector is based on the internal control system in banks, which involves the functions of planning, organizing, directing, controlling, supervision, motivation and coordinating of the banking operation. It also embraces both internal checks and internal audits. Internal control system has been defined as not internal checks and internal audits, but the whole system of control function and otherwise, established by management in order to carry on business in an orderly and efficient manner, ensure adherence to management policies, safeguard assets and secure as far as possible the accuracy and reliability of its records. According to any system of internal control maximizes financial goals of the bank with minimum risk, facilitate efficient performance within established operating policies, ensure the reliability, adequacy and timeliness of financial information used for reporting and decision making, safeguard of assets of the bank, comply with the applicable rules and regulations, discourages errors and irregularities. Considering the above context, the bank's Internal Control & Compliance Division (ICCD) is working together having defined organizational structure for detecting frauds and forgeries while conducting audits to the branches and divisions at Head Office. Moreover, the bank constantly provides special attention for implementing and improving the anti-fraud internal control procedures for prevention of frauds and forgeries. It is to be noted that a "Manual of Fraud Detection and Management Process" is going to be implemented within the bank to carry out the Frauds and Forgeries detection process with proper due diligence and in the light of industry best practices. However, no event of fraud and forgery has been detected by the bank during the year 2016.

2.21.8 Internal audit

Banking business has a diversified complex financial activity which is no longer limited within the geographic boundary of a country. Since its activity involves high risk, the issue of effective internal control system, corporate governance, transparency, accountability has become significant issues to ensure smooth performance of business. By the way, internal audit is an integral part of internal control system which reinforces the control system through regular review. As a dynamic process, internal control gives reasonable assurance towards achievement of results through compliance of applicable policy and other established constraints. On the wake of recent scams and fraudulent incidents in the banking business it has become inevitable to review the ICCD policy/manual of the bank. As such, the bank has revised its policy to establish a robust internal control culture within the bank and to ensure more safety and soundness of the bank as well. However, necessary control measures and corrective actions have been taken on the suggestions or observations made in the audit reports. The reports have been discussed/reviewed/resolved in the meetings of the Board Audit Committee and necessary steps have been taken according to the decision of the Committee during the year 2016.

Notes to the Financial Statements

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2.22 Others

2.22.1 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 BAS-33. Previous year's figures have been adjusted as per Guidelines of BAS-33.

2.22.2 Statement of liquidity

The liquidity statement of assets and liabilities as on the reporting date has been prepared on residual maturity term as per the following basis:

a. Balance with other banks and financial institutions are on the basis of their maturity term.
b. Investments (shares and securities) are on the basis of their maturity.
c. Investments are on the basis of their repayment/maturity schedule.
d. Fixed assets are on the basis of their useful life.
e. Other assets are on the basis of their probable date of adjustment.
f. Deposits and other accounts are on the basis of their maturity term and behavioral past trend.
g. Provisions and other liabilities are on the basis of their adjustment date.

2.22.3 Cash flow statement

Cash flow statement is prepared in accordance with BAS-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.

2.22.4 Statement of changes in equity

Statement of Changes in Equity has been prepared in accordance with BAS 1 "Presentation of Financial Statements", and as per "Guidelines for Islamic Banking" issued by Bangladesh Bank through BRPD Circular No. 15 dated 09 November 2009 and BRPD Circular No.14 dated 25 June 2003.

2.22.5 Materiality and aggregation

Each material class of similar items is presented separately in the financial statements. Items of dissimilar nature or function are presented separately unless they are immaterial as permitted by BAS 1 "Presentation of Financial Statements".

2.22.6 Reporting period

These financial statements cover 1 (one) calendar year from 1 January 2016 to 31 December 2016.

2.22.7 Regulatory capital in line with Basel-III

Till December 2014, as per Revised Regulatory Capital Framework in line with Basel II, full amount of general provision for unclassified investments and off-balance sheet items & 50% of the assets revaluation reserve and revaluation reserve of securities were eligible as supplementary capital. However, as per Guidelines on Risk Based Capital Adequacy (Revised Regulatory Capital Framework for Banks in line with Basel-III), assets revaluation reserve and revaluation reserve of securities will gradually be deducted in a transitional arrangement starting from January 2015 to December 2019 (20% each year). Accordingly regulatory capital for the period has been calculated complying with all of these changes as per Revised Regulatory Capital Framework for Banks in line with Basel-III.

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Notes to the Financial Statements

as at and for the year ended 31 December 2016

2.22.8 Number of employees

Number of employees at 31 December 2016 was 2743; (as on 31 December 2015: 2696) who were in receipt of remuneration for that year which in the aggregate was not less than Tk.36,000 per annum and those employed for a part that year who were also in receipt of remuneration of not less than Tk.3,000 per month.

2.22.9 Compliance with Financial Reporting Standards as applicable in Bangladesh:

Export Import Bank of Bangladesh Limited complied, as per Rule 12 of Securities & Exchange Rules 1987, with the following Bangladesh Accounting Standards (BASs) and Bangladesh Financial Reporting Standards (BFRSs) as adopted by The Institute of Chartered Accountants of Bangladesh (ICAB) in preparing the financial statements of the Bank subject to departure described in note - 2.1, where we have followed Bangladesh Bank guidelines:

Compliance with Bangladesh Financial Reporting Standards (BFRSs)

Sl. No.	BFRS No.	BFRS Title	Compliance Status
1	1	First-time adoption of International Financial Reporting Standards	Not Applicable
2	2	Share-based Payment	Not Applicable
3	3	Business Combinations	Complied
4	4	Insurance Contracts	Not Applicable
5	5	Non-current Assets Held for Sale and Discontinued Operations	Not Applicable
6	6	Exploration for and Evaluation of Mineral Resources	Not Applicable
7	7	Financial Instruments: Disclosures	Complied with departure (note-2.1)
8	8	Operating Segments	Complied with departure (note-2.1)
9	10	Consolidated Financial Statements	Complied
10	11	Joint Arrangements	Not Applicable
11	12	Disclosure of Interests in other Entities	Complied
12	13	Fair Value Measurement	Complied

Notes to the Financial Statements

as at and for the year ended 31 December 2016

Compliance with Bangladesh Accounting Standards (BASs)

Sl. No.	BAS No.	BAS Title	Compliance Status
1	1	Presentation of Financial Statements	Complied with some departures (note-2.1)
2	2	Inventories	Not Applicable
3	7	Statement of Cash Flows	Complied with departure (note-2.1)
4	8	Accounting Policies, Changes in Accounting Estimates and Errors	Complied
5	10	Events after the Reporting Period	Complied
6	11	Construction Contracts	Not Applicable
7	12	Income Taxes	Complied
8	16	Property, Plant & Equipment	Complied
9	17	Leases	Complied
10	18	Revenue	Complied
11	19	Employee Benefits	Complied with departure (note-13.6.1)
12	20	Accounting for Government Grants and Disclosure of Government Assistance	Not Applicable
13	21	The Effects of Changes in Foreign Exchange Rates	Complied
14	23	Borrowing Costs	Not Applicable
15	24	Related Party Disclosures	Complied
16	26	Accounting and Reporting by Retirement Benefit Plans	Not Applicable
17	27	Separate Financial Statements	Complied
18	28	Investments in Associates	Not Applicable
19	29	Financial Reporting in Hyperinflationary Economics	Not Applicable
20	32	Financial Instruments: Presentation	Complied with departure (note-2.1)
21	33	Earnings per Share	Complied
22	34	Interim Financial Reporting *	Complied
23	36	Impairment of Assets	Complied
24	37	Provisions, Contingent Liabilities and Contingent Assets	Complied
25	38	Intangible Assets	Complied with departure (note-2.1)
26	39	Financial Instruments: Recognition and Measurement	Complied with departure (note-2.1)
27	40	Investment Property	Not Applicable
28	41	Agriculture	Not Applicable

* Complied while the quarterly and half-yearly interim financial statements were prepared during the year as per regulations of Bangladesh Securities and Exchange Commission (BSEC).

Notes to the Financial Statements

as at and for the year ended 31 December 2016

2.22.10 Regulatory and legal compliance:

Export Import Bank of Bangladesh Limited complied with the requirements of the following Acts, Rules, Ordinances, circular along with all other rules regulations and circulars applicable for the bank:

a. The Bank Company Act 1991 as amended up to 2013
b. The Companies Act 1994
c. BRPD Circular No. 14 dated 25 June 2003 and BRPD Circular No. 15 "Guidelines for Islamic Banking" dated 09 November 2009 issued by Bangladesh Bank
d. Other circulars, rules and regulations issued by Bangladesh Bank from time to time
e. The Securities and Exchange Rules 1987
f. The Securities and Exchange Ordinance 1969
g. The Securities and Exchange Commission Act 1993
h. Income Tax Ordinance 1984
i. VAT Act 1991
j. The Stamp (Amendment) Act 2010
k. The Customs Act-1969
l. The Money Laundering Prevention Act 2012 (As amended up to 2015)
m. The Anti Terrorism (Amendment) Act 2013 etc

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Notes to the Financial Statements

as at and for the year ended 31 December 2016

No.	Particulars	Taka	
		2016	2015
3	**Cash in hand**		
	i) Local currency	1,577,666,212	1,331,328,057
	ii) Foreign currencies (note 3.1)	4,641,569	4,597,495
	Sub total (a)	**1,582,307,781**	**1,335,925,552**
	iii) Balance with Bangladesh Bank and its agent (Sonali Bank) (Note 3.2)		
	Balance with Bangladesh Bank	30,731,896,696	24,541,219,287
	Balance with Sonali Bank (as agent of Bangladesh Bank)	165,096,611	104,959,758
	Sub Total (b)	**30,896,993,307**	**24,646,179,045**
	Grand total (a+b)	**32,479,301,088**	**25,982,104,597**
3.1	**In Foreign Currency**		
	US Dollar	4,575,431	4,454,499
	Great Britain Pound (GBP)	66,138	79,643
	Saudi Arabian Riyal (SAR)	-	63,353
	Total	**4,641,569**	**4,597,495**
3.2	**Balance with Bangladesh Bank and its agent (Sonali Bank)**		
	Balance with Bangladesh Bank:		
	i) Local currency	28,172,081,507	20,116,289,414
	ii) Foreign currencies	2,559,815,189	4,424,929,873
	Sub total (a)	**30,731,896,696**	**24,541,219,287**
	Balance with Sonali Bank:		
	i) Local currency (b)	**165,096,611**	**104,959,758**
	Grand Total (a+b)	**30,896,993,307**	**24,646,179,045**

3.3 The Cash Reserve Requirement (CRR) and the Statutory Liquidity Ratio (SLR) are maintained in accordance with the section 33 of the Bank Company Act 1991 (amended up to 2013), MPD circular No. 01 dated 23 June 2014, DOS Circular No. 01 dated 19 January 2014, MPD circular no. 02 dated 10 December 2013 and in consistent with Islami banks. Cash Reserve Requirement (CRR) and the Statutory Liquidity Ratio (SLR) and deposits there against with Bangladesh Bank as at 31 December 2016 are as follows:

a) Cash Reserve Requirement (CRR): Cash Reserve Requirement (CRR) has been calculated @ 6.50% of average demand and time liabilities of Tk.221,688,260,300/- as on 31 December 2016 (of Tk.214,584,800,800/- as on 31 December 2015) on bi-weekly basis with a provision of minimum 6% on daily basis as per Bangladesh Bank MPD Circular No.01 dated 23 June 2014. The cash reserve maintained by the Bank was in excess of the statutory requirement throughout the year.

Required reserve	14,409,736,920	13,948,012,000
Actual reserve held with Bangladesh Bank (Annexure D)	28,171,520,964	20,115,244,704
Surplus/(deficit)	**13,761,784,044**	**6,167,232,704**

b) Statutory Liquidity Ratio (SLR): The required SLR is minimum 5.50% on daily basis excluding CRR wherein the excess CRR amount shall be included while calculating SLR from 01.02.2014 as per DOS Circular No. 01 dated 19 January 2014. The reserve maintained by the Bank was in excess of the statutory requirement throughout the year.

Required reserve	12,192,854,310	11,802,164,000
Actual reserve held	25,399,188,436	18,333,118,014
Surplus/(deficit)	**13,206,334,126**	**6,530,954,014**

EXIM Bank has maintained required SLR throughout the year as per Bangladesh Bank Guidelines.

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No.	Particulars	Taka	
		2016	2015
(b.1)	**Components of Statutory Liquidity Ratio (SLR)**		
	Cash in hand including Foreign Currencies	1,582,307,781	1,335,925,552
	Balance with Bangladesh Bank and its agents	13,926,880,655	6,272,192,462
	Balance of Islamic Refinance Fund	500,000,000	500,000,000
	Unencumbered approved securities:		
	Bangladesh Government Islami Investment Bond (BGIIB)	9,390,000,000	10,225,000,000
		25,399,188,436	**18,333,118,014**
3 (a)	**Consolidated Cash in Hand**		
	Consolidated Cash in hand 3(a.1)	1,597,485,591	1,355,903,662
	Consolidated Balance with Bangladesh Bank and its agent (Sonali Bank) 3(a.2)	30,896,993,307	24,646,179,045
		32,494,478,898	**26,002,082,707**
3 (a.1)	**Consolidated Cash in hand**		
	Export Import Bank of Bangladesh Limited	1,582,307,781	1,335,925,552
	Add: Bank's subsidiaries	15,177,810	19,978,110
		1,597,485,591	**1,355,903,662**
3 (a.2)	**Consolidated Balance with Bangladesh Bank and its agent (Sonali Bank)**		
	Export Import Bank of Bangladesh Limited	30,896,993,307	24,646,179,045
	Add: Bank's subsidiaries	-	-
		30,896,993,307	**24,646,179,045**
4.	**Balance with other banks and financial institutions**		
	In Bangladesh (Annexure - B)		
	i) In Current Accounts	23,929,262	29,215,197
	ii) In Mudaraba Savings, MSND & MTDR Account with other Islamic Banks/ Financial Institutions	958,270,404	12,400,740,166
		982,199,666	**12,429,955,363**
	Add: Off-shore Banking Units (OBUs)	-	-
		982,199,666	**12,429,955,363**
	Less: Off-shore Banking Units (OBUs)	-	-
	Sub total (a)	**982,199,666**	**12,429,955,363**
	Outside Bangladesh (Annexure - C)		
	i) In Current Account	1,977,487,895	2,943,664,859
	ii) In Mudaraba Savings & MTDR Account with other Islamic Banks/Financial Institutions	-	-
	Sub total (b)	**1,977,487,895**	**2,943,664,859**
	Grand total (a+b)	**2,959,687,561**	**15,373,620,222**
4.1	**Maturity-wise Classification of balance with other banks & Financial Institutions**		
	i) Repayable on Demand	2,020,777,434	5,323,924,851
	With a residual maturity of		
	ii) Not more than 3 months	938,910,127	10,049,695,371
	iii) Over 3 months but not more than 1 year	-	-
	iv) Over 1 year but not more than 5 years	-	-
	v) More than 5 years	-	-
	Total	**2,959,687,561**	**15,373,620,222**

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No.	Particulars	Taka	
		2016	2015
4 (a)	**Consolidated Balance with other banks and financial institutions**		
	In Bangladesh		
	Export Import Bank of Bangladesh Limited	982,199,666	12,429,955,363
	Add: Bank's subsidiaries	318,625,935	295,437,899
	Less: Intra group transactions	(318,625,935)	(295,437,899)
	Sub total (a)	**982,199,666**	**12,429,955,363**
	Outside Bangladesh		
	Export Import Bank of Bangladesh Limited	1,977,487,895	2,943,664,859
	Add: Bank's subsidiaries	4,564,135	2,047,814
	Sub total (b)	**1,982,052,030**	**2,945,712,673**
	Grand total (a+b)	**2,964,251,696**	**15,375,668,036**
5.	**Placement with banks & other financial institutions**		
	a) In Bangladesh		
	Islamic Refinance Fund account *	500,000,000	500,000,000
	b) Outside Bangladesh	-	-
	Grand Total (a+b)	**500,000,000**	**500,000,000**

*The fund is placed to Bangladesh Bank for Re-finance Scheme as per Bangladesh Bank BRPD Circular No. 13 dated 18 September 2014.

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No.	Particulars	Holding Share	Face Value Taka	Book Value/ Purchase price as on 31.12.16 Taka	Market Value as on 31.12.2016 Taka	Book Value/ Purchase price as on 31.12.15 Taka	Remarks
6	**Investment in Shares & Securities**						
	i) Government securities:						
	Bangladesh Govt. Islamic Investment Bond (BGIIB)			9,390,000,000	9,390,000,000	10,225,000,000	Unquoted
	Central Depository Bangladesh Limited (CDBL)	17 13 541	10	14,051,038	14,051,038	14,051,038	Unquoted
	Sub total			**9,404,051,038**	**9,404,051,038**	**10,239,051,038**	
	ii) Investment in Subsidiary Companies						
	EXIM Exchange Company (UK) Limited			52,098,416	52,098,416	52,098,416	Unquoted
	EXIM Exchange Company (Canada) Limited			40,053,870	40,053,870	40,053,870	Unquoted
	EXIM Islami Investment Limited (EIIL)			906,822,375	906,822,375	906,822,375	Unquoted
	Sub total			**998,974,661**	**998,974,661**	**998,974,661**	
	iii) Others						
	Islami Bank Bangladesh Ltd.	1 39 90 429	10	482,867,080	415,515,741	482,867,080	Quoted
	Prime Bank Ltd.	1 10 23 320	10	349,168,417	195,112,764	349,168,417	Quoted
	National Bank Ltd.	1 24 83 981	10	228,077,568	127,336,606	211,794,118	Quoted
	Shahjalal Islami Bank Ltd.	4 59 34 350	10	992,655,283	689,015,250	992,655,283	Quoted
	Southeast Bank Ltd.	2 71 62 791	10	754,094,607	507,944,192	754,094,607	Quoted
	Jamuna Bank Ltd.	3 05 14 128	10	563,745,355	476,020,397	563,745,355	Quoted
	Social Islami Bank Ltd.	1 56 25 995	10	391,784,311	287,518,308	384,343,361	Quoted
	City Bank Ltd.			-	-	350,704,878	Quoted
	NCC Bank Ltd.	1 60 80 323	10	328,370,188	202,612,070	328,370,188	Quoted
	Bank Asia Ltd.	1 00 62 360	10	290,491,313	180,116,244	285,699,713	Quoted
	Dutch Bangla Bank Ltd.	21 46 000	10	275,165,253	250,438,200	275,165,253	Quoted
	Mercantile Bank Ltd.	1 12 19 182	10	235,889,140	169,409,648	235,889,140	Quoted
	Uttara Bank Ltd.	68 44 152	10	218,996,701	169,050,554	218,996,701	Quoted
	AB Bank Ltd.	21 02 423	10	115,112,861	46,884,033	112,776,841	Quoted
	ONE Bank Ltd.	32 26 045	10	96,704,294	59,036,623	93,119,804	Quoted
	Premier Bank Ltd.	27 57 192	10	74,788,018	27,020,482	72,281,488	Quoted
	Al-Arafah Islami Bank Ltd.	15 27 752	10	30,936,027	24,291,257	30,208,537	Quoted
	Dhaka Bank Ltd.	9 50 280	10	20,152,464	17,010,012	19,288,575	Quoted
	Standard Bank Ltd.	12 31 670	10	19,655,343	14,656,873	18,048,823	Quoted
	First Security Islami Bank Ltd.			-	-	4,375,462	Quoted
	Peoples Insurance Company Ltd.	20 66 600	10	66,891,446	37,198,800	66,891,446	Quoted
	Fareast Islami Life Insurance Company Ltd.	5 15 044	10	50,643,878	34,868,479	50,643,878	Quoted
	Asia Pacific General Insurance Company Ltd.	11 67 000	10	42,031,625	22,406,400	42,031,625	Quoted
	Bangladesh General Insurance Company Ltd.	9 05 000	10	32,124,345	17,376,000	32,124,345	Quoted
	Karnafuli Insurance Company Ltd.	8 26 103	10	30,146,560	12,969,817	30,146,560	Quoted
	City General Insurance Company Ltd.	9 88 267	10	27,615,258	16,108,752	26,716,838	Quoted
	Shinepukur Ceramics Ltd.	1 74 900	10	9,601,958	1,818,960	9,601,958	Quoted
	Pragati Insurance Company Ltd.	1 12 875	10	6,811,505	3,058,912	6,811,505	Quoted
	Prime Islami Life Insurance Company Ltd.	12 752	10	1,496,810	865,861	1,490,740	Quoted
	EBL NRB Mutual Fund	65 24 824	10	54,111,757	45,021,286	51,237,387	Quoted
	EXIM Bank 1st Mutual Fund	2 71 31 976	10	235,478,034	214,342,610	223,722,414	Quoted
	EBL 1st Mutual Fund	12 53 638	10	17,464,563	7,772,556	16,524,343	Quoted
	ICB Employees Provident Fund Mutual Fund- 1	10 00 000	10	15,592,734	6,500,000	15,592,734	Quoted
	Trust Bank 1st Mutual Fund	13 21 939	10	16,233,237	7,931,634	15,670,717	Quoted
	DBH 1st Mutual Fund	10 00 000	10	14,946,229	7,300,000	14,946,229	Quoted
	IFIC Bank 1st Mutual Fund	13 47 077	10	15,924,443	7,274,216	15,218,553	Quoted

Notes to the Financial Statements

as at and for the year ended 31 December 2016

No.	Particulars	Holding Share	Face Value Taka	Book Value/ Purchase price as on 31.12.16 Taka	Market Value as on 31.12.2016 Taka	Book Value/ Purchase price as on 31.12.15 Taka	Remarks
	Prime Bank 1st AMCL ICBA Mutual Fund	10 00 000	10	13,505,254	5,600,000	13,505,254	Quoted
	Mercantile Bank 1st Mutual Fund	10 00 000	10	10,000,000	7,200,000	10,000,000	Quoted
	Popular Life 1st Mutual Fund	13 22 947	10	11,030,464	7,143,914	10,244,334	Quoted
	PHP 1st Mutual Fund	12 40 534	10	10,914,265	6,698,883	10,165,675	Quoted
	SWIFT	32	173,774	8,011,014	8,011,014	8,011,014	Unquoted
	Sub total			**6,159,229,602**	**4,336,457,348**	**6,454,891,173**	
	iv) Investment in Mudaraba Subordinated Bond			**500,000,000**	**500,000,000**	**500,000,000**	Unquoted
	Grand total (i+ii+iii+iv)			**17,062,255,301**	**15,239,483,047**	**18,192,916,872**	

All shares and securities are stated at cost price. Market price of all quoted share diminished the cost price by Tk. 1,757,428,022 as at 31 December 2016. Adequate provision has been maintained for such diminution in value of investment in share for all quoted shares. Provision for diminution in value of investment in shares is not netted off with investment in share and securities rather shown under liability in note 13.5.

No.	Particulars	Taka 2016	Taka 2015
6.1	**Maturity wise classification of investment (shares and securities)**		
	i) Repayable on Demand	6,151,218,588	7,616,880,159
	With a residual maturity of		
	ii) Not more than 3 months	1,600,000,000	2,510,000,000
	iii) Over 3 months but not more than 1 year	7,790,000,000	6,545,000,000
	iv) Over 1 year but not more than 5 years	-	-
	v) More than 5 years	1,521,036,713	1,521,036,713
		17,062,255,301	**18,192,916,872**
6 (a)	**Consolidated Investment in Shares & Securities**		
	i) Government securities:		
	Export Import Bank of Bangladesh Limited	9,404,051,038	10,239,051,038
	Add: EXIM Bank's Subsidiaries	-	-
	Sub total	**9,404,051,038**	**10,239,051,038**
	ii) Others		
	Export Import Bank of Bangladesh Limited	7,658,204,263	7,953,865,834
	Add: EXIM Islami Investment Limited (EIIL)	410,234,279	387,674,337
	Less: Bank's subsidiaries	(998,974,661)	(998,974,661)
	Sub total	**7,069,463,881**	**7,342,565,510**
	Grand Total (i+ii)	**16,473,514,919**	**17,581,616,548**

Notes to the Financial Statements

as at and for the year ended 31 December 2016

No.	Particulars	Taka	
		2016	2015
7	**Investments**		
	a) In Bangladesh		
	i) General Investment (7.2)	213,882,339,511	188,979,896,608
	ii) Bill discounted and purchased (7.2)	8,273,008,092	7,331,522,761
	Total in Bangladesh (a)	**222,155,347,603**	**196,311,419,369**
	b) Outside Bangladesh		
	i) General Investment (7.2)	-	-
	ii) Bill discounted and purchased (7.2)	-	-
	Total Outside Bangladesh (b)	**-**	**-**
	Grand Total (a+b)	**222,155,347,603**	**196,311,419,369**
7.1	**Maturity-wise classification of investment**		
	i) Repayable on Demand	13,392,878,085	10,145,466,877
	With a residual maturity of		
	ii) Not more than 3 months	10,126,432,271	9,257,478,455
	iii) Over 3 months but not more than 1 year	110,152,790,813	97,199,160,033
	iv) Over 1 year but not more than 5 years	45,826,051,222	37,793,067,990
	v) More than 5 years	42,657,195,212	41,916,246,014
		222,155,347,603	**196,311,419,369**
7.2	**Mode-wise Investment**		
	a) In Bangladesh		
	i) General Investment		
	Bai-Muazzal	93,574,338,584	81,416,808,394
	Bai - Murabaha	19,002,069,445	20,521,002,227
	Bai-Salam	5,446,616,462	3,888,799,197
	Izara bill baia (Commercial)	92,435,622,121	80,487,627,521
	Izara bill baia (Staff)	1,916,389,621	1,953,190,068
	Quard	1,507,303,278	712,469,201
	Sub total (i)	**213,882,339,511**	**188,979,896,608**
	ii) Bill discounted and purchased		
	Bai - as - Sarf (FDBP)	253,685,842	271,346,423
	Musharaka Documentary Bill (MDB)	1,433,660,078	1,650,970,518
	Mudaraba Import Bill (UPAS)	6,211,643,728	4,769,452,388
	Murabaha Import Bill (MIB)	374,018,444	639,753,432
	Sub total (ii)	**8,273,008,092**	**7,331,522,761**
	Total in Bangladesh (a)	**222,155,347,603**	**196,311,419,369**
	b) Outside Bangladesh		
	i) General Investment	-	-
	ii) Bill discounted and purchased	-	-
	Total Outside Bangladesh (b)	**-**	**-**
	Grand Total (a+b)	**222,155,347,603**	**196,311,419,369**

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Notes to the Financial Statements

as at and for the year ended 31 December 2016

Compliance with Bangladesh Accounting Standards (BASs)

Sl. No.	BAS No.	BAS Title	Compliance Status
1	1	Presentation of Financial Statements	Complied with some departures (note-2.1)
2	2	Inventories	Not Applicable
3	7	Statement of Cash Flows	Complied with departure (note-2.1)
4	8	Accounting Policies, Changes in Accounting Estimates and Errors	Complied
5	10	Events after the Reporting Period	Complied
6	11	Construction Contracts	Not Applicable
7	12	Income Taxes	Complied
8	16	Property, Plant & Equipment	Complied
9	17	Leases	Complied
10	18	Revenue	Complied
11	19	Employee Benefits	Complied with departure (note-13.6.1)
12	20	Accounting for Government Grants and Disclosure of Government Assistance	Not Applicable
13	21	The Effects of Changes in Foreign Exchange Rates	Complied
14	23	Borrowing Costs	Not Applicable
15	24	Related Party Disclosures	Complied
16	26	Accounting and Reporting by Retirement Benefit Plans	Not Applicable
17	27	Separate Financial Statements	Complied
18	28	Investments in Associates	Not Applicable
19	29	Financial Reporting in Hyperinflationary Economics	Not Applicable
20	32	Financial Instruments: Presentation	Complied with departure (note-2.1)
21	33	Earnings per Share	Complied
22	34	Interim Financial Reporting *	Complied
23	36	Impairment of Assets	Complied
24	37	Provisions, Contingent Liabilities and Contingent Assets	Complied
25	38	Intangible Assets	Complied with departure (note-2.1)
26	39	Financial Instruments: Recognition and Measurement	Complied with departure (note-2.1)
27	40	Investment Property	Not Applicable
28	41	Agriculture	Not Applicable

* Complied while the quarterly and half-yearly interim financial statements were prepared during the year as per regulations of Bangladesh Securities and Exchange Commission (BSEC).

Notes to the Financial Statements

as at and for the year ended 31 December 2016

2.22.10 Regulatory and legal compliance:

Export Import Bank of Bangladesh Limited complied with the requirements of the following Acts, Rules, Ordinances, circular along with all other rules regulations and circulars applicable for the bank:

a. The Bank Company Act 1991 as amended up to 2013
b. The Companies Act 1994
c. BRPD Circular No. 14 dated 25 June 2003 and BRPD Circular No. 15 "Guidelines for Islamic Banking" dated 09 November 2009 issued by Bangladesh Bank
d. Other circulars, rules and regulations issued by Bangladesh Bank from time to time
e. The Securities and Exchange Rules 1987
f. The Securities and Exchange Ordinance 1969
g. The Securities and Exchange Commission Act 1993
h. Income Tax Ordinance 1984
i. VAT Act 1991
j. The Stamp (Amendment) Act 2010
k. The Customs Act-1969
l. The Money Laundering Prevention Act 2012 (As amended up to 2015)
m. The Anti Terrorism (Amendment) Act 2013 etc

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Notes to the Financial Statements

as at and for the year ended 31 December 2016

No.	Particulars	Taka	
		2016	2015
3	**Cash in hand**		
	i) Local currency	1,577,666,212	1,331,328,057
	ii) Foreign currencies (note 3.1)	4,641,569	4,597,495
	Sub total (a)	**1,582,307,781**	**1,335,925,552**
	iii) Balance with Bangladesh Bank and its agent (Sonali Bank) (Note 3.2)		
	Balance with Bangladesh Bank	30,731,896,696	24,541,219,287
	Balance with Sonali Bank (as agent of Bangladesh Bank)	165,096,611	104,959,758
	Sub Total (b)	**30,896,993,307**	**24,646,179,045**
	Grand total (a+b)	**32,479,301,088**	**25,982,104,597**
3.1	**In Foreign Currency**		
	US Dollar	4,575,431	4,454,499
	Great Britain Pound (GBP)	66,138	79,643
	Saudi Arabian Riyal (SAR)	-	63,353
	Total	**4,641,569**	**4,597,495**
3.2	**Balance with Bangladesh Bank and its agent (Sonali Bank)**		
	Balance with Bangladesh Bank:		
	i) Local currency	28,172,081,507	20,116,289,414
	ii) Foreign currencies	2,559,815,189	4,424,929,873
	Sub total (a)	**30,731,896,696**	**24,541,219,287**
	Balance with Sonali Bank:		
	i) Local currency (b)	**165,096,611**	**104,959,758**
	Grand Total (a+b)	**30,896,993,307**	**24,646,179,045**

3.3 The Cash Reserve Requirement (CRR) and the Statutory Liquidity Ratio (SLR) are maintained in accordance with the section 33 of the Bank Company Act 1991 (amended up to 2013), MPD circular No. 01 dated 23 June 2014, DOS Circular No. 01 dated 19 January 2014, MPD circular no. 02 dated 10 December 2013 and in consistent with Islami banks. Cash Reserve Requirement (CRR) and the Statutory Liquidity Ratio (SLR) and deposits there against with Bangladesh Bank as at 31 December 2016 are as follows:

a) Cash Reserve Requirement (CRR): Cash Reserve Requirement (CRR) has been calculated @ 6.50% of average demand and time liabilities of Tk.221,688,260,300/- as on 31 December 2016 (of Tk.214,584,800,800/- as on 31 December 2015) on bi-weekly basis with a provision of minimum 6% on daily basis as per Bangladesh Bank MPD Circular No.01 dated 23 June 2014. The cash reserve maintained by the Bank was in excess of the statutory requirement throughout the year.

Required reserve	14,409,736,920	13,948,012,000
Actual reserve held with Bangladesh Bank (Annexure D)	28,171,520,964	20,115,244,704
Surplus/(deficit)	**13,761,784,044**	**6,167,232,704**

b) Statutory Liquidity Ratio (SLR): The required SLR is minimum 5.50% on daily basis excluding CRR wherein the excess CRR amount shall be included while calculating SLR from 01.02.2014 as per DOS Circular No. 01 dated 19 January 2014. The reserve maintained by the Bank was in excess of the statutory requirement throughout the year.

Required reserve	12,192,854,310	11,802,164,000
Actual reserve held	25,399,188,436	18,333,118,014
Surplus/(deficit)	**13,206,334,126**	**6,530,954,014**

EXIM Bank has maintained required SLR throughout the year as per Bangladesh Bank Guidelines.

Notes to the Financial Statements

as at and for the year ended 31 December 2016

No.	Particulars	Taka	
		2016	2015
(b.1)	**Components of Statutory Liquidity Ratio (SLR)**		
	Cash in hand including Foreign Currencies	1,582,307,781	1,335,925,552
	Balance with Bangladesh Bank and its agents	13,926,880,655	6,272,192,462
	Balance of Islamic Refinance Fund	500,000,000	500,000,000
	Unencumbered approved securities:		
	Bangladesh Government Islami Investment Bond (BGIIB)	9,390,000,000	10,225,000,000
		25,399,188,436	**18,333,118,014**
3 (a)	**Consolidated Cash in Hand**		
	Consolidated Cash in hand 3(a.1)	1,597,485,591	1,355,903,662
	Consolidated Balance with Bangladesh Bank and its agent (Sonali Bank) 3(a.2)	30,896,993,307	24,646,179,045
		32,494,478,898	**26,002,082,707**
3 (a.1)	**Consolidated Cash in hand**		
	Export Import Bank of Bangladesh Limited	1,582,307,781	1,335,925,552
	Add: Bank's subsidiaries	15,177,810	19,978,110
		1,597,485,591	**1,355,903,662**
3 (a.2)	**Consolidated Balance with Bangladesh Bank and its agent (Sonali Bank)**		
	Export Import Bank of Bangladesh Limited	30,896,993,307	24,646,179,045
	Add: Bank's subsidiaries	-	-
		30,896,993,307	**24,646,179,045**
4.	**Balance with other banks and financial institutions**		
	In Bangladesh (Annexure - B)		
	i) In Current Accounts	23,929,262	29,215,197
	ii) In Mudaraba Savings, MSND & MTDR Account with other Islamic Banks/ Financial Institutions	958,270,404	12,400,740,166
		982,199,666	**12,429,955,363**
	Add: Off-shore Banking Units (OBUs)	-	-
		982,199,666	**12,429,955,363**
	Less: Off-shore Banking Units (OBUs)	-	-
	Sub total (a)	**982,199,666**	**12,429,955,363**
	Outside Bangladesh (Annexure - C)		
	i) In Current Account	1,977,487,895	2,943,664,859
	ii) In Mudaraba Savings & MTDR Account with other Islamic Banks/Financial Institutions	-	-
	Sub total (b)	**1,977,487,895**	**2,943,664,859**
	Grand total (a+b)	**2,959,687,561**	**15,373,620,222**
4.1	**Maturity-wise Classification of balance with other banks & Financial Institutions**		
	i) Repayable on Demand	2,020,777,434	5,323,924,851
	With a residual maturity of		
	ii) Not more than 3 months	938,910,127	10,049,695,371
	iii) Over 3 months but not more than 1 year	-	-
	iv) Over 1 year but not more than 5 years	-	-
	v) More than 5 years	-	-
	Total	**2,959,687,561**	**15,373,620,222**

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Notes to the Financial Statements

as at and for the year ended 31 December 2016

No.	Particulars	Taka	
		2016	2015
4 (a)	**Consolidated Balance with other banks and financial institutions**		
	In Bangladesh		
	Export Import Bank of Bangladesh Limited	982,199,666	12,429,955,363
	Add: Bank's subsidiaries	318,625,935	295,437,899
	Less: Intra group transactions	(318,625,935)	(295,437,899)
	Sub total (a)	**982,199,666**	**12,429,955,363**
	Outside Bangladesh		
	Export Import Bank of Bangladesh Limited	1,977,487,895	2,943,664,859
	Add: Bank's subsidiaries	4,564,135	2,047,814
	Sub total (b)	**1,982,052,030**	**2,945,712,673**
	Grand total (a+b)	**2,964,251,696**	**15,375,668,036**
5.	**Placement with banks & other financial institutions**		
	a) In Bangladesh		
	Islamic Refinance Fund account *	500,000,000	500,000,000
	b) Outside Bangladesh	-	-
	Grand Total (a+b)	**500,000,000**	**500,000,000**

*The fund is placed to Bangladesh Bank for Re-finance Scheme as per Bangladesh Bank BRPD Circular No. 13 dated 18 September 2014.

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Notes to the Financial Statements

as at and for the year ended 31 December 2016

No.	Particulars	Holding Share	Face Value Taka	Book Value/ Purchase price as on 31.12.16 Taka	Market Value as on 31.12.2016 Taka	Book Value/ Purchase price as on 31.12.15 Taka	Remarks
6	**Investment in Shares & Securities**						
	i) Government securities:						
	Bangladesh Govt. Islamic Investment Bond (BGIIB)			9,390,000,000	9,390,000,000	10,225,000,000	Unquoted
	Central Depository Bangladesh Limited (CDBL)	17 13 541	10	14,051,038	14,051,038	14,051,038	Unquoted
	Sub total			**9,404,051,038**	**9,404,051,038**	**10,239,051,038**	
	ii) Investment in Subsidiary Companies						
	EXIM Exchange Company (UK) Limited			52,098,416	52,098,416	52,098,416	Unquoted
	EXIM Exchange Company (Canada) Limited			40,053,870	40,053,870	40,053,870	Unquoted
	EXIM Islami Investment Limited (EIIL)			906,822,375	906,822,375	906,822,375	Unquoted
	Sub total			**998,974,661**	**998,974,661**	**998,974,661**	
	iii) Others						
	Islami Bank Bangladesh Ltd.	1 39 90 429	10	482,867,080	415,515,741	482,867,080	Quoted
	Prime Bank Ltd.	1 10 23 320	10	349,168,417	195,112,764	349,168,417	Quoted
	National Bank Ltd.	1 24 83 981	10	228,077,568	127,336,606	211,794,118	Quoted
	Shahjalal Islami Bank Ltd.	4 59 34 350	10	992,655,283	689,015,250	992,655,283	Quoted
	Southeast Bank Ltd.	2 71 62 791	10	754,094,607	507,944,192	754,094,607	Quoted
	Jamuna Bank Ltd.	3 05 14 128	10	563,745,355	476,020,397	563,745,355	Quoted
	Social Islami Bank Ltd.	1 56 25 995	10	391,784,311	287,518,308	384,343,361	Quoted
	City Bank Ltd.			-	-	350,704,878	Quoted
	NCC Bank Ltd.	1 60 80 323	10	328,370,188	202,612,070	328,370,188	Quoted
	Bank Asia Ltd.	1 00 62 360	10	290,491,313	180,116,244	285,699,713	Quoted
	Dutch Bangla Bank Ltd.	21 46 000	10	275,165,253	250,438,200	275,165,253	Quoted
	Mercantile Bank Ltd.	1 12 19 182	10	235,889,140	169,409,648	235,889,140	Quoted
	Uttara Bank Ltd.	68 44 152	10	218,996,701	169,050,554	218,996,701	Quoted
	AB Bank Ltd.	21 02 423	10	115,112,861	46,884,033	112,776,841	Quoted
	ONE Bank Ltd.	32 26 045	10	96,704,294	59,036,623	93,119,804	Quoted
	Premier Bank Ltd.	27 57 192	10	74,788,018	27,020,482	72,281,488	Quoted
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	Peoples Insurance Company Ltd.	20 66 600	10	66,891,446	37,198,800	66,891,446	Quoted
	Fareast Islami Life Insurance Company Ltd.	5 15 044	10	50,643,878	34,868,479	50,643,878	Quoted
	Asia Pacific General Insurance Company Ltd.	11 67 000	10	42,031,625	22,406,400	42,031,625	Quoted
	Bangladesh General Insurance Company Ltd.	9 05 000	10	32,124,345	17,376,000	32,124,345	Quoted
	Karnafuli Insurance Company Ltd.	8 26 103	10	30,146,560	12,969,817	30,146,560	Quoted
	City General Insurance Company Ltd.	9 88 267	10	27,615,258	16,108,752	26,716,838	Quoted
	Shinepukur Ceramics Ltd.	1 74 900	10	9,601,958	1,818,960	9,601,958	Quoted
	Pragati Insurance Company Ltd.	1 12 875	10	6,811,505	3,058,912	6,811,505	Quoted
	Prime Islami Life Insurance Company Ltd.	12 752	10	1,496,810	865,861	1,490,740	Quoted
	EBL NRB Mutual Fund	65 24 824	10	54,111,757	45,021,286	51,237,387	Quoted
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	EBL 1st Mutual Fund	12 53 638	10	17,464,563	7,772,556	16,524,343	Quoted
	ICB Employees Provident Fund Mutual Fund- 1	10 00 000	10	15,592,734	6,500,000	15,592,734	Quoted
	Trust Bank 1st Mutual Fund	13 21 939	10	16,233,237	7,931,634	15,670,717	Quoted
	DBH 1st Mutual Fund	10 00 000	10	14,946,229	7,300,000	14,946,229	Quoted
	IFIC Bank 1st Mutual Fund	13 47 077	10	15,924,443	7,274,216	15,218,553	Quoted

Notes to the Financial Statements

as at and for the year ended 31 December 2016

No.	Particulars	Holding Share	Face Value Taka	Book Value/ Purchase price as on 31.12.16 Taka	Market Value as on 31.12.2016 Taka	Book Value/ Purchase price as on 31.12.15 Taka	Remarks
	Prime Bank 1st AMCL ICBA Mutual Fund	10 00 000	10	13,505,254	5,600,000	13,505,254	Quoted
	Mercantile Bank 1st Mutual Fund	10 00 000	10	10,000,000	7,200,000	10,000,000	Quoted
	Popular Life 1st Mutual Fund	13 22 947	10	11,030,464	7,143,914	10,244,334	Quoted
	PHP 1st Mutual Fund	12 40 534	10	10,914,265	6,698,883	10,165,675	Quoted
	SWIFT	32	173,774	8,011,014	8,011,014	8,011,014	Unquoted
	Sub total			**6,159,229,602**	**4,336,457,348**	**6,454,891,173**	
	iv) Investment in Mudaraba Subordinated Bond			**500,000,000**	**500,000,000**	**500,000,000**	Unquoted
	Grand total (i+ii+iii+iv)			**17,062,255,301**	**15,239,483,047**	**18,192,916,872**	

All shares and securities are stated at cost price. Market price of all quoted share diminished the cost price by Tk. 1,757,428,022 as at 31 December 2016. Adequate provision has been maintained for such diminution in value of investment in share for all quoted shares. Provision for diminution in value of investment in shares is not netted off with investment in share and securities rather shown under liability in note 13.5.

No.	Particulars	Taka 2016	Taka 2015
6.1	**Maturity wise classification of investment (shares and securities)**		
	i) Repayable on Demand	6,151,218,588	7,616,880,159
	With a residual maturity of		
	ii) Not more than 3 months	1,600,000,000	2,510,000,000
	iii) Over 3 months but not more than 1 year	7,790,000,000	6,545,000,000
	iv) Over 1 year but not more than 5 years	-	-
	v) More than 5 years	1,521,036,713	1,521,036,713
		17,062,255,301	**18,192,916,872**
6 (a)	**Consolidated Investment in Shares & Securities**		
	i) Government securities:		
	Export Import Bank of Bangladesh Limited	9,404,051,038	10,239,051,038
	Add: EXIM Bank's Subsidiaries	-	-
	Sub total	**9,404,051,038**	**10,239,051,038**
	ii) Others		
	Export Import Bank of Bangladesh Limited	7,658,204,263	7,953,865,834
	Add: EXIM Islami Investment Limited (EIIL)	410,234,279	387,674,337
	Less: Bank's subsidiaries	(998,974,661)	(998,974,661)
	Sub total	**7,069,463,881**	**7,342,565,510**
	Grand Total (i+ii)	**16,473,514,919**	**17,581,616,548**

Notes to the Financial Statements

as at and for the year ended 31 December 2016

No.	Particulars	Taka	
		2016	2015
7	**Investments**		
	a) In Bangladesh		
	i) General Investment (7.2)	213,882,339,511	188,979,896,608
	ii) Bill discounted and purchased (7.2)	8,273,008,092	7,331,522,761
	Total in Bangladesh (a)	**222,155,347,603**	**196,311,419,369**
	b) Outside Bangladesh		
	i) General Investment (7.2)	-	-
	ii) Bill discounted and purchased (7.2)	-	-
	Total Outside Bangladesh (b)	**-**	**-**
	Grand Total (a+b)	**222,155,347,603**	**196,311,419,369**
7.1	**Maturity-wise classification of investment**		
	i) Repayable on Demand	13,392,878,085	10,145,466,877
	With a residual maturity of		
	ii) Not more than 3 months	10,126,432,271	9,257,478,455
	iii) Over 3 months but not more than 1 year	110,152,790,813	97,199,160,033
	iv) Over 1 year but not more than 5 years	45,826,051,222	37,793,067,990
	v) More than 5 years	42,657,195,212	41,916,246,014
		222,155,347,603	**196,311,419,369**
7.2	**Mode-wise Investment**		
	a) In Bangladesh		
	i) General Investment		
	Bai-Muazzal	93,574,338,584	81,416,808,394
	Bai - Murabaha	19,002,069,445	20,521,002,227
	Bai-Salam	5,446,616,462	3,888,799,197
	Izara bill baia (Commercial)	92,435,622,121	80,487,627,521
	Izara bill baia (Staff)	1,916,389,621	1,953,190,068
	Quard	1,507,303,278	712,469,201
	Sub total (i)	**213,882,339,511**	**188,979,896,608**
	ii) Bill discounted and purchased		
	Bai - as - Sarf (FDBP)	253,685,842	271,346,423
	Musharaka Documentary Bill (MDB)	1,433,660,078	1,650,970,518
	Mudaraba Import Bill (UPAS)	6,211,643,728	4,769,452,388
	Murabaha Import Bill (MIB)	374,018,444	639,753,432
	Sub total (ii)	**8,273,008,092**	**7,331,522,761**
	Total in Bangladesh (a)	**222,155,347,603**	**196,311,419,369**
	b) Outside Bangladesh		
	i) General Investment	-	-
	ii) Bill discounted and purchased	-	-
	Total Outside Bangladesh (b)	**-**	**-**
	Grand Total (a+b)	**222,155,347,603**	**196,311,419,369**

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Notes to the Financial Statements

as at and for the year ended 31 December 2016

No.	Particulars	Taka	
		2016	2015
7.2.1	**Geographical Location-wise Classification of Investment**		
	i) Within Bangladesh		
	a) In Rural Areas	9,915,721,545	9,056,383,505
	b) In Urban Areas	212,239,626,058	187,255,035,864
	Sub total (a+b)	**222,155,347,603**	**196,311,419,369**
	ii) Outside Bangladesh		
	a) In Rural Areas	-	-
	b) In Urban Areas	-	-
	Sub total (a+b)	**-**	**-**
	Total (i+ii)	**222,155,347,603**	**196,311,419,369**
7.2.2	**Division-wise classification of investment**		
	Name of the Division		
	i) Dhaka Division	156,158,922,161	138,118,145,426
	ii) Chittagong Division	52,922,508,052	46,833,916,711
	iii) Khulna Division	1,354,982,553	1,615,180,107
	iv) Rajshahi Division	8,283,470,308	6,780,309,663
	v) Barisal Division	366,447,830	311,243,566
	vi) Sylhet Division	1,639,021,359	1,598,819,477
	vii) Rangpur Division	1,121,545,369	1,053,804,418
	viii) Mymensing Division	308,449,971	-
	Total	**222,155,347,603**	**196,311,419,369**
7.3	**Group-wise Classification of Investments**		
	i) Investments to directors	**-**	**-**
	ii) Investments to Chief Executive & Other Senior Executives	**102,843,384**	**110,282,821**
	iii) Investment (funded & non-funded) to Customers Group (10% of Capital and above) note 7.8	**88,716,547,000**	**70,703,808,000**
	iv) Industry-wise Classification of Investments		
	a) Garments	28,316,173,959	20,093,592,582
	b) Textile	16,178,800,000	12,736,391,693
	c) Agro based Industry	15,150,031,064	17,593,400,000
	d) Other Industry	58,698,968,936	15,732,515,725
	Total (iv)	**118,343,973,959**	**66,155,900,000**
	v) Trading and others	103,811,373,644	130,155,519,369
	Total (iv+v)	**222,155,347,603**	**196,311,419,369**
7.4	**Classification status-wise investments**		
	a) Unclassified :		
	i) Unclassified investments including staff investment	202,839,016,360	178,835,470,430
	ii) Special mention account (SMA)	7,691,880,269	8,267,862,066
	Total Unclassified (i+ii)	**210,530,896,629**	**187,103,332,496**
	b) Classified:		
	iii) Substandard	567,062,292	746,164,842
	iv) Doubtful	666,447,619	828,549,268
	v) Bad and loss	10,390,941,063	7,633,372,763
	Total Classified (iii+iv+v)	**11,624,450,974**	**9,208,086,873**
	Grand Total (a+b)	**222,155,347,603**	**196,311,419,369**

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as at and for the year ended 31 December 2016

No.	Particulars	Taka	
		2016	2015
7.5	**Pledged collateral against investment**		
	Land & Building	207,690,191,885	241,931,732,923
	MTDR, Securities etc	18,344,701,817	15,771,631,352
	Share Certificates	746,709,500	2,399,196,400
	Others	14,004,578,972	32,242,902,822
	Total	**240,786,182,174**	**292,345,463,497**
7.6	**Particulars of investments**		
	i) Investments considered good in respect of which the bank is fully secured	216,371,576,804	187,550,338,758
	ii) Investments considered good in respect of which the bank holds debtors personal security	5,783,770,799	8,761,080,610
	iii) Investments considered good and secured by the personal security of one or more persons in addition to the personal security of debtors	-	-
	iv) Investments considered bad or doubtful not provided for	-	-
	Total	**222,155,347,603**	**196,311,419,369**
	v) Investments due by directors or employees of the bank or any of them either severally or jointly with any other persons	**1,919,498,831**	**1,954,165,268**
	vi) Investments due by directors or employees of the bank are interested as Directors, partners, managing agents or, in case of private companies, as members	-	-
	vii) Total amount of investments, including temporary investments, made any time during the year to directors or employees of the bank or any of them either severally or jointly with any other persons	**1,919,498,831**	**1,954,165,268**
	viii) Total amount of investments, including temporary investments, granted during the year to the companies or firms in which the directors of the bank are interested as directors, partners, managing agents or, in case of private companies, as members	-	-
	ix) Investment due from other banks	-	-
	x) Classified investments on which profit has not been charged:	**10,390,941,063**	**7,633,372,763**
	xi) Particulars of Written Off Investments		
	a) Cumulative amount of Investment Written Off since inception up to 31 December last year	1,279,675,113	1,274,412,546
	b) Amount of Investment Written Off during this year	5,741,107	5,262,567
	c) Total amount of Investment Written Off (a+b)	**1,285,416,220**	**1,279,675,113**
	d) Amount recovered against such Written Off Investment up to this year	85,000,257	45,259,889
	e) Amount of investment Written Off against which suit has been filed to recover the same*	**1,185,304,196**	**1,221,633,296**

* Tk. 0.65 crore has been waived from total written off investment during the year 2012 and no suit has been filed against Tk.0.86 crore (Islamic Investment Card) which has been written off up to the year 2016.

Notes to the Financial Statements

as at and for the year ended 31 December 2016

No.	Particulars	Taka	
		2016	2015
7.7	**Bills discounted and purchased**		
	i) Payable in Bangladesh	1,807,678,522	2,290,723,950
	ii) Payable outside Bangladesh	6,465,329,570	5,040,798,811
	Total	**8,273,008,092**	**7,331,522,761**
7.7.1	**Maturity grouping of bills discounted and purchased**		
	Payable within 1 month	104,975,413	34,499,621
	Over 1 month but less than 3 months	170,236,780	142,055,599
	Over 3 months but less than 6 months	286,076,000	420,895,795
	6 months or more	7,711,719,899	6,734,071,747
	Total	**8,273,008,092**	**7,331,522,761**
7.8	**Detail of Large Investments**		
	Investments above 10% of total capital of the bank (Total capital Tk. 2971.83 crore & Tk. 2838.16 crore for the years 2016 & 2015 respectively)		
	Number of clients	22	18
	Amount of outstanding investments:		
	Funded (7.8.1)	65,231,852,000	44,554,571,000
	Non-funded (7.8.1)	23,484,695,000	26,149,237,000
		88,716,547,000	**70,703,808,000**
	Amount of classified investments	-	-
	Measures taken for recovery of classified investments	Not applicable	Not applicable

7.8.1 Investments above 10% of total capital of the bank

Name of the Clients	Outstanding Taka 2016			Outstanding Taka 2015
	Funded	Non- funded	Total	Total
1. AKH Group	492,138,000	2,722,614,000	3,214,752,000	4,097,968,000
2. Masco Group	1,850,867,000	1,614,690,000	3,465,557,000	3,222,289,000
3. S.Alam Vegetable Oil Ltd.	3,840,878,000	2,162,484,000	6,003,362,000	5,507,330,000
4. Badsha Group	-	-	-	4,395,223,000
5. S.Alam Super Edible Oil Ltd.	3,330,053,000	915,687,000	4,245,740,000	3,877,895,000
6. Meghna Group	-	5,386,506,000	5,386,506,000	4,005,381,000
7. City Group	756,375,000	2,447,541,000	3,203,916,000	5,684,096,000
8. OK Group	4,300,973,000	-	4,300,973,000	3,848,329,000
9. S.Alam Trading Co. Ltd & its allied concern	4,156,822,000	1,618,000	4,158,440,000	3,757,806,000
10. Prince Group	2,885,592,000	18,365,000	2,903,957,000	3,456,170,000
11. Nahar Trading Corporation & its allied concerns	4,447,819,000	602,512,000	5,050,331,000	3,940,098,000
12. Sikder Real Estate Ltd & Its Associates	3,513,903,000	-	3,513,903,000	-
13. Alif Group	4,025,260,000	517,652,000	4,542,912,000	3,131,082,000
14. MP Spinning Mills Ltd & Its Associates	3,180,190,000	131,419,000	3,311,609,000	-
15. Sunman Group	4,007,892,000	415,594,000	4,423,486,000	4,360,363,000
16. S.S Trading	-	-	-	3,924,140,000
17. Power Pac Mutiara Keraniganj Power Plant Ltd	3,371,072,000	-	3,371,072,000	-
18. Brand Maker Property Management Ltd. & its Associates	4,571,410,000	409,574,000	4,980,984,000	3,913,410,000
19. Hasan Group	4,230,547,000	69,179,000	4,299,726,000	-
20. Mehadi Hasan & Co	4,118,734,000	-	4,118,734,000	3,640,109,000

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Notes to the Financial Statements

as at and for the year ended 31 December 2016

	Outstanding Taka 2016			Outstanding Taka 2015
Name of the Clients	**Funded**	**Non- funded**	**Total**	**Total**
21. Shaikh Brothers & its Associates	1,721,136,000	2,375,197,000	4,096,333,000	-
22. Saad Musa Group	3,111,501,000	562,855,000	3,674,356,000	-
23. Asrotex Group	819,266,000	2,494,937,000	3,314,203,000	2,986,422,000
24. Shadin Group	2,499,424,000	636,271,000	3,135,695,000	2,955,697,000
Total	**65,231,852,000**	**23,484,695,000**	**88,716,547,000**	**70,703,808,000**

7.9 Large Investment Restructuring

As per BRPD Circular no.04 Dated: 29 January 2015 "Large Loan Restructuring" the bank has restructured 1 (One) account of large investment during the year 2015 amounting Tk 233.18 crore for a period of 6 (Six) years including 1 (one) year grace period with due approval from Bangladesh Bank vide their letter ref. no. BRPD(P-1)/661/13(cha)/2015-12502, dated 18 October 2015. During the year 2016 no other investment account was restructured.

	Taka	
	2016	**2015**
7(a) Consolidated Investment		
Export Import Bank of Bangladesh Limited	213,882,339,511	188,979,896,608
Add: Bank's subsidiaries	1,241,577,384	1,225,150,973
Sub total	**215,123,916,895**	**190,205,047,581**
Bill discounted and purchased		
Bai - as - Sarf (FDBP)	253,685,842	271,346,423
Musharaka Documentary Bill (MDB)	1,433,660,078	1,650,970,518
Mudaraba Import Bill (UPAS)	6,211,643,728	4,769,452,388
Murabaha Import Bill (MIB)	374,018,444	639,753,432
Sub total	**8,273,008,092**	**7,331,522,761**
Total	**223,396,924,987**	**197,536,570,342**

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Notes to the Financial Statements

as at and for the year ended 31 December 2016

No.	Particulars	Taka	
		2016	2015
8	**Fixed assets including premises (Annexure-A)**		
	i) Land	3,541,460,503	3,541,460,503
	ii) Building & Construction	1,244,369,118	1,278,045,498
	iii) Leasehold Property - Building	252,102,762	258,918,762
	iv) Furniture and Fixtures	88,780,341	64,966,486
	v) Interior Decoration	221,543,016	197,502,825
	vi) Office Equipment	277,390,384	264,361,966
	vii) Vehicles	44,283,133	28,155,930
	viii) Books	25,479	60,644
	Total	**5,669,954,736**	**5,633,472,614**
8 (a)	**Consolidated fixed assets**		
	Export Import Bank of Bangladesh Limited	5,669,954,736	5,633,472,614
	Add: Bank's subsidiaries	1,583,288	1,534,695
		5,671,538,024	**5,635,007,309**
9	**Other assets**		
	Income Generating (note 9.1)	570,566,247	570,566,247
	Non Income Generating (note 9.2)	9,248,833,519	2,089,427,626
		9,819,399,766	**2,659,993,873**
9.1	**Income Generating**		
	Fund to EXIM Islami Investment Limited (EIIL)	570,566,247	570,566,247
9.2	**Non Income Generating**		
	Stock of stationery in hand	34,949,012	35,128,885
	Advance Rent (9.2.1)	338,644,041	234,642,113
	Suspense Account (9.2.2)	8,334,401,596	1,233,863,481
	Security Deposit (Telephone deposit)	6,952,854	6,974,169
	Stamps in Hand	3,598,252	3,093,896
	Income Receivable on Investment (9.2.3)	192,537,000	265,159,000
	Other Receivable	201,611,480	176,928,548
	Prepaid Expenses	50,863	1,060,494
	Others (9.2.4)	136,088,421	132,577,040
	Total	**9,248,833,519**	**2,089,427,626**
9.2.1	**Advance Rent**		
	Office rent	327,882,054	221,500,511
	Godown rent	10,761,987	13,141,602
		338,644,041	**234,642,113**
9.2.2	**Suspense Account**		
	EDF loan receivable from Bangladesh Bank	7,722,240,797	785,910,558
	Advance against new branches	-	11,365,000
	Others*	612,160,799	436,587,923
		8,334,401,596	**1,233,863,481**

* This includes advance against Salary, TA/DA, others, Sundry debtors, Suspense Account, Other stock , Suspense-(cash remitted, FRMD, Islamic VISA Card charge), Advance to EBAUB, Protested Bill etc.

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No.	Particulars	Taka	
		2016	2015
9.2.3	**Income Receivable on Investment**		
	Profit receivable on BGIIB	178,637,000	200,259,000
	Profit receivable on deposit with other banks	13,900,000	64,900,000
		192,537,000	**265,159,000**
9.2.4	**Others**		
	Advance against purchase of building (including the value of portion of Land)	126,130,000	126,130,000
	Advance against purchase of Machinery and Equipment	400,000	400,000
	Prepaid insurance premium	9,558,421	6,047,040
		136,088,421	**132,577,040**
9.3	**Classification of other assets**		
	Unclassified	9,812,570,766	2,659,364,873
	Doubtful	-	-
	Bad/loss	6,829,000	629,000
		9,819,399,766	**2,659,993,873**
9.3.1	**Provision for Other Assets**		
	Opening balance	629,000	544,000
	Provision made during the year	83,422,408	85,000
	Closing balance	**84,051,408**	**629,000**
9.4	**Fictitious Assets**		
	No fictitious assets has been accounted for during the year.	-	-
9 (a)	**Consolidated other assets**		
	Export Import Bank of Bangladesh Limited	9,819,399,766	2,659,993,873
	Add: Bank's subsidiaries	384,370,290	428,043,358
	Less: Placement with EXIM Islami Investment Ltd. (EIIL)	(570,566,247)	(570,566,247)
		9,633,203,809	**2,517,470,984**
10	**Non Banking Assets**	-	-
11	**Placement from banks & other financial institutions**		
	a) In Bangladesh		
	Islamic Banks	-	-
	Bangladesh Bank	-	-
	Sonali Bank	-	-
	Sub Total (a)	-	-
	b) Outside Bangladesh	-	**25,832,944**
	Grand Total (a+b)	-	**25,832,944**
11.1	**Security against placement from banks & other financial institutions**		
	Secured	-	-
	Unsecured	-	25,832,944
		-	**25,832,944**

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No.	Particulars	Taka	
		2016	2015
11.2	**Maturity grouping of placement from banks & other financial institutions**		
	i) Re-payable on demand	-	-
	With a residual maturity of		
	ii) Re-payable within 1 month	-	-
	iii) Over 1 month but within 6 months	-	25,832,944
	iv) Over 6 months but not more than 1 year	-	-
	v) Over 1 year but not more than 5 years	-	-
	vi) Over 5 years but not more than 10 years	-	-
	vii) More than 10 years	-	-
		-	**25,832,944**
11(a)	**Consolidated Placement from banks & other financial institutions**		
	Export Import Bank of Bangladesh Limited	-	25,832,944
	Add: Bank's subsidiaries	570,566,247	570,566,247
		570,566,247	**596,399,191**
	Less: Placement with EXIM Islami Investment Ltd. (Intragroup)	(570,566,247)	(570,566,247)
		-	**25,832,944**
12	**Deposits and other accounts**		
	Mudaraba savings bank deposits (12.1)	16,612,829,156	12,399,415,064
	Mudaraba term deposits (12.2)	130,292,735,281	130,999,726,543
	Other Mudaraba Deposits (12.3)	69,392,210,291	60,115,071,608
	Al-Wadeeah Current and Other Deposit Accounts (12.4)	30,413,838,851	20,063,089,901
	Bills payable (12.5)	1,828,829,639	1,487,234,723
	Total	**248,540,443,218**	**225,064,537,839**
12 (a)	**Consolidated Deposits and other accounts**		
	Consolidated Mudaraba savings bank deposits -12.1 (a)	16,612,829,156	12,399,415,064
	Consolidated Mudaraba Term Deposit-12.2 (a)	130,034,893,744	130,756,701,829
	Consolidated Other Mudaraba Deposits-12.3 (a)	69,332,254,758	60,063,811,265
	Consolidated Al-Wadeeah Current and Other Deposit Accounts-12.4 (a)	30,413,009,986	20,061,937,060
	Consolidated bills payable-12.5 (a)	1,830,625,728	1,489,026,882
	Total	**248,223,613,372**	**224,770,892,100**
12.1	**Mudaraba savings bank deposits**	**16,612,829,156**	**12,399,415,064**
12.1 (a)	**Consolidated Mudaraba savings bank deposits**		
	Export Import Bank of Bangladesh Limited	16,612,829,156	12,399,415,064
	Add: Bank's subsidiaries	-	-
		16,612,829,156	**12,399,415,064**
	Less: Intragroup transactions	-	-
		16,612,829,156	**12,399,415,064**

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Notes to the Financial Statements

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No.	Particulars	Taka	
		2016	2015
12.2	**Mudaraba term deposits**		
	Mudaraba Term Deposit 1 Month	5,792,288,000	5,583,416,822
	Mudaraba Term Deposit 3 Months	77,010,865,284	80,256,493,037
	Mudaraba Term Deposit 6 Months	8,497,819,087	11,622,799,330
	Mudaraba Term Deposit 12 Months	37,336,059,408	32,467,297,959
	Mudaraba Term Deposit 24 Months	747,442,927	651,138,348
	Mudaraba Term Deposit 36 Months	908,260,575	418,581,047
		130,292,735,281	**130,999,726,543**
12.2 (a)	**Consolidated Mudaraba Term Deposit**		
	Export Import Bank of Bangladesh Limited	130,292,735,281	130,999,726,543
	Add: Bank's subsidiaries	-	-
		130,292,735,281	**130,999,726,543**
	Less: Intragroup transactions	(257,841,537)	(243,024,714)
		130,034,893,744	**130,756,701,829**
12.3	**Other Mudaraba Deposits**		
	Mudaraba Short Notice Deposit	16,119,516,568	13,864,796,310
	Mudaraba Cash Waqf Deposit	35,637,504	24,655,974
	Mudaraba Monthly Savings Scheme	19,289,725,671	14,381,857,963
	Mudaraba Monthly Income Deposit Scheme	3,476,239,503	3,026,712,391
	Mudaraba Monthly Benefit Deposit Scheme	8,663,351,816	10,076,798,269
	Mudaraba Multiplus Savings Scheme	657,309,981	608,296,578
	Mudaraba Education Savings Scheme	3,694,643	3,322,236
	Mudaraba Super Savings Scheme	19,932,737,644	17,335,905,210
	Mudaraba Hajj Deposit	43,965,141	31,523,208
	Mudaraba Denmohor/Marriage Scheme	58,578,102	25,925,420
	EXIM Ziadah	374,373,797	269,960,382
	EXIM Ruhama	618,007,345	436,797,016
	Mudaraba Krishi Monthly Deposit Scheme	15,872,575	3,782,153
	Mudaraba Housing/Entrepreneurship development Scheme	103,200,001	24,738,498
	Total	**69,392,210,291**	**60,115,071,608**
12.3 (a)	**Consolidated Other Mudaraba Deposits**		
	Export Import Bank of Bangladesh Limited	69,392,210,291	60,115,071,608
	Add: Bank's subsidiaries	-	-
		69,392,210,291	**60,115,071,608**
	Less: Intragroup transaction	(59,955,533)	(51,260,343)
		69,332,254,758	**60,063,811,265**
12.4	**Al-Wadeeah Current and Other Deposit Accounts**		
	Al-wadeeah Current Deposits	7,795,519,722	5,198,312,272
	Foreign Currency Account (USD)	1,326,592,774	978,340,302
	Foreign Currency Account (GBP)	23,497,116	2,296,667
	Foreign Currency Account (EURO)	3,177,280	5,435,177
	Sundry Deposit	8,390,862,549	566,323,575
	Security Deposit: LC	1,453,400,089	1,168,122,064
	Security Deposit: Back to Back LC & ABP	9,862,960,192	10,280,744,310
	Security Deposit: Bank Guarantee	266,725,310	255,758,887
	Security Deposit: Inland Bill Purchased (IBP)	21,694,191	33,153,152
	Profit payable on deposit	1,269,409,628	1,574,603,495
		30,413,838,851	**20,063,089,901**

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No.	Particulars	Taka	
		2016	2015
12.4 (a)	**Consolidated Al-Wadeeah Current and Other Deposit Accounts**		
	Export Import Bank of Bangladesh Limited	30,413,838,851	20,063,089,901
	Add: Bank's subsidiaries	-	-
		30,413,838,851	**20,063,089,901**
	Less: Intragroup transaction	(828,865)	(1,152,841)
		30,413,009,986	**20,061,937,060**
12.5	**Bills payable**		
	Pay order	1,813,898,687	1,473,336,262
	Demand draft	14,930,952	13,898,461
		1,828,829,639	**1,487,234,723**
12.5 (a)	**Consolidated bills payable**		
	Export Import Bank of Bangladesh Limited	1,828,829,639	1,487,234,723
	Add: Bank's subsidiaries	1,796,089	1,792,159
		1,830,625,728	**1,489,026,882**
12.6	**Deposits and other accounts**		
	Deposits from banks	7,839,342,158	898,189,211
	Deposits from customers	240,701,101,060	224,166,348,628
		248,540,443,218	**225,064,537,839**
12.7	**Maturity-wise classification of Deposits**		
	From banks		
	i) Re-payable on demand	13,669,643	6,581,282
	With a residual maturity of		
	ii) Re-payable within 1 month	7,825,672,515	891,607,929
	iii) Over 1 month but within 6 months	-	-
	iv) Over 6 months but not more than 1 year	-	-
	v) Over 1 year but not more than 5 years	-	-
	vi) Over 5 years but not more than 10 years	-	-
	vii) More than 10 years	-	-
		7,839,342,158	**898,189,211**
	From other than banks		
	i) Re-payable on demand	33,724,153,471	22,659,690,698
	With a residual maturity of		
	ii) Re-payable within 1 month	44,319,860,713	44,482,102,018
	iii) Over 1 month but within 6 months	83,628,603,542	96,401,762,071
	iv) Over 6 months but not more than 1 year	42,712,997,652	27,978,406,783
	v) Over 1 year but not more than 5 years	25,281,686,451	20,245,610,961
	vi) Over 5 years but not more than 10 years	9,120,523,056	10,557,712,392
	vii) More than 10 years	1,913,276,175	1,841,063,705
		240,701,101,060	**224,166,348,628**
	Total	**248,540,443,218**	**225,064,537,839**

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No.	Particulars	Taka	
		2016	2015
13	**Other liabilities**		
	Provision for classified investments -note-13.1(b.1)	5,509,281,400	4,594,139,416
	Provision for unclassified (standard) investments -note-13.1(a.1)	1,694,506,725	1,203,367,338
	Provision for placement with EIIL- note-13.1(a.2)	11,411,320	11,411,320
	Provision for unclassified SMA investments -note-13.1(a.4)	99,865,517	70,790,741
	Provision for Off balance sheet exposures note-13.1(c)	706,004,584	698,524,850
	Provision for Off-Shore Banking Unit , note-13.1(a.3)	62,116,438	47,694,524
	Profit suspense account (note-13.2)	621,636,126	529,296,770
	Provision for Income tax (note-13.3)	508,513,031	810,170,502
	Provision for deferred taxes (note 13.4)	81,141,437	50,256,000
	Provision for diminution in value of shares (note 13.5)	1,757,428,022	2,294,429,553
	Provision for employees social securities-superannuation fund	1,000,000	2,000,000
	Provision for gratuity (13.6)	588,321,568	458,321,568
	Provision for good borrower (13.7)	2,000,000	-
	Provision for climate risk fund (13.8)	1,000,000	-
	Provision for other assets	84,051,408	629,000
	Provision for audit fees	860,000	750,000
	Zakat fund	718,411	4,623,276
	Accrued expenses payable	12,611,728	13,202,057
	Tax/VAT deducted at source	213,093,761	186,175,669
	Excise duty	135,170,324	107,370,121
	Customs Duty	156,004	-
	Profit payable on Mudaraba Subordinated Bond	57,054,795	65,100,000
	Compensation suspense account (unrealized)	835,753,961	572,116,404
	Compensation suspense account (realized)	67,755,441	44,756,199
	Others	15,852,604	-
		13,067,304,605	**11,765,125,308**
13.1	**Provision for investments including bad and doubtful investments**		
	(a) General Provision		
	Unclassified Investments (a.1)	1,694,506,725	1,203,367,338
	Placement with EIIL (a.2)	11,411,320	11,411,320
	Off-Shore Banking Unit (a.3)	62,116,438	47,694,524
	Special mention account (SMA)- (a.4)	99,865,517	70,790,741
	Sub total	**1,867,900,000**	**1,333,263,923**
	(b) Specific Provision		
	Substandard	27,348,390	88,443,688
	Doubtful	153,529,213	511,126,001
	Bad/loss	5,328,403,797	3,994,569,727
	Sub total	**5,509,281,400**	**4,594,139,416**
	Total provision on investment	**7,377,181,400**	**5,927,403,339**
	(a.1) General provision on unclassified (standard) investments		
	Provision held at the beginning of the year	1,203,367,338	1,065,905,154
	Add: Provision made during the year	491,139,387	137,462,184
	Balance at 31 December	**1,694,506,725**	**1,203,367,338**

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No.	Particulars	Taka	
		2016	2015
	(a.2) General Provision for placement with EIIL		
	Provision held at the beginning of the year	11,411,320	11,411,320
	Add: Provision made during the year	-	-
	Balance at 31 December	**11,411,320**	**11,411,320**
	(a.3) General Provision for OBU		
	Provision held at the beginning of the year	47,694,524	34,009,683
	Provision made for the year	14,421,914	13,684,841
	Balance at 31 December	**62,116,438**	**47,694,524**
	(a.4) Provision for unclassified special mention account (SMA)		
	Provision held at the beginning of the year	70,790,741	57,535,246
	Add: Provision made during the year	29,074,776	13,255,495
	Less: Provision no longer required	-	-
	Balance at 31 December	**99,865,517**	**70,790,741**
	(b.1) Provision for classified investments		
	Balance at 1 January	4,594,139,416	2,438,979,738
	Less: Fully provided Investment written off	(5,741,107)	-
	Less: Waived	(8,342,000)	(38,423,928)
		4,580,056,309	**2,400,555,810**
	Add: Recoveries of amount previously written off	-	1,415,104
	Add: Provision made during the year	929,225,091	2,192,168,502
	Less: Provision no more required for investment realized	-	-
	Net charge in profit and loss account	**929,225,091**	**2,193,583,606**
	Balance at 31 December	**5,509,281,400**	**4,594,139,416**
	(c) General Provision for off balance sheet exposure		
	Provision held at the beginning of the year	698,524,850	656,168,009
	Provision made for the year	7,479,734	42,356,841
	Balance at 31 December	**706,004,584**	**698,524,850**

		Provision for 2016	
		Required	Maintained
13.1.1	**Details of provision for Investment and off balance sheet exposure**		
	i) General provision for un-classified investment		
	Provision for unclassified (standard) investments -note-13.1(a.1)	1,694,506,725	1,694,506,725
	Provision for placement with EIIL- note-13.1(a.2)	11,411,320	11,411,320
	Provision for unclassified SMA investments -note-13.1(a.4)	99,865,517	99,865,517
	Provision for Off-Shore Banking Unit , note-13.1(a.3)	62,116,438	62,116,438
	Total General provision for un-classified investment	**1,867,900,000**	**1,867,900,000**
	ii) Specific provision for investment		
	Substandard	27,348,390	27,348,390
	Doubtful	153,529,213	153,529,213
	Bad/loss	5,328,403,797	5,328,403,797
	Total Specific provision for investment	**5,509,281,400**	**5,509,281,400**
	Total provision for investment (i+ii)	**7,377,181,400**	**7,377,181,400**
	iii) Provision for Off balance sheet exposures	**706,004,584**	**706,004,584**
	Total Provision for Investment and off balance sheet exposure (i+ii+iii)	**8,083,185,984**	**8,083,185,984**

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as at and for the year ended 31 December 2016

No.	Particulars	Taka	
		2016	2015
13.2	**Profit suspense account**		
	Balance at 1 January	529,296,770	404,015,553
	Add: Net amount credited during the year to suspense account	92,339,356	125,281,217
	Less: Net amount recovered during the year	-	-
	Less: Amount written off/waived during the year	-	-
	Balance at 31 December	**621,636,126**	**529,296,770**
13.3	**Income tax Liability**		
	Balance at 1 January	13,511,601,678	11,899,567,442
	Add: Provision for additional tax	279,706,463	166,791,441
	Add: Provision made for the year (note 13.3.1)	1,637,041,010	1,445,242,795
	Less: Settlement of tax liabilities for the years	-	-
	Balance at 31 December (a)	**15,428,349,151**	**13,511,601,678**
	Advance Tax		
	Balance at 1 January	12,701,431,176	11,339,222,314
	Add: Payment made during the year	2,218,404,944	1,362,208,862
	Less: Settlement of tax liabilities for the years	-	-
	Balance at 31 December (b)	**14,919,836,120**	**12,701,431,176**
	Net Balance at 31 December (a-b)	**508,513,031**	**810,170,502**
13.3.1	**Provision for Current Tax made during the year**		
	Income tax @ 40% on estimated taxable profit (From A)	1,564,556,393	1,396,922,276
	Add: Tax on dividend income @ 20%	70,031,308	46,051,327
	Add: Tax on capital gain @10%	2,453,309	2,269,192
	Add: Excess profit tax	-	-
	Estimated provision required as at 31 December	**1,637,041,010**	**1,445,242,795**
	A. Computation of Taxable Profit		
	Profit before tax	4,345,499,436	3,757,982,604
	Less: Gain on share (Capital gain)	(24,533,085)	(22,691,922)
	Less: Cash dividend	(350,156,538)	(230,256,637)
	Less: Nominal value of bonus share	(59,418,830)	(12,728,356)
	Estimated Taxable Profit for the year (A)	**3,911,390,983**	**3,492,305,689**
	Provision for Tax made during the year		
	Current tax	1,637,041,010	1,445,242,795
	Additional tax	279,706,463	120,000,000
		1,916,747,473	**1,565,242,795**

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Tax Status of the Bank:

Accounting Year	Assessment Year	Status
1999	2000 - 2001	Honourable High Court Division has issued order in favour of the Bank, but assessment yet to be completed.
2000	2001 - 2002	Honourable High Court Division has issued order in favour of the Bank, but assessment yet to be completed.
2001	2002 - 2003	Honourable High Court Division has issued order in favour of the Bank, but assessment yet to be completed.
2002	2003 - 2004	Completed.
2003	2004 - 2005	Reference case has been filed to the honourable High Court Division.
2004	2005 - 2006	Completed.
2005	2006 - 2007	Completed.
2006	2007 - 2008	Completed.
2007	2008 - 2009	Completed.
2008	2009 - 2010	Reference case has been filed to the honourable High Court Division.
2009	2010 - 2011	Completed.
2010	2011 - 2012	Tribunal Order has been received.
2011	2012 - 2013	Tribunal Order has been received.
2012	2013 - 2014	Appealed before the Taxes Appellate Tribunal.
2013	2014 - 2015	Appealed before the Commissioner of Taxes (Appeal).
2014	2015 - 2016	Tax return filed but assessment is yet to be completed.
2015	2016 - 2017	Tax return filed but assessment is yet to be completed.

No.	Particulars	Taka	
		2016	2015
13.3.1 (a)	**Consolidated Provision for Current Tax made during the year**		
	Export Import Bank of Bangladesh Limited	1,916,747,473	1,565,242,795
	Add: Bank's subsidiaries	11,079,690	12,524,538
		1,927,827,163	**1,577,767,333**
13.3 (a)	**Consolidated Income tax Liability**		
	Export Import Bank of Bangladesh Limited	508,513,031	810,170,502
	Add: Bank's subsidiaries	7,134,681	8,736,337
		515,647,712	**818,906,839**
13.4	**Deferred tax liability/(Assets)**		
	Balance at 1 January	50,256,000	50,256,000
	Transfer (to)/from Profit & loss account	30,885,437	-
	Balance at 31 December	**81,141,437**	**50,256,000**

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No.	Particulars	Taka	
		2016	2015
13.5	**Provision for diminution in value of shares**		
	Balance at 1 January	2,294,429,553	2,102,855,213
	Provision made/(reversed) during the year	(537,001,531)	191,574,340
	Balance at 31 December*	**1,757,428,022**	**2,294,429,553**
	*Provision required for diminution in value of Investment in shares stood at Tk. 1,757,428,022/- at 31 December 2016. The accumulated balance of provision stood Tk. 2,294,429,553 up to the year 2015 excess provision of Tk. 537,001,531 has been released through profit and loss account during the year.		
13.5 (a)	**Consolidated Provision for diminution in value of shares**		
	Export Import Bank of Bangladesh Limited	1,757,428,022	2,294,429,553
	Add: Bank's subsidiaries	92,415,771	107,415,771
		1,849,843,793	**2,401,845,324**
13.6	**Provision for Gratuity**		
	Balance at 1 January	458,321,568	328,321,568
	Less: Disbursed during the year	(62,154,601)	(44,177,615)
	Add: Provision made during the year (Note 13.6.1)	192,154,601	174,177,615
	Balance at 31 December	**588,321,568**	**458,321,568**
13.6.1	No actuarial valuation was done by the Bank as at 31 December 2016. As per Bangladesh Bank letter No. DBI-4/42(6)/2015-532 dated 19 March 2015 the bank is required to maintain a provision of Tk. 150,000,000 for the year ended 31 December 2014 and Tk. 130,000,000 per year for the next 11 years. The bank has complied the instruction of Bangladesh Bank letter and maintained a provision of Tk. 192,154,601/- during the year 2016.		
13.7	**Provision for good borrower**		
	Balance at 1 January	-	-
	Provision made during the year	2,000,000	-
	Balance at 31 December	**2,000,000**	**-**
13.8	**Provision for climate risk fund**		
	Balance at 1 January	-	-
	Provision made during the year	1,000,000	-
	Balance at 31 December	**1,000,000**	**-**
13 (a)	**Consolidated other liabilities**		
	Export Import Bank of Bangladesh Limited	13,067,304,605	11,765,125,308
	Add: Bank's subsidiaries	875,245,240	964,142,647
		13,942,549,845	**12,729,267,955**
14	**Share Capital**		
14.1	**Authorized Capital**		
	2,000,000,000 ordinary shares of Tk.10/- each	**20,000,000,000**	**20,000,000,000**
	The Bank raised its authorized capital from Tk.10,000,000,000 to Tk.20,000,000,000 in its 8th Extra-ordinary General meeting held on 28 July 2011.		

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No.	Particulars	Taka	
		2016	2015
14.2	**Paid up capital**		
	1,412,251,068 ordinary shares of Tk.10/- each (1,283,864,608 ordinary shares of Tk.10/- each)	14,122,510,680	12,838,646,080
	128,386,460 ordinary shares of Tk.10/- each) issued as bonus share during 2015 for the year 2014.	-	1,283,864,600
		14,122,510,680	**14,122,510,680**

14.2.1 Initial public offer (IPO) & rights share

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.

14.2.1.1 History of paid up capital

Year	Particulars	Number of shares	Capital (Taka)	Cumulative
1999	Opening/Sponsors Capital	2,250,000	225,000,000	225,000,000
2000	No Stock Dividend	-	-	225,000,000
2001	12.50% Stock Dividend	281,250	28,125,000	253,125,000
2002	24% Stock Dividend	607,500	60,750,000	313,875,000
2003	No Stock Dividend	-	-	313,875,000
2004	Initial Public Offer (IPO)	3,138,750	313,875,000	627,750,000
	40% Stock Dividend	2,511,000	251,100,000	878,850,000
2005	30% Stock Dividend	2,636,550	263,655,000	1,142,505,000
2006	Right Issue @ 1:2	5,712,525	571,252,500	1,713,757,500
	25% Stock Dividend	4,284,393	428,439,300	2,142,196,800
2007	25% Stock Dividend	5,355,492	535,549,200	2,677,746,000
2008	26% Stock Dividend	6,962,139	696,213,900	3,373,959,900
2009	35% Stock Dividend	118,088,596	1,180,885,960	4,554,845,860
2010	Right Issue @ 1:2	227,742,293	2,277,422,930	6,832,268,790
	35% Stock Dividend	239,129,407	2,391,294,070	9,223,562,860
2011	14% Stock Dividend	129,129,880	1,291,298,800	10,514,861,660
2012	10% Stock Dividend	105,148,616	1,051,486,160	11,566,347,820
2013	11% Stock Dividend	127,229,826	1,272,298,260	12,838,646,080
2014	10% Stock Dividend	128,386,460	1,283,864,600	14,122,510,680
2015	No Stock Dividend	-	-	14,122,510,680

14.2.2 a) The Paid up Capital of the Bank is Tk.14,122,510,680/- divided into 1,412,251,068 ordinary shares of Tk.10/- each fully subscribed by:

Particulars	2016			2015
	No. of Shares	% of total	Amount (Taka)	Amount (Taka)
i) Promoters/Sponsors	510,501,825	36.15%	5,105,018,250	6,264,219,930
ii) General Public & Others	901,749,243	63.85%	9,017,492,430	7,858,290,750
iii) GOB	-	-	-	-
Grand total (i+ii+iii)	**1,412,251,068**	**100.00%**	**14,122,510,680**	**14,122,510,680**

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b) Percentage of shareholdings as at 31 December 2016	No. of shares	% of holdings
Sponsors/Directors	604,844,247	42.83%
Corporate bodies - Local	299,697,703	21.22%
Corporate bodies - Foreign	17,770,394	1.26%
Foreign individuals	-	0.00%
Non-resident Bangladeshi	13,414,381	0.95%
General public	476,524,343	33.74%
	1,412,251,068	**100.00%**

c) Range-wise shareholdings as at 31 December 2016 are as follows:

Range of holding of shares	No. of share holders	No. of shares	% of holding of shares
Less than 500	44,016	6,675,110	0.47%
500 to 5,000	39,242	70,350,885	4.98%
5,001 to 10,000	5,702	41,039,530	2.91%
10,001 to 20,000	4,186	54,614,118	3.87%
20,001 to 30,000	991	24,168,668	1.71%
30,001 to 40,000	442	15,262,588	1.08%
40,001 to 50,000	308	14,201,408	1.01%
50,001 to 100,000	519	37,217,381	2.64%
100,001 to 1,000,000	508	136,905,306	9.69%
Over 1,000,000	122	1,011,816,074	71.65%
	96,036	**1,412,251,068**	**100.00%**

No.	Particulars	Taka	
		2016	2015
14.3	**Capital to Risk-weighted Asset Ratio (as per Basel III)**		
	Total assets of the bank	290,645,946,055	264,653,527,547
	Total risk weighted assets(As per Basel III)	251,256,644,903	233,523,883,479
	A. Required Capital	**26,696,018,521**	**23,352,388,348**
	(10.625% of risk weighted assets including Capital Conservation Buffer (CCB) as per RBCA guidelines in line with Basel III)		
	B. Regulatory Capital/Equity-Solo:		
	1) Tier -1 Capital (Going-Concern Capital)		
	a) Common Equity Tier 1	24,024,051,668	23,022,680,940
	b) Additional Tier 1	-	-
	2) Tier-2 Capital (Gone-Concern Capital)	5,694,236,084	5,358,897,439
	Regulatory Capital/ Equity (1+2)	**29,718,287,752**	**28,381,578,379**
	Surplus/(deficit) Capital (B-A)	**3,022,269,231**	**5,029,190,031**

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No.	Particulars	Taka	
		2016	2015
	B.(1).(a). Common Equity Tier - 1 (Going-Concern Capital)		
	Fully Paid up Capital	14,122,510,680	14,122,510,680
	Non-repayable Share Premium Account	-	-
	Statutory Reserve	7,846,410,778	6,869,910,585
	General Reserve	-	-
	Retained Earnings	2,438,730,108	2,175,063,525
	Dividend Equalization Reserve	62,775,000	62,775,000
	Minority Interest in Subsidiaries	-	-
	Others (If any items approved by Bangladesh Bank)	-	-
	Sub Total (i)	**24,470,426,566**	**23,230,259,790**
	Regulatory Adjustment		
	Shortfall in provisions required against non performing investments (NPIs)	-	-
	Shortfall in provisions required against investment in shares	-	-
	Goodwill and all other Intangible Assets	-	-
	Deferred tax assets (DTA)	-	-
	Defined benefit pension fund assets	446,374,898	207,578,850
	Investment in own CET-1 Instruments/Shares	-	-
	Reciprocal Crossholdings in the CET-1 Capital of Banking, Financial and Insurance Entities	-	-
	Any investment exceeding the approved limit u/s 26ka(1) of Bank Co. Act 1991 (50% of Investment)	-	-
	Investments in Subsidiaries which are not consolidated (50% of Investments)	-	-
	Others (If any)	-	-
	Sub Total (ii)	**446,374,898**	**207,578,850**
	Total Common Equity Tier - 1 Capital (i-ii)	**24,024,051,668**	**23,022,680,940**
	B.(1).(b). Additional Tier-1 Capital		
	Non-cumulative irredeemable preference shares	-	-
	Instrument issued by the banks that meet the qualifying criteria for AT-1	-	-
	Minority Interest i.e. AT-1 issued by consolidated subsidiaries to third parties	-	-
	Others (If any items approved by Bangladesh Bank)	-	-
	Sub Total (i)	**-**	**-**
	Regulatory Adjustment		
	Investment in own AT-1 Instrument/Shares	-	-
	Reciprocal Crossholdings in the AT-1 Capital of Banking, Financial and Insurance Entities	-	-
	Others (If any)	-	-
	Sub Total (ii)	**-**	**-**
	Total Additional Tier-1 Capital Available (i-ii)	**-**	**-**
	Maximum Limit of Additional Tier-1 Capital		
	(AT-1 Capital can be maximum up to 1.5% of the total RWA or 33.33% of CET-1, whichever is higher)	**8,007,216,421**	**7,673,459,557**

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Notes to the Financial Statements

as at and for the year ended 31 December 2016

No.	Particulars	Taka	
		2016	2015
	Excess Amount over Maximum Limit of AT-1	-	-
	Total Admissible Additional Tier-1 Capital	-	-
	Total Tier -1 Capital (Going-Concern Capital)	**24,024,051,668**	**23,022,680,940**
	B.(2). Tier-2 Capital (Gone-Concern Capital)		
	General provision (Investment & Off Balance Sheet)	2,573,904,584	2,031,788,773
	All Other Preference Shares	-	-
	Subordinated debt/instruments issued by the banks that meet the qualifying criteria for Tier 2 capital	2,500,000,000	2,500,000,000
	Minority Interest i.e. Tier-2 issued by the consolidated subsidiaries to third parties	-	-
	Revaluation Reserves (50% of Fixed Assets and Securities & 10% Equities)	1,033,885,833	1,033,885,833
	Other (If any)	-	-
	Sub Total (i)	**6,107,790,417**	**5,565,674,606**
	Regulatory Adjustment:		
	Revaluation Reserves for Fixed Assets, Securities & Equity Securities	413,554,333	206,777,167
	Investment in own Tier-2 Instruments or Shares	-	
	Reciprocal Crossholdings in the Tier-2 Capital of Banking, Financial and Insurance Entities	-	
	Any investment exceeding the approved limit u/s 26ka(1) of Bank Co. Act 1991 (50% of Investment)	-	-
	Investments in Subsidiaries which are not consolidated (50% of Investments)	-	-
	Others (If any)	-	-
	Sub Total (ii)	**413,554,333**	**206,777,167**
	Total Tier-2 Capital Available (i-ii)	**5,694,236,084**	**5,358,897,439**
	Maximum Limit of Tier-2 Capital (Tier-2 Capital can be maximum up to 4.0% of the total RWA or 88.89% of CET-1, whichever is higher)	**21,354,979,528**	**20,464,861,088**
	Excess Amount over Maximum Limit of Tier-2	-	-
	Total Admissible Tier-2 Capital	**5,694,236,084**	**5,358,897,439**
	Capital to Risk-weighted Asset Ratio	**11.83%**	**12.15%**

Capital requirement	Required for 2016	Held	Held
Tire-1			
Minimum CET-1+CCB*	5.125%	9.56%	9.86%
Maximum AT-1	1.500%	0.00%	0.00%
Maximum Tier - 2	4.000%	2.27%	2.29%
Total	**10.625%**	**11.83%**	**12.15%**

*CCB = Capital Conservation Buffer = .625%

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Notes to the Financial Statements

as at and for the year ended 31 December 2016

No.	Particulars	Taka	
		2016	2015
	C. Breakdown of gross Risk-Weighted Assets (RWA) in the various categories of risk exposures		
	i) Credit Risk:	**225,732,371,004**	**208,251,719,210**
	On Balance Sheet items	201,417,559,456	184,156,152,031
	Off Balance Sheet items	24,314,811,548	24,095,567,179
	ii) Market Risk	**9,017,887,446**	**10,285,537,810**
	iii) Operational Risk	**16,506,386,453**	**14,986,626,459**
	Total (i+ii+iii)	**251,256,644,903**	**233,523,883,479**
14.3 (a)	**Consolidated Capital to Risk-weighted Asset Ratio (as per Basel III)**		
	Total assets of the bank	291,133,912,333	265,148,415,926
	Total risk weighted assets(As per Basel III)	252,005,985,359	234,174,261,384
	A. Required capital	**26,775,635,944**	**23,417,426,138**
	(10.625% of risk weighted assets including Capital Conservation Buffer (CCB) as per RBCA guidelines in line with Basel III)		
	B. Regulatory Capital/Equity-Consolidated:		
	1) Tier -1 Capital (Going-Concern Capital)		
	a) Common Equity Tier 1	23,967,461,038	22,836,491,574
	b) Additional Tier 1	-	-
	2) Tier-2 Capital (Gone-Concern Capital)	5,694,236,084	5,358,897,439
	Regulatory Capital/Equity (1+2)	**29,661,697,122**	**28,195,389,013**
	Surplus/(deficit) Capital (B-A)	**2,886,061,178**	**4,777,962,875**
	B.(1).(a). Common Equity Tier - 1 (Going-Concern Capital)		
	Fully Paid up Capital	14,122,510,680	14,122,510,680
	Non-repayable Share Premium Account	-	-
	Statutory Reserve	7,846,410,778	6,869,910,585
	General Reserve	-	-
	Retained Earnings	2,382,048,616	2,002,846,021
	Dividend Equalization Reserve	62,775,000	62,775,000
	Minority Interest in Subsidiaries	90,862	80,402
	Others (If any items approved by Bangladesh Bank)	-	-
	Sub Total (i)	**24,413,835,936**	**23,058,122,688**
	Regulatory Adjustment		
	Shortfall in provisions required against non performing investments (NPIs)	-	-
	Shortfall in provisions required against investment in shares	-	14,052,264
	Goodwill and all other Intangible Assets	-	-
	Deferred tax assets (DTA)	-	-
	Defined benefit pension fund assets	446,374,898	207,578,850
	Investment in own CET-1 Instruments/Shares	-	-
	Reciprocal Crossholdings in the CET-1 Capital of Banking, Financial and Insurance Entities	-	-
	Any investment exceeding the approved limit u/s 26ka(1) of Bank Co. Act 1991 (50% of Investment)	-	-
	Investments in Subsidiaries which are not consolidated (50% of Investments)	-	-
	Others (If any)	-	-
	Sub Total (ii)	**446,374,898**	**221,631,114**
	Total Common Equity Tier - 1 Capital (i-ii)	**23,967,461,038**	**22,836,491,574**

Notes to the Financial Statements

as at and for the year ended 31 December 2016

No.	Particulars	Taka	
		2016	2015
	B.(1).(b). Additional Tier-1 Capital		
	Non-cumulative irredeemable preference shares	-	-
	Instrument issued by the banks that meet the qualifying criteria for AT-1	-	-
	Minority Interest i.e. AT-1 issued by consolidated subsidiaries to third parties	-	-
	Others (If any items approved by Bangladesh Bank)	-	-
	Sub Total (i)	**-**	**-**
	Regulatory Adjustment		
	Investment in own AT-1 Instrument/Share	-	-
	Reciprocal Crossholdings in the AT-1 Capital of Banking, Financial and Insurance Entities	-	-
	Others (If any)	-	-
	Sub Total (ii)	**-**	**-**
	Total Additional Tier-1 Capital Available (i-ii)	**-**	**-**
	Maximum Limit of Additional Tier-1 Capital		
	(AT-1 Capital can be maximum up to 1.5% of the total RWA or 33.33% of CET-1, whichever is higher)	**7,988,354,764**	**7,611,402,642**
	Excess Amount over Maximum Limit of AT-1	**-**	**-**
	Total Admissible Additional Tier-1 Capital	**-**	**-**
	Total Tier -1 Capital (Going-Concern Capital)	**23,967,461,038**	**22,836,491,574**
	B.(2). Tier-2 Capital (Gone-Concern Capital)		
	General provision	2,573,904,584	2,031,788,773
	All Other Preference Shares	-	-
	Subordinated debt/instruments issued by the banks that meet the qualifying criteria for Tier 2 capital	2,500,000,000	2,500,000,000
	Minority Interest i.e. Tier-2 issued by the consolidated subsidiaries to third parties	-	-
	Revaluation Reserves (50% of Fixed Assets and Securities & 10% Equities)	1,033,885,833	1,033,885,833
	Others (If any)	-	-
	Sub Total (i)	**6,107,790,417**	**5,565,674,606**
	Regulatory Adjustment:		
	Revaluation Reserves for Fixed Assets, Securities & Equity Securities	413,554,333	206,777,167
	Investment in own Tier-2 Instruments or Shares	-	-
	Reciprocal Crossholdings in the Tier-2 Capital of Banking, Financial and Insurance Entities	-	-
	Any investment exceeding the approved limit u/s 26ka(1) of Bank Co. Act 1991 (50% of Investment)	-	-
	Investments in Subsidiaries which are not consolidated (50% of Investments)	-	-
	Others (If any)	-	-
	Sub Total (ii)	**413,554,333**	**206,777,167**
	Total Tier-2 Capital Available	**5,694,236,084**	**5,358,897,439**

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Notes to the Financial Statements

as at and for the year ended 31 December 2016

No.	Particulars	Taka	
		2016	2015
	Maximum Limit of Tier-2 Capital (Tier-2 Capital can be maximum up to 4.0% of the total RWA or 88.89% of CET-1, whichever is higher)	**21,304,676,117**	**20,299,357,360**
	Excess Amount over Maximum Limit of Tier-2	**-**	**-**
	Total Admissible Tier-2 Capital	**5,694,236,084**	**5,358,897,439**
	Capital to Risk-weighted Asset Ratio	**11.77%**	**12.04%**

Capital requirement	Required for 2016	Held	Held
Tire-1			
Minimum CET-1+CCB*	5.125%	9.51%	9.75%
Maximum AT-1	1.500%	0.00%	0.00%
Maximum Tier - 2	4.000%	2.26%	2.29%
Total	**10.625%**	**11.77%**	**12.04%**

*CCB = Capital Conservation Buffer = .625%

	C. Breakdown of gross Risk-Weighted Assets (RWA) in the various categories of risk exposures		
	i) Credit Risk:	**225,709,283,118**	**208,243,091,760**
	On Balance Sheet items	201,394,471,569	184,147,524,581
	Off Balance Sheet items	24,314,811,549	24,095,567,179
	ii) Market Risk	**9,689,641,874**	**10,817,470,745**
	iii) Operational Risk	**16,607,060,367**	**15,113,698,879**
	Total (i+ii+iii)	**252,005,985,359**	**234,174,261,384**
15	**Statutory reserve**		
	Balance at 1 January	6,869,910,585	6,118,314,064
	Addition during the year	976,500,193	751,596,521
	Balance at 31 December	**7,846,410,778**	**6,869,910,585**
16	**Other reserves**		
	a) General Reserve		
	Balance at 1 January	-	-
	Addition/(adjustment) made this year	-	-
	Sub total (i)	**-**	**-**
	b) Dividend equalization Account		
	Balance at 1 January	62,775,000	62,775,000
	Addition/(adjustment) made this year	-	-
	Sub total (ii)	**62,775,000**	**62,775,000**

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Notes to the Financial Statements

as at and for the year ended 31 December 2016

No.	Particulars	Taka	
		2016	2015
	c) Asset Revaluation Reserves		
	Balance at 1 January	2,067,771,666	2,067,771,666
	Addition/(Adjustment) during the year	-	-
	Sub total (iii)	**2,067,771,666**	**2,067,771,666**
	Grand total (i+ii+iii)	**2,130,546,666**	**2,130,546,666**
17	**Foreign currency translation adjustment**		
	Revaluation gain/(loss) on Investment (17.1)	-	-
	Foreign currency translation gain/(loss)	-	-
		-	-
17 (a)	**Consolidated Foreign currency translation adjustment**		
	Consolidated Revaluation gain/(loss) on Investment 17.1 (a)	(13,701,552)	(5,925,266)
	Foreign currency translation gain/(loss)	(156,934)	2,453,839
	(13,858,486)	**(3,471,427)**	
17.1	**Revaluation gain/(loss) on investment**		
	Balance at 1 January	-	-
	Addition/(Adjustment) during the year	-	-
	Balance at 31 December	**-**	**-**
17.1 (a)	**Consolidated revaluation gain/(loss) on investment**		
	Export Import Bank of Bangladesh Limited	-	-
	Add: Bank's subsidiaries	(13,701,552)	(5,925,266)
	Balance at 31 December	**(13,701,552)**	**(5,925,266)**
18	**Retained earnings**		
	Balance brought forward	2,175,063,525	2,017,784,837
	Add: Profit for the year	2,934,868,057	2,192,739,809
	Less: Transfer to statutory reserve	(976,500,193)	(751,596,521)
	Less: Cash dividend	(1,694,701,281)	-
	Less: Stock dividend	-	(1,283,864,600)
	Balance carried forward	**2,438,730,108**	**2,175,063,525**
18(a)	**Consolidated retained earnings**		
	Export Import Bank of Bangladesh Limited	2,438,730,108	2,175,063,525
	Add: Bank's subsidiaries	(149,916,051)	(262,841,290)
	Foreign currency translation gain/(loss)	156,934	(2,453,839)
	Elimination of impairment loss on investment in subsidiary	93,077,625	93,077,625
	Balance carried forward	**2,382,048,616**	**2,002,846,021**

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as at and for the year ended 31 December 2016

No.	Particulars	Taka	
		2016	2015
18(a1)	**Consolidated Retained earnings brought forward**		
	Opening Balance (Note 18(a))	2,002,846,021	1,884,047,017
	Foreign currency translation gain/(loss)	10,650,383	67,704,243
	Retained earning brought forward	**2,013,496,404**	**1,951,751,260**
19	**Minority interest**		
	Share Capital	1,000,000,000	1,000,000,000
	Retained earnings-EXIM Islami Investment Limited (EIIL)	(91,382,465)	(195,979,634)
		908,617,535	**804,020,366**
	Minority interest	**90,862**	**80,402**
20	**Contingent liabilities and commitments**		
	Acceptance and endorsement (20.1)	34,155,382,601	37,958,537,494
	Letters of guarantee (20.2)	4,704,818,180	3,878,124,923
	Irrevocable letters of credit (20.3)	26,756,327,638	24,819,040,252
	Bills for collection (20.4)	4,983,930,004	3,196,782,335
	Other contingent liabilities (20.5)	-	-
	Total Contingent Liabilities	**70,600,458,423**	**69,852,485,004**
	Other commitments	-	-
	Total Contingent Liabilities and commitments	**70,600,458,423**	**69,852,485,004**
20.1	**Accepted bills for payment**		
	Cash Deferred	15,906,755,032	19,137,015,599
	Back to Back	18,248,627,569	18,821,521,895
		34,155,382,601	**37,958,537,494**
20.2	**Letters of guarantee**		
	a) Claims against the Bank which is not acknowledged as debt	-	-
	b) Money for which the Bank is contingently liable in respect of guarantees given favouring:		
	i) Directors	-	-
	ii) Government	-	-
	iii) Bank and other financial institutions	-	-
	iv) Others	4,704,818,180	3,878,124,923
		4,704,818,180	**3,878,124,923**
20.3	**Irrevocable letters of credit (Including Back to Back Bills)**		
	Letter of credit (cash)	14,334,134,425	12,053,473,670
	Letter of credit (EDF)	855,338,991	916,744,967
	Letter of credit (back to back)	11,566,854,222	11,848,821,615
		26,756,327,638	**24,819,040,252**

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Notes to the Financial Statements

as at and for the year ended 31 December 2016

No.	Particulars	Taka	
		2016	2015
20.4	**Bills for collection**		
	Outward bills for collection	730,000	5,950
	Local documentary bills for collection	2,769,318,597	1,653,367,249
	Foreign documentary bills for collection	2,213,881,407	1,543,409,136
		4,983,930,004	**3,196,782,335**
20.5	**Other contingent liabilities**		
	Others	-	-
		-	-
	Total Contingent Liabilities and Commitments	**70,600,458,423**	**69,852,485,004**
21	**Litigation filed by the Bank**		
	Motijheel branch	1,795,089,042	1,091,649,723
	Panthapath branch	333,866,284	323,364,284
	Agrabad branch	1,552,571,628	721,337,629
	Khatungonj branch	117,537,043	74,991,896
	Gazipur Chowrasta branch	4,377,549	4,377,549
	Imamgonj branch	165,847,736	113,083,736
	Gulshan branch	582,469,461	530,256,461
	Rajuk Avenue branch	1,740,580,460	1,417,101,460
	Nawabpur branch	1,084,151,586	1,030,336,540
	Jubilee Road branch	628,055,997	62,735,997
	Narayangonj branch	115,494,809	115,494,809
	Mirpur branch	130,789,631	83,652,631
	Chowmuhani branch	5,681,611	5,681,611
	Uttara branch	52,467,826	52,467,826
	Malibagh branch	96,144,204	96,144,204
	Karwanbazar branch	319,504,421	68,510,421
	HO Corporate branch	769,536,468	769,536,468
	Moulvibazar branch	56,477,069	56,477,069
	Rajshahi branch	50,376,711	42,329,711
	Bogra branch	537,337,698	493,259,698
	Elephant Road branch	70,667,876	41,920,623
	Nobigonj branch	16,493,000	16,493,000
	Rangpur branch	167,096,508	53,451,508
	Dinajpur branch	16,299,052	995,000
	Goalabazar branch	534,650	534,650
	Kushtia branch	2,541,000	-
	Pahartali branch	159,479,000	-
	Khulna branch	2,696,000	-
	New Eskaton branch	130,922,000	-
	Savar Bazar branch	101,641,671	-
	Ashuganj branch	9,834,000	-
	Dhopadighirpar branch	76,211,000	-
	Jessore branch	3,475,619	-
	Laksham branch	9,176,000	-
	Beanibazar branch	5,106,000	-
		10,910,530,610	**7,266,184,504**

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Notes to the Financial Statements

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No.	Particulars	Taka	
		2016	2015
22	**Income statement**		
	Income (note-22.1)	25,898,193,537	27,116,240,039
	Expenses (note-22.2)	19,994,930,791	20,767,670,232
		5,903,262,746	**6,348,569,807**
22(a)	**Consolidated Income statement**		
	Export Import Bank of Bangladesh Limited	5,903,262,746	6,348,569,807
	Add: Bank's subsidiaries	45,975,779	38,378,287
		5,949,238,525	**6,386,948,094**
22.1	**Income**		
	Profit, discount and similar income	22,919,150,996	24,168,839,529
	Dividend income	413,859,221	242,984,993
	Fee, commission and brokerage	1,055,125,790	1,195,823,488
	Gains less losses arising from dealing securities	-	-
	Gains less losses arising from investment securities	24,533,085	22,691,922
	Gains less losses arising from dealing in foreign currencies	750,055,206	774,184,955
	Income from non-banking assets	-	-
	Other operating income	735,469,239	711,715,152
	Profit less losses on profit rate changes	-	-
		25,898,193,537	**27,116,240,039**
22.2	**Expenses**		
	Profit, fee and commission	14,979,083,709	16,266,684,864
	Losses on investments	-	-
	Administrative expenses	3,641,406,275	3,342,808,701
	Other operating expenses	1,177,062,050	961,065,017
	Depreciation on banking assets	197,378,757	197,111,650
		19,994,930,791	**20,767,670,232**
23	**Investment income**		
23.1	**i) Income from General Investment**		
	Bai-Muazzal	10,393,448,403	10,579,126,780
	Bai-Murabaha	2,820,912,009	3,378,934,317
	Bai-Salam	721,269,093	748,750,661
	Izara bill baia	8,481,782,455	8,846,450,896
	Musharaka	241,094,825	333,275,992
	Foreign Bill Negotiation	49,665,004	123,732,432
	Sub Total (i)	**22,708,171,789**	**24,010,271,078**
	Less: Waiver of profit on Investment	(5,431,450)	(59,355,353)
		22,702,740,339	**23,950,915,725**
	ii) Profit on Deposit with other Islamic Banks		
	In Bangladesh	122,632,871	167,992,730
	Outside Bangladesh	-	-
	Sub Total (ii)	**122,632,871**	**167,992,730**

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Notes to the Financial Statements

as at and for the year ended 31 December 2016

No.	Particulars	Taka 2016	Taka 2015
	iii) Profit on Placement with Banks & other financial institutions		
	Profit on Islamic Refinance Fund	1,761,059	1,804,028
		1,761,059	**1,804,028**
	Grand Total (i+ii+iii)	**22,827,134,269**	**24,120,712,483**
23.2	**Investment income derived from the fund deployed by :**		
	i) Mudaraba Deposits	18,569,873,728	19,549,837,467
	ii) Other deposits/Fund	4,257,260,541	4,570,875,016
		22,827,134,269	**24,120,712,483**
23(a)	**Consolidated Investment income**		
	Export Import Bank of Bangladesh Limited	22,827,134,269	24,120,712,483
	Add: Bank's subsidiaries	26,631,509	31,573,169
	Less: Intergroup transactions	(17,957,338)	(23,478,329)
		22,835,808,440	**24,128,807,323**
24	**Profit paid on deposits, borrowings etc.**		
	Profit on deposits (note 24.1)	14,749,112,380	16,056,648,091
	Profit on borrowings	229,968,494	210,031,508
		14,979,080,874	**16,266,679,599**
24.1	**Profit paid on deposits**		
	Mudaraba savings deposits	504,498,914	452,126,997
	Mudaraba short notice deposits	427,755,329	314,514,943
	Mudaraba term deposits	8,720,026,354	11,060,031,378
	Mudaraba deposit under scheme	5,092,998,297	4,227,484,386
	Mudaraba Cash Waqf deposits	3,833,486	2,490,387
		14,749,112,380	**16,056,648,091**
24(a)	**Consolidated Profit paid on deposits, borrowings etc.**		
	Export Import Bank of Bangladesh Limited	14,979,080,874	16,266,679,599
	Add: Bank's subsidiaries	-	-
	Less: Intergroup transactions	(17,957,338)	(23,478,329)
		14,961,123,536	**16,243,201,270**
25	**Income from investment in shares/securities**		
	i) Inside Bangladesh		
	Profit on Bangladesh Government Islamic Investment Bond (BGIIB)	39,372,891	33,327,046
	Central Depository Bangladesh Limited (CDBL):		
	Cash Dividend on shares	4,283,853	-
	Others:		
	Cash Dividend on shares	350,156,538	230,256,637
	Nominal value of bonus shares received	59,418,830	12,728,356
	Profit On Mudaraba Bond	52,643,836	14,800,000
	Sub Total (i)	**505,875,948**	**291,112,039**
	ii) Out side Bangladesh	-	-
	Grand Total (i+ii)	**505,875,948**	**291,112,039**

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Notes to the Financial Statements

as at and for the year ended 31 December 2016

No.	Particulars	Taka 2016	Taka 2015
25(a)	**Consolidated income from investment in shares/securities**		
	Export Import Bank of Bangladesh Limited	505,875,948	291,112,039
	Add: Bank's subsidiaries	10,797,308	7,202,262
		516,673,256	**298,314,301**
26	**Commission, exchange and brokerage**		
	Commission (note 26.1)	1,055,125,790	1,195,823,488
	Exchange gain (note 26.2)	750,055,206	774,184,955
	Brokerage Income	-	-
		1,805,180,996	**1,970,008,443**
26.1	**Commission**		
	Commission on L/Cs	544,508,967	624,696,323
	Commission on L/Gs	84,683,033	66,651,677
	Commission on bills purchased	9,974,126	12,758,075
	Commission on accepted bills	279,782,882	358,107,597
	Commission on OBC, IBC etc.	1,378,395	858,161
	Commission on PO, DD, TT & Remittance	11,616,103	15,810,948
	Other commission	123,182,284	116,940,707
		1,055,125,790	**1,195,823,488**
26.2	**Exchange gain**		
	Exchange gain	750,055,206	774,184,955
	Less: Exchange loss	-	-
	Net Exchange Gain	**750,055,206**	**774,184,955**
		-	-
26(a)	**Consolidated Commission, exchange and brokerage**		
	Export Import Bank of Bangladesh Limited	1,805,180,996	1,970,008,443
	Add: Bank's subsidiaries	22,626,225	23,785,316
		1,827,807,221	**1,993,793,759**
27	**Other operating income**		
	Rent on locker	2,328,670	2,260,450
	Postage charge recovered	68,270	52,142
	Telephone/Telex/SWIFT/Fax etc. charge recovered	110,560,679	103,575,807
	Courier service charge recovered	44,451,882	43,531,356
	Service and other charges	306,840,775	306,460,632
	Rent recovered-property and godown	11,005,889	11,553,242
	Gain on sale of fixed assets	10,441,083	4,311,775
	Income from Islamic Credit card	17,995,107	11,323,508
	Others	231,776,884	228,646,240
		735,469,239	**711,715,152**
27(a)	**Consolidated Other operating income**		
	Export Import Bank of Bangladesh Limited	735,469,239	711,715,152
	Add: Bank's subsidiaries	2,028,954	-
		737,498,193	**711,715,152**

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Notes to the Financial Statements

as at and for the year ended 31 December 2016

No.	Particulars	Taka 2016	Taka 2015
28	**Salary & allowances**		
	Basic salary	1,176,945,786	1,104,361,850
	Allowances	769,818,054	695,267,022
	Provident fund	100,867,663	93,101,550
	Bonus and ex-gratia	491,938,659	446,158,563
	Gratuity	192,154,601	174,177,615
		2,731,724,763	**2,513,066,600**
28(a)	**Consolidated Salary & allowances**		
	Export Import Bank of Bangladesh Limited	2,731,724,763	2,513,066,600
	Add: Bank's subsidiaries	6,369,332	6,577,856
		2,738,094,095	**2,519,644,456**
29	**Rent, taxes, insurance, electricity etc.**		
	Rent Rates and taxes (29.1)	339,589,137	290,296,968
	Insurance	164,753,935	148,601,422
	Electricity/Gas/WASA	72,933,059	63,461,848
		577,276,131	**502,360,238**
29.1	**Rent Rates and taxes**		
	Rent	317,712,027	270,220,340
	Rates and taxes	21,877,110	20,076,628
		339,589,137	**290,296,968**
29(a)	**Consolidated Rent, taxes, insurance, electricity etc.**		
	Export Import Bank of Bangladesh Limited	577,276,131	502,360,238
	Add: Bank's subsidiaries	14,920,251	13,684,256
		592,196,382	**516,044,494**
30	**Legal expenses**		
	Legal expenses	7,792,447	5,999,164
	Other professional fees	2,908,240	24,843,895
		10,700,687	**30,843,059**
30(a)	**Consolidated Legal expenses**		
	Export Import Bank of Bangladesh Limited	10,700,687	30,843,059
	Add: Bank's subsidiaries	108,963	170,652
		10,809,650	**31,013,711**
31	**Postage, stamp & telecommunications etc.**		
	Postages	490,765	596,075
	Courier charge	21,426,480	21,475,249
	SWIFT charge	11,528,494	11,441,280
	Telephone bill - Office	6,512,262	6,624,417
	Telephone bill - Residence	2,910,035	2,688,617
	Fax/Telex charge	72,070	59,680
	Internet charge	1,271,461	1,278,222
	Wide area network charges	22,389,218	19,982,775
	Reuter charges	5,224,843	5,182,309
	ATM expense	2,292,375	1,952,800
	Tele Banking charge	1,417,318	935,736
	Other IT expenses	241,320	274,320
		75,776,641	**72,491,480**

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Notes to the Financial Statements

as at and for the year ended 31 December 2016

No.	Particulars	Taka 2016	Taka 2015
31(a)	**Consolidated Postage, stamp & telecommunications etc.**		
	Export Import Bank of Bangladesh Limited	75,776,641	72,491,480
	Add: Bank's subsidiaries	539,261	639,717
		76,315,902	**73,131,197**
32	**Auditors' fees**	895,000	750,000
		895,000	**750,000**
32(a)	**Consolidated Auditors' fees**		
	Export Import Bank of Bangladesh Limited	895,000	750,000
	Add: Bank's subsidiaries	224,069	840,685
		1,119,069	**1,590,685**
33	**Stationery, printing and advertisement etc.**		
	Stationery and printing	47,346,764	42,924,799
	Computer consumable stationery	42,137,648	36,748,480
	Books and periodicals	2,561,021	2,149,129
	Advertisement and publicity	98,502,255	95,114,682
		190,547,688	**176,937,090**
33(a)	**Consolidated stationery, printing and advertisement etc.**		
	Export Import Bank of Bangladesh Limited	190,547,688	176,937,090
	Add: Bank's subsidiaries	271,412	288,819
		190,819,100	**177,225,909**
34	**Directors fees & expenses**		
	Directors' Fees for attending Board/Executive Committee/Other Committee meeting	1,944,000	1,118,000
	TA/DA/Hotel Fare for Local & Foreign Directors	251,138	389,071
		2,195,138	**1,507,071**
34(a)	**Consolidated Directors fees & expenses**		
	Export Import Bank of Bangladesh Limited	2,195,138	1,507,071
	Add: Bank's subsidiaries	138,728	61,328
		2,333,866	**1,568,399**
35	**Shariah Supervisory Committee's fees & expenses**		
	i) Shariah Supervisory Committee members' Fees for attending meeting	424,000	183,000
	ii) Others	132,360	86,080
		556,360	**269,080**
36	**Depreciation and repairs to Bank's assets**		
	Depreciation (note-36.1)	197,378,757	197,111,650
	Repairs and maintenance	36,573,480	32,364,857
		233,952,237	**229,476,507**
36.1	**Depreciation**		
	Building and constructions	33,676,380	33,318,140
	Leasehold Property - Building	6,816,000	6,816,000
	Furniture and fixtures	13,284,829	11,515,499
	Interior decoration	33,916,804	30,737,572
	Office equipment	99,330,489	107,417,210
	Vehicles	10,319,090	7,261,037
	Books	35,165	46,192
		197,378,757	**197,111,650**

Notes to the Financial Statements

as at and for the year ended 31 December 2016

No.	Particulars	Taka 2016	Taka 2015
36(a)	**Consolidated depreciation and repairs to Bank's assets**		
	Export Import Bank of Bangladesh Limited	233,952,237	229,476,507
	Add: Bank's subsidiaries	730,083	658,928
		234,682,320	**230,135,435**
37	**Other expenses**		
	Discount and commission paid	2,835	5,265
	Charges of banks	11,079,565	13,074,478
	Security & Cleaning	93,257,600	69,223,909
	Entertainment	33,378,854	35,183,000
	Car expenses	167,412,412	158,137,929
	Subscription	6,226,795	7,506,331
	Expenses for ESSS fund	1,000,000	1,000,000
	Donation	161,787,948	224,164,920
	Travelling expenses	123,829,436	118,762,082
	Conveyance, cartage, freight and labor	7,863,537	7,782,648
	Business development	21,369,178	14,048,959
	Welfare and recreation	12,977,541	8,218,667
	Training and internship expenses	8,101,769	6,872,151
	Liveries and uniform	5,773,978	2,075,607
	Medical expenses	2,406,775	2,020,114
	Meeting expenses	504,028	429,188
	AGM expenses	34,172,595	33,309,691
	Loss on sale of assets	941,831	16,632
	CDBL charges	106,000	4,308,208
	BEPS and Master card service charge	1,426,500	4,938,910
	Corporate social responsibility	186,398,614	81,255,693
	Miscellaneous expenses	22,755,270	81,257,498
		902,773,061	**873,591,880**
37(a)	**Consolidated other expenses**		
	Export Import Bank of Bangladesh Limited	902,773,061	873,591,880
	Add: Bank's subsidiaries	7,931,953	7,969,282
	Elimination of impairment loss on investment in subsidiary	-	-
		910,705,014	**881,561,162**
38	**Provision for investment**		
	Provision for classified investment (note-38.1)	929,225,091	2,192,168,502
	Provision for un-classified (standard) investment (note-38.2)	491,139,387	137,462,184
	Provision for placement with EIIL (note-38.3)	-	-
	Provision for unclassified (SMA) (note-38.4)	29,074,776	13,255,495
		1,449,439,254	**2,342,886,181**

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Notes to the Financial Statements

as at and for the year ended 31 December 2016

No.	Particulars	Taka 2016	Taka 2015
38.1	**Provision for classified investments**		
	Amount of classified investments:		
	Bad/loss	10,390,941,063	7,633,372,763
	Doubtful	666,447,619	828,549,268
	Substandard	567,062,292	746,164,842
	Total classified investments	**11,624,450,974**	**9,208,086,873**
	Provision required	5,509,281,400	4,594,139,416
	Provision made earlier	4,594,139,416	2,438,979,738
	Add: Recovered written off investment	-	1,415,104
	less: Fully provided investment written off	(5,741,107)	-
	Less: Waived	(8,342,000)	(38,423,928)
		4,580,056,309	**2,401,970,914**
	Provision made during the year	**929,225,091**	**2,192,168,502**
38.2	**Provision for un-classified (standard) investments**		
	Total investment	222,155,347,603	196,311,419,369
	Less: classified	(11,624,450,974)	(9,208,086,873)
		210,530,896,629	**187,103,332,496**
	Less: staff investment	(1,919,498,831)	(1,953,190,068)
		208,611,397,798	**185,150,142,428**
	Less: Special Mention Account	(7,691,880,269)	(8,267,862,066)
	Less: SME Investment	(79,599,050,518)	(75,080,097,139)
	Less: Agriculture Investment	(1,905,168,287)	(2,363,246,985)
	Less: Consumer Investment	(646,819,527)	(485,242,211)
		118,768,479,197	**98,953,694,027**
	Provision required for unclassified (standard) investments	1,694,506,725	1,203,367,338
	Less: provision made earlier	(1,203,367,338)	(1,065,905,154)
	Provision made during the year	**491,139,387**	**137,462,184**
38.3	**Provision for placement with EIIL**		
	Provision required for EIIL	11,411,320	11,411,320
	Less: provision made earlier	(11,411,320)	(11,411,320)
	Provision made during the year	-	-
38.4	**Provision for Special Mention Account (SMA)**		
	Provision required for SMA	99,865,517	70,790,741
	Less: provision made earlier	(70,790,741)	(57,535,246)
	Provision made during the year	**29,074,776**	**13,255,495**
38(a)	**Consolidated Provision for investment**		
	Export Import Bank of Bangladesh Limited	1,449,439,254	2,342,886,181
	Add: Bank's subsidiaries	(55,000,000)	81,196,784
		1,394,439,254	**2,424,082,965**
39	**Provision for Off-shore Banking Units (OBU)**		
	Provision required	62,116,438	47,694,524
	Less: provision made earlier	(47,694,524)	(34,009,683)
	Provision made during the year	**14,421,914**	**13,684,841**

Notes to the Financial Statements

as at and for the year ended 31 December 2016

No.	Particulars	Taka 2016	Taka 2015
40	**Provision for Off Balance sheet exposures**		
	Provision required	706,004,584	698,524,850
	Less: provision made earlier	(698,524,850)	(656,168,009)
	Provision made during the year	**7,479,734**	**42,356,841**
41	**Earnings Per Share (EPS)**		
	Earnings Per Share has been calculated in accordance with IAS 33 "Earnings Per Share (EPS)".		
	Net profit after tax attributable to the shareholders for the year	2,934,868,057	2,192,739,809
	Weighted average number of ordinary shares outstanding	1,412,251,068	1,412,251,068
	Basic EPS	**2.08**	**1.55**
41(a)	**Consolidated Earnings Per Share (CEPS)**		
	Net profit after tax attributable to the shareholders for the year	3,039,764,146	2,086,545,593
	Weighted average number of ordinary shares outstanding	1,412,251,068	1,412,251,068
	Consolidated Earnings Per Share	**2.15**	**1.48**
42	**Reconciliation of Cash and Cash Equivalents at the end of the year**		
	i) Cash in hand	1,582,307,781	1,335,925,552
	ii) Balance with Bangladesh Bank and Sonali Bank	30,896,993,307	24,646,179,045
	iii) Balance with other Banks and Financial Institutions	2,959,687,561	15,373,620,222
		35,438,988,649	**41,355,724,819**
42(a)	**Consolidated Reconciliation of Cash and Cash Equivalents at the end of the year**		
	i) Cash in hand	1,597,485,591	1,355,903,662
	ii) Balance with Bangladesh Bank and Sonali Bank	30,896,993,307	24,646,179,045
	iii) Balance with other Banks and Financial Institutions	2,964,251,696	15,375,668,036
		35,458,730,594	**41,377,750,743**
43	**Number of meetings held**		
	Board meeting	15	16
	Executive Committee meeting	8	4
	Board Audit Committee meeting	8	8
	Board Risk Management Committee meeting	5	4
	Shariah Supervisory Committee meeting	6	5
	Total	**42**	**37**
44	**Number of branches**	**113**	**103**
45	**Number of SME/Krishi Branches**	**3**	**3**

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Notes to the Financial Statements

as at and for the year ended 31 December 2016

46 Audit Committee

In pursuance of the directives of the Bangladesh Bank vide BRPD Circular no.11 dated 27 October 2013 the Audit Committee was formed by the Board of Directors of the Bank consisting of the Board members. As on 31 December 2016 following directors were the members of the Audit Committee:

Sl. No.	Name	Status with the Bank	Status with the committee	Educational qualification
i)	Mr. Ranjan Chowdhury	Independent Director	Chairman	B. Com.
ii)	Mrs. Nasreen Islam	Director	Member	B.A.
iii)	Mr. Md. Nurul Amin	Director	Member	B.A.
iv)	Major Khandaker Nurul Afser (Retd)	Director	Member	B.A. (DU)
v)	Mr. Muhammad Sekandar Khan	Independent Director	Member	B.A. (Hons), M.A. (DU), M.Phil. (Leeds)

8 (Eight) meetings of Board Audit Committee were held from 1 January 2016 to 31 December 2016 in which, inter alia, the following issues were transacted;

I) Work Plan of routine inspection of Branches and Head Office Divisions during 2016 .
ii) Review of Head Office inspection reports on different branches.
iii) Review of the draft annual financial statements, quarterly unaudited financial report and also on the annual health report of the Bank for the year 2015 as per directives/guidelines of Bangladesh Bank in connection with managing Core Risk in banking.
iv) Review of auditor's report & financial statements of subsidiary companies.
v) Review of inspection reports of Bangladesh Bank on different branches.
vi) Review of summary report on Audit findings of various branches of the Bank.

47 Name of the directors and the entities in which they had interest as at 31 December 2016

Sl. No.	Name	Status with the Bank	Name of firms/companies in which directors are interested as proprietor, director, managing agent, guarantor, employee, partner etc.
1	Mr. Md. Nazrul Islam Mazumder	Chairman	Nassa Apparels Ltd. Nassa Basics Ltd. Nassa Basic Wash Ltd Nassa Wash Ltd. Nassa Fashions Ltd. Nassa Knit Ltd. New World Apparels Ltd. Nassa Embroidery Ltd. Native Packages Ltd. Western Dresses Ltd. Starlight Knitwear Ltd. Sun-Seeds Apparels Ltd. Liz Apparels Ltd. Liz Wash Ltd. Kimia Apparels Ind. Ltd. Kimia Garments Ind. Ltd. Kimia Washing Ind. Ltd.

Notes to the Financial Statements

as at and for the year ended 31 December 2016

Sl. No.	Name	Status with the Bank	Name of firms/companies in which directors are interested as proprietor, director, managing agent, guarantor, employee, partner etc.
			Feroza Garments Ltd. Mam Garments Ltd. Chinese Furniture Ltd. Bay Pacific Enterprise Ltd. Nassa Hi-Tech Wear Ltd. Global Nassa Wear Ltd. MNC Apparels Ltd. Toy-Woods (BD) Co. Ltd. A.J. Super Garments Ltd. Eden Apparels Ltd. Nassa Clothings Ltd. Nassa Hospital Ltd. A N W Securities Ltd. A N W Homes Ltd. Nassa Real Estate Ltd. Nassa Properties Ltd. Rans Real Estate Ltd. Planet Travels Ltd. Nassa Super Wash Ltd. Nassa Super Garments Ltd. Nassa Sewing Thread Ltd. Nassa Taipei Textile Mills Ltd. Nassa Taipei Denims Ltd. Nassa Spinners Ltd. Nassa Spinning Ltd. Nassa Taipei Spinners Ltd.
2	Mr. Md. Abdul Mannan	Vice Chairman	Shahadara Agro Limited
3	Mr. Md. Nazrul Islam Swapan	Director	G-7 Printing & Packaging Ltd. Galaxy Stitch Ltd. Golden Stitch Design Limited M/s. Md. Nazrul Islam & Asma Islam Nassa Design & Development Ltd. Nassa Holdings Ltd. Tivoli Apparels Ltd.
4	Mr. Mohammad Abdullah	Director	World Luck Enterprises Ltd. Nassa Zipper & Accessories Manufacturing Co. Ltd. Nassa Oil Mills Ltd. Mahamuda Dairy Fishery & Agro Food Products Ltd. N.S Shipping Lines
5	Mrs. Nasreen Islam	Director	Nassa Apparels Ltd. Nassa Basics Ltd. Nassa Basic Wash Ltd.

Notes to the Financial Statements

as at and for the year ended 31 December 2016

Sl. No.	Name	Status with the Bank	Name of firms/companies in which directors are interested as proprietor, director, managing agent, guarantor, employee, partner etc.
			Nassa Wash Ltd. Nassa Fashions Ltd. Nassa Knit Ltd. New World Apparels Ltd. Nassa Embroidery Ltd. Native Packages Ltd. Western Dresses Ltd. Starlight Knitwear Ltd. Sun-Seeds Apparels Ltd. Liz Apparels Ltd. Liz Wash Ltd. Kimia Apparels Ind. Ltd. Kimia Garments Ind. Ltd. Kimia Washing Ind. Ltd. Feroza Garments Ltd. Mam Garments Ltd. Chinese Furniture Ltd. Bay Pacific Enterprise Ltd. Nassa Hi-Tech Wear Ltd. Global Nassa Wear Ltd. MNC Apparels Ltd. Toy-Woods (BD) Co. Ltd. A.J. Super Garments Ltd. Eden Apparels Ltd. Nassa Clothings Ltd. Nassa Hospital Ltd. A N W Securities Ltd. A N W Homes Ltd. Nassa Real Estate Ltd. Nassa Properties Ltd. Planet Travels Ltd. Nassa Super Wash Ltd. Nassa Super Garments Ltd. Nassa Sewing Thread Ltd. Nassa Taipei Textile Mills Ltd. Nassa Taipei Denims Ltd. Nassa Spinners Ltd. Nassa Spinning Ltd. Nassa Taipei Spinners Ltd.
6	Mr. Mohammed Shahidullah	Director	Aziz Corporation Eastern Corporation Sabuj Traders
7	Mr. Md. Nurul Amin	Director	Amin Electronic

Notes to the Financial Statements

as at and for the year ended 31 December 2016

Sl. No.	Name	Status with the Bank	Name of firms/companies in which directors are interested as proprietor, director, managing agent, guarantor, employee, partner etc.
			Amin International Azim Enterprise Electro appliances Mfg. Industries Ltd. Electro Mart Ltd. Mercantile Insurance Co. Ltd. Sunny Agency Trade International Marketing Limited
8	Mr. Anjan Kumar Saha	Director	Cosmo Knitwear (Pvt) Ltd. Cosmopolitas Traders Estern Yarn Trade Agency M/s. G.A. Enterprise M/s. G.N. Cotton Spinning Mills Ltd.
9	Mr. Md. Habib Ullah Dawn	Director	A.M. Corporation ALPHA Holdings Ltd. Auto Museum Ltd. D.F. Automobiles Ltd. EXOTIC Motors
10	Major Khandaker Nurul Afser (Retd.)	Director	Afser Real Estate and Construction (AREAC) Ltd Afser Resources Management and Consultancy Services Limited ARMAC Services Ltd. RANS Real Estate Limited. Shopin Trade Sports Line Limited
11	Lt. Col. (Retd.) Serajul Islam BP (BAR)	Independent Director	Posh Enterprise
12	Mr. Ranjan Chowdhury	Independent Director	Western Dresses Ltd. R. Chowdhury Enterprises
13	Mr. Khandakar Mohammed Saiful Alam	Independent Director	Bay Pacific Enterprise Ltd. Nassa Apparel Ltd. S. Alam & Co.
14	Mr. Muhammad Sekandar Khan	Independent Director	-
15	Dr. Mohammed Haider Ali Miah	Managing Director	Not applicable

Notes to the Financial Statements

as at and for the year ended 31 December 2016

48 Related party transactions

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

Nature of contract	Purpose	Name and Relationship
Deposit maintained with EXIM Bank	Transaction	EXIM Islami Investment Ltd. (EIIL), Subsidiary of the bank
Fund provided to EIIL	Operation	EXIM Islami Investment Ltd. (EIIL), Subsidiary of the bank

Deposit maintained with Exim Bank by EXIM Islami Investment Ltd. (EIIL)	Outstanding Balance as on 31 December 2016
Mudaraba Term Deposits	257,841,537
Mudaraba Special Notice Deposits	59,955,533
Al-Wahdiah Current & others Deposit accounts	828,865
Sub-total	**318,625,935**
Fund Provided to EXIM Islami Investment Ltd. (EIIL)	**570,566,247**

48.1 Shares issued to directors & executives without consideration or exercise at discount — **Nil**

48.2 Lending Policies to related parties

Lending to related parties are effected as per requirements of section 27(1) of Bank Companies Act 1991 amended up to 2013

48.3 Investment to directors and their related concern (Note # 7.6)

SL	Name of the Party	Related by	Nature of Investment	Amount in Taka	Status
NIL					

48.4 Business other than banking business with any related concern of the directors as per section 18(2) of the Bank Companies Act 1991 — **Nil**

48.5 Investments in securities of directors and their related concern — **Nil**

49. General

49.1 Events after the Reporting Period

a) Proposed Dividend

The Board of Directors of the Bank in its 96th Meeting held on 19th April 2017 recommended for declaration of cash dividend @15% for the year ended 31st December 2016 subject to approval of the Shareholders in the ensuing 18th Annual General Meeting of the company.

b) In order to increase the regulatory capital base the bank is in a process of issuing Mudaraba Subordinated Bond amounting to Taka 400.00 crore (four hundred crore). In this regard Bangladesh Securities and Exchange Commission has given their consent vide letter number BSEC/CI/DS-21/2014/66 dated 09 February 2017 and Bangladesh Bank has approved the issue vide letter no. BRPD(BFIS)661/14B(P)/2017-2221 dated 17 April 2017.

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Notes to the Financial Statements

as at and for the year ended 31 December 2016

49.2 Figures have been rounded off to the nearest taka.

49.3 Previous year's figures have been rearranged, where necessary, to conform to current year's presentation.

Chairman	Director	Director	Managing Director & CEO

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Fixed assets schedule

for the year ended 31 December 2016

Annexure - A

Amount in Taka

Category of assets	Cost				Rate of dep.	Depreciation				Written down value at 31 December 2016
	Balance at 1 January 2016	Additions/ Accretion during the year	Disposals during the year	Balance at 31 December 2016		Balance at 1 January 2016	Charged for the year	Adjustments for disposals	Balance at 31 December 2016	
Land	3,541,460,503	-	-	3,541,460,503	0.0%	-	-	-	-	3,541,460,503
Building and Constructions	1,347,055,199	-	-	1,347,055,199	2.5%	69,009,701	33,676,380	-	102,686,081	1,244,369,118
Leasehold Property (Building)	272,640,000	-	-	272,640,000	2.5%	13,721,238	6,816,000	-	20,537,238	252,102,762
Furniture and fixtures	138,637,526	37,665,814	(3,225,641)	173,077,699	10.0%	73,671,040	13,284,829	(2,658,511)	84,297,358	88,780,341
Office equipment	1,007,729,347	112,488,221	(14,305,780)	1,105,911,788	20.0%	743,367,381	99,330,489	(14,176,466)	828,521,404	277,390,384
Interior decoration	396,116,548	58,967,791	(13,732,398)	441,351,941	10.0%	198,613,722	33,916,804	(12,721,601)	219,808,925	221,543,016
Vehicles	57,930,100	26,446,300	(11,340,000)	73,036,400	20.0%	29,774,171	10,319,090	(11,339,994)	28,753,267	44,283,133
Books	1,361,146	-	-	1,361,146	20.0%	1,300,502	35,165	-	1,335,667	25,479
Total 2016	**6,762,930,369**	**235,568,126**	**(42,603,819)**	**6,955,894,676**		**1,129,457,755**	**197,378,757**	**(40,896,572)**	**1,285,939,940**	**5,669,954,736**
Total 2015	**4,256,776,954**	**2,521,996,389**	**(15,842,974)**	**6,762,930,369**		**947,016,422**	**197,111,650**	**(14,670,317)**	**1,129,457,755**	**5,633,472,614**

STOCK

Balance with other bank and Financial Institution in Bangladesh

for the year ended 31 December 2016

Annexure - B

Particulars	Taka	
	2016	2015
In Bangladesh		
Al-Wadeeah Current Account		
Sonali Bank Ltd., Maijdee Court Branch Chowmuhuni	33,478	-
Sonali Bank Ltd., Laksham Branch	24,030	24,030
Prime Bank Ltd., Sylhet Branch	18,691	19,416
Janata Bank Ltd., Laksham Branch	13,091	13,666
Janata Bank Ltd., Rangpur Branch	7,722	-
National Bank Ltd., Chowmuhani Branch	-	774,066
Sonali Bank Ltd.,Dilkusha Branch	-	-
Prime Bank Ltd., Motijheel Branch	-	-
National Bank Ltd., Rangpur Branch	34,861	1,231
Rupali Bank Ltd., Purana Paltan Corporate Branch	-	-
Standard Chartered Bank ,BD	1,613,428	2,967,917
Sonali Bank Ltd., Rangpur Branch	4,885	7,000,301
Islami Bank Bangladesh Ltd., Kushtia Branch	6,148,293	6,140,714
Islami Bank Bangladesh Ltd., Tekerhat Branch	2,651	2,651
Sonali Bank Ltd., Cox's Bazar Branch	-	-
Sonali Bank Ltd., Khulna Branch	6,118	4,267
BRAC Bank Ltd., Gulshan Branch	-	2,415,199
Islami Bank Bangladesh Ltd. Local Office, Dhaka	4,990,593	4,993,243
Islami Bank Bangladesh Ltd., Chagalnaiya Branch	-	-
Janata Bank Ltd., Local Office	-	-
Janata Bank Ltd., Dinajpur Br.	45,146	45,146
Trust Bank Ltd, Dilkusha	3,579,474	2,915,448
Agrani Bank Ltd., Purana Paltan Br.	-	-
Sonali Bank Ltd, Chapainawabgonj Br.	302,636	442,741
Agrani Bank Ltd., Kishoregonj Br.	7,005,765	16,801
Agrani Bank Ltd., Tekerhat Branch	98,400	1,438,360
	23,929,262	**29,215,197**
Mudaraba Savings Account		
Al-Arafah Islami Bank Ltd., Motijheel Branch	102,232,073	43,924,560
Dhaka Bank Ltd., Motijheel Branch	15,248,573	1,261,273,830
Social Islami Bank Ltd., Principal Branch	65,117,321	311,220,786
Shahjalal Islami Bank Ltd., Dhaka Main Branch	7,079,808	4,364,139
Jamuna Bank Ltd., IBB Nayabazar Branch	14,133,961	13,717,260
AB Bank Ltd., IBB, Kakrail Branch	5,216,906	801,795,592
The City Bank Ltd. IBB, Dhaka	-	2,001,183,172
Southeast Bank Ltd. IBB, Motijheel Branch	6,085,549	3,351,907,275
	215,114,191	**7,789,386,614**

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Balance with other bank and Financial Institution in Bangladesh

for the year ended 31 December 2016

Particulars	Taka	
	2016	2015
Mudaraba Short Notice Deposit Account		
Social Islami Bank Ltd., Principal Branch	1,988,807	1,934,728
Shahjalal Islami Bank Ltd., Dhaka Main Branch	92,979,291	1,604,844,231
Sonali Bank Ltd., Local Office	32,206,944	45,665,884
Sonali Bank Ltd., Dohazari	15,493	-
First Security Islami Bank Ltd Dilkusha	10,865,496	35,366,157
National Bank Ltd., Dilkusha Branch	22,824,018	19,662,168
Prime Bank Ltd., Dilkusha Branch	15,495,172	38,913,547
Prime Bank Ltd., Dilkusha Branch (Credit card)	269,888	264,020
Islami Bank Bangladesh Ltd. Local Office, Dhaka	12,323,630	115,967,495
Al-Arafah Islami Bank Ltd., Jessore Branch	83,466	11,943
Premier Bank Ltd. Islamic Banking Branch, Sylhet Branch	74,143	73,564
Social Islami Bank Ltd., Bogra Branch	-	-
National Bank Ltd., Narayangonj Branch	32,857	34,157
The City Bank Ltd.,Islamic Banking Branch	21,137,289	-
Al-Arafah Islami Bank Ltd., Khulna Branch	4,389	5,399
Al-Arafah Islami Bank Ltd., Barisal Branch	5,955	5,881
Bank Asia Ltd, Principal Office Branch (Islamic Banking Window)	27,407	19,794,842
Agrani Bank Ltd, Amin Court Br. (Islamic Banking Window)	115,408,099	532,149,703
Pubali Bank Ltd, Principal Br. (Islamic Banking Window)	2,707,752	6,574,362
Jamuna Bank Ltd., Islamic Banking Branch Nayabazar	58,703,091	89,253,081
Trust Bank Ltd., Dilkusha Corp. Br. (Islamic Banking Window)	6,003,026	300,832,390
	393,156,213	**2,811,353,552**
Southeast Bank Ltd. Islamic Banking, Mohakhali Br.	-	600,000,000
The City Bank Ltd. Islamic Banking	-	1,000,000,000
Islamic Finance & Investment Ltd	150,000,000	-
Hajj Finance Company Ltd	200,000,000	200,000,000
	350,000,000	**1,800,000,000**
Total	**982,199,666**	**12,429,955,363**

Balance with bank outside Bangladesh

for the year ended 31 December 2016

Annexure - C

Name of the Bank	2016 Currency	2016 Amount in foreign currency	2016 Conversion rate per unit F.C.	2016 Amount (Taka)	2015 Amount in foreign currency	2015 Conversion rate per unit F.C.	2015 Amount (Taka)
In demand deposit accounts (profit bearing) with:							
Standard Chartered Bank, N.Y.	USD	4,227,292.35	78.7022	332,697,208	3,780,876.11	78.5003	296,799,909
Mashreq Bank, PSC, N.Y.	USD	3,492,970.88	78.7022	274,904,493	10,305,587.20	78.5003	808,991,687
Wachovia Bank, N.Y.	USD	2,082,435.14	78.7022	163,892,227	4,006,687.89	78.5003	314,526,201
			Sub-total	771,493,928		Sub-total	1,420,317,797
In demand deposit accounts (non-profit bearing) with:							
AB Bank Ltd, Mumbai, India	ACU	1,618,732.88	78.7022	127,397,839	628,011.48	78.5003	49,299,090
Standard Chartered Bank, Tokyo	JPY	18,601,897.00	0.6700	12,463,271	22,043,522.00	0.6513	14,356,946
Habib Bank, AG, Zurich	CHF	6,358.50	76.5511	486,750	16,051.00	79.4779	1,275,700
Sumitomo Mitsui Banking Corporation, Tokyo	JPY	69,607,630.00	0.6700	46,637,112	20,312,710.00	0.6513	13,229,668
Standard Chartered Bank, London	GBP	617,530.20	96.5519	59,623,714	416,349.15	116.2668	48,407,583
NIB Limited, Pakistan (former IFIC Bank Ltd.)	USD	100,173.96	78.7022	7,883,911	306,033.76	78.5003	24,023,742
Commerzbank, AG, Frankfurt, Germany	EURO	1,530,495.03	82.2832	125,934,029	399,855.18	85.8008	34,307,894
Commerz Frank Furt Germany	USD	1,253,605.34	78.7022	98,661,498	727,665.58	78.5003	57,121,966
JP Morgan Chase Bank , New York, USA	USD	159,666.56	78.7022	12,566,110	561,731.22	78.5003	44,096,069
Standard Chartered Bank, Pakistan	USD	387,803.97	78.7022	30,521,026	933,906.61	78.5003	73,311,949
Nepal Bangladesh Bank, Nepal	USD	147,329.86	78.7022	11,595,184	159,584.36	78.5003	12,527,420
ICICI Bank, Mumbai, India	ACU EUR	8,529.24	82.2832	701,813	15,424.94	85.8008	1,323,472
Hypo Vereinsbank, Germany	EURO	925,784.13	82.2832	76,176,481	981,219.49	85.8008	84,189,417
Union Bank of Switzerland, AG	CHF	11,935.63	76.5511	913,686	16,908.13	79.4779	1,343,823
Standard Chartered Bank, Frankfurt, Germany	EURO	540,522.03	82.2832	44,475,882	325,884.08	85.8008	27,961,115
The Bank of Nova Scotia, Canada	CAD	-	0.0000	-	3,395,274.13	56.5116	191,872,373
ICICI Bank, Mumbai, India	USD	705,107.66	78.7022	55,493,524	913,565.23	78.5003	71,715,145
HDFC , India	USD	315,411.98	78.7022	24,823,617	341,975.34	78.5003	26,845,167
Sonali Bank Ltd. India	USD	103,693.97	78.7022	8,160,944	125,542.52	78.5003	9,855,125
Bank of Bhutan, Bhutan	USD	107,196.27	78.7022	8,436,582	118,263.27	78.5003	9,283,702
National Commercial Bank, Jeddah, KSA	SAR	235,912.80	20.9828	4,950,111	266,071.80	20.9223	5,566,834
National Australia Bank Ltd	AUD	-	0.0000	-	78,226.31	57.1953	4,474,177
HSBC, N.Y.	USD	118,352.00	78.7022	9,314,563	2,253,429.51	78.5003	176,894,893
Habib Metropoliton Bank, Pakistan	USD	428,252.23	78.7022	33,704,393	405,092.37	78.5003	31,799,873
Habib American Bank, New York, USA	USD	3,081,776.20	78.7022	242,542,566	2,970,980.66	78.5003	233,222,873
Zuercher Kantonal Bank	CHF	7,098.93	76.5511	543,431	12,088.94	79.4779	960,804
Habib Allied International Bank	USD	557,763.04	78.7022	43,897,178	673,850.52	78.5003	52,897,468
Sonali Bank (UK) Ltd.	USD	815,279.59	78.7022	64,164,297	1,034,952.44	78.5003	81,244,077
Habib Allied International Bank	GBP	21,248.12	96.5519	2,051,546	811,422.70	116.2668	94,341,521
Sonali Bank (UK) Ltd.	GBP	40,586.86	96.5519	3,918,738	40,586.86	116.2668	4,718,904
Habib Allied International Bank	EURO	13,931.33	82.2832	1,146,314	131,850.01	85.8008	11,312,836
Standard Chartered Bank, Colombo	USD	93,759.22	78.7022	7,379,057	138,218.91	78.5003	10,850,226
Habib AG Zurich	EUR	19,855.00	82.2832	1,633,733	24,475.00	85.8008	2,099,975
Meezan Bank Limited	USD	230,187.25	78.7022	18,116,243	211,658.23	78.5003	16,615,235
Mashreq Bank PSC, IND	USD	110,433.00	78.7022	8,691,320	-	-	-
Habib Bank Ltd	USD	139,608.60	78.7022	10,987,504	-	-	-
			Sub-total	1,205,993,967		Sub-total	1,523,347,062
		Grand Total		1,977,487,895	Grand Total		2,943,664,859

Reconciliation Statement

as at 31 December 2016

Annexure - D

1)	**Balance with Bangladesh Bank-Taka Account**	Detail	Total
	Balance as per Bank Ledger		28,172,081,507
	Unresponded debit entries in		
	Bangladesh Bank Statement	798,305	
	EXIM Bank ledger	1,020	799,325
			28,171,282,182
	Unresponded credit entries in		
	Bangladesh Bank Statement	238,782	
	EXIM Bank ledger	-	238,782
	Balance as per Bangladesh Bank Statement		**28,171,520,964**

2)	**Balance with Bangladesh Bank-Foreign currency**	**Detail**	**Total**
	Balance as per Bank Ledger		2,559,815,189
	Unresponded debit entries in		
	Bangladesh Bank Statement	39,291,353	
	EXIM Bank ledger	8,812,738	48,104,091
			2,511,711,098
	Unresponded credit entries in		
	Bangladesh Bank Statement	219,428,341	
	EXIM Bank ledger	268,198,135	487,626,476
	Balance as per Bangladesh Bank Statement		**2,999,337,574**

AMAR STOCK

Highlights on the Overall Activities

as at 31 December 2016

Sl no.	Particulars	Taka	
		2016	2015
1	Paid up capital	14,122,510,680	14,122,510,680
2	Total capital	29,718,287,752	28,381,578,379
3	Surplus/(shortage) of capital	3,022,269,231	5,029,190,031
4	Total assets	290,645,946,055	264,653,527,547
5	Total deposits	248,540,443,218	225,064,537,839
6	Total investments	222,155,347,603	196,311,419,369
7	Total contingent liabilities and commitments	70,600,458,423	69,852,485,004
8	Ratio on investments and deposits	89.38%	87.22%
9	Ratio on classified investments and total investments	5.23%	4.69%
10	Profit after tax and provisions	2,934,868,057	2,192,739,809
11	Classified investments	11,624,450,974	9,208,086,873
12	Provision held against classified investments	5,509,281,400	4,594,139,416
13	Surplus/(shortage) of provision	-	-
14	Cost of fund	6.50%	7.84%
15	Profit earning assets	228,496,358,515	217,631,627,325
16	Non-profit bearing assets	62,149,587,540	47,021,900,222
17	Return on investments (shares and securities)	3.01%	1.82%
18	Return on Assets (after tax)	1.06%	0.88%
19	Income on investments (shares and securities)	530,409,033	313,803,961
20	Earnings per share	2.08	1.55
21	Net income per share	2.08	1.55
22	Price earning ratio (times)	5.63	5.54
23	Net Asset Value (NAV)	26,538,198,232	25,298,031,456
24	Net asset value per share	18.79	17.91
25	Net operating cash flow per share (NOCFPS)	(3.42)	7.80

AMARSTOCK

Off-Shore Banking Units (OBUs)

Balance Sheet

as at 31 December 2016

Particulars	Notes	2016		2015	
		USD	Taka	USD	Taka
PROPERTY AND ASSETS					
Cash in Hand:		-	-	-	-
Cash in Hand (including Foreign Currency)	2	-	-	-	-
Balance with Bangladesh Bank & its Agent Banks (including Foreign Currency)	3	-	-	-	-
Balance with other Banks and Financial Institutions	4	**2,268,510**	**178,536,717**	52,426	4,115,420
In Bangladesh		2,268,510	178,536,717	52,426	4,115,420
Outside Bangladesh		-	-	-	-
Placement with banks & other financial institutions		-	-	-	-
Investments:	5	**78,925,922**	**6,211,643,728**	**60,757,123**	**4,769,452,388**
General Investments etc.		-	-	-	-
Murabaha Import Bill (UPAS)		78,925,922	6,211,643,728	60,757,123	4,769,452,388
Fixed assets including Premises		-	-	-	-
Other Assets	6	1,718,464	135,246,928	1,894,807	148,742,928
Non-Banking Assets		-	-	-	-
Total Property and Assets		**82,912,897**	**6,525,427,373**	**62,704,356**	**4,922,310,736**
LIABILITIES AND CAPITAL					
Liabilities:					
Placement from banks & other financial institutions	7	**78,724,954**	**6,195,827,036**	**60,757,123**	**4,769,452,388**
Deposits and Other Accounts:	8	-	-	-	-
Mudaraba Savings Deposits		-	-	-	-
Mudaraba Term Deposits		-	-	-	-
Other Mudaraba Deposits		-	-	-	-
Al-wadeeah Current and other Deposit Accounts		-	-	-	-
Bills Payable		-	-	-	-
Other Liabilities	9	1,949,933	153,464,044	1,768,882	138,857,798
Total Liabilities		**80,674,887**	**6,349,291,080**	**62,526,005**	**4,908,310,186**
Capital/Shareholders' Equity:		**2,238,010**	**176,136,293**	**178,350**	**14,000,550**
Paid up Capital		-	-	-	-
Statutory Reserve		-	-	-	-
Translation Gain/Loss		-	-	-	-
Other Reserve		-	-	-	-
Retained Earnings	10	2,238,010	176,136,293	178,350	14,000,550
Total shareholders' equity					
Total Liabilities and Shareholders' Equity		**82,912,897**	**6,525,427,373**	**62,704,356**	**4,922,310,736**
Off Balance Sheet items					
Contingent Liabilities:					
Acceptances & Endorsements		-	-	-	-
Letters of Guarantee		-	-	-	-
Irrevocable Letters of Credit		-	-	-	-
Bills for Collection		-	-	-	-
Other Contingent Liabilities		-	-	-	-
Total		-	-	-	-
Other commitments		-	-	-	-
Total Off-Balance Sheet items including Contingent Liabilities		-	-	-	-

AMARSTOCK

Off-Shore Banking Units (OBUs)

Profit and Loss Account

for the year ended 31 December 2016

Particulars	Notes	2016		2015	
		USD	Taka	USD	Taka
Investment Income	11	3,836,892	301,971,826	3,683,597	289,163,451
Profit Paid on deposits,borrowings, etc.	12	(1,567,882)	(123,395,764)	(3,460,034)	(271,613,685)
Net Investment Income		**2,269,010**	**178,576,062**	**223,563**	**17,549,766**
Commission, exchange and brokerage	13	-	-	-	-
Other operating income		-	-	-	-
Total operating income		**2,269,010**	**178,576,062**	**223,563**	**17,549,766**
Operating Expenses					
Salaries and allowances	14	**30,500**	**2,400,417**	**30,500**	**2,394,259**
Rent, taxes, insurance, Electricity etc.	15	-	-	-	-
Legal expenses	16	-	-	-	-
Postage, stamp, telegram and telephone	17	-	-	-	-
Stationery, printing, advertisement, etc.	18	500	39,351	-	-
Depreciation and Repair to Bank's Assets	19	-	-	-	-
Other Expenses	20	-	-	14,713	1,154,957
Total operating expenses		**31,000**	**2,439,768**	**45,213**	**3,549,216**
Profit/(Loss) before provisions		**2,238,010**	**176,136,294**	**178,350**	**14,000,550**
		-	-	-	-
Provision for Investments		-	-	-	-
Provision for Off balance sheet exposures		-	-	-	-
Total Provision		-	-	-	-
Total Profit/(Loss) before tax		**2,238,010**	**176,136,294**	**178,350**	**14,000,550**
Provision for Tax		-	-	-	-
Net Profit/(Loss) after tax		**2,238,010**	**176,136,294**	**178,350**	**14,000,550**
Net Profit/(Loss) after tax transferred to Head Office/Branch		-	-	-	-

AMARSTOCK

Off-Shore Banking Units (OBUs)

Cash Flow Statement

for the year ended 31 December 2016

Particulars	2016		2015	
	USD	Taka	USD	Taka
A) Cash flows from operating activities				
Investment income receipts	3,836,892	301,971,826	3,683,597	289,163,451
Profit paid on deposits, borrowings, etc.	(1,567,882)	(123,395,764)	(3,460,034)	(271,613,685)
Dividend receipts	-	-	-	-
Fees and commission receipts	-	-	-	-
Cash payment to employees	(30,500)	(2,400,417)	(30,500)	(2,394,259)
Cash payment to suppliers	(500)	(39,351)	-	-
Income tax payments	-	-	-	-
Receipts from other operating activities	-	-	-	-
Payments for other operating activities	-	-	(14,713)	(1,154,957)
Cash flows before changes in operating assets and liabilities	**2,238,010**	**176,136,294**	**178,350**	**14,000,550**
Changes in operating assets and liabilities:				
(Increase)/decrease in operating assets/liabilities				
Statutory deposit	-	-	-	-
Trading security - shares	-	-	-	-
Investments to other banks	-	-	-	-
Investments to customers	(18,168,799)	(1,442,191,340)	(17,126,662)	(1,368,484,110)
Other assets	176,343	13,496,000	(585,892)	(46,713,812)
Deposits from other banks	-	-	-	-
Deposits from customers	-	-	(1,308,915)	(102,029,116)
Liabilities on account of customers	-	-	-	-
Trading liabilities (borrowing)	17,967,830	1,426,374,648	17,126,662	1,368,484,110
Other liabilities	181,051	14,606,245	1,768,882	138,857,798
	156,425	**12,285,553**	**(125,925)**	**(9,885,130)**
Net cash from operating activities	**2,394,435**	**188,421,847**	**52,426**	**4,115,420**
B) Cash flows from investing activities:				
Receipts from sale of securities	-	-	-	-
Payment for purchase of securities	-	-	-	-
Purchase of fixed assets	-	-	-	-
Sale proceeds of fixed assets	-	-	-	-
Purchase of Subsidiaries	-	-	-	-
Net cash from investing activities	-	-	-	-
C) Cash flows from financing activities				
Receipts from issue of Debt Instruments	-	-	-	-
Payment for redemption of Debt Instruments	-	-	-	-
Receipts from issue of Ordinary Share/Right Share	-	-	-	-
Profit transferred to Head Office/Branch	(178,350)	(14,000,550)	-	-
Net cash from financing activities	**(178,350)**	**(14,000,550)**	**-**	**-**
D) Net increase/(decrease) in cash and cash equivalents (A+B+C)	**2,216,084**	**174,421,297**	**52,426**	**4,115,420**
E) Effect of Exchange rate changes on cash and cash equivalents	**-**	**-**	**-**	**-**
F) Cash and cash equivalents at beginning of the year	**52,426**	**4,115,420**	**-**	**-**
G) Cash and cash equivalents at end of the year (D+E+F)	**2,268,510**	**178,536,717**	**52,426**	**4,115,420**
H) Cash and cash equivalents				
Cash	-	-	-	-
Balance with other banks and financial institutions	2,268,510	178,536,717	52,426	4,115,420
	2,268,510	**178,536,717**	**52,426**	**4,115,420**

Off-Shore Banking Units (OBUs)

Notes to the Financial Statements

as at and for the year ended 31 December 2016

1.0 Status of the Units

Off-shore Banking Units (OBUs) of Export Import Bank of Bangladesh Limited was governed 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 and BRPD (P-3) 744 (118)/2015-6018 dated 31 August 2010 and 11 August 2015 respectively. Bank commenced the Off-shore Banking Units (OBUs) services from April 2012.

1.1 Principal activities

The principal activities of OBU are to provide Mudaraba Investment against payment of import bills under UPAS (Usance Payment at Sight) to its customers.

1.2 Significant accounting policies

1.2.1 Basis of preparation of the financial statements

The financial statements of the OBUs are prepared on a going concern basis under historical cost convention in accordance with the Bank Companies Act 1991 as amended up to 2013, Bangladesh Bank Circulars and Bangladesh Financial Reporting Standards (BFRSs). Off-shore Banking Units (OBUs) maintain its accounting records in USD.

1.2.2 Foreign currency transactions:

Foreign currencies are converted into equivalent Taka using the ruling exchange rates on the respective date of transaction. Assets and liabilities including balance with other Banks denominated in foreign currencies are translated into Taka currency at the weighted average rate of inter bank market declared by Bangladesh Bank. Balances held in foreign currencies other than US Dollar are converted into equivalent US Dollar at buying cross rates of New York closing of the previous day.

1.2.3 Cash and cash equivalents

Cash and cash equivalents are accounted for notes and coins in hand, highly liquid financial assets, unrestricted balances held with other banks/financial institutions and Bangladesh Bank.

1.2.4 Investments

Investments are stated in the Balance Sheet net off unearned income. Provisions for investments are made as per instructions contained in Bangladesh Bank BRPD Circular No. 14 dated 23 September 2012, BRPD Circular No. 19 dated 27 December 2012, BRPD Circular No. 05 dated 29 May 2013 and BRPD Circular No. 16 dated 18 November 2014.

1.2.5 Revenues, gains, expenses & losses prohibited by Shariah:

Any gains, expenses & losses not permitted in the Shariah and not duly approved by the Shariah Supervisory Committee is not accounted for and income thus derived transferred/expensed as per approval of the Shariah Supervisory Committee.

Off-Shore Banking Units (OBUs)

Notes to the Financial Statements

as at and for the year ended 31 December 2016

1.2.6 Cash flow statement

Cash flow statement is prepared in accordance with BAS-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.

1.2.7 Reporting period

These financial statements cover one calendar year from 1 January 2016 to 31 December 2016.

No.	Particulars	2016		2015	
		USD	Taka	USD	Taka
2	**Cash in hand**				
	Local Currency	-	-	-	-
	Foreign Currency	-	-	-	-
		-	-	-	-
3	**Balance with Bangladesh Bank and its agent (Sonali Bank)**				
	Balance with Bangladesh Bank	-	-	-	-
	Balance with Sonali Bank (as agent of Bangladesh Bank)	-	-	-	-
		-	-	-	-
4	**Balance with other banks and financial institutions**				
	In Bangladesh	2,268,510	178,536,717	52,426	4,115,420
	Outside Bangladesh	-	-	-	-
		2,268,510	**178,536,717**	**52,426**	**4,115,420**
5	**Inveestment**				
	General Investment	-			
	Bill Discounted and Purchased	78,925,922	6,211,643,728	60,757,123	4,769,452,388
		78,925,922	**6,211,643,728**	**60,757,123**	**4,769,452,388**
6	**Other assets**				
	Stock of stationery in hand and Stamps in hand	-	-	-	-
	Suspense Account	-	-	-	-
	Income Receivable on Investment	1,718,464	135,246,928	1,894,807	148,742,928
		1,718,464	**135,246,928**	**1,894,807**	**148,742,928**
7	**Placement from banks & other financial institutions**				
	Bangladesh Bank	-	-	-	-
	Export Import Bank of Bangladesh Limited	78,724,954	6,195,827,036	60,428,042	4,743,619,444
	United Bank Limited, Dubai	-	-	329,081	25,832,944
	Total	**78,724,954**	**6,195,827,036**	**60,757,123**	**4,769,452,388**
8	**Deposit and Other Accounts**	-	-	-	-
9	**Other liabilities**	1,949,933	153,464,044	1,768,882	138,857,798
10	**Retained earnings**				
	Opening	-	-	-	-
	Add: Profit for the year	2,238,010	176,136,293	178,350	14,000,550
	Less: Transferred to Head Office/Branch	-	-	-	-
	Balance carried forward	**2,238,010**	**176,136,293**	**178,350**	**14,000,550**
11	**Investment income**				
	Income from Mudaraba Import Bills	**3,836,892**	**301,971,826**	**3,683,597**	**289,163,451**

Off-Shore Banking Units (OBUs)

Notes to the Financial Statements

as at and for the year ended 31 December 2016

No.	Particulars	2016		2015	
		USD	Taka	USD	Taka
12	**Profit paid on deposits, borrowings, etc.**				
	Profit on deposits	-	-	-	-
	Profit on borrowings	1,567,882	123,395,764	3,460,034	271,613,685
	Total	**1,567,882**	**123,395,764**	**3,460,034**	**271,613,685**
13	**Commission and Brokerage**	-	-	-	-
14	**Salaries and allowances**	**30,500**	**2,400,417**	**30,500**	**2,394,259**
15	**Rent, taxes, insurance, Electricity etc.**				
	Rent Rates and taxes	-	-	-	-
	Electricity/Gas/Wasa	-	-	-	-
	Total	-	-	-	-
16	**Legal expenses**	-	-	-	-
17	**Postage, stamp and telecommunications etc.**				
	Postages & Courier services charge	-	-	-	-
	Telephone bill	-	-	-	-
	Total	-	-	-	-
18	**Stationery, printing and advertisement, etc.**				
	Printing stationery	500	39,351	-	-
	Office stationery	-	-	-	-
	Total	500	39,351	-	-
19	**Depreciation on and repairs to Bank's property**				
	Depreciation	-	-	-	-
	Repairs and maintenance	-	-	-	-
	Total	-	-	-	-
20	**Other expenses**				
	Security and Cleaning services	-	-	-	-
	Conveyance, Freight & Labour	-	-	-	-
	Miscellaneous	-	-	14,713	1,154,957
	Total	**-**	**-**	**14,713**	**1,154,957**

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FINANCIAL STATEMENTS OF SUBSIDIARIES



EXIM EXCHANGE COMPANY (UK) LIMITED
EXIM EXCHANGE COMPANY (CANADA) LIMITED
EXIM ISLAMI INVESTMENT LIMITED (EIIL)

EXIM EXCHANGE COMPANY (UK) LIMITED

COMPANY INFORMATION

DIRECTORS	Md. Nazrul Islam Mazumder Dr. Mohammed Haider Ali Miah
REGISTERED NUMBER	06814788
REGISTERED OFFICE	Unit 8 Quebec Wharf 14 Thomas Road London E14 7AF
TRADING ADDRESS	5 old Montague Street London E1 5NL
INDEPENDENT AUDITORS	AGP Chartered Accountant & Registered Auditor Unit 8 Quebec Wharf 14 Thomas Road London E14 7AF

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EXIM EXCHANGE COMPANY (UK) LIMITED

STRATEGIC REPORT

for the year ended 31 December 2016

INTRODUCTION

The company is part of a group of inter linked financial services companies based in Bangladesh, with an office iin UK which also provides bureau de change services.

BUSINESS REVIEW

Performance and strategy

Turnover for the period has increased on the prior year mainly due to improved performance of the existing business. Direct costs have increased as a result of same, however the overheads have been better managed and reduced.

The Company continues to review all of its activities and service offerings and to actively pursue new opportunities. This ongoing strategy should enhance the profitability of the Company in the future.

PRINCIPAL RISKS AND UNCERTAINTIES

Business continuity risk

The continuous availability of the Company's IT systems, infrastructural services and people are critical to its success. Significant time and resources have and are being committed to this area to underpin the Company's ability to continue to operate should any disruptions take place.

Economic and political risk

The turmoil in the global financial markets has had, and is having, a significant negative impact on economic activity across the globe. People's mobility, on which the Company's business depends, can be impacted by economic factors, political instability, the threat of terrorism and global diseases. Such risks are outside of the Company's control.

Information technology risk

Information technology risk is recognised by the Company as one of the most significant corporate risks given the technological aspect of the business. The electronic transfer of money is dependent on IT including telecommunications and consequently the emerging markets telecommunications are a critical factor also. The Company has appropriate policies and procedures in place to address technology challenges that may arise for the year ended 31 December 2016.

Interest and foreign exchange risks

The Company is exposed to fluctuations in interest rates and foreign exchange rates. This foreign exchange risk is managed by the Company using the Parent's treasury function.

Regulatory and legal risk

Globally businesses in this industry have seen increased regulation and legislation over the past decade with legislation been driven by financial governing authorities. The Company ensures it complies with applicable regulations and legislation and reviews these regularly.

EMAIL STOCK

EXIM EXCHANGE COMPANY (UK) LIMITED

STRATEGIC REPORT (continued)

for the year ended 31 December 2016

FINANCIAL KEY PERFORMANCE INDICATORS

The results for the Company show a pre tax profit of £14,000 (2015 £4,133) for the year and turnover of £145k (2015 £133k)

OTHER KEY	PERFORMANCE	INDICATORS
Gross profit	65.7 %	(2015: 69.8"%)
Net profit	9.6 %	(2015: 3.1"%)
Net Assets	£22,723	(2015: £8,723)
Gross Assets	£153,381	(2015: £167,904)



Dr. Mohammed Haider Ali Miah

Director

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EXIM EXCHANGE COMPANY (UK) LIMITED

DIRECTORS' REPORT

for the year ended 31 December 2016

The directors present their report and the financial statements for the year ended 31 December 2016.

DIRECTORS' RESPONSIBILITIES STATEMENT

The directors are responsible for preparing the Strategic report, the Directors' report and the financial statements in accordance with applicable law and regulations.

Company law requires the directors to prepare financial statements for each financial year. Under that law the directors have elected to prepare the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland'. Under Company law the directors must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the Company and of the profit or loss of the Company for that period. In preparing these financial statements, the directors are required to:

- select suitable accounting policies for the Company financial statements and then apply them consistently;
- make judgments and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Company will continue in business.

The directors are responsible for keeping adequate accounting records that are sufficient to show and explain the Company's transactions and disclose with reasonable accuracy at any time the financial position of the Company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the Company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

PRINCIPAL ACTIVITY

The Company's principal activity continued to be that of the provision on Money Remittance and related activities.

RESULTS AND DIVIDENDS

The profit for the year, after taxation, amounted to £14,000 (2015 £4,133).

The directors who served during the year were:

Md. Nazrul Islam Mazumder

Dr. Mohammed Haider Ali Miah

FUTURE DEVELOPMENTS

The Company is constantly looking at opportunities to develop and refine its business models and is constantly speaking with third parties for potentials of expanding the business and network further and the Parent entity is willing to support this.

EXIM EXCHANGE COMPANY (UK) LIMITED

DIRECTORS' REPORT

for the year ended 31 December 2016

DISCLOSURE OF INFORMATION TO AUDITORS

Each of the persons who are directors at the time when this Directors' report is approved has confirmed that:

- so far as that director is aware, there is no relevant audit information of which the Company's auditors are unaware, and
- that director has taken all the steps that ought to have been taken as a director in order to be aware of any relevant audit information and to establish that the Company's auditors are aware of that information.

POST BALANCE SHEET EVENTS

There have been no significant events affecting the Company since the year end.

AUDITORS

The auditors, AGP, will be proposed for reappointment in accordance with section 485 of the Companies Act 2006.



Dr. Mohammed Haider Ali Miah
Director

AMAR STOCK

EXIM EXCHANGE COMPANY (UK) LIMITED

INDEPENDENT AUDITORS' REPORT TO THE SHAREHOLDERS OF EXIM EXCHANGE COMPANY (UK) LIMITED

We have audited the financial statements of Exim Exchange Company (UK) Limited for the year ended 31 December 2016, set out on pages 7 to 17. The relevant financial reporting framework that has been applied in their preparation is the Companies Act 2006 and the United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland'.

This report is made solely to the Company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the Company's members those matters we are required to state to them in an Auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the Company and the Company's members as a body, for our audit work, for this report, or for the opinions we have formed.

RESPECTIVE RESPONSIBILITIES OF DIRECTORS AND AUDITORS

As explained more fully in the Directors' responsibilities statement, the directors are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view. Our responsibility is to audit and express an opinion on the financial statements in accordance with applicable law and International Standards on Auditing (UK and Ireland). Those standards require us to comply with the Financial Reporting Council's Ethical Standards for Auditors.

SCOPE OF THE AUDIT OF THE FINANCIAL STATEMENTS

An audit involves obtaining evidence about the amounts and disclosures in the financial statements sufficient to give reasonable assurance that the financial statements are free from material misstatement, whether caused by fraud or error. This includes an assessment of: whether the accounting policies are appropriate to the Company's circumstances and have been consistently applied and adequately disclosed; the reasonableness of significant accounting estimates made by the directors; and the overall presentation of the financial statements. In addition, we read all the financial and non financial information in the Strategic report and the Directors' report to identify material inconsistencies with the audited financial statements and to identify any information that is apparently materially incorrect based on, or materially inconsistent with, the knowledge acquired by us in the course of performing the audit. If we become aware of any apparent material misstatements or inconsistencies we consider the implications for our report.

OPINION ON FINANCIAL STATEMENTS

In our opinion the financial statements:

- give a true and fair view of the state of the Company's affairs as at 31 December 2016 and of its profit for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

EXIM EXCHANGE COMPANY (UK) LIMITED

INDEPENDENT AUDITORS' REPORT TO THE SHAREHOLDERS OF EXIM EXCHANGE COMPANY (UK) LIMITED

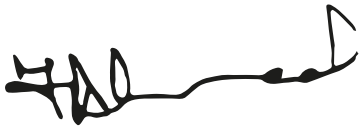
OPINION ON OTHER MATTER PRESCRIBED BY THE COMPANIES ACT 2006

In our opinion the information given in the Strategic report and the Directors' report for the financial year for which the financial statements are prepared is consistent with the financial statements and the directors' report has been prepared in accordance with applicable legal requirements.

MATTERS ON WHICH WE ARE REQUIRED TO REPORT BY EXCEPTION

We have nothing to report in respect of the following matters where the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of directors' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit.



Forhad Ahmed FCA (Senior statutory auditor)

for and on behalf of

AGP

Chartered Accountant

Registered Auditor

Unit 8 Quebec Wharf
14 Thomas Road
London
E14 7AF

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EXIM EXCHANGE COMPANY (UK) LIMITED

STATEMENT OF COMPREHENSIVE INCOME

for the year ended 31 December 2016

Particulars	Notes	2016 £	2015 £
Turnover		**145,455**	133,677
Cost of sales	4	**(49,878)**	(40,396)
GROSS PROFIT		**95,577**	93,281
Administrative expenses		**(81,577)**	(89,148)
OPERATING PROFIT	5	**14,000**	4,133
PROFIT FOR THE YEAR		**14,000**	4,133

There were no recognised gains and losses for 2016 or 2015 other than those included in the income statement.

There was no other comprehensive income for 2016 (2015:£NIL).

EXIM EXCHANGE COMPANY (UK) LIMITED

REGISTERED NUMBER:06814788

STATEMENT OF FINANCIAL POSITION

as at 31 December 2016

Particulars	Note		2016		2015
		£	£	£	£
FIXED ASSETS					
Tangible assets	8		**1,380**		1,423
			1,380		1,423
CURRENT ASSETS					
Debtors: Amounts falling due within one year	9	**15,434**		26,265	
Cash at bank and in hand	10	**136,568**		140,216	
		152,002		166,481	
Creditors: Amounts falling due within one year	11	**(130,659)**		(159,181)	
NET CURRENT ASSETS			**21,343**		7,300
TOTAL ASSETS LESS CURRENT LIABILITIES			**22,723**		8,723
NET ASSETS			**22,753**		8,723
CAPITAL AND RESERVES					
Called up share capital	12		**450,000**		450,000
Profit and loss account	13		**(427,277)**		(441,277)
			22,723		8,723

Dr. Mohammed Haider Ali Miah

Director

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EXIM EXCHANGE COMPANY (UK) LIMITED

STATEMENT OF CHANGES IN EQUITY

for the year ended 31 December 2016

	Share capital	Retained earnings	Total equity
	£	£	£
At 1 January 2016	450,000	(441,277)	8723
COMPREHENSIVE INCOME FOR THE YEAR			
Profit for the year	-	14,000	14,000
AT 31 DECEMBER 2016	450,000	(427,277)	22,723

AMAR STOCK

EXIM EXCHANGE COMPANY (UK) LIMITED

STATEMENT OF CHANGES IN EQUITY

for the year ended 31 December 2016

	Share capital	Retained earnings	Total equity
	£	£	£
At 1 January 2015	450,000	(445,410)	4,590
COMPREHENSIVE INCOME FOR THE YEAR			
Profit for the year	-	4,133	4,133
AT 31 DECEMBER 2015	450,000	(441,277)	8,723

AMAR STOCK

EXIM EXCHANGE COMPANY (UK) LIMITED

NOTES TO THE FINANCIAL STATEMENTS

for the year ended 31 December 2016

1. GENERAL INFORMATION

Exim Exchange Company (U.K.) Limited is a limited liability company incorporated in England and Wales. The registered office is Unit 8 Quebec Wharf, 14 Thomas Road, London. E14 7AF and trading address is 5 Montague Street, London, E1 5NL. The Company's principal activity was that of provision of money remittance and related services.

2. ACCOUNTING POLICIES

2.1 Basis of preparation of financial statements

The financial statements have been prepared under the historical cost convention and in accordance with Financial Reporting Standard 102, the Financial Reporting Standard applicable in the United Kingdom and the Republic of Ireland and the Companies Act 2006.

The preparation of financial statements in compliance with FRS 102 requires the use of certain critical accounting estimates. It also requires management to exercise judgment in applying the Company's accounting policies (see note 3).

The following principal accounting policies have been applied:

2.2 Going concern

The Company reported a profit during the year in it is in a very competitive market, however there are still accumulated losses.

The directors consider that the Company will be able to rely upon sufficient additional support from
the parent undertaking for at least the next 12 month or by arranging funds through and alternative means possibly by way of a loan from one of the directors and the Board of the Bank has approved this, to allow the Company to be able to meet all its commitments as they fall due.

Therefore the directors consider that the going concern basis is appropriate in respect of the financial statements for the year ended 31 December 2016.

2.3 Revenue

Revenue is recognised to the extent that it is probable that the economic benefits will flow to the Company and the revenue can be reliably measured. Revenue is measured as the fair value of the consideration received or receivable, excluding discounts, rebates, value added tax and other sales taxes. The following criteria must also be met before revenue is recognised:

Commission income

Income from remittance services is recognised when a customer gives instructions to the Company to make a remittance on their behalf.

EXIM EXCHANGE COMPANY (UK) LIMITED

NOTES TO THE FINANCIAL STATEMENTS

for the year ended 31 December 2016

2. ACCOUNTING POLICIES (CONTINUED)

2.4 Tangible fixed assets

Tangible fixed assets under the cost model are stated at historical cost less accumulated depreciation and any accumulated impairment losses. Historical cost includes expenditure that is directly attributable to bringing the asset to the location and condition necessary for it to be capable of operating in the manner intended by management.

The Company adds to the carrying amount of an item of fixed assets the cost of replacing part of such an item when that cost is incurred, if the replacement part is expected to provide incremental future benefits to the Company. The carrying amount of the replaced part is derecognised. Repairs and maintenance are charged to profit or loss during the period in which they are incurred.

Depreciation is charged so as to allocate the cost of assets less their residual value over their estimated useful lives, using the straight line method.

Depreciation is provided on the following basis:

Fixtures & fittings	- 20%	straight line
Office equipment	- 20%	straight line

The assets' residual values, useful lives and depreciation methods are reviewed, and adjusted prospectively if appropriate, or if there is an indication of a significant change since the last reporting date.

Gains and losses on disposals are determined by comparing the proceeds with the carrying amount and are recognised within 'other operating income' in the Statement of comprehensive income.

2.5 Operating leases: Lessee

Rentals paid under operating leases are charged to the profit or loss on a straight line basis over the period of the lease.

2.6 Debtors

Short term debtors are measured at transaction price, less any impairment. Loans receivable are measured initially at fair value, net of transaction costs, and are measured subsequently at amortised cost using the effective interest method, less any impairment.

2.7 Cash and cash equivalents

Cash is represented by cash in hand and deposits with financial institutions repayable without penalty on notice of not more than 24 hours. Cash equivalents are highly liquid investments that mature in no more than three months from the date of acquisition and that are readily convertible to known amounts of cash with insignificant risk of change in value.

EXIM EXCHANGE COMPANY (UK) LIMITED

NOTES TO THE FINANCIAL STATEMENTS

for the year ended 31 December 2016

2. ACCOUNTING POLICIES (CONTINUED)

2.8 Creditors

Short term creditors are measured at the transaction price. Other financial liabilities, including bank loans, are measured initially at fair value, net of transaction costs, and are measured subsequently at amortised cost using the effective interest method.

2.9 Foreign currency translation

Functional and presentation currency

The company's functional and presentational currency is GBP.

Transactions and balances

Foreign currency transactions are translated into the functional currency using the spot exchange rates at the dates of the transactions.

At each period end foreign currency monetary items are translated using the closing rate. Non monetary items measured at historical cost are translated using the exchange rate at the date of the transaction and non monetary items measured at fair value are measured using the exchange rate when fair value was determined.

Foreign exchange gains and losses resulting from the settlement of transactions and from the translation at period end exchange rates of monetary assets and liabilities denominated in foreign currencies are recognised in the Income statement except when deferred in other comprehensive income as qualifying cash flow hedges.

2.10 Taxation

Tax is recognised in the Income statement, except that a change attributable to an item of income and expense recognised as other comprehensive income or to an item recognised directly in equity is also recognised in other comprehensive income or directly in equity respectively.

The current income tax charge is calculated on the basis of tax rates and laws that have been enacted or substantively enacted by the reporting date in the countries where the Company operates and generates income.

3. JUDGMENTS IN APPLYING ACCOUNTING POLICIES AND KEY SOURCES OF ESTIMATION UNCERTAINTY

Preparation of the financial statements requires management to make significant judgments and estimates. Tangible fixed assets are depreciated over their useful lives taking into account residual values where appropriate. The actual lives of the assets are assessed annually and may vary depending on a number of factors. In re assessing useful lives, factors such as technological advances. Residual value consider such things as projected disposal values.

4. ANALYSIS OF TURNOVER

100% Turnover of the company for the year ended 31 December 2016 (2015 100%) have arisen from within the United Kingdom.

EXIM EXCHANGE COMPANY (UK) LIMITED

NOTES TO THE FINANCIAL STATEMENTS

for the year ended 31 December 2016

5. OPERATING PROFIT

The operating profit is stated after charging:

	2016	2015
	£	£
Depreciation of tangible fixed assets	755	575
Other operating lease rentals	38,120	40,917

The Company's Auditors were paid a fee of £3,000 (2015 £3,000) for audit services, there were also fees of £1,500 (2015 £1,500) for non audit services.

6. EMPLOYEES

Staff costs were as follows:

	2016	2015
	£	£
Wages and salaries	35,066	31,430
	35,066	31,430

The average monthly number of employees, including the directors, during the year was as follows:

	2016	2015
	No.	No.
Management	1	1
Counter staff	2	2
	3	3

7. TAXATION

	2016	2015
	£	£
TOTAL CURRENT TAX	-	-
DEFERRED TAX		
TOTAL DEFERRED TAX	-	-
TAXATION ON PROFIT ON ORDINARY ACTIVITIES	-	-

FACTORS AFFECTING TAX CHARGE FOR THE YEAR

The tax assessed for the year is lower than (2015 - lower than) the standard rate of corporation tax in the UK of 20% (2015 - 20%).The differences are explained below:

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EXIM EXCHANGE COMPANY (UK) LIMITED

NOTES TO THE FINANCIAL STATEMENTS

for the year ended 31 December 2016

	2016	2015
	£	£
Profit on ordinary activities before tax	14,000	4,133
Profit on ordinary activities multiplied by standard rate of corporation tax in the UK of 20% (2015 20%)	2,800	827
EFFECTS OF:		
Utilisation of tax losses	(2,800)	(827)
TOTAL TAX CHARGE FOR THE YEAR	-	-

FACTORS THAT MAY AFFECT FUTURE TAX CHARGES

The Company has tax losses of £427,773 (2015 £442,177) carried forward to relieve future trading profits, no deferred tax asset has been recognised due to the uncertainty of future taxable profits for offset.

8. TANGIBLE FIXED ASSETS

	Fixtures & fittings	Office equipment	Total
	£	£	£
COST OR VALUATION			
At 1 January 2016	6,234	10,518	16,752
Additions	-	711	711
At 31 December 2016	6,234	11,229	17,463
DEPRECIATION			
At 1 January 2016	6,227	9,101	15,328
Charge for the period on owned assets	-	755	755
At 31 December 2016	6,227	9,856	16,063
NET BOOK VALUE			
At 31 December 2016	7	1,373	1,380
At 31 December 2015	6	1,417	1,423

9. DEBTORS

	2016	2015
	£	£
Other debtors	13,525	16,525
Prepayment and accrued income	1,909	9,739
	15,434	26,264

EXIM EXCHANGE COMPANY (UK) LIMITED

NOTES TO THE FINANCIAL STATEMENTS

for the year ended 31 December 2016

10. CASH AND CASH EQUIVALENTS

	2016	2015
	£	£
Cash at bank and in hand	136,568	140,216
	136,568	140,216

11. CREDITORS: Amounts falling due within one year

	2016	2015
	£	£
Other creditors	130,659	159,181
	130,659	159,181

12. SHARE CAPITAL

	2016	2015
	£	£
Allotted, called up and fully paid		
450,000 Ordinary shares of £1 each	450,000	450,000

13. RESERVES

Profit & loss account

The profit and loss account consists of the profits retained within the business and is recorded at historic cost.

14. COMMITMENTS UNDER OPERATING LEASES

At 31 December 2016 the Company had future minimum lease payments under non cancellable operating leases as follows:

TOTAL

15. RELATED PARTY TRANSACTIONS

All of the Company's remittances are routed through its parent entity Export Import Bank of Bangladesh Limited as part of the normal business cycles, these transactions are at arms length, the amounts remitted have no transactional value and are purely for settlement. All commission income is earned from the remitters. There is a position at the year end included in Trade Creditor due for settlement of £130,660 (2015 £159,181).

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EXIM EXCHANGE COMPANY (UK) LIMITED

NOTES TO THE FINANCIAL STATEMENTS

for the year ended 31 December 2016

16. CONTROLLING PARTY

The Company's ultimate parent undertaking is Export Import Bank of Bangladesh Limited, a company incorporated in Bangladesh. The accounts for this entity may be obtained from Head Office "SYMPHONY" Plot # SE (F): 9, Road # 142 Gulshan Avenue, Dhaka 1212 or on their website www.eximbankbd.com .

EXIM EXCHANGE COMPANY (UK) LIMITED

DETAILED PROFIT AND LOSS ACCOUNT

for the year ended 31 December 2016

	2016	2015
	£	£
Turnover	**145,455**	133,677
Cost of sales	**(49,878)**	(40,396)
GROSS PROFIT	**95,577**	93,281
Gross Profit %	65.7%	69.8%
	95,577	93,281
LESS: OVERHEADS		
Administration expenses	**(81,577)**	(89,148)
OPERATING PROFIT	**14,000**	4,133
PROFIT FOR THE YEAR	**14,000**	4,133

AMAR STOCK

EXIM EXCHANGE COMPANY (UK) LIMITED

SCHEDULE TO THE DETAILED ACCOUNTS

for the year ended 31 December 2016

TURNOVER	2016	2015
	£	£
Commission Income on Foreign Remittances	129,435	113,937
Rent receivable	16,020	19,740
	145,455	133,677

COST OF SALES	2016	2015
	£	£
Bank Charges	49,878	40,396
	49,878	40,396

ADMINISTRATION EXPENSES	2016	2015
	£	£
Staff salaries	35,066	31,430
Printing and stationery	318	258
Postage	-	140
Telephone and fax	1,160	1,617
Advertising and promotion	219	307
Legal and professional	1,024	1,439
Sundry expenses	183	5,959
Rent - operating leases	38,120	40,917
Rates	2,586	3,157
Light and heat	1,472	1,592
Insurances	104	533
Repairs and maintenance	360	1,222
Depreciation - plant and machinery	965	575
	81,577	89,146

AMAR STOCK

EXIM BANK

EXIM EXCHANGE COMPANY (CANADA) LIMITED

ACCU-TAX

accounting and tax services

NOTICE TO READERS

We have prepared and enclosed the balance sheet of EXIM EXCHANGE COMPANY (CANADA) LIMITED as at December 31, 2016 along with the statement of loss and deficit for the year ended. These statements were prepared on the basis of the information provided by the management.

Based on our engagement, nothing has come to our attention that may causes us to believe that these financial statements are nor, in all respects in accordance with generally accepted accounting principles.

January 17, 2017

Syed Mahmood

ACCU-TAX
ACCUNTING & TAX SERVICES
300 Danforth Avenue
Toronto, ON M4C 1M7
Tel: 416-690-6223

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EXIM EXCHANGE COMPANY (CANADA) LIMITED

BALANCE SHEET

as at 31 December 2016

ASSETS	
Current	
Cash in hand	$ 33, 846
Cash at Bank	78, 237
	$ 112,083
Capital	
Leasehold Improvement	$ 3, 075
Computer Equipment	763
Machinery and Equipment	871
Furniture and Fixtures	1,545
	$ 6,254
Other	
Advances, Deposits and Prepayment	$ 216,100
Total Assets	**$ 334,437**
LIABILITIES	
Current	
Accounts Payable	$ 30,788
Total Liabilites	**$ 30,788**
EQUITY	
Share capital	$ 600,000
Retained earnings/ (Deficit)	$ (296,651)
Total equity	**$ 303,649**
Total liabilites and equity	**$ 334,437**

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EXIM EXCHANGE COMPANY (CANADA) LIMITED

STATEMENT OF LOSS AND DEFICIT

for the year ended 31 December 2016

INCOME	
Commision	$ 42, 448
Exchange Gain	21, 328
Other Income	5,647
	69,423
EXPENSES	
Salary and Allowances	$ 44,580
Repairs and Maintenance	1,640
Professional Fees	2,400
Rent	34,800
Utilities	1,683
Office Expenses	650
Amortization	2,135
Phone, Fax and Internet	$ 2,272
Total Expenses	$ 90,160
Income/ (Loss) for the year	$ (20,737)
Add: Retained Earnings (Deficit), beginning of year	(275,614)
Retained Earnings/ (Deficit), end of Year	**$(296,351)**

ACCU-TAX
ACCUNTING & TAX SERVICES
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Tel: 416-690-6223

AMAR STOCK

Independent Auditor's Report To the shareholder of

EXIM Islami Investment Limited

We have audited the accompanying financial statement of EXIM Islami Investment Limited("EIIL") or (the "company") which comprise the Statement of Changes in Equity and Statement of Cash Flows for the year then ended, and a summary of significant accounting policies and other explanatory information.

Management's Responsibility for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in according with Bangladesh Financial Reporting Standards (BFRS), the Companies Act 1994, the Securities and Exchange rules 1987 and other applicable laws and regulations and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

Auditors' Responsibility

Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with Bangladesh Standards on Auditing (BSA). Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the rick of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. An audit also includes evaluating the appropriateness of the accounting policies used and the reasonableness of the accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audits opinion.

Opinion

In our opinion, the financial statements give a true and fair view of the financial position of the Company as at 31 December 2016 and of its financial performance and its cash flows for the year the ended in accordance with the Bangladesh Financial Reporting Standards("BFRS") and comply with the Companies Act 1994, the Securities and Exchange Rules 1987 and other applicable laws and regulations.

Report on Other Legal and Regulatory Requirements

We also report that:

(i) We have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of our audit and made due verification thereof;

(Ii) In our opinion, proper books of accounts as required by law have been kept by the Company, so far as it appeared from our examination of those books;

(iii) The Company Statements of Financial Position and Statement of Comprehensive Income dealt with by the report are in agreement with the books of account; and

(iv) The expenditure incurred were for the purposes of the Company's business.

Hoda Vasi CMC.
Chartered Accountants
HVC

Dhaka, 23 February 2017

National Office : BTMC Bhaban (7th & 8th floor), 7-9 Karwan Bazar Commercial Area, Dhaka-1215, Bangladesh
Motijheel Office : Ispahani Building (3rd Floor) 14-15 Motijheel Commercial Area, Dhaka-1000, Bangladesh
Chittagong Office : Delwar Bhaban (4th Floor), 104 Agarbad Commercial Area, Chittagong-4100, Bangladesh

EXIM Islami Investment Limited (EIIL)

Statement of Financial Position

as at 31 December 2016

Particulars	Notes	2016 BDT	2015 BDT
ASSETS			
Non current assets			
Property, plant and equipment at cost	3	3,103,115	2,567,865
Less: Accumulated depreciation		(2,017,910)	(1,645,596)
		1,085,205	**922,269**
Investment in marketable securities	4	410,234,279	387,674,337
Current assets			
Margin investment to investors	5	1,241,577,384	1,225,150,973
Accounts receivable	6	370,260,883	411,013,060
Cash & cash equivalents	7	318,643,361	295,448,621
Other assets	8	12,535	12,535
		1,930,494,163	**1,931,625,189**
Total assets		**2,341,813,647**	**2,320,221,795**
EQUITY AND LIABILITIES			
Equity			
Share capital	9	1,000,000,000	1,000,000,000
Retained earnings/(Accumulated losses)		(91,382,465)	(195,979,634)
		908,617,535	**804,020,366**
Current liabilities			
Accounts payable	10	9,490,885	7,213,630
Borrowings from EXIM Bank	11	570,566,247	570,566,247
Other liabilities	12	853,138,980	938,421,552
		1,433,196,112	**1,516,201,429**
Total equity and liabilities		**2,341,813,647**	**2,320,221,795**

These financial statements should be read in conjunction with the annexed notes.

Chairman **Director** **Chief Executive Officer**

See annexed Auditors' report to the Shareholders of date

Dhaka, 23 February 2017

Hoda Vasi Chowdhury & Co.
Chartered Accountants
HVC

EXIM Islami Investment Limited (EIIL)

Statement of Comprehensive Income

for the year ended 31 December 2016

Particulars	Notes	2016 BDT	2015 BDT
Profit on Margin Investment		8,674,171	8,094,840
Portfolio Management Income		1,934,036	2,203,335
Settlement Income		3,144,593	2,933,871
Income From Investment in Shares/Securities		10,797,308	7,202,262
Investment Income		**24,550,108**	**20,434,308**
Profit on Sale of Investment in Shares		15,125,835	6,709,063
Net Investment Income		**39,675,943**	**27,143,371**
Other Operating Income			
Documentation		8,500	12,000
CDBL Maintenance		103,700	106,400
IPO Service Charge		-	744
Profit on Bank Deposit		17,957,338	23,478,329
Total Operating Income		**57,745,481**	**50,740,844**
Salary and Allowances		78,000	99,000
Rent, Taxes, Insurance, Electricity	13	8,422,679	5,954,315
Postage, Stamps and Telephone		285,358	290,505
Audit Fee		86,250	86,250
Printing, Stationery, Advertisement		176,944	195,171
Directors' Fees and Expenses		138,728	61,328
Depreciation on EIIL's Property		372,314	445,820
Other Expenses	14	2,508,349	1,928,652
Total Operating Expenses		**12,068,622**	**9,061,041**
Profit/(Loss) before provisions		**45,676,859**	**41,679,803**
Provisions for Margin Investments		55,000,000	(81,196,784)
Provision for Diminution in Value of Shares		15,000,000	(50,851,181)
Profit/(Loss) before Tax		**115,676,859**	**(90,368,162)**
Provision For Current Tax	16	(11,079,690)	(12,524,538)
Profit/(Loss) after tax		**104,597,169**	**(102,892,700)**
Other comprehensive income		-	-
Total Comprehensive Income/(Losses)		**104,597,169**	**(102,892,700)**
Earnings Per Share (EPS)	17	**10.46**	**(10.29)**

These financial statements should be read in conjunction with the annexed notes.

Chairman **Director** **Chief Executive Officer**

See annexed Auditors' report to the Shareholders of date

Chartered Accountants

Dhaka, 23 February 2017

EXIM Islami Investment Limited (EIIL)

Statement of Cash Flows

for the year ended 31 December 2016

	2016 BDT	2015 BDT
A) Cash Flows from Operating Activities		
Investment Income Receipts	28,878,635	19,941,109
Dividend Receipts	10,797,308	7,202,262
Fees and Commission Receipts	112,200	119,144
Cash Payment to Employees (including Directors)	(216,728)	(160,328)
Cash Payment to Suppliers and Service providers	(11,479,580)	(8,454,893)
Receipts from Other Operating Income	17,957,338	23,478,329
Cash generated from/(used in) operating activities before changes in Operating Assets and Liabilities	**46,049,173**	**42,125,623**
(Increase) /Decrease in Operating Assets and Increase/(Decrease) in Operating Liabilities:		
Margin Investment to Investors	(16,426,411)	3,581,850
Payable to Investors	2,277,255	(5,464,820)
Receivable from Brokers and Investors	40,752,177	24,792,086
Other Liabilities	(26,362,262)	(18,974,648)
	240,759	**3,934,468**
Net cash generated/(used) by Operating Activities (Total of "A")	**46,289,932**	**46,060,091**
B) Cash Flows from Investing Activities		
Purchase of Fixed Assets	(535,250)	-
Investment in Shares	(22,559,942)	(37,815,586)
Net cash generated/(used) by Investing Activities (Total of "B")	**(23,095,192)**	**(37,815,586)**
C) Cash Flows from Financing Activities	**-**	**-**
Net cash generated/(used) by Financing Activities (Total of "C")	**-**	**-**
D) Net Increase/(Decrease) in Cash & Cash Equivalents (A+B+C)	**23,194,740**	**8,244,505**
E) Opening Cash & Cash Equivalents		
Cash	10,722	10,234
Balance with Banks	295,437,899	287,193,882
	295,448,621	**287,204,116**
F) Closing Cash & Cash Equivalents	**318,643,361**	**295,448,621**
G) Cash & Cash Equivalents		
Cash	17,426	10,722
Balance with Banks	318,625,935	295,437,899
	318,643,361	**295,448,621**

These financial statements should be read in conjunction with the annexed notes.

Chairman **Director** **Chief Executive Officer**

EXIM Islami Investment Limited (EIIL)

Statement of Changes in Equity

for the year ended 31 December 2016

Amount in BDT

Particulars	Share Capital	Retained Earnings/ (Accumulated losses)	Total
Balance at 01 January 2016	1,000,000,000	(195,979,634)	804,020,366
Total comprehensive income/(loss)for the year	-	104,597,169	104,597,169
Total Equity as at 31 December 2016	**1,000,000,000**	**(91,382,465)**	**908,617,535**
Total Equity as at 31 December 2015	**1,000,000,000**	**(195,979,634)**	**804,020,366**

These financial statements should be read in conjunction with the annexed notes.

Chairman **Director** **Chief Executive Officer**

AMAR STOCK

EXIM Islami Investment Limited (EIIL)

Notes to the Financial Statements

for the year ended 31 December 2016

1. Background

EXIM Islami Investment Limited "EIIL" or the "Company" was incorporated in Bangladesh as private limited company on February 03, 2010 vide registration no. C 82234/10 under 'The Companies Act 1994'. The Company has started its Commercial operation on December 01, 2010 after getting the approval from the Bangladesh Securities and Exchange Commission (BSEC) as a separate entity. The merchant banking registration certificate of EXIM Islami Investment Limited is M.B. 47/2010. EIIL is a subsidiary company of Export Import Bank of Bangladesh Limited (EXIM Bank).

1.2 Nature of business

The main object of EXIM Islami Investment Limited(EIIL) is to act as a full-fledged merchant banker. The company is also authorized to buy, sell, hold or otherwise acquire or invest the capital of Company in shares, stocks and other shariah based securities.

2. Significant accounting policies

2.1 Basis of Accounting

The Financial Statements of EXIM Islami Investment Limited include Statement of Financial Position, Statement of Comprehensive Income, Statement of Cash Flow, Statement of Changes in Equity and Notes to the Financial Statements. These Financial Statements have been prepared under the historical cost convention on a going concern basis in accordance with the International Financial Reporting Standards (IFRS) as adopted by the Institute of Chartered Accountants of Bangladesh (ICAB) as BFRS, the Companies Act 1994, Securities and Exchange Rules, 1987 and other laws and rules applicable in Bangladesh.

2.2 Revenue recognition

Revenue which comprises of settlement income, profit on margin investment, service rendered and capital gain / (loss) is recognized in accordance with Bangladesh Accounting Standard (BAS) 18: Revenue.

2.3 Fixed assets and depreciation

Fixed assets are stated at cost less accumulated depreciation. Depreciation is charged at the following rates on straight-line method on cost of assets from the date of purchase:

Asset category	Rate of depreciation p.a. (%)
Interior Decoration	10%
Office Equipment	20%
Books	20%

2.4 Cash and cash equivalent

Cash and cash equivalent includes cash in hand and cash at bank which are held and are available for use by the Company without any restriction.

2.5 Currency

The amount in the Financial Statements has been rounded off to the nearest integer in Bangladesh Taka (BDT).

2.6 Salary

Effective from 1 January 2014, salary expenses of EXIM Islami Investment Limited represents only the directly attributable salary expenses of the company without any allocation from EXIM Bank.

2.7 Reporting period

This financial statement covers from January 01, 2016 to December 31, 2016.

2.8 General

Previous year's figures have been rearranged wherever necessary, to confirm to the current year's presentation.

EXIM Islami Investment Limited (EIIL)

Notes to the Financial Statements

for the year ended 31 December 2016

		2016 BDT	2015 BDT
3.	**Property, Plant & Equipment (Annexure-I)**		
	Interior Decoration	677,500	677,500
	Software	970,000	970,000
	Photocopier Machine	61,500	61,500
	Fax Machine	13,500	13,500
	Computers	1,146,465	634,465
	Micro Oven	17,000	9,500
	IPS-02 sets	140,600	140,600
	Other Office Equipment	73,400	58,900
	Books	3,150	1,900
		3,103,115	**2,567,865**
	Less: Depreciation	(2,017,910)	(1,645,596)
	Written Down value	**1,085,205**	**922,269**
4	**Investment in Securities**		
	Investment in Marketable Securities **(Annexure-II)**	410,234,279	387,674,337
5	**Margin investment to investors**		
	Opening Balance	1,225,150,973	1,228,732,823
	Add : Disbursement during the year	31,196,451	13,820,302
		1,256,347,424	**1,242,553,125**
	Less : Realised during the year	14,770,040	(17,402,152)
	Closing Balance	**1,241,577,384**	**1,225,150,973**
6	**Accounts receivable**		
	Income Receivable	364,048,417	408,734,030
	Receivable from Brokers-**(CDI)**	5,419,420	1,738,119
	Receivable from Brokers-own portfolio **(EIIL)**	793,046	540,911
		370,260,883	**411,013,060**
7	**Cash & cash equivalents**		
	7.1 Cash in Hand	**17,426**	**10,722**
	7.2 Cash at Bank		
	MSND A/C with EXIM Bank, Rajuk Br. (Investment & Capital)	13,559,061	2,112,688
	Alwadia CD A/C with EXIM Bank, Rajuk Br. (Revenue)	774,580	533,139
	MSND A/C with EXIM Bank, Rajuk Br. (Deposit)	45,999,908	49,145,191
	Alwadia CD A/C with EXIM Bank, Rajuk Br. (Withdrawal)	54,285	619,702
	EIIL IPO Application A/C (MSND)with EXIM Bank, Rajuk Br.	396,564	2,465
	MTDR No. 01360100171385 with EXIM Bank, Rajuk Br.	146,745,275	138,312,581
	MTDR No. 01360100170494 with EXIM Bank, Rajuk Br.	111,096,262	104,712,133
		318,625,935	**295,437,899**
	Total Cash & Cash Equivalent	**318,643,361**	**295,448,621**
8	**Other assets**		
	Others	12,535	12,535
		12,535	**12,535**

AMAR STOCK

EXIM Islami Investment Limited (EIIL)

Notes to the Financial Statements

for the year ended 31 December 2016

		2016 BDT	2015 BDT
9	**Share Capital**		
	9.1 Authorised Capital:		
	50,000,000 ordinary shares of Tk. 100/- each	**5,000,000,000**	**5,000,000,000**
	9.2 Paid up Capital:		
	Export Import Bank of Bangladesh Limited (9,999,000 Shares@ 100/-each)	999,900,000	999,900,000
	Mr. Md. Nazrul Islam Mazumder (1,000 shares of Tk. 100/- each)	100,000	100,000
		1,000,000,000	**1,000,000,000**
10	**Accounts payable**		
	Payable to Investors	**9,490,885**	**7,213,630**
11	**Borrowings from EXIM Bank**		
	Opening Balance	570,566,247	570,566,247
	Add : Receipt during the year	-	-
		570,566,247	**570,566,247**
	Less : Payment during the year	-	-
	Closing balance	**570,566,247**	**570,566,247**
12	**Other Liabilities**		
	Dividend yet to apply to investors' account	972,241	334,783
	Audit Fees payable	86,250	86,250
	VAT and ITdeducted at source	15,181	20,902
	Provision/(Refundable) for corporate Tax **(Note 15)**	7,134,681	8,736,337
	Provision for Margin Investments	232,264,436	287,264,436
	Provision for diminution in value of shares*	92,415,771	107,415,771
	Sundry payables	10,611,950	24,924,603
	Markup Account/Profit Suspense * *	509,638,470	509,638,470
		853,138,980	**938,421,552**

* Total balance required against Provision for Margin Investment and Provision for diminution in value of shares at the end of the year 2016 are Taka 159,014,326 and Taka 74,357,064 respectively. However, provision maintained against Provision for Margin Investment and Provision for diminution in value of share at the end of the year 2016 are Taka 232,264,436 and Taka 92,415,771 respectively to avoid future uncertainty.

* *Markup Account/Profit Suspense account represents charges on investment accounts where currently negative equity exists, but the Company believes that once capital market recovers these accounts would become positive and at that point of time the Company would be able to recover its profit. Due to some uncertainty these profits are not taken in to income statement rather shown in balance sheet. However, in case this expectation is not fulfilled, the Company would reduce the balance by adjusting the income receivable.

13	**Rent, Taxes, Insurance, Electricity**		
	Office Rent	9,262,679	7,174,315
	Less: Rent received against infrastructure sharing	(840,000)	(1,220,000)
		8,422,679	**5,954,315**

EMAR STOCK

Notes to the Financial Statements

for the year ended 31 December 2016

		2016 BDT	2015 BDT
14	**Other Expenses**		
	Entertainment	97,323	104,440
	Drinking Water	37,860	35,720
	Awareness Program Expenses	20,755	26,695
	Conveyance	55,445	50,390
	Repair & Maintenance-Office premises	14,290	40,457
	Repair & Maintenance-Office equipment	69,685	37,207
	Repair & Maintenance-software	199,073	199,073
	Office supplies	111,510	40,068
	Fuel- Generator	3,250	20,400
	CDBL Charges	409,567	363,315
	Newspaper & Periodicals	8,794	11,140
	Subscription	100,000	150,000
	Security and Cleaning services	466,270	420,200
	Utility	274,600	219,300
	License Renewal, Registration and Return	523,722	74,747
	Legal & Professional Service	-	7,475
	Bank charges	9,105	12,275
	Liveries and Uniform	-	12,650
	Daily labour	7,100	2,000
	Others	100,000	101,100
		2,508,349	**1,928,652**
15	**Income Tax Liability**		
	Balance at the beginning of the year	105,574,857	93,050,319
	Add: Provision made during the year	11,079,690	12,524,538
	Less: Settlement of Tax liabilities for the period	-	-
	Balance at the end of the year (a)	**116,654,547**	**105,574,857**
	Advance Income Tax		
	Balance at the beginning of the year	96,838,520	77,741,507
	Add: Payment made during the year	12,681,346	19,097,013
	Less: Settlement of Tax liabilities for the year	-	-
	Balance at the end of the year (b)	**109,519,866**	**96,838,520**
	Net Balance at the end of the period (a-b)	**7,134,681**	**8,736,337**
16	**Provision for Current Tax**		
	Computation of Taxable Profit		
	Operating Profit	45,676,859	41,679,803
	Less: Profit on sale of share	15,125,835	6,709,063

VALUEMARSTOCK

EXIM Islami Investment Limited (EIIL)

Notes to the Financial Statements

for the year ended 31 December 2016

		2016 BDT	2015 BDT
	Less: Cash Dividend	10,797,308	7,202,262
	Estimated Taxable Profit	**19,753,716**	**27,768,478**
	Computation of Tax		
	Income tax @37.5% on estimated taxable profit	7,407,644	10,413,179
	Tax on dividend income @ 20%	2,159,462	1,440,453
	Tax on profit on sale of share @ 10%	1,512,584	670,906
		11,079,690	**12,524,538**
17	**Earnings Per Share (EPS)**		
	a) Earnings (Losses) attributable to the ordinary shareholders	104,597,169	(102,892,700)
	b) Weighted average number of ordinary shares	10,000,000	10,000,000
	EPS (a/b)	**10.46**	**(10.29)**

Chairman | Director | Chief Executive Officer

AMAR STOCK

EXIM Islami Investment Limited (EIIL)

Schedule of Property, Plant and Equipment

as at December 31, 2016

Annexure -I (Amount in BDT)

Particulars	Cost				Rate	Depreciation				Written down value at 31 December 2016
	Balance at 1 January 2016	Addition during the year	Disposals during the year	Balance at 31 December 2016		Balance at 1 January 2016	Charged for the year	Adjustment for disposals	Balance at 31 December 2016	
Interior decoration	677,500		-	677,500	**10%**	248,115	67,933	-	316,048	361,452
Office Equipment										
Software	970,000		-	970,000	**20%**	644,399	182,495	-	826,894	143,106
Photocopier Machine	61,500		-	61,500	**20%**	58,400	3,099	-	61,499	1
Fax Machine	13,500		-	13,500	**20%**	12,766	733	-	13,499	1
Computers	529,465	450,000	-	979,465	**20%**	481,180	56,044	-	537,224	442,241
Computer Accessories	105,000	62,000	-	167,000	**20%**	96,013	17,273	-	113,286	53,714
IPS-02 sets	140,600		-	140,600	**20%**	68,027	28,120	-	96,147	44,453
Other Office Equipment	58,900	14,500		73,400	**20%**	28,498	14,065	-	42,563	30,837
Micro Oven	9,500	7,500	-	17,000	**20%**	7,651	1,963	-	9,614	7,386
Books	1,900	1,250	-	3,150	**20%**	547	589		1,136	2,014
Total 31 December 2016	**2,567,865**	**535,250**	**-**	**3,103,115**		**1,645,596**	**372,314**	**-**	**2,017,910**	**1,085,205**
Total 31 December 2015	**2,567,865**	**-**	**-**	**2,567,865**		**1,199,776**	**445,820**	**-**	**1,645,596**	**922,269**

EXIM BANK

EXIM Islami Investment Limited (EIIL)

Investment in Marketable Securities

as at 31 December 2016

Annexure-II

Amount in BDT

Sl	Ticker of Company	No. of Securities Held	Face Value Per Security	Cost of Investment	Average Cost	Quoted rate Per Security	Total market Value	Unrealized Gain/(Loss)
1	ACI	11,000	10	5,605,396	509.58	385.50	4,240,500	(1,364,896)
2	AFTABAUTO	307,500	10	20,747,887	67.47	56.70	17,435,250	(3,312,637)
3	AGNISYSL	100,000	10	2,153,225	21.53	20.90	2,090,000	(63,225)
4	AGRANINS	836,010	10	21,215,463	25.38	24.00	20,064,240	(1,151,223)
5	APOLOISPAT	12,500	10	235,331	18.83	20.50	256,250	20,919
6	ARAMIT	14,500	10	5,684,073	392.01	354.90	5,146,050	(538,023)
7	BDWELDING	10,000	10	168,252	16.83	12.20	122,000	(46,252)
8	BAYLEASING	94,000	10	5,961,318	63.42	24.50	2,303,000	(3,658,318)
9	BEXIMCO	414,662	10	11,079,790	26.72	26.00	10,781,212	(298,578)
10	BXPHARMA	100,000	10	8,179,972	81.80	80.80	8,080,000	(99,972)
11	BSRMSTEEL	19,175	10	1,823,473	95.10	92.80	1,779,440	(44,033)
12	CITYGENINS	90,000	10	1,393,422	15.48	16.30	1,467,000	73,578
13	CONTININS	9,048	10	153,036	16.91	18.40	166,483	13,447
14	CVOPRL	22,047	10	5,384,543	244.23	206.70	4,557,115	(827,428)
15	EHL	215,661	10	10,016,328	46.44	42.90	9,251,857	(764,471)
16	EMERALDOIL	10,000	10	391,788	39.18	39.40	394,000	2,212
17	FARCHEM	100,000	10	2,403,600	24.04	23.90	2,390,000	(13,600)
18	FAREASTLIF	110,000	10	10,709,631	97.36	67.70	7,447,000	(3,262,631)
19	FIRSTFIN	125,000	10	1,729,500	13.84	10.20	1,275,000	(454,500)
20	GQBALLPEN	14,915	10	1,073,864	72.00	69.60	1,038,084	(35,780)
21	GOLDENSON	649,800	10	19,609,302	30.18	22.70	14,750,460	(4,858,842)
22	GP	10,000	10	3,142,873	314.29	284.10	2,841,000	(301,873)
23	HWAWELLTEX	92,548	10	3,821,966	41.30	41.90	3,877,761	55,795
24	ICB	22,150	10	2,343,341	105.79	104.50	2,314,675	(28,666)
25	IFIC	69,873	10	1,516,586	21.70	20.90	1,460,346	(56,240)
26	IPDC	6,300	10	268,152	42.56	42.70	269,010	858
27	ISLAMIBANK	100,000	10	3,345,010	33.45	29.70	2,970,000	(375,010)
28	JAMUNABANK	355,000	10	8,552,422	24.09	15.60	5,538,000	(3,014,422)
29	KARNAPHULI	601,200	10	10,812,566	17.98	15.70	9,438,840	(1,373,726)
30	KPPL	55,000	10	1,073,050	19.51	9.50	522,500	(550,550)
31	LAFSURCEML	300,000	10	33,417,556	111.39	82.10	24,630,000	(8,787,556)
32	LANKABAFIN	380,765	10	18,905,810	49.65	34.80	13,250,622	(5,655,188)
33	MEGHNALIFE	73,500	10	4,446,963	60.50	55.70	4,093,950	(353,013)
34	NPOLYMAR	13,500	10	999,694	74.05	73.90	997,650	(2,044)
35	ORIONINFU	22,236	10	1,338,536	60.20	58.60	1,303,030	(35,506)
36	PADMAOIL	11,500	10	3,315,948	288.34	180.20	2,072,300	(1,243,648)
37	PADMALIFE	47,825	10	2,300,280	48.10	28.20	1,348,665	(951,615)
38	PARAMOUNT	1	10	8	15.60	19.10	10	2
39	PEOPLESINS	314,000	10	13,083,407	41.67	18.00	5,652,000	(7,431,407)
40	PRIMEBANK	156,500	10	3,521,250	22.50	17.70	2,770,050	(751,200)
41	QSMDRYCELL	200,000	10	19,573,195	97.87	94.20	18,840,000	(733,195)
42	RUPALIBANK	116,150	10	6,690,262	57.60	27.40	3,182,510	(3,507,752)
43	RUPALIINS	42,000	10	911,638	21.71	18.50	777,000	(134,638)
44	SALAMCRST	200,000	10	8,072,318	40.36	37.30	7,460,000	(612,318)
45	SAIHAMCOT	75,000	10	1,291,935	17.23	17.20	1,290,000	(1,935)
46	SAIHAMTEX	70,759	10	1,945,520	27.50	15.90	1,125,068	(820,452)
47	SALVOCHEM	243,715	10	3,903,429	16.02	16.90	4,118,784	215,355
48	SAMORITA	3,500	10	224,975	64.28	67.20	235,200	10,225
49	SINOBANGLA	17,702	10	473,694	26.76	28.90	511,588	37,894
50	SIBL	299,250	10	7,172,775	23.97	18.40	5,506,200	(1,666,575)
51	SPCERAMICS	100,000	10	1,936,000	19.36	10.40	1,040,000	(896,000)
52	SAPORTL	330,001	10	16,847,843	51.05	51.50	16,995,041	147,198
53	SUNLIFEINS	108,835	10	5,752,880	52.86	20.50	2,231,118	(3,521,763)
54	TITASGAS	50,000	10	4,628,000	92.56	49.40	2,470,000	(2,158,000)
55	UNIONCAP	200,000	10	4,065,762	20.33	20.50	4,100,000	34,238
56	UNITEDFIN	1,500,000	10	34,092,470	22.73	22.90	34,350,000	257,530
57	UNITEDINS	191,101	10	9,024,049	47.22	26.00	4,968,621	(4,055,429)
58	UNITEDAIR	1,056,000	10	11,398,750	10.79	6.90	7,286,400	(4,112,350)
59	1JANATAMF	175,000	10	911,365	5.21	5.90	1,032,500	121,135
60	GRAMEENS2	238,842	10	3,269,697	13.69	12.30	2,937,757	(331,941)
61	ICBSONALI1	2,077,200	10	14,440,589	6.95	6.40	13,294,080	(1,146,509)
62	POPULAR1MF	100,000	10	560,840	5.61	5.40	540,000	(20,840)
63	TRUSTB1MF	200,000	10	1,121,680	5.61	6.00	1,200,000	78,320
Total		**13,492,770**		**410,234,279**			**335,877,215**	**(74,357,064)**

BRANCHES OF EXIM BANK

Motijheel Branch
Sharif Mansion
56-57, Motijheel C/A, Dhaka- 1000
PABX: 9568534, 9552800, 9568093, 9554988, 9553778 FAX: 8802-9569983
E-MAIL: motijheel@eximbankbd.com

Panthapath Branch
Union Heights (1st & 2nd Floor), Plot # 55-2,
West Panthapath, Dhaka.
Phone: 02-9145910(Direct), 8124261, 9145911, 8141764, 9102671(EXP),9101334(IMP), 9101332(INV).
Email: panthapath@eximbankbd.com
Fax: 880-2-8126191

Agrabad Branch
World Trade Center, 102,103 Agrabad C/A, Chittagong.
Phone: 031-2511266(Direct), 2511264, 2510733, 727657, 727658
FAX: 031-715796
E-mail: agrabad@eximbankbd.com

Khatungonj Branch
Aman Usmaan Plaza
1078, Ramjoy Mohajan Lane
Khatungonj, Chittagong-4000
Phone: 031-2851290 (Direct),2869699, 615544, 610711, 2851291, FAX: 031-639080
Email: khatungonj@eximbankbd.com

Gazipur Chowrasta Branch
MAS Square, Block # C, Plot # 727, Chandona Chowrasta (Dhaka Road), Gazipur-1702
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Email: gazipur@eximbankbd.com
Fax: 880-2-9262443

Imamgonj Branch
Nurani Center (1st & 2nd Floor)
16-17 Imamgonj, Chawk Bazar
Dhaka-1100, Bangladesh
Phone: 7342155(Direct), 7315527-8, 01730-019954
FAX: 88-02- 7315530
Email: imamgonj@eximbankbd.com

Gulshan Branch
Delta Life Tower, Plot# 37, Road # 45 & 90, North Gulshan C/A, Gulshan-2, Dhaka. Phone: 02-9887388 (Direct), 9862262, 9886296, 8819711, 01711-404821
FAX: 880-2-8818703
Email: gulshan@eximbankbd.com

Sonaimuri Branch
EMA Plaza
Ashaque Meah Sarak, Sonaimuri, Noakhali-3827
Phone No: 03227-51057, 03227-51058
FAX: 03227-51059, 01711-75610
Email: sonimuri@eximbankbd.com

Sylhet Branch
Mujtaba Tower
Zinda Bazar, Sylhet-3100
PABX: 0821-724413, 0821-2831208
01714-001964, FAX: 0821-725070
Email: sylhet@eximbankbd.com

Nawabpur Branch
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FAX: 88-02-7125308
Email: nawabpur@eximbankbd.com

Narayanganj Branch
50, S.M. Maleh Road, Sattar Tower
Tanbazar, Narayanganj-1400
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FAX: 7644414
Email: narayangonj@eximbankbd.com

Shimrail Branch
Hazi Ahsanullah Super Market
Chittagong Road, Siddirgonj-1430
Narayangonj, Phone: 7694672-3,
FAX: 7694268
Email: shimrail@eximbankbd.com

Rajuk Avenue Branch
9 D.I.T. Avenue, Ali Bhaban
Motijheel C/A, Dhaka-1000
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Email: rajukavenue@eximbankbd.com

New Eskaton Branch
Standard Centre
27/1, New Eskaton Road, Dhaka-1000
PABX : 9352854 (Direct), 8314435, 8314159,
FAX: 880-2-9349196
Email: neweskaton@eximbankbd.com

AMARSTOCK

Uttara Branch
House#61/A, Road#7, Sector#4, Uttara Model Town, Uttara, Dhaka-1230.
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FAX: 8952838
Email: uttara@eximbankbd.com

Laksham Branch
Sufia Complex, Daulatgonj Bazar
1602, Laksham, Comilla-3570
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Fax-08032-51252
Email: laksham@eximbankbd.com

Mirpur Branch
Srayoshe Tower, Plot No: 7, Main Road-3, Rokeya Swarani, 10 No. Crossing, Mirpur, Dhaka-1216
PABX: 8056776, 8054226, 9031010, 9024209, 8033801
FAX: 8035668
Email: mirpur@eximbankbd.com

Jubilee Road Branch
63-64 Jubilee Road, Enayet Bazar, Chittagong-4000
PABX: 031-611170, 031-2854216
FAX: 031-2854217
Email: jubileeroad@eximbankbd.com
Elephant Road Branch
218, Elephant Road
Dhaka-1205, PABX: 9667097-8
FAX: 9667267
Email: elephantroad@eximbankbd.com

Mawna Chowrasta Branch
Kitab Ali Plaza, Mawna Chowrasta
Sreepur, Gazipur-1740
06825-52831, 06825-52830
FAX: 06825-52359
Email: mawna@eximbankbd.com

Bogra Branch
Sheikh Mansion
Holding # 405-01, Rangpur, Barogola, Bogra-5800
PABX: 051-60703, 60704, 60705 (Direct)
FAX: 051-60702
Email: bogra@eximbankbd.com

Jessore Branch
37 M.K. Road, Jessore sadar, Jessore-7400
Phone: 0421-67980-2
FAX: 0421-67983
E-mail: Jessore@eximbankbd.com

Malibagh Branch
484, D.I.T. Road, Malibagh, Dhaka-1217
Phone: 9340444(Direct), 9338578, 8319076
FAX: 9357057
Email: malibagh@eximbankbd.com

Ashulia Branch
Rifat Square Plaza
Jamgora, Ashulia, Savar, Dhaka-1349
Phone: 08528-74140(Direct), 7789978
FAX: 7789480
Email: ashulia@eximbankbd.com

Ashuganj Branch
Hazi Zahirul Haque Munshi Shopping Complex, MainRoad.
Ashugonj, Brahmanbaria-3402
Phone: 01713-063433
Fax: 08528-74456
Email: ashugonj@eximbankbd.com

CDA Avenue Branch
Commerce View Complex, 191, East Nasirabad, Chittagong-4209
Phone No-880-031-2551101(Direct)
657609,652074 (Ext-101)
FAX: +880 (031) 653026
Email: cdaavenue@eximbankbd.com

Chowmuhani Branch
60/231, DB Road, Chowmuhani, Begumgonj, Noakhali-3821
Phone: 0321-52700
FAX: 0321-51034
Email: chowmuhuni@eximbankbd.com

Satmasjid Road Branch
Satmasjid Road, Holding # 755, 12/A
Green Rowshanara Tower, Dhanmondi, Dhaka-1209
PABX: 8142849(Direct), 8118680 & 9142073
FAX: 880-2-8142232
Email: satmasjid@eximbankbd.com

Bashundhara Road Branch
KA 24 (1st Floor) Pragati Sarani Road, A Mazid Tower
Kuril Vatara, Dhaka-1229
PABX: 8415155(Direct), 8415154, FAX: 8413883
E-MAIL: bashundhara@eximbankbd.com

Fenchuganj Branch
Samad Plaza,Poschim Bazar
Fenchuganj, Sylhet
Phone:08226-56290(Direct), 08226-56163(PABX)
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EXIMSTOCK

Comilla Branch
Goni Bhuyan Mansion A.K. Fazlul Hoque Road, Monohorpur, Comilla-3500
Phone: 081-61850, FAX: 081-61722
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Rangpur Branch
268, Shah Amanat, Shopping Complex, Jahaj Company More, Station Road, Rangpur, Phone: 0521-61214-5
FAX: 0521-61215
Email: rangpur@eximbankbd.com

Moulvibazar Branch
Al-Aksha Shopping Center
Kusumbag Area, Moulvi Bazar-3200
Phone: 0861-63007, 63008
FAX: 0861-63009, Mobile: 01714-167459
E-mail: moulvibazar@eximbankbd.Com

Savar Bazar Branch
44/A, Amin Tower,Savar Bazar Road, Savar. Phone No: 7742882-3
FAX: 7742882
E-mail: savar@eximbankbd.com

Karwan Bazar Branch
BGMEA Complex (2nd Floor), 23/1 Panthapath Link Road, Karwan Bazar Dhaka-1215, Bangladesh
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FAX: +880-2-8140200
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Modafargonj Branch
Alam Highway Super Market (1st Floor)
Mudaforgonj, Laksham, Comilla
Phone: 01730061456, 01730-061456
E-mail: mudaffargonj@eximbankbd.com

Kushtia Branch
Rajob Ali Market, 152, N.S. Road Kushtia
Phone: 071-71625, 73866, 71526
FAX: 071-61158
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Rajshahi Branch
Chamber Building
76, Station Road, Boalia, Rajshahi-6100
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FAX: 0721-772004
Email: rajshahi@eximbankbd.com

Head Office Corporate Branch
"Symphony"(1st Floor) Plot # SE(F):9
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Gulshan, Dhaka-1212, FAX: 8828962
Phone: 9886041(Direct), 9889567, 8828985, 9884753
Email: corporategulshan@eximbankbd.com

Golapgonj Branch
Noor Mansion,Golapgonj, Sylhet,
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01730-097268, Fax: 08227-56463
Email: golapgonj@eximbankbd.com

Chhagalnaiya Branch
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Chhagalnaiya, Feni
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FAX: 03322-78188
Email: chhagalnaiya@eximbankbd.com

Naria Branch
Janakallyan Biponi (1st Floor)
Naria Bazar, Naria, Shariatpur
Phone: 0601-59135, 0601-59136, 01730-018970, 01730-018971
FAX: 0601-159124
Email: naria@eximbankbd.com

Khulna Branch
A-Hossain Plaza, 4 Sir Iqbal Road, Khulna
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FAX: 041-2831473
E-Mail: khulna@eximbankbd.com

Pahartali Branch
Noor Jahan Tower, Alankar Moor
Pahartali, Chittagong, Bangladesh
Phone: 031-2772737(Direct), 2771695, 2771696,
01714-166966, FAX: 031-750065
Email: pahartali@eximbankbd.com

Paltan Branch
BM Tower, (Ground and 1st Floor)
209/A, Shaheed Sayed Nazrul Islam Sarani Bijoy Nagor
Purana Paltan, Dhaka-1000
Email: paltan@eximbankbd.com

Board Bazar Branch
Hazi Fazlul Haque Plaza (1st Floor), Board Bazar, National University, Gazipur Sadar, Gazipur-1704
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FAX: 9293054
Email: boardbazar@eximbankbd.com

EMARSTOCK

Bahaddarhat Branch
Khaza Super Market (1st Floor) 680/A, Arakan Road,
Bahaddarhat, Chittagong-4212
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Sitakunda Branch
KDS Logistics Bhaban, Ghoramora
PO.IIUC-4318, Sonaichori
Sitakunda, Chittagong
Phone: 03042-51094(Direct), 51093, 01713-229338.
FAX: 031-2528900
Email: shitakunda@eximbankbd.com

Faridpur Branch
Faridpur Plaza, 10, Thana Road, Faridpur.
Phone: 0631-61170, 61128, 61174
Fax: 0631-61182.
Email: faridpur@eximbankbd.com

Barisal Branch
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Phone: 0431-2177080, 2177081, 01714-178882, FAX: 0431-63767
Email: barisal@eximbankbd.com

Beanibazar Branch
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Beanibazar, Sylhet-3170
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FAX: 08223-56110
Email: beanibazar@eximbankbd.com

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Nabigonj, Habigonj
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01730-001240, Fax: 08328-56528
Email: nobigonj@eximbankbd.com

Panchaboti Branch
Atlanta Plaza (2nd Floor), Shasongaon
Panchaboti, Fatullah, Narayangonj
Phone : 88-02-7672806(Direct), 7672807,01730-001241
FAX: 88-02-7672806
Email: panchaboti@eximbankbd.com

Feni Branch
Chistiya Trade Center
308-310 S.S.K. Road, Feni
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01730-001242. Fax: 0331-74062
Email: feni@eximbankbd.com

Dinajpur Branch
Northern Plaza, Goneshtola, Dinajpur
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Keranigonj Branch
Rashed Iron Market, Bond Dakpara
Zinzira Highway Road, Keranigonj, Dhaka
Phone No: 02-7763692(Direct), 7763691, 01730-706768.
FAX : 02-7763692,
E-Mail: keranigonj@eximbankbd.com

Biswanath Branch
Al-Madinan Complex
Puran Bazar Jagannathpur Road
Biswanath, Sylhet-3130
Phone: 08224-56219(Direct), 08224-56218, 01730-735340,
FAX: 08224-56217
Email: biswanath@eximbankbd.com

Goalabazar Branch
Abdul Karim Mansion
Goalabazar, Osmaninagor, Sylhet
Phone: 01730-735341, 08242-56255
08242-56256, Fax: 08242-56254
Email: goalabazar@eximbankbd.com

Thakur Bazar SME/Krishi Branch
Toffazal Hossain Chowdhury Market,
Thakur Bazar, Shahrasti, Chandpur.
Phone: 08427-56873(Direct), 08427-56278, 01730-373897.
Fax- 08427-56274
Email: thakurbazar@eximbankbd.com

Sonargaon SME/Krishi Branch
Zohra Mansion, Mograpara
Sonargaon,Narayangonj
Phone: 7656103, 7656236, 01755-584938
Fax: 7656155
Email: sonargaon@eximbankbd.com

Banani Branch
'Kazi's Heritage', House#49, Block# H, Road # 11, Banani,
Dhaka-1213, Bangladesh. Phone: 55041942(Direct), 8837871-3,
8837874, 01713-040588, 01755-584939
Fax: 880-02-8837875
Email: banani@eximbankbd.com

Basurhat Branch
Jharna Shopping Complex, Basurhat
Companigonj, Noakhali-3850
Phone: 03223-56060, 03223-56073, 01755-594105, 01841-229331
Fax: 03223-56575
Email: basurhat@eximbankbd.com

Dhanmondi Branch
House # 4/A, Plot # 4, Road # 16 (Old-27) Dhanmondi, Dhaka.
Phone: 02-8156216, 01755-637199, 8156253,
Fax: 880-2-8155970, 01711526536
Email: dhanmondi@eximbankbd.com

Dhopadighipar Branch
Mahmud Complex, Dhopadighir Par, Kotwali, Sylhet.
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Email: dhopadighirpar@eximbankbd.com

Mymensingh Branch
House No.34, Bipin Sen Road,
Mymensingh.
Phone :091-51508, 51507, 01755643214, Fax:51508
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Takerhat Branch
Rahman Tower, Takerhat Bazar, Rajoir, Madaripur.
Phone No.01818630083, 01755-587568
Email: takerhat@eximbankbd.com

Garib-e- Newaz Branch
Plot No. 29, Gorib-e- Newaz Avenue
Sector No. 11, Uttara, Dhaka.
Phone No. 8962336-7
Email: garibenewaz@eximbankbd.com

Cox's Bazar Branch
House No.65, Main Road, (Opposite to Cox's Bazar Fire Service, Bazarghata.
Cox's Bazar-4700
Phone No.0341-63719 Mobile:01819313217 Fax: 0341-63719
Email: coxsbazar@eximbankbd.com

Khulshi Branch
BGMEA Bhaban, House No.669/E,
Jhowtola Road Chittagonj.
Phone No.031-2869602, 031-2869600, 01730031488,
031-2869601, Fax: 031-2869604
Email: khulshi@eximbankbd.com

Najirhat Branch
Jamia Shoping Complex, Najirhat.
Chittagonj.
Mobile: 01755638168, 01819-641942
Email: najirhat@eximbankbd.com

Dania Branch
Noyapara, Mosjid Road-1, Dhaka.
phone No: 7549115,
Fax:7549089
Email: dania@eximbankbd.com

Gouripur Branch
Riaz Tower, (1st Floor), Gouripur Bazar,
Gouripur Bazar, Gouripur, Daudkandi, Comilla
Mobile: 01730781273, 01713380697
Email: gouripur@eximbankbd.com

Sandwip Branch
Surma Plaza Plot # 2407, 2408, Haramia
Sener Hat, Sandwip, Chittagong.
Phone:3027-56040, Fax:3027-56040
Email: sandwip@eximbankbd.com

Bagmara Branch
Talukdar Tower, Ashkamat Bagmara Bazar
Sadar Dakkhin ,Comilla.
Phone No:08045-5901, 01766665997
Fax: 08045-59012,
Email: bagmara@eximbankbd.com

Satarkul Branch
Plot # 233 Mustafa's Dream, Satarkul Road
Uttar Badda, Dhaka.
Phone: 8802 9840217, 01755-625696
Fax: 9840218, Mobile:01731928643
Email: satarkul@eximbankbd.com

Manikgonj Branch
Jinnot Plaza, 80/1 Shahid Rafiq Road, Manikgonj.
Phone No:7710328, Fax:7710319
Mobile:01755625690
Email: manikgonj@eximbankbd.com

Magura Branch
Monowara Complex Holding # 219, Poshu Hospital Para,
Magura Sadar, Magura.
Phone No: 0488-51079, Fax:0488-51197
Mobile:01711118008
Email: magura@eximbankbd.com

Hemayetpur Branch
Hazi Ashraf Shopping Complex & Tower
Plot # 251 Jadur Char (West Para)
Tetuljhora, Savar, Dhaka.
Phone: 02-7744665, 02-7744662
Fax:7744665, Mobile:01755625693
Email: hemayetpur@eximbankbd.com

Mouchak Branch
Siddique Shopping Complex, Mouchak
Mouchak Kaliakori, Gazipur.
Phone:9297526, 9297526 Fax;9297527
Mobile:01755625694
Email: mouchak@eximbankbd.com

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Chapainawabgonj Branch
Holding # 68, BoroIndira More
Chapainawabgonj Sadar, Chapainawabgonj-6300
Phone:0781-51337, Fax:0781-51336
Mobile:01712531177
Email: chapainawabganj@eximbankbd.com

Nayarhat Branch
Mofiz Uddin Super Market,
Nayarhat Bazaar, Ashulia, Savar, Dhaka
Phone: 7792714, 01766-695360, 7792718,
nayarhat@eximbankbd.com
Fax: 7792715

Dohazari Branch
Hazari Tower (First Floor), Dohazari,
Chandanaish, Chittagong - 4382
Phone: 01755-643216, 01715-741116,
dohazari@eximbankbd.com

Sheikh Mujib Road Branch
Mawla Chamber (1st & 2nd Floor),
6, Agrabad C/A, Chittagong.
Phone: 031-726901, 031-726902, 031-726903-04,
Fax: 031-726905
skmujibroad@eximbankbd.com

Ring Road Branch
Ring Tower, Industrial Plot # 06/A, Ring
Ring Road, Mohammadpur, Dhaka.
Phone: 9129421, 9129504
01777-763407, Fax: 02-9129341
Email: ringroad@eximbankbd.com

Pabna Branch
Mid Town Homes, 1345/1, 1346/1,
Abdul Hamid Road, Pabna.
Phone: 0731-64650, 0731-64653,
01777763400, 01955545485
Email: pabna@eximbankbd.com
Fax: 0731-64650

Seed Store Bazar Branch
Shamala Taher Plaza, 1st & 2nd Floor,
Seed Store Bazar, Bhaluka, Mymensingh.
Phone: 01717-300620, 03042-51094,
Email: seedstore@eximbankbd.com

Kishoregonj Branch
659 Boro Bazar, Kishore Gonj Shadar, Kishoregonj
01916-571478, 0941-62057, 094162058,
Email: kishoregonj@eximbankbd.com

Halishahar Branch
AKH Tower (1st & 2nd Floor), Plot-10, Lane-05, Road#01,
Agrabad Access Road, Boropol, Halishahar, Chittagong.
Phone: 031-2527598, 031-2527593, 2527594, Fax: 031 711406
Email: halishahar@eximbankbd.com

Balirtek Bazar Branch
Biswash Super Market,1st Floor, College road, Bangabaria,
Gangarampur, Balirtek, Manikgonj-1800
Email: balirtekbazar@eximbankbd.com
Mobile: 01713443863, 01674091164,

Jhalakathi Branch
19, Doctor potti Road, Jhalakathi,
Phone: 0498-63205, 0498-63206
Email: jhalakathi@eximbankbd.com
Fax: 0498-63212

Naogaon Branch
Raqiue Tower (1st Floor) Bazar Road, Naogaon Sadar, Naogaon.
Email: naogaon@eximbankbd.com
Mobile: 01711126938

Mukterpur Branch
Laila Plaza BISIC (1st floor) Mukterpur, Panchashar, Munshigonj.
Phone: 02-7610160 (Direct), 02-7610270
Email: mukterpur@eximbankbd.com
Fax: 02-7610190

Tangail Branch
Shahin City Point (1st floor) Mosjid Road, Tangail.
Email: tangail@eximbankbd.com
Mobile: 01713229383

Charbata Khasherhat Branch
Bilash Tower (1st Floor), Charbata Khasherhat Bazar
Subarnachar, Noakhali-3813
Phone: 01709 632756, 01717602713,
Email: khasherhat@eximbankbd.com

Dollai Nowabpur Branch
Mujib Plaza, (1st floor), Dollai Nowabpur (Dakkhin Bazar),
Chandina, Comilla.
Email: dollainawabpur@eximbankbd.com
Mobile: 01730006664

Pakundia Branch
Purnima Plaza, (1st Floor), College Road, Pakundia Bazar,
Pakundia, Kishoreganj
Phone: 09433-56053(Direct), 09433-56059, 01709639767
Email: pakundia@eximbankbd.com

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Lalpur Branch
Anowara Market (1st floor), Lalpur, Natore.
Phone: 07725-75343, 07725-75342, 01847-215747
Email: lalpur@eximbankbd.com

Mithamoin Branch
Sonali Bhaban (1st & 2nd Floor), Mithamoin Bazar, Mithamoin, Kishoreganj.
Phone: 09435-56110, 09435-56111, 01613-481622
Email: mithamoin@eximbankbd.com

Islampur Branch
Baboli Star City 3/2, Wase Ghat Road,
Patuatuli, Islampur, Dhaka.
Phone: 02-57396575, 02-57396576, 02-57396577
Email: islampur@eximbankbd.com

Tungipara Branch
Holding No # 159, Hazi Layek, Ali Biswas Plaza, Pathgati Bus Stand, Tungipara, Gopalganj
Phone: 02-665604(Direct), 02-6656305,02-6656306,02-6656307
Email: tungipara@eximbankbd.com
Fax: 88-02-6656308

Mohila Branch, Uttara
Masum Plaza (1st Floor), Holding # 13, Road # 15 Sector # 03, Robindro Sarani, Uttara, Dhaka
Phone: 02-55093902-3, 02-7912472
Email: uttaraladies@eximbankbd.com

Rayer Bazar Branch
Sikder Tower (2nd Floor) Holding No. 309, Road no. 4(Monowara Sikder Road), Hazaribagh, Dhaka 1209
Phone: 88-02-9131544(Direct), 9131543-5, 01709649147
Email: rayerbazar@eximbankbd.com
Fax: 88-02-9131545

Morjal Branch
Saymon Plaza Morjal, Raypura, Narsinghdi.
Email: morjal@eximbankbd.com
Mobile: 01911938080

Rajapur Branch
Chikhutia, Jholam (North), Rajapur, Monohargonj, Comilla- 3570
Phone: 01787-674981, 01715-703099
Email: rajapur@eximbankbd.com

Netrokona
Mir Plaza, 1st Floor
Holding # 690, Boro Bazar, Netrokona Sadar, Netrokona- 2400
Phone: 0951-62612, 01718-044206, 01781308381
Email: netrokona@eximbankbd.com

Sariakandi Branch
Holding # 3/253, College Road, (Near Shariakandi Degree College), Shariakandi, Bogra- 5830
Phone: 05028-56234, 05028-56235, 01709-639936, 01713-329278
Email: shariakandi@eximbankbd.com

Madhabdi Branch
Rhine O K Market, 1st Floor
Holding # 221, 222 & 223, Old Bus Stand, Birampur, Madhabdi, Narsinghdi- 1604
Phone: 02-9446495, 02-9446494, 02-9446496, 01670-067354
Email: madhabdi@eximbankbd.com

Raozan Pahartoli Branch
Haji Makbul Tower, 1st Floor, Pahartali Chowmuhani Bazar, Raozan, Chittagong- 4348
Phone: 01787-674983, 01991-194558, 01815-644426
Email: raozan@eximbankbd.com

Panchlaish Branch
NG Tower, 1st & 2nd Floor, Ahmed Mia Primary School Lane, Holding # 101/210, Hathazari Road, Chawkbazar, Panchlaish, Chittagong- 4203
Phone: 031-651002, 031-651003, 031-650705, 01713-120954
Email: panchlaish@eximbankbd.com

Sirajgong Branch
Dollar Plaza, 1st Floor
Holding # 166-167, Mujib Road
Sirajganj Sadar, Sirajganj- 6700
Phone: 0751-62768, 0751-62769, 0751-62775
Email: sirajganj@eximbankbd.com

Naryanpur Branch
Kalu Mia Plaza, 1st Floor
Narayanpur Bazar (Middle), Narayanpur, Matlab South, Chandpur- 3640
Phone: 01991-194557, 01847-215751
Email: narayanpur@eximbankbd.com

Dattapara Branch
Alhaj Super Market, 1st Floor, Barahorispur
Dattapara Bazar, Natore Sadar, Natore- 6400
Phone: 0771-61702, 0771-61703, 01787-674988, 01730-031414
Email: dattapara@eximbankbd.com

Shantinagar Branch
Nasir Uddin Tower (1st Floor), 104/1, Kakrail, Shantinagar, Dhaka
Phone: 02-8300530 ,01703-777777, 02- 8300527
Nasir Uddin Tower (1st Floor), 104/1, Kakrail, Shantinagar, Dhaka
Phone: 02-8300530 ,01703-777777, 02- 8300527

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