Annual Report 2017

EXPORT IMPORT BANK OF BANGLADESH LIMITED

ANNUAL REPORT 2017

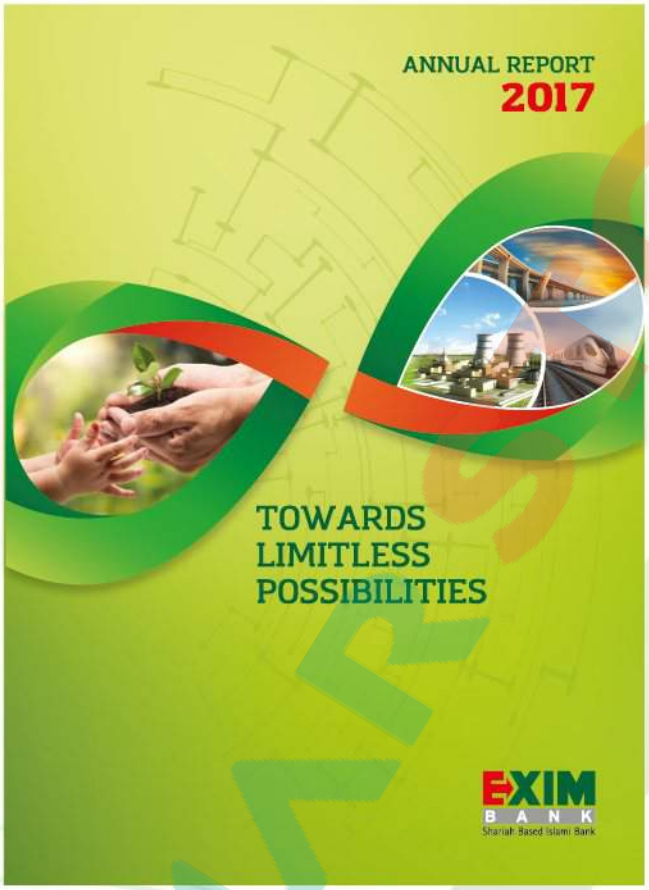




TOWARDS LIMITLESS POSSIBILITIES

EXIM BANK
Shariah Based Islami Bank

ANNUAL REPORT
2017



EXIM
BANK
Shariah Based Islami Bank

EXPORT IMPORT BANK OF BANGLADESH LIMITED

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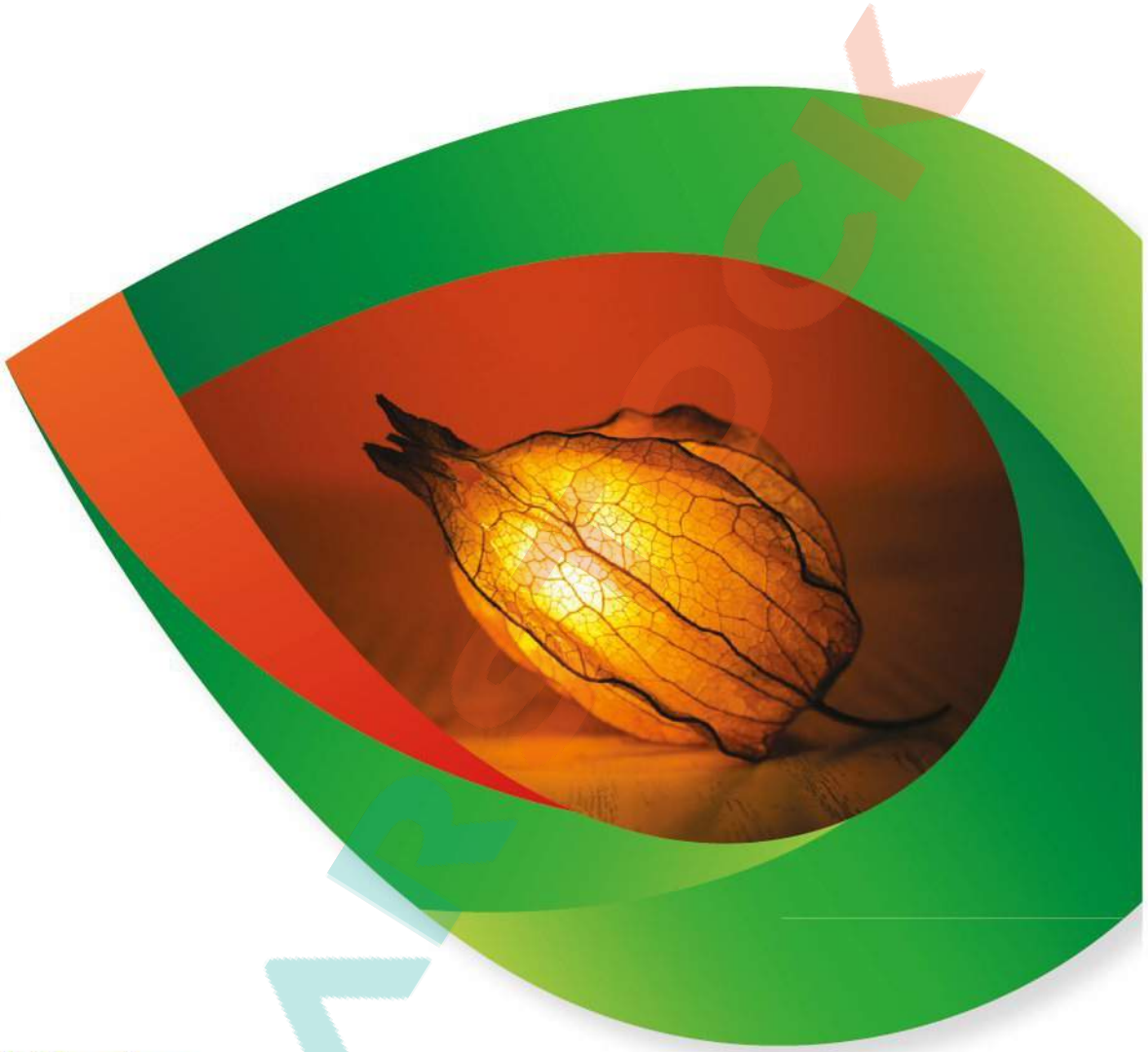
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AMAR STOCK



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

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

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Brief Profile of the 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 various 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 enormous experience in electronics business. He is Managing Director of Electro Mart Ltd and Trade International Marketing Ltd. He is engaged in social activities also.

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.

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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 various kinds of new and reconditioned cars, vehicles. He has successfully built up the wide reputation of his "A.M. Group". He is a Director of FBCCI and also the President of BARVIDA .

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 thirteen 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 Lt. Col. 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 is one of the Directors of the Bank. 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 also 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.

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 vast 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 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.

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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 34-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. He has been conferred upon Central Shariah Board Islami Banking Award 2015 by Central Shariah Board for Islamic Banks of Bangladesh. In 2017 he was awarded Muktijoddha Sanmana by the SOFEN, a reputed organization for education, culture and social welfare. 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. In 2016 he published a resourceful book titled 'Daridrya Bimochane Islami Arthaneetir Bhuumika' (Role of Islamic Economics in Poverty Alleviation). Last year his rigorous research 'Arthasamajik Unnayane Islami Biniyog Byabastha: Shreshthatara Bikalpa' (Islamic Investment for Socio-economic Development: the Better Alternative) was published. Publication of another book titled 'Banking Law & Practice' is 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.

List of Sponsors

Mr. Md. Nazrul Islam Mazumder
Mr. Md. Nazrul Islam Swapan
Mr. Mohammad Abdullah
Mr. Md. Altaf Hossain
Mrs. Nasreen Islam
Mr. Md. Mazakat Harun
Mr. Abdullah Al-Mamun
Mr. Md. Fahim Zaman Pathan
Mrs. Asma Begum
Engr. Aminur Rahman Khan
Mr. Zubayer Kabir
Mrs. Ifat Akter Alin
Mrs. Rizwana K. Riza
Mr. Md. Habib Ullah Dawn
Mr. Md. Nur Hussain
Mrs. Hasina Akhter
Mr. Anjan Kumar Saha
Mr. A.K.M. Nurul Fazal Bulbul
Mr. Md. Abdul Mannan
Mrs. Rabeya Khatoon
Mrs. Mahmuda Begum
Mrs. Nasima Akhter
Mrs. Sabira Sultana
Mrs. Mamtaj Begum
Mr. Md. Shaiful Alam
Mrs. Hamida Rahman

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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

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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

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
Dr. Abu Noman Md. Rafiqur Rahman	-	Member
Mr. Mohammad Abdullah	-	Member
Mrs. Nasreen Islam	-	Member
Mr. Mohammed Shahidullah	-	Member
Al-haj 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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Management Team

Managing Director & CEO
Dr. Mohammed Haider Ali Miah

Deputy Managing Director(s)
Deputy Managing Director(s)
Mr. Md. Sirajul Islam
Mr. Sirajul Haque Miah
Mr. Khondoker Rumy Ehsanul Huq
Mr. Mohammad Feroz Hossain
Mr. Md. Humayun Kabir
Mr. Shah Md. Abdul Bari

Senior Executive Vice President(s)
Mr. Md. Golam Mahbub
Mr. Sheikh Moyeen Uddin
Mr. Shaikh Bashirul Islam
Mr. Md. Shahidur Rahman
Mr. Md. Mosharraf Hossain Mazumder
Mr. Md. Zoshim Uddin Bhuiyan

Executive Vice President(s)
Mr. Md. Anisul Alam
Dr. S. M. Abu Zaker
Mr. Md. Moidul Islam
Ms. Maksuda Khanom

Senior Vice President(s)
Mr. Abu Hena Md. Mohsin
Mr. Md. Rafiqur Rahman
Mr. Tariqul Islam Choudhury
Mr. Mefta Uddin Khan
Mr. Khandker Md. Mostasir
Mr. Md. Jashim Uddin
Mr. Md. Mahbubul Alam
Mr. Md. Israil Khan
Mr. Md. Mofazzal Mamun Khan

Vice President(s)
Mr. M. Sakhawat Hossain
Mr. Kazi Nesar Uddin Ahamed
Mr. Md. Hasan Faruk
Mr. Mohammad Abul Hashem
Mr. Md. Akhteruzzaman
Mr. Md. Solaiman Mridha
Mr. Md. Osman Ali Miah
Mr. Md. Azhar Uddin
Mr. Kanu Lal Karmaker
Mr. Shameem Faruque
Dr. Md. Saiful Islam
Mr. Lal Mohammad
Mr. Noor Muhammed Chowdhury
Mr. Md. Abdur Razzaque
Mr. Nur Mohammad Ansari
Mr. Enayet Karim Golder
Mr. Md. Helal Uddin Mozumder
Mr. Md. Nazrul Islam
Mr. Abdus Samad Bhuyan
Mr. Gazi Abdullah Al Sharif
Mr. Mohammed Ashraful Haque
Mr. Md. Shakhawat Hossain
Mr. Kazi Md. Asaduzzaman
Mr. Md. Shahadat Hossain
Mr. Md. Asad Malek
Mr. Mohammad Kabirul Islam
Mr. Abu Ahmed Ariful Gofran
Mr. Shanti Kumer Roy
Mr. Monirul Islam Golder
Mr. Md. Mahbub-ul-Alam

Senior Assistant Vice President(s)
Mr. Md. Shahjahan Patwary
Mr. Emran Hossain
Mr. Mozammel Hossain
Mr. Md. Shafiqul Islam
Mr. Golam Sagir
Mr. Abul Quasem Md. Safiullah
Mr. Mahfuzul Hoque
Mr. K. M. Shaheen
Mr. Mohammad Bakhtiar Hossain
Mr. Nurul Azim Khondaker
Mr. Musa Ahmed
Mr. Mohammad Julker Nine
Mr. Lehaj-Ul-Hassan
Mr. Syed Zakir Hossain
Mr. Miraj Muhammed Aziz
Mr. Mohammad Badshah Mia
Mr. Dewan Zakir Hossain
Mr. Mohammed Kamruzzaman
Mr. Md. Al Mamun
Mr. Mohammad Monirul Islam
Mr. Mohammad Abdul Matin
Mr. Mohammad Masudur Rahman
Mr. Md. Rezaul Karim
Mr. S. M. Nazim Uddin
Mr. Sheikh Ishruq Osman
Mr. Mohammad Arman Hossain
Mr. Anisur Rahman Chowdhury
Mr. Mohammad Fokhruzzaman
Mr. Mohammad Mahmudun Nabi
Mr. Sanjib Chatterjee
Mr. Md. Motalab Hossain Mazumder
Mr. Mohammad Parvez Akhter
Mr. Abu Sayed Mohd. Ohiduzzaman
Ms. Shanaj Parven
Mr. Mohammad Ali Miah
Mr. Md. Touhidul Islam
Mr. Mohammed Jahangir Alam
Mr. Muhammad Yunus Ali
Ms. Jabunnessa Begum
Mr. Bisawjit Bhattacharjee
Mr. Md. Abu Azad Mohibul Feroz
Mr. Md. Golam Rabbani
Mr. Md. Ziaul Haque
Mr. Md. Showkat Rabbi
Mr. Sheikh Mohammad Alamgir Kamal
Mr. Mohammad Sadake Bin Jalal
Mr. Mohammad Nasir Uddin
Mr. Gazi Mahbubul Huqe

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Mr. Md. Monowar Hossain
Mr. Sayeedur Rahman Chowdhury
Mr. Mohammed Sultanul Alam
Mr. Md. Idris Ali
Mr. Mohammad Elias
Mr. Md. Amir Hossain
Mr. Tahseen Iqbal Suzan
Mr. Mohammad Mizanur Rahaman
Mr. Muhd. Maksudul Huq Chowdhury
Mr. Mohammad Ruhul Quddus
Mr. Dewan Golam Sorwar Morshed
Mr. Mohammad Zakiul Islam Suman
Mr. Muhammad Akter Faruk
Mr. Md. Monzurul Islam
Mr. Mohammad Shahadat Hossain Bhuiyan
Mr. Muhammad Mabin Hossain Khan
Mr. Mohammad Kamruzzaman
Mr. Mohammed Rajibul Ahasan
Mr. A. K. M. Jahidul Alam
Mr. Mohammad Didarul Arefin
Mr. Jainul Abedin
Mr. Md. Shahidul Islam

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. 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. Akbar Kabir
Mr. A.K.M. Shaifullah
Mr. Khan Mohammad Anwar Hossain
Mr. Mohammad Mostak-E-Elahi
Mr. Mohammed Anamul Hoque
Mr. Sheikh Khurshid Alam
Mr. Md. Anisur Rahman
Mr. Mohammad Ziaur Rahman
Mr. M. M. Kamrul Hashan
Mr. Ali Akbar Quoreshi
Mr. Md. Abdul Quddus
Mr. Mohammad Tauhiduzzaman Khan
Mr. A. B. M. Muniruzzaman
Mr. Md. Nazmul Al Mamun
Mr. Mir Md. Kabir Uddin
Mr. Mizanur Rahman Chowdhury
Mr. Md. Anower Hossain
Ms. Tapati Misra
Mr. Khan Mohammad Rakib Hasan
Mr. Mohammed Abdullah Al Mamun Akhand
Mr. Mohammad Monirul Islam
Mr. Kamrul Hassan
Mr. Md. Moktarul Islam
Ms. Shormin Islam Khanam
Mr. Khandaker Reza Mohd. Ahasan
Mr. Md. Monjurul Alam
Mr. Faruq Mahmud Hasan
Mr. Md. Haider Rashid
Mr. Md. Monir Hossen
Mr. Nurul Kibriya Chowdhury
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
Mr. Shah Salah Uddin Ahamed
Mr. Momtaz Ali
Ms. Nasreen Akhtar
Ms. Shamsun Tamanna Zannat Shimla
Mr. Mohammad Shiful Islam Majumder
Mr. Mohammad Mobasher Hasan
Mr. Kazi S. M. Sayem
Mr. Md. Shahin Kabir
Mr. Syed Ahsan Habib
Mr. Md. Masudar Rahman
Mr. Md. Iqbal Kabir
Mr. Ikbal Ehsan
Mr. Md. Jahangir Kabir
Mr. Nurul Alam
Mr. Munshi Md. Aminul Islam

WWW.STOCK

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	:	May 27, 2018
Credit Rating Agency	:	Credit Rating Information and Services Limited (CRISL)
Auditors	:	M/s. Pinaki & Company Chartered Accountants Ahsandell, 2/A Mymensingh Road (2nd Floor), Shahbag, 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. Golam Mahbub**
No. of Employees	:	2790
No. of Branches (including SME/Agriculture)	:	118
No. of Shareholders (31-12-2017)	:	80673
Subsidiary Companies		
EXIM Exchange Company (UK) Ltd. (A fully owned subsidiary of EXIM Bank)	:	5 Old Montague Street London E1 5NL, UK. Tel.: +44 (0) 20 7377 2474; Fax :+44 (0) 20 7377 1335 E-mail : 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	2013	2014	2015	2016	2017
1	Authorized Capital	20,000.00	20,000.00	20,000.00	20,000.00	20,000.00
2	Paid-up Capital	11,566.35	12,838.65	14,122.51	14,122.51	14,122.51
3	Shareholder's Equity	20,499.14	22,977.06	25,122.42	26,467.75	27,650.37
4	Total Capital (Tier I + Tier II)	21,064.26	23,385.94	28,195.39	29,661.70	34,854.08
5	Statutory Reserve	5,236.93	6,118.31	6,869.91	7,846.41	8,885.46
6	Total Assets	195,542.25	232,833.95	265,148.42	291,133.91	333,892.61
7	Total Liabilities	175,043.10	209,856.89	240,025.99	264,666.16	306,242.24
8	Total Deposits	165,391.58	200,009.00	224,770.89	248,223.61	283,643.96
9	Total Investment (General)	145,002.00	179,165.57	197,536.57	223,396.92	255,033.17
10	Investment (Shares & Securities excluding Subs.)	11,443.56	15,571.55	17,581.62	16,473.51	21,605.36
11	Total Contingent liabilities	60,119.38	65,616.80	69,852.49	70,600.46	90,707.04
12	Total Risk Weighted Assets	159,662.18	199,902.66	234,174.26	252,005.99	288,263.24
13	Total Fixed Assets	3,190.36	3,311.71	5,635.01	5,671.54	5,575.57
14	Total Income	23,707.60	25,801.24	27,162.03	25,957.45	26,850.02
15	Total Expenditure	18,754.89	19,665.52	20,775.08	20,008.21	20,893.01
16	Profit before provision and tax	4,952.71	6,135.72	6,386.95	5,949.24	5,957.01
17	Profit before tax	3,238.75	4,410.91	3,664.31	4,998.48	5,324.26
18	Net profit after provision and tax	1,885.61	2,465.68	2,086.55	3,039.76	3,298.43
19	**Foreign Exchange Business**	**268,652.68**	**284,984.68**	**302,266.40**	**305,465.70**	**339,701.20**
	a) Import Business	135,409.88	146,795.57	152,703.30	153,930.50	179,040.30
	b) Export Business	130,353.32	134,412.44	145,796.40	147,508.70	155,582.20
	c) Remittance	2,889.48	3,776.67	3,766.70	4,026.50	5,078.70
20	No. of Foreign Correspondent	386	398	383	390	393
21	Profit earning assets	161,424.61	191,972.21	219,538.74	230,465.98	266,667.66
22	Non profit earning assets	34,117.64	40,861.74	45,609.68	60,667.93	67,224.95
23	Investment as a % of total Deposit	87.67%	89.58%	87.88%	90.00%	89.91%
24	Capital Adequacy Ratio	13.19%	11.70%	12.04%	11.77%	12.09%
25	**Dividend**	**11.00%**	**10.00%**	**12.00%**	**15.00%**	**12.50%**
	Cash	-	-	12.00%	15.00%	12.50%Proposed
	Bonus	11.00%	10.00%	-	-	-
26	Rights Share	-	-	-	-	-
27	Net Asset Value Per Share	17.72	17.90	17.79	18.74	19.58
28	Earning per share (EPS)	1.63	1.92	1.48	2.15	2.34
29	Price earning ratio (times)	7.80	5.74	5.54	5.63	7.61
30	Return on Equity (ROE) after tax	10.18%	11.34%	8.68%	11.78%	12.19%
31	Return on Assets (ROA) after tax	1.04%	1.15%	0.84%	1.09%	1.06%
32	No. of Shareholders	154,398	140,061	116,206	96,036	80,675
33	Number of Employees	2236	2465	2700	2747	2,794
34	Number of Branches	80	87	103	113	118

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 NINETEENTH ANNUAL GENERAL MEETING

Notice is hereby given that the **NINETEENTH ANNUAL GENERAL MEETING** of the Members (Shareholders) of Export Import Bank of Bangladesh Limited (the "Company") will be held on Wednesday, 27 June 2018 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, 2017 together with report of the Directors and Auditors thereon.
2) To declare Dividend for the year ended December 31, 2017.
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. Golam Mahbub
Company Secretary

Dated, Dhaka.
24 May 2018

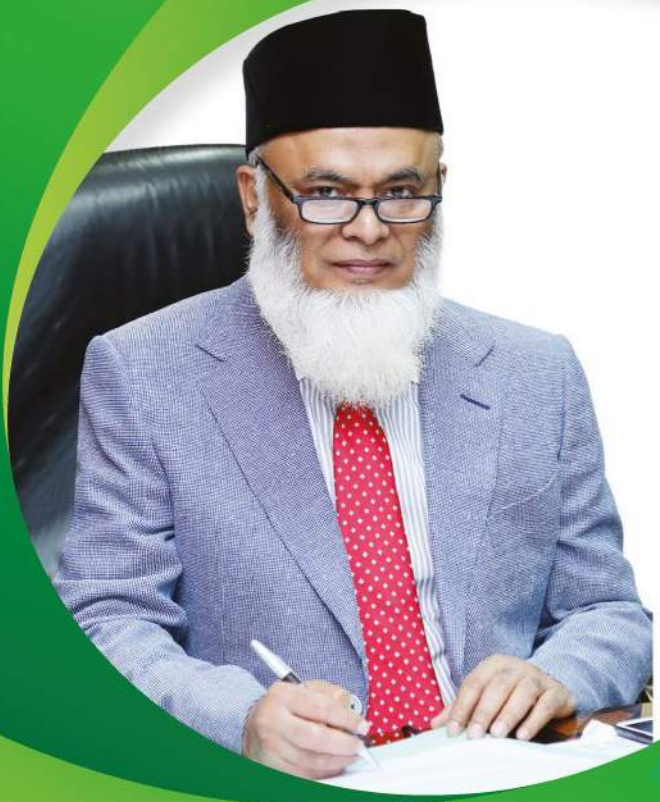
Notes:

1) The Record Date of the Company was Tuesday, 22 May 2018. 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) 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 31 May 2018 including name of the contact person otherwise dividend to be credited to the bank account of the respective shareholders.
5) 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.
6) 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.

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STATEMENTS FROM
- THE CHAIRMAN AND
- THE MANAGING DIRECTOR & CEO



> The Bank always targets quality growth. The qualitative and quantitative information presented in this report are ample proofs of our ability and resilience in difficult situation.

From the Desk of the Chairman

My Dear Fellow Members,
As-salamu Alaikum.

First of all, please accept my bounteous love that springs out of the innermost part of my heart on the occasion of 19th Annual General Meeting of the Bank.

Reaching the summit of Mount Everest is highly likely to happen to such a mountaineer who does not fear avalanche but approaches cautiously, stays focused on his determination and has the proper techniques of mountain climbing in his arsenal. At Export Import Bank of Bangladesh Limited, the Board of Directors focuses on right policies at right time when sensing the upcoming adverse business situation as well as potential opportunities and the officials, under the guidance of the Bank Management, execute them complying Shariah principle and regulatory guidelines. This unity in EXIM's team creates courage that dares to defy labyrinth of odds in the journey to successive success; courage that helps us stay focused however thorny the road to progress is. Amidst difficulties prevailing in the Banking arena of Bangladesh in 2017, the Bank was able to maintain sustainability in its profitability, growth and other achievements. The firm determination, which is inherent in the Bank's endeavor for excellence; is constantly driving us to reach the zenith.

Respected Shareholders, valued clients, well wishers

I want to assure you that the rights of each and every shareholder are guaranteed here and your investment is safe-guarded here. The Bank always targets quality growth. The qualitative and quantitative information presented in this report are ample proofs of our ability and resilience in difficult situation. The Net Asset Value (NAV) per share of the Bank was BDT 19.58 in 2017 which was BDT 18.74 in 2016. Return on Equity and other key parameters were also good. Net profit after provision and tax stood BDT 3,298.43 Million in 2017 which was BDT 3,039.76 Million in 2016. You will be glad to know that our Earning per share (EPS) in 2017 was also higher than that of previous year. The Bank handled mammoth volume of export and import business. Our export business was BDT 155,582 Million in 2017 which was BDT 147,508 Million in 2016.

We have also maintained Capital Adequacy Ratio (CAR) well above the required level. We have attended the women entrepreneurs, SME sector very well. We are dedicated in catering to the spectrum of customer needs - be it savings and investments, payments and transactions, and so on. We have been committed to remain compliant to regulators. We bestow highest value on integrity, accountability and responsibility to all stakeholders. We also give utmost importance to a functional board and independence of management, fair financial reporting and disclosure. We are careful in our approach to mitigate risk. I request our officials to be very much aware in making investment by covering it with adequate securities. I also urge to maintain constant supervision and follow-up for timely recovery of investment.

It may be mentioned that in 2017, the growth of profit of a number of banks tended to be squeezed due to cautious investment as the sector faced challenges from accumulated non performing investments, less demand for investment as well, lowering in profit rates, sluggish business environment, dull remittance flow etc. However, it can be expected that the business horizon will surely be brighter in the coming days. Mega projects like Padma Bridge will attach many southern districts of Bangladesh to the capital city Dhaka. Metro rail and other giant infrastructural investment will pave to way for a brighter Bangladesh.

Valued Shareholders,

The true purpose of financial inclusion is the delivery of financial services to vast range of people within an affordable cost. The Bank is on right track in this respect. In our rural branches, many marginal people are getting banking services at affordable cost.

This year we are putting more stretch on collecting low cost deposit, arresting non performing investment, prudent risk management practices, more fee based income, more diversification of investment and making our human resources more trained and technologically developed so that they can outshine their past achievements. Investment-Deposit ratio was within the required level. The Bank maintained healthy liquidity level and tried to deploy fund following the rule of "not putting all eggs in the same basket". Our aim is not to suffer liquidity crisis and on the other hand, not to keep surplus fund idle. We have a plan to raise further capital

amounting to BDT 6,000 Million through issuance of another subordinated bond in 2018 subject to approval of regulatory authorities.

As per Bangladesh Bank's guideline, EXIM Bank has developed and passed a comprehensive Green Banking Policy and taken several steps showing commitment on environment through in-house performance. Bank is giving more emphasis to make the easiest way to help environment by eliminating paper waste, saving gas and carbon emission, reducing printing costs and postage expenses.

Dear Shareholders,

Serving humanity is our passion. Warren Buffett once said, "Someone is sitting in the shade today because someone planted a tree a long time ago". The tree named EXIM Bank Foundation has been providing refreshing shade to thousands of distressed and insolvent people. EXIM Bank has been giving scholarship among meritorious poor students across the country. Since the year 2006 to 31st December 2017, EXIM Bank Foundation enrolled 3500 students into "EXIM Bank Scholarship Program". From 2015 to 2017, the Bank donated 1055 pcs laptops to "One Student One Laptop" program. The Bank provided microbuses to several educational institutions.

EXIM always contributes significantly in CSR activities, some of which are:

- EXIM Bank donated a huge amount of money for betterment of the Rohingya refugees.
- The Bank also stood beside Prothom Alo Trust to assist their relief program for Rohingya refugees
- The Rapid Action Battalion (RAB) initiated a program to rehabilitate the pirates of the coastal area into normal socio-economic life. The Bank donated there
- Donates to Prime Minister's Relief Fund
- Every year blankets are distributed among cold stricken poor people of the country.

EXIM Bank also donated a huge amount of money during the year 2017 for well being of various philanthropic institutions, association and organizations, some of which are:

- "Jatir Janak Bangabandhu SMR Memorial Trust" fund
- Shuchona Foundation, a not-for-profit organization specializing in neurodevelopment disorders (NDDs) and mental health.
- Provided laptops for Dhaka North City Corporation for their Green Dhaka Project
- Donated CCTV for Kafrul area of Dhaka North City Corporation
- Provided Wastage Carrying Van favouring Chittagong City Corporation
- Donated to 'BN Retired Muktijoddha Foundation' for treatment of the members and their family who are insolvent to bear medical treatment expenses.

Prudent Shareholders,

The bank is proud to have the heritage of giving good dividend to the shareholders. Considering the present scenario and our capacity, the Board has recommended 12.50% cash dividend. You are cordially invited to discuss on the issue.

Now, my sincerest thanks coated with earnest gratitude go to the shareholders, patrons, business partners, Bangladesh Bank, external auditors, regulatory bodies, Bangladesh Securities & Exchange Commission, Dhaka and Chittagong Stock Exchanges, Register of Joint Stock Companies & Firms for their valuable guidance and support.

May Allah bless us all.
Allah Hafez.



Md. Nazrul Islam Mazumder
Chairman

AMARSTOCK



EXIM Bank loves to be with the people, even when they go beyond the frontiers of business

ROUND-UP
Managing Director & CEO

Dear Shareholders!
Assalamu Alaikum Warahmatullah!

By the grace of the Merciful and the most Compassionate, Allah Subhanahu Wa Ta'ala (Glory to Him, the Exalted), Export Import Bank of Bangladesh Ltd. (EXIM Bank) passed another successful year in 2017 with the steady pursuit for operational excellence and rigorous strive for business accomplishments. Last year EXIM concentrated on 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 facets of operational excellence with the consolidation of assets being the focal point.

An organization proves the sustainability of its growth by its steady progression along vertical and horizontal lines. In 2017 the bank expanded its business to fresh areas across the country opening 5 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 Jagannathpur Upazilla in Sunamganj to a business hub at Kazi Nazrul Islam Avenue 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 12.03% in 2017 from the previous year whereas the deposit increased by 14.28% over the same period. The number of total deposit accounts rose to 836,954 in 2017 from 747,061 in 2016 and the total deposit rose to BDT 284,026.11 million in 2017 from BDT 248,540.44 million. EXIM Bank achieved a total profit of BDT 5,856.52 million.

EXIM Bank has been maintaining consistent growth in all operational areas since the market has an ever increasing appetite for its services. In 2017 the total investment was BDT 253,803.43 million which is 14.25% increase from the investment of the preceding year whereas import and export businesses were BDT 179,040.25 million and BDT 155,582.21 million respectively. The import and export businesses of 2017 had 16.31% and 5.47% increases respectively over those of 2016. Foreign remittance amounted to BDT 5,078.70 million in 2017.

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. Last year EXIM Bank launched two new products EXIM e-Wallet for internet banking services through mobile app and EXIM Shefa, a deposit scheme for assisting patients or would-be patients with investment facilities for treatment, waiver in medication bills, etc.

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 all 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 634.22 million in 2017 with a 71.25% increase over the amount of the last year. Now Internet Banking Aiser is accessed through mobile app named EXIM e-Wallet. 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 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 2017 our ATMs, as issuers and acquirers, facilitated 1,221,337 transactions for a total of BDT 11,094.62 million which was 40.97% increase from the transaction amount of the preceding year whereas POS transactions saw an increase as high as 27.28% 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 69,367 inbound calls and 117,076 outbound calls in 2017.

The fast growth of an organization does not necessarily 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. EXIM Bank takes an unfaltering stand with regards to maintaining asset quality. 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.

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, 3500 students had been enrolled in the scholarship programme by 2017 for student-life long financial sponsorship whereas inclusion of another 1000 students to the programme is underway. Besides, around 200 meritorious students had been taken under its Quard-e-Hasanah 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. Besides all other donations, last year EXIM Bank contributed BDT 50 million to the help of the distressed Rohingya refugees at Cox's Bazar. During the winter season of 2017-18, EXIM Bank distributed more than 300,000 pieces of blankets including 100,000 pieces to the Government fund and another 100,000 pieces to the Rohingya refugees at Cox's Bazar, to the relief of the cold-stricken across the country. During the winter season of 2016-17, EXIM Bank donated 100,000 pieces of blankets to the government-initiated relief programme for the country-wide cold-stricken people. Besides, another 200,000 pieces of blankets were distributed among the cold-stricken across the country during that season by EXIM Bank at its own initiatives. As a part of sponsorship to charity organizations in the country, EXIM Bank donated BDT 30 million to the Father of the Nation Bangabandhu Sheikh Mujibur Rahman Memorial Trust, BDT 10 million to the Prime Minister's Education Assistance Trust and BDT 10 million to the Suchana Foundation in 2017. For the flood victims of different areas of the country, EXIM Bank donated BDT 30 million to the Prime Minister's Relief Fund in 2017. Last year EXIM Bank donated 50 vans to the City Corporation of Chhattagram for carrying garbage on. Since 2015 EXIM Bank has been sponsoring a prestigious 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 2017 EXIM Bank was given Arabian Global Banker Award by Arabian Bankers' Council, a renowned international banking

forum, in appreciation of its prospects for development, performance of corporate social responsibilities, responsiveness to the market and maintenance of corresponding banking. Last year the Daily Industry, a reputed English Daily of the country, declared the bank to be the Best Rated Bank. 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, Dhaka.

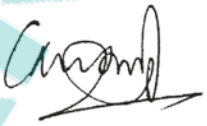
While providing people with cutting-edge banking services, it ensures compliance with the Shariah principles and upholds Islamic culture. Its Shariah Supervisory Committee supervises all its operations from an independent and critical point of view.

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 the behalf of the banks of Bangladesh, declared our firm position against any terrorist financing and money laundering in all its forms and manifestations.

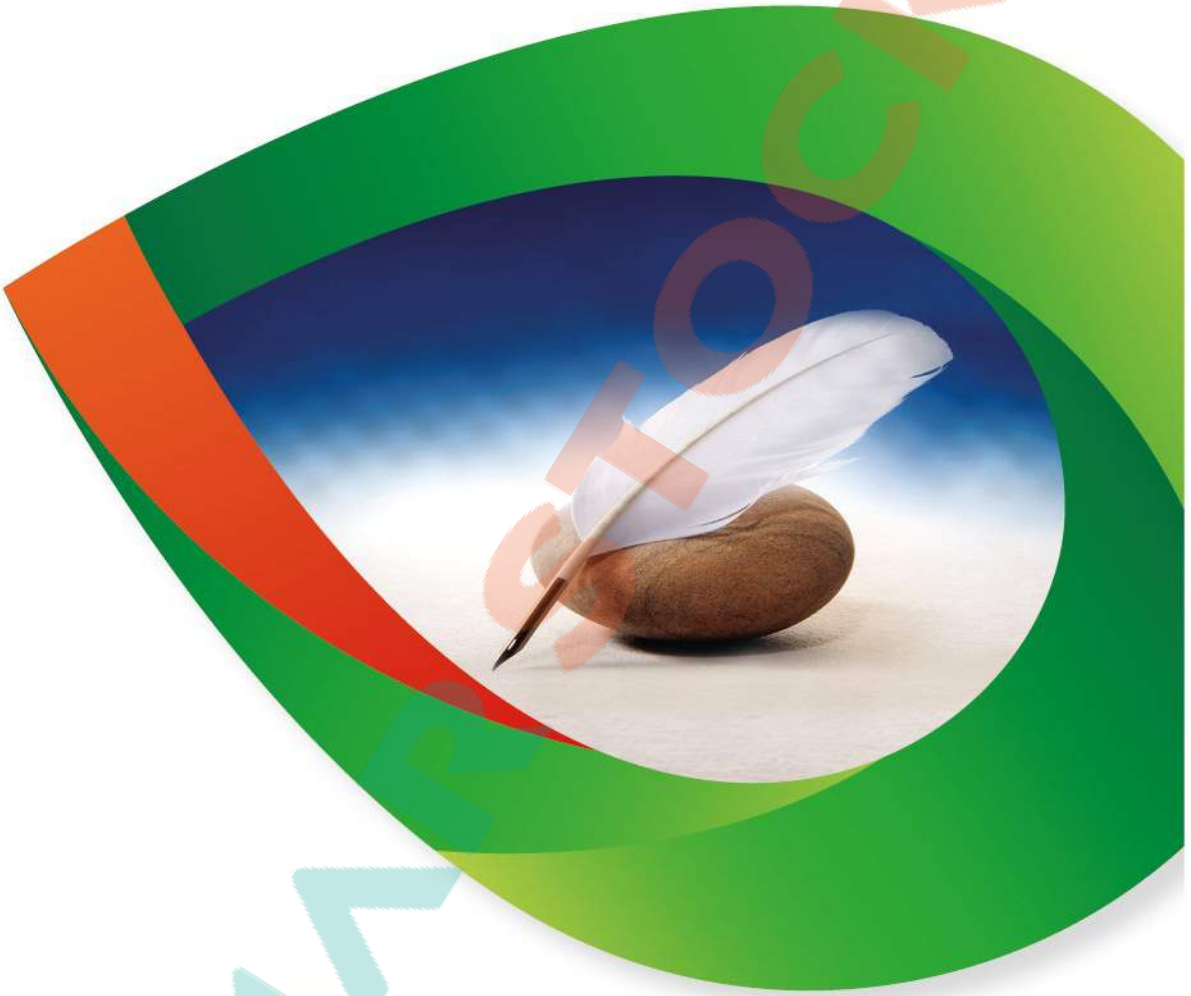
We love to go 'greenway' and we love to be with the Central Bank move for all-pervasive banking across the country because we believe in welfare. Our strength deeply lies in our reliance upon quality customer services for overall betterment and our inspiration profusely emanates from our firm commitment 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



DIRECTORS' REPORT

Dear Shareholders,

Assalamu Alaikum.

We take the pleasure to welcome you all in the Nineteenth 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, 2017 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 Annual Report 2016-2017 of Bangladesh Bank (Central Bank), the Recovery in global growth continue to strengthening as expected, with global output projected to grow by 3.6 percent in 2017 and 3.7 percent in 2018 from the lowest 3.2 percent growth in 2016 since the global financial crisis. Advanced economies are expected to grow by 2.2 percent in 2017, 0.5 percentage points higher than in 2016, and moderate to 2.0 percent growth in 2018. Emerging markets and developing economies are projected to grow by 4.6 percent in 2017, 0.3 percentage points higher than in 2016, and rising to 4.9 percent in 2018. The growth forecasts are 0.1 percentage point higher in both 2017 and 2018 than the forecasts of World Economic Outlook (WEO), April 2017. The revisions reflect primarily the upward revisions in the euro area, Japan, emerging Asia, emerging Europe and Russia which more than offset downward revisions in the United States, the United Kingdom and India (World Economic Outlook, October 2017).

United states growth forecast is revised downward by 0.1 and 0.2 percentage point for 2017 and 2018 respectively. This downward revision mainly uses baseline assumption of no policy change, given the significant policy uncertainty, while in April forecast it assumed a fiscal stimulus from anticipated tax

প্রিয় শেয়ারহোল্ডারবৃন্দ,

আস্‌সালামু আলাইকুম ।

এক্সপোর্ট ইমপোর্ট ব্যাংক অব বাংলাদেশ লিমিটেড (এক্সিম ব্যাংক) এর উনবিংশতম বার্ষিক সাধারণ সভায় আপনাদের সকলকে স্বাগত জানাচ্ছি এবং ৩১ ডিসেম্বর ২০১৭ 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 ২০১৬-২০১৭ অর্থ বছরের বার্ষিক প্রতিবেদন মতে বৈশ্বিক আর্থিক সংকট থাকার ফলেও বিশ্ব অর্থনীতির প্রবৃদ্ধি চলমান ও অবিরত শক্তিশালী হওয়ার কারণে ২০১৬ সালের সর্বনিম্ন প্রবৃদ্ধি শতকরা ৩.২ ভাগ থেকে বৃদ্ধি পেয়ে ২০১৭ সালে শতকরা ৩.৬ ভাগ এবং ২০১৮ সালে শতকরা ৩.৭ ভাগ অর্জিত হবে বলে প্রত্যাশা করা হয় । প্রাগ্রসর অর্থনীতিতে প্রবৃদ্ধি ২০১৬ সালের চেয়ে ০.৫ % বৃদ্ধি পেয়ে ২০১৭ সালে ২.২% হবে ও ২০১৮ সালে ২% হবে । বিকাশমান বাজার এবং উন্নয়নশীল অর্থনীতিতে প্রবৃদ্ধি ২০১৬ সালের চেয়ে ০.৩% বৃদ্ধি পেয়ে ২০১৭ সালে ৪.৬% এবং ২০১৮ সালে যা বৃদ্ধি পেয়ে ৪.৯% হবে বলে প্রত্যাশিত । ওয়ার্ল্ড ইকনমিক আউটলুক, এপ্রিল ২০১৭ সালের পূর্বাভাস থেকেও ২০১৭ এবং ২০১৮ উভয় সালের জন্য প্রবৃদ্ধি ০.১% বেশি হবে বলে অনুমিত হয় । ইউরো এলাকা, জাপান, উদীয়মান এশিয়া, উদীয়মান ইউরোপ এবং রাশিয়ার উর্ধ্বমূখী সংস্করণ প্রাথমিকভাবে প্রতিফলিত হলেও তা যুক্তরাষ্ট্র, বৃটেন এবং ভারত থেকে অনেক নিম্নমূখী (ওয়ার্ল্ড ইকোনমিক আউটলুক, অক্টোবর ২০১৭) ।

যুক্তরাষ্ট্রের প্রবৃদ্ধি নিম্নমূখী সংশোধন করে ২০১৭ ও ২০১৮ সালে যথাক্রমে ০.১% ও ০.২% হবে বলে প্রত্যাশা করা হয় । অপরিবর্তনশীল নীতি, গুরুত্বপূর্ণ নীতির অনিশ্চয়তা এ নিম্নমূখী সংস্করনের কারণ বলে অনুমিত যা এপ্রিল মাসের পুর্বাভাসানুসারে প্রত্যাশিত কর কর্তন উদ্দীপক হিসেবে কাজ করে বলে ধারণা করা হয় । এপ্রিল মাসের পূর্বাভাস বিবেচনায় ২০১৭ সালের প্রথমার্ধে প্রত্যাশিত প্রবৃদ্ধি কম হওয়ায় ২০১৭



Members of the Board of Directors of EXIM Bank in the 18th Annual General Meeting

cuts. United Kingdom growth forecast is also revised downward by 0.3 percentage point in 2017 compared to April forecast mainly because of slower than expected growth performance during the first two quarters of 2017. The slower growth is driven by the weaker growth in the private consumption as the pound's depreciation reduced household real income. The growth forecast in euro area is 0.4 and 0.3 percentage point higher for 2017 and 2018, respectively, compare to April. This upward revision mainly reflects acceleration in exports and continued domestic demand growth. Growth of japan is also revised upward driven by the strengthening of global demand and policy actions to sustain a supportive fiscal stance.

সালে বৃটেনের সংশোধিত প্রবৃদ্ধিও ০.৩% নিম্নমূখী ছিল। পাউন্ডের মূল্যমান কমার সাথে জনসাধারনের প্রকৃত আয় কমে যাওয়ায় প্রবৃদ্ধি নিম্নমুখী হয় যা জনগনের ভোগের প্রবণতাকে হ্রাস করে। ইউরো অঞ্চলের ২০১৭ ও ২০১৮ সালের এপ্রিল মাসের তুলনামুলক প্রবৃদ্ধি যথাক্রমে ০.৪ ও ০.৩ পার্সেন্টেজ পয়েন্ট বেশি বলে প্রক্ষেপণ করা হয়েছে। এই উর্ধ্বমুখী সংশোধনী প্রধানত রপ্তানীকে ত্বরান্বিত করে এবং অভ্যন্তরীন চাহিদার বৃদ্ধিকে চলমান রাখে। শক্তিশালী বৈশ্বিক চাহিদা এবং সমর্থিত আর্থিক অবস্থা বজায় রাখার পলিসি কার্যক্রমের কারণে জাপানের প্রবৃদ্ধি উর্ধ্বমুখী।

Growth forecast increased strongly in emerging and developing economies. These forecasts reflect an upward revisions by 0.1 percentage point for both 2017 and 2018, relative to April, primarily supported by a stronger growth projection in China. China's growth forecast reflects stronger than-expected growth outturn in the first half of 2017 underpinned by previous policy easing and supply-side reforms. In the rest of emerging market and developing Asia, growth is expected to be vigorous and slightly higher than the April forecast. In india, data revisions and strong fiscal expansion by the government led to an upward revision of growth to 7.1 percent in 2016 from 6.8 percent growth in April. However, the growth forecast revised downward to 6.7 percent in 2017, reflecting still continued disruption associated with the currency exchange initiative introduced, along with the transition costs related to the introduction of the national goods and service Tax in July 2017. Growth forecast is also revised upward for emerging Europe for 2017, indicating stronger growth in Turkey and other countries in the region. Growth in Russia is also revised upward for 2017 and 2018 relative to April, supported by stabilizing oil prices, easing financial conditions, and improved confidence after two years of recession.

উদীয়মান ও উন্নয়নশীল অর্থনীতির কল্যাণে প্রবৃদ্ধি শক্তিশালীভাবে বৃদ্ধি পাবে বলে প্রত্যাশা করা হয়। এই পূর্বাভাস প্রাথমিকভাবে চীনের শক্তিশালী প্রবৃদ্ধির প্রক্ষেপনের কারনে ২০১৭ ও ২০১৮ উভয় সালের এপ্রিল মাসের উর্ধ্বমুখী প্রবৃদ্ধি ০.১ পার্সেন্টেজ পয়েন্ট বেশি বলে প্রত্যাশা করা হয়েছে। পূর্ববর্তী মুদ্রানীতির সহনীয় পূণর্গঠনের কারণে ২০১৭ সালের প্রথমার্ধে শিল্পজাত পণ্যের উৎপাদন বৃদ্ধি পাওয়ায় চীনের প্রত্যাশিত প্রবৃদ্ধি আরো শক্তিশালী হয়। উন্নয়নশীল এশিয়া ও অবশিষ্ট বিকাশমান বাজারের প্রবৃদ্ধি এপ্রিল মাসের পূর্বাভাস থেকেও তেজস্বী ও কিছুটা উর্ধ্বমুখী হবে বলে প্রত্যাশা করা হয়। ভারত সরকার কর্তৃক শক্তিশালী আর্থিক বিস্তারের কারণে প্রবৃদ্ধি ২০১৬ সালের এপ্রিলের ৬.৮ ভাগ থেকে বৃদ্ধি পেয়ে ৭.১ ভাগে উর্ধ্বমুখী সংশোধন করা হয়। তবে ২০১৭ সালের জুলাই মাসে জাতীয় পণ্য ও সেবার উপর কর আরোপের সাথে মুদ্রা বিনিময় প্রবর্তনের সূচনা এক নিরব চলমান বিশৃঙ্খলার সৃষ্টি করে যার ফলে ২০১৭ সালে প্রবৃদ্ধি ৬.৭ ভাগ নিম্নমুখী সংশোধন করা হয়েছে। তুরষ্ক এবং ইউরোপের অন্য দেশগুলোর শক্তিশালী প্রবৃদ্ধি সূচকের কারণে উদীয়মান ইউরোপের প্রবৃদ্ধি ২০১৭ সালে আরো উর্ধ্বমুখী হবে বলে প্রত্যাশা করা হয়। দুই বৎসরের অর্থনৈতিক মন্দাবস্থার পর মনোবলের উন্নয়ন, সহনীয় আর্থিক অবস্থা এবং অপরিবর্তশীল তেলের মূল্যের কারণে ২০১৭ এবং ২০১৮ সালের এপ্রিল মাসের তুলনায় রাশিয়ার প্রবৃদ্ধি আরো উর্ধ্বমুখী সংশোধন করা হয়।

Consumer prices in advanced economies are expected to increase by 1.7 percent in 2017 and 2018 from 0.8 percent increase in 2016. Similarly consumer prices in emerging markets and developing economies are expected to grow by 4.2 percent in 2017 from 4.3 percent growth in 2016. It is projected to further rise by 4.4 percent in 2018.

প্রাগ্রসর অর্থনীতিতে ভোগ্যপণ্যের মূল্য ২০১৬ সালে ০.৮ ভাগ থেকে বৃদ্ধি পেয়ে ২০১৭ ও ২০১৮ সালে ১.৭ ভাগ বৃদ্ধি পাবে বলে প্রত্যাশা করা হয়। একইভাবে বিকাশমান বাজার এবং উন্নয়নশীল অর্থনীতিতে ভোগ্যপণ্য মূল্য ২০১৬ সালের ৪.৩ ভাগ থেকে বৃদ্ধি পেয়ে ২০১৭ সালে ৪.২ ভাগে দাঁড়াবে বলে প্রত্যাশা করা হয়। ২০১৮ সালে এ প্রবৃদ্ধি ৪.৪ ভাগে উন্নীত হবে বলে অনুমিত হয়।

financial conditions. On the downside, policy uncertainty

World trade volume growth is projected to increase from 2.4 percent in 2016 to 4.2 percent in 2017 and then marginally decrease to 4.0 percent in 2018 (WEO, October 2017). The growth rate of imports for advance economies is expected to increase from 2.7 percent in 2016 to 4.0 percent in 2017 and 3.8 percent in 2018. In emerging markets and developing economies, growth rate of imports is projected to increase from 2.0 percent in 2016 to 4.4 percent in 2017 and then to 4.9 percent in 2018. Exports of advanced economies are expected to grow by 3.8 percent and 3.6 percent in 2017 and 2018 respectively from 2.2 percent growth in 2016. Similarly, exports of emerging markets and developing economies are expected to grow by 4.8 percnt and 4.5 percent during 2017 and 2018 respectively from 2.5 percent growth in 2016.

বিশ্ব বাণিজ্য বৃদ্ধির পরিমাণ ২০১৬ সালের ২.৪ ভাগ থেকে বৃদ্ধি পেয়ে ২০১৭ সালে ৪.২ ভাগ হবে এবং তৎপরবর্তী স্বাভাবিকভাবে ২০১৮ সালে কমে ৪.০ ভাগে পৌছাবে (WEO, অক্টোবর ২০১৭)। প্রাগ্রসর অর্থনীতিতে আমদানি প্রবৃদ্ধি ২০১৬ সালের ২.৭ ভাগ থেকে বৃদ্ধি পেয়ে ২০১৭ সালে ৪.০ ভাগ এবং ২০১৮ সালে ৩.৮ ভাগ বৃদ্ধি পাবে বলে প্রত্যাশা করা হয়েছে। বিকাশমান বাজার এবং উন্নয়নশীল অর্থনীতিতে আমদানি প্রবৃদ্ধির হার ২০১৬ সালে শতকরা ২.০ ভাগ থেকে বৃদ্ধি পেয়ে ২০১৭ সালে শতকরা ৪.৪ ভাগ এবং ২০১৮ সালে তা শতকরা ৪.৯ ভাগ হবে বলে প্রক্ষেপন করা হয়েছে। উন্নত অর্থনীতির দেশগুলোর রপ্তানী প্রবৃদ্ধি ২০১৬ সালে শতকরা ২.২ ভাগ থেকে বৃদ্ধি পেয়ে ২০১৭ ও ২০১৮ সালে যথাক্রমে ৩.৮ ভাগ ও ৩.৬ ভাগ হবে বলে প্রত্যাশা করা হয়েছে। একইভাবে বিকাশমান বাজার এবং উন্নয়নশীল অর্থনীতিতে রপ্তানীর প্রবৃদ্ধি ২০১৬ সালে ২.৫ ভাগ থেকে বৃদ্ধি পেয়ে ২০১৭ ও ২০১৮ সালে যথাক্রমে ৪.৮ ভাগ ও ৪.৫ ভাগ হবে বলে প্রত্যাশা করা হয়েছে।

According to global financial stability report (GFSR) of October 2017, the global financial stability continues to strengthen supported by the extraordinary policy measures, regulatory developments and cyclical upturn in growth. In many advanced economies, banking sector indicators are improving as a result of progress made in resolving some fragile banks, whereas a number of institutions are restoring profitability by upgrading their business models. The momentum in global economic growth have boosted up market confidence as well as reduced short term risks to financial stability. Apart from these latest developments, the continued accommodative monetary policy is also leading to risks in the form of rising asset valuation and higher leverage. Thus, financial stability risks are shifting from the banking sector to the nonbank sector. These developments along with the associated risks demand for the ultimate monetary policy normalization as well as avoidance of buildup of additional financial risks outside the banking system.

অক্টোবর ২০১৭ এর গ্লোবাল ফাইন্যান্সিয়াল স্ট্যাবিলিটি (GFSR) প্রতিবেদনানুযায়ী, অসাধারণ নীতিগত পদক্ষেপ, নিয়ন্ত্রক উন্নয়ন এবং প্রবৃদ্ধিতে চক্রাকার উর্ধ্বগতির প্রবণতার দরুন ক্রমাগত বৈশ্বিক আর্থিক স্থিতিশীলতা শক্তিশালী হচ্ছে। অনেক উন্নত অর্থনীতিতে কিছু নাজুক ব্যাংকের অবস্থার অগ্রগতির ফলস্বরূপ ব্যাংকিং খাতের সূচকগুলি উন্নয়ন হচ্ছে যদিও বেশিরভাগ প্রতিষ্ঠান তাদের ব্যবসায়িক মডেলগুলির উন্নয়নের মাধ্যমে মুনাফা পূণরুদ্ধার করছে। বিশ্বব্যাপী অর্থনৈতিক প্রবৃদ্ধির গতির কারণে বাজারের আস্থা বৃদ্ধি পেয়েছে সেই সাথে আর্থিক স্থিতিশীলতার জন্য স্বল্প মেয়াদী ঝুঁকিও হ্রাস পেয়েছে। এই সর্বশেষ উন্নয়ন ব্যতিত অব্যাহত সুসংহত মুদ্রানীতি ক্রমবর্ধমান সম্পত্তির মূল্যমান এবং ঋণের উচ্চহারের ঝুঁকির সম্মুখীন। এইভাবে আর্থিক স্থিতিশীলতার ঝুঁকিগুলি ব্যাংকিং খাত থেকে অ-ব্যাংকিং খাতে স্থানান্তরিত হচ্ছে। সংশ্লিষ্ট ঝুঁকির সঙ্গে এই উন্নয়নগুলি চূড়ান্ত আর্থিক নীতি স্বাভাবিকীকরণের পাশাপাশি ব্যাংকিং ব্যবস্থার বাইরে অতিরিক্ত আর্থিক ঝুঁকি যাতে না বাড়ে তা দাবি করে।

According to WEO of october 2017, in the near term, there exist two sided risks to the global growth forecast. On the positive side, momentum for economic recovery could last longer than expectation supported by strong consumer and business confidence and favourable

অক্টোবর ২০১৭ WEO এর প্রতিবেদনানুযায়ী কাছাকাছি মেয়াদে বিশ্ব অর্থনৈতিক প্রবৃদ্ধির পূর্বাভাসে দুটি পাশাপাশি ঝুঁকি রয়েছে। ইতিবাচক দিকে, শক্তিশালী ভোক্তা, ব্যবসায়িক আস্থা ও অনুকুল আর্থিক অবস্থার কারণে অর্থনৈতিক পূণরুদ্ধারের গতি প্রত্যাশার চেয়ে বেশি হবে।

remains a major source of concern emanating from the highly uncertain US regulatory and fiscal policies, the possible implementation of trade restrictions, and United Kingdom's negotiation with the EU on Brexit process. In the medium term, still there remains downside risks to the global growth. Potential sources of risks includes tightening of global financial conditions, persistently low inflation in advanced economies, financial disruption in emerging market economies, a policy shift toward protectionism. In addition, a number of non-economic factors such as geopolitical risks, domestic political instability, lack of good governance, natural disaster resulting from the extreme weather, and terrorists activities and security issues, may hamper economic activities.

Developments in the Bangladesh Economy

Bangladesh economy grew by 7.28 percent in FY17, up from 7.1 percent in FY16. This growth was mainly supported by industry and services sectors. Based on the sectoral developments and econometric estimates, BB staff projects FY18 real GDP growth in the range of 7.1-7.4 percent. Annual average CPI inflation continued to decline and stood at 5.4 percent in June 2017, well below the 5.8 percent target ceiling for FY17. The declining trend in average CPI inflation is mainly driven by non-food inflation, while food inflation witnessed a sharp increase due to flash flood-related crop losses in the Northeastern haor regions in H2FY17. Based on the BB's analytical models and the recent economic developments, average inflation is projected to be within 5.3-5.6 percent in June 2017. Bangladesh Bank's projection also shows average inflation for H1FY18 to be around 5.5-5.9 percent. Looking ahead, given the domestic inflation dynamics, food price developments and tapering base effects, some price pressures may emerge during FY18 and will need to be monitored and contained carefully.

নেতিবাচক দিকে, অত্যন্ত অনিশ্চিত মার্কিন নিয়ন্ত্রক ও রাজস্ব নীতিমালা, বাণিজ্য সীমাবদ্ধতার সম্ভাব্য বাস্তবায়ন এবং ব্রেক্সিট প্রক্রিয়ায় ইউরোপীয় ইউনিয়নের সঙ্গে যুক্তরাজ্যের আলোচনা উদ্ভূত পরিস্থিতি অনিশ্চিত আর্থিক নীতির প্রধান উৎস। মধ্যবর্তী মেয়াদে এখনও বিশ্বে অর্থনৈতিক প্রবৃদ্ধির নিম্নমুখী ঝুঁকি বিরাজমান। সম্ভাব্য ঝুঁকিগুলির মধ্যে রয়েছে- বৈশ্বিক আর্থিক অবস্থার দৃঢ়তা, উন্নত অর্থনীতিতে স্থিতিশীল মুদ্রাস্ফীতি, উদীয়মান বাজার অর্থনীতিতে আর্থিক বিপর্যয়, সুরক্ষানীতি সহায়ক একটি মুদ্রানীতি। এছাড়াও, কতগুলি অ-অর্থনৈতিক কারণ যেমন ভূ-রাজনৈতিক ঝুঁকি, অভ্যন্তরীণ রাজনৈতিক অস্থিরতা, সুশাসনের অভাব, চরম আবহাওয়ার ফলে প্রাকৃতিক বিপর্যয়, সন্ত্রাসী কার্যকলাপ এবং নিরাপত্তা বিষয়গুলো অর্থনৈতিক কার্যক্রমকে ব্যহত করে।

বাংলাদেশের অর্থনীতির চালচিত্র

বাংলাদেশের অর্থনীতির প্রবৃদ্ধির ২০১৬ সালে ৭.১ ভাগ থেকে বৃদ্ধি পেয়ে ২০১৭ সালে ৭.২৮ ভাগ অর্জিত হয়েছে। মূলত শিল্প ও সেবা খাতের সহায়তায় এই প্রবৃদ্ধি অর্জিত হয়েছে। খাতওয়ারী উন্নয়ন ও অর্থনীতির প্রাক্কলনানুযায়ী বাংলাদেশ ব্যাংক ২০১৮ সালের প্রকৃত জিডিপির প্রবৃদ্ধি ধরেছে ৭.১-৭.৪ ভাগ। বার্ষিক গড় সিপিআই মূল্যস্ফীতি ক্রমাগত হ্রাস পেয়ে জুন ২০১৭ সালে ৫.৪ ভাগে নেমে এসেছে যা ২০১৭ সালে ৫.৮ ভাগ লক্ষ্যমাত্রার চেয়ে অনেক কম। মূলতঃ অন্যান্য খাতের মূল্যস্ফীতির কারণে উদ্বৃত্ত গড় সিপিআই হ্রাসের প্রবণতাকে সম্ভব করেছে যেখানে ২০১৭ সালের প্রথম প্রান্তিকে উত্তর-পূর্ব হাওড় অঞ্চলের শস্য বন্যায় ক্ষতিগ্রস্ত হওয়ার কারণে খাদ্যস্ফিতি তীব্রভাবে বৃদ্ধি পেয়েছে। সাম্প্রতিক অর্থনৈতিক উন্নয়ন ও বাংলাদেশ ব্যাংকের বিশ্লেষণাত্বক মডেল এর উপর ভিত্তি করে জুন ২০১৭ সালে গড় মুদ্রাস্ফীতি ৫.৩-৫.৬ ভাগ প্রত্যাশা করা হয়েছে। বাংলাদেশ ব্যাংকের প্রক্ষেপনানুযায়ী ২০১৮ সালে প্রথমার্ধে গড় মূল্যস্ফীতি হবে ৫.৫%-৫.৯% এর কাছাকাছি। ২০১৮ সালে বেগবান অভ্যন্তরীন মুদ্রাস্ফীতি, দ্রব্যমূল্যের উর্দ্ধগতি, তরল পদার্থে নমনীয় প্রভাব, কিছু ক্ষেত্রে মূল্য চাপ উত্থাপিত হতে পারে যা নজরদারি করা প্রয়োজন এবং সতর্ক থাকতে হবে।



A partial view of the shareholders in 28th Annual General Meeting

In FY17, Bangladesh Bank implemented its monetary policy stance to achieve price stability, alongside supporting inclusive output and employment growth. The monetary program for FY17 takes into account the recent economic and financial sector developments and will target a monetary growth path aiming at keeping average inflation below 5.8 percent. The monetary program framework is based on the ceilings for broad money and reserve money growth of 15.5 and 14.0 percent, respectively. This is consistent with domestic credit growth within 16.4 percent and private sector credit growth within 16.5 percent by june 2017. These are indicative ceilings deemed sufficient to accommodate projected GDP growth target, even allowing for some unforeseen extra growth spurt. The monetary program framework for FY18 is based on the ceiling for broad money and reserve money growth of 13.9 and 12.0 percent, respectively.

In FY17, growth of export fell sharply from 8.9 percent to 1.7 percent, while import witnessed a significant growth of 9.0 percent from 5.9 percent in FY16 leading to wider trade deficit. Remittance also declined sharply by 14.5 percent during FY17. Thus current account balance became negative of USD 1.5 billion although overall balance witness a surplus of USD 3.2 billion, mainly supported by the surplus of capital and financial account.

Foreign exchange reserves stood at USD 33.4 billion in June 2017, around 8 months of prospective import. Bangladesh bank continued efforts to smooth out any large fluctuations in the exchange rate. As a result nominal BDT-USD exchange rate remained broadly stable.

Near and Medium Term outlook for Bangladesh Economy

The near-and medium term outlook for Bangladesh economy remains broadly positive, driven by favorable domestic and external factors. Overall Balance of Payments remain in surplus despite weaker export performances and remittance inflows. To reach the next phase of growth, Bangladesh needs to increase the level of private investment to create jobs and support growth. Public investment can crowd in private investments by easing infrastructure bottlenecks.

২০১৭ সালে বাংলাদেশ ব্যাংক দ্রব্য মূল্যের স্থিতিশীলতা, নিকটবর্তী সামগ্রিক উৎপাদন বৃদ্ধি ও কর্মসংস্থান বৃদ্ধির দৃষ্টিভঙ্গি অর্জন সহায়ক মুদ্রানীতি প্রণয়ন করেছে। ২০১৭ সালের আর্থিক প্রোগ্রামে সাম্প্রতিক অর্থনৈতিক ও আর্থিক খাতের উন্নয়নকে বিবেচনা করা হয় এবং একটি মুদ্রানীতি বৃদ্ধির পথকে উদ্দেশ্য করে লক্ষ্য স্থির করা হয় যাতে গড় মুদ্রাস্ফীতি ৫.৮ ভাগ এর নীচে বজায় থাকে। মুদ্রানীতি প্রোগ্রাম কাঠামোর সর্বশেষ সীমার ভিত্তি হল ব্রডমানি ও সঞ্চিতি তহবিল এর বৃদ্ধির হার যথাক্রমে ১৫.৫% ও ১৪.০%। ২০১৭ সালের জুন মাসের মধ্যে অভ্যন্তরীন ঋণ বৃদ্ধি ১৬.৪% এবং বেসরকারী খাতের ঋণ বৃদ্ধি ১৬.৫% এর মধ্যে সুসংহত থাকবে। এই সূচক স্তরের সীমাবদ্ধতাগুলি প্রাক্কলিত জিডিপি প্রবৃদ্ধির লক্ষ্যকে সংহত করতে যথেষ্ট বলে মনে করা হয় যদিও কিছু অপ্রত্যাশিত অতিরিক্ত প্রবৃদ্ধির গতি বিদ্যমান। ২০১৮ সালের মুদ্রানীতি কাঠামোর ভিত্তি ব্রডমানি ও সঞ্চিতি তহবিল প্রবৃদ্ধির সর্বোচ্চ সীমা যথাক্রমে ১৩.৯% ও ১২.০% এর উপর নির্ভর করে।

২০১৭ সালে রপ্তানী প্রবৃদ্ধি স্পষ্টত ৮.৯ ভাগ থেকে ১.৭ ভাগে হ্রাস পায় যেখানে ২০১৬ সালে আমদানি প্রবৃদ্ধি ৫.৯% থেকে বৃদ্ধি পেয়ে ৯.০% হয় যা বড় আকারের বাণিজ্য ঘাটতির কারণ। ২০১৭ সালেও রেমিটেন্স ১৪.৫ ভাগ কমেছে। তাই চলতি হিসাবের স্থিতি দাঁড়ায় ঋণাত্মক ১.৫ বিলিয়ন মার্কিন ডলার যদিও সামগ্রিক স্থিতি ৩.২ বিলিয়ন মার্কিন ডলার এর বেশি যা প্রধানত পুঁজি এবং আর্থিক হিসাবের উদ্বৃত্ত দ্বারা সমর্থিত।

২০১৭ সালের জুন মাসে বৈদেশিক মুদ্রার রিজার্ভ ৩৩.৪ বিলিয়ন মার্কিন ডলারে দাঁড়িয়েছে যা সম্ভাব্য ৮ মাসের আমদানির সমান। বিনিময় হারের বড় ধরনের অস্থিরতা অবাধ ও সাবলীল করতে বাংলাদেশ ব্যাংক ক্রমাগত প্রচেষ্ঠা অব্যাহত রেখেছে। ফলস্বরূপ টাকা ও ডলারের বিনিময় হার ব্যাপকভাবে স্থিতিশীল ছিল।

বাংলাদেশের অর্থনীতির স্বল্প ও মধ্যমেয়াদি সম্ভাবনা

অনুকূল অভ্যন্তরীন ও বৈদেশিক সূচকের কারণে স্বল্প ও মধ্যমেয়াদে বাংলাদেশের অর্থনৈতিক অবস্থা ইতিবাচক থাকবে। দুর্বল রপ্তানী কার্যক্রম ও রেমিটেন্সের অন্তঃপ্রবাহ সত্ত্বেও সামগ্রিকভাবে ব্যালেন্স অব পেমেন্ট উদ্বৃত্ত থাকবে। উন্নয়নের পরবর্তী পর্যায়ে পৌঁছানোর জন্য চাকরির ক্ষেত্র তৈরী ও সহায়তা বৃদ্ধিকল্পে বাংলাদেশকে ব্যক্তিগত বিনিয়োগের পরিমাণ বাড়ানো প্রয়োজন। অবকাঠামো উন্নয়নের অন্তরায়গুলি সহনীয় মাত্রায় রাখার মাধ্যমে সরকারী বিনিয়োগের মধ্যে বেসরকারি বিনিয়োগকে উৎসাহিত করা যায়।

Looking ahead, global growth is expected to accelerate in 2017 and 2018. The improved outlook reflects faster growth both in advanced economies and emerging and developing economies. Growth is projected to be stronger in developing Asia also.

২০১৭ ও ২০১৮ সালে বৈশ্বিক প্রবৃদ্ধি ত্বরান্বিত হবে বলে প্রত্যাশা করা হয়েছে। উন্নত দৃষ্টিভঙ্গি প্রাগ্রসর অর্থনীতি এবং উদীয়মান ও উন্নয়নশীল অর্থনীতি উভয়ের জন্য দ্রুত প্রবৃদ্ধিকে প্রতিফলিত করে। উন্নয়নশীল এশিয়ার প্রবৃদ্ধি আরো শক্তিশালী হবে বলে অনুমান করা হয়।

Based on the prospects and the potential risks in the context of global and domestic economic perspectives, in the proposed budget framework for FY18, GDP growth rate set at 7.4 percent and inflation to 5.5 percent.

২০১৮ সালের জন্য প্রস্তাবিত বাজেট কাটামোতে বৈশ্বিক ও অভ্যন্তরীণ অর্থনৈতিক দৃষ্টিকোনের পরিপ্রেক্ষিতে সম্ভাবনা ও সম্ভাব্য ঝুঁকির উপর ভিত্তি করে জিডিপি প্রবৃদ্ধির হার ৭.৪ ভাগ এবং মুদ্রাস্ফীতি ৫.৫ ভাগ নির্ধারণ করা হয়েছে।

Bangladesh Bank has been pursuing a monetary policy stance to maintain macroeconomic stability and to keep inflation at the programmed level. The CPI inflation stood at 5.4 percent in FY17, while Bangladesh Bank's projection shows average annual inflation for H1FY18 to be around 5.5-5.9. The risks to the growth outlook from the modest global growth and weaker remittance flows and the inflation risks from any rise in food price and its spillover into non-food inflation need to be closely monitored. In this regard, Bangladesh bank will update its forecasts on a regular basis.

বাংলাদেশ ব্যাংক সামষ্টিক অর্থনীতির স্থিতিশীলতা বজায় রাখতে এবং মুদ্রাস্ফীতি সহনীয় পর্যায়ে রাখার জন্য একটি মুদ্রানীতিমালা অনুসরণ করছে। ২০১৭ সালে সিপিআই মূল্যস্ফীতি ৫.৪ শতাংশে দাঁড়িয়েছে যেখানে বাংলাদেশ ব্যাংকের প্রক্ষেপণ অনুযায়ী ২০১৮ সালের প্রথম প্রান্তিকে গড় বার্ষিক মুদ্রাস্ফীতি ধরা হয়েছে ৫.৫-৫.৯ এর কাছাকাছি। পরিমিত বৈশ্বিক প্রবৃদ্ধি এবং দুর্বল রেমিটেন্স প্রবাহ প্রবৃদ্ধির ঝুঁকির আভাস দেয় এবং খাদ্যদ্রব্যের মূল্যের উর্ধ্বগতি ও অন্যান্য খাতে এর প্রভাব মুদ্রাস্ফীতির কারণ যা নিবিড়ভাবে পর্যবেক্ষণ করতে হবে। এ ব্যাপারে বাংলাদেশ ব্যাংক নিয়মিতভাবে তাদের পূর্বাভাস হালনাগাদ করবে।

However, pragmatic policy support, along with the low and stable inflation accompanied by a favourable macroeconomic environment helped Bangladesh become a role model of sustainable finance. Regarding this, Bangladesh Bank's motivational efforts and supervisory surveillance will continue to focus on inclusive and productive use of credit; with particular attention to adequate credit flows to agriculture, SMEs, and environmentally caring 'green' output initiatives. These schemes would make finance and growth more sustainable.

যাইহোক, বাস্তবমূখী নীতি সহায়তার ফলে একটি অনুকূল সামষ্টিক অর্থনৈতিক পরিবেশসহ নিম্ন ও স্থিতিশীল মুদ্রাস্ফীতি বাংলাদেশকে একটি টেকসই অর্থায়নের আদর্শ মডেল হিসেবে বিবেচিত হতে সাহায্য করেছে। এ বিষয়ে বাংলাদেশ ব্যাংকের প্রণোদণামূলক প্রচেষ্টা এবং তত্ত্বাবধায়ক নজরদারী উৎপাদনশীল খাতে ঋণের ব্যবহার অব্যাহত রাখতে সাহায্য করবে সেই সাথে কৃষি, এসএমই এবং পরিবেশগত যত্নশীল "সবুজ" উৎপাদন সামগ্রীর দিকে বিশেষ মনযোগ দিয়ে পর্যাপ্ত ঋণ প্রবাহে মনযোগী হবে। এই পদক্ষেপগুলি আর্থিক ও প্রবৃদ্ধির ধারাকে আরো অধিক টেকসই করবে।

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.

সামষ্টিক দিক থেকে স্বল্প ও মধ্যমেয়াদে অভ্যন্তরীণ চাহিদার প্রবৃদ্ধি জোরালো থাকবে বলে প্রত্যাশা করা হয়েছে, যা জনমিতি, বিনিয়োগ এবং উন্নত অবকাঠামো ও ব্যবসা-বাণিজ্যে কম খরচের প্রতিফলন করে।

As Bangladesh continues its middle income transitions, continued focus on easing infrastructure bottlenecks, improving cost of doing business and skills, increasing investment will help create more and better jobs in the years ahead.

যেহেতু বাংলাদেশ মধ্যম আয়ের দেশের দিকে ধাবিত হচ্ছে তাই অবকাঠামো উন্নয়নের অন্তরায় নিরসন, দক্ষতা ও ব্যবসা-বাণিজ্যে ব্যয় হ্রাস, বিনিয়োগ বৃদ্ধির প্রতি অব্যাহত মনোযোগ ভবিষ্যতে আরো অধিক ও ভাল চাকরীর ক্ষেত্র তৈরি করতে সহায়তা করবে।

Financial Overview of the Bank

The economy of Bangladesh has achieved sustainable growth during the year 2017 also in consistence with previous year. Though the political situation was stable in 2017, banking sector were conducting operations amid increasing classified investment, credit scam and lack of public confidence along with some other difficulties. Despite the overall crisis in banking sector EXIM bank has earned a remarkable operating profit of Tk.5,856.52 million. Total deposit of the bank increased from Tk.248,540.44 million to Tk.284,026.11 million in 2017 at a growth rate of 14.28%. Total Investment (General) increased from Tk. 222,155.35 million to Tk.253,803.43 million in 2017 at a growth rate of 14.25%. As on 31 December 2017 Investment to Deposit Ratio (ID Ratio) of the Bank was 89.36% due to consistent growth in Deposit and Investment. Bank maintained Capital to Risk-weighted Asset Ratio (CRAR) at 12.11% as on 31 December 2017 well above the regulatory requirement of 11.25%. The bank could successfully manage the ratio of classified Investment to total Investment at 5.32% as on 31 December 2017. In 2017, total asset of the Bank stood at Tk.333,397.10 million which was Tk. 290,645.95 million in 2016.

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 2017 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 2017, total capital of the bank stood at Tk. 34,814.55 million, which is 17.15% higher than the previous year's total capital of Tk. 29,718.29 million. The maximum part of the total capital consists of Tier-1 Capital of Tk. 24,852.21 million (71.38% of total capital) and the rest part consists of Tier-2 Capital of Tk. 9,962.34 million (28.62% of total capital). The increase in regulatory capital was mainly contributed by the earnings of the bank and issuance of subordinated debt of Tk. 4,000.00 million in 2017.

ব্যাংকের আর্থিক পরিক্রমা

পূর্ববর্তী বছরের সাথে ধারাবাহিকতা রেখে ২০১৭ সালেও অর্থনীতিতে টেকসই উন্নয়ন অর্জিত হয়েছে। রাজনৈতিক স্থিতিশীলতা বজায় থাকা সত্ত্বেও ২০১৭ সালে ব্যাংকিং খাত শ্রেণীকৃত বিনিয়োগ, আর্থিক অনিয়ম এবং আস্থার সংকটসহ বেশ কিছু সমস্যার ভিতর দিয়ে ব্যাংকিং কার্যক্রম পরিচালনা করে এসেছে। বিভিন্ন সমস্যা থাকা সত্ত্বেও ২০১৭ সালে এক্সিম ব্যাংক ৫,৮৫৬.৫২ মিলিয়ন টাকার উল্লেখযোগ্য পরিচালন মুনাফা অর্জন করেছে। ২০১৭ সালে ব্যাংকের আমানত পূর্ববর্তী বছরের তুলনায় ১৪.২৮% হারে বৃদ্ধি পেয়ে ২৪৮৫৪০.৪৪ মিলিয়ন টাকা হতে ২৮৪,০২৬.১১ মিলিয়ন টাকায় উন্নীত হয়েছে। এবছর ব্যাংকের বিনিয়োগ (সাধারণ) ১৪.২৫% হারে বৃদ্ধি পেয়ে ২২২,১৫৫.৩৫ মিলিয়ন টাকা হতে ২০১৭ সালে ২৫৩৮০৩.৪৩ মিলিয়ন টাকায় উন্নীত হয়েছে। বিনিয়োগ (সাধারণ) এবং আমানতের সামঞ্জস্যপূর্ণ প্রবৃদ্ধির কারণে ৩১ ডিসেম্বর ২০১৭ তারিখে ব্যাংকের বিনিয়োগ আমানত হার ছিল ৮৯.৩৬% । ৩১ ডিসেম্বর ২০১৭ তারিখে ব্যাংক মূলধন পর্যাপ্ততার হার ১২.১১% রাখতে সক্ষম হয়েছে যা নিয়ন্ত্রক সংস্থার নির্দেশিত ১১.২৫% থেকে বেশ কিছুটা বেশি। ৩১ ডিসেম্বর ২০১৭ তারিখে ব্যাংক শ্রেণীকৃত বিনিয়োগের হার ৫.৩২% এ রাখতে সক্ষম হয়। ব্যাংকের মোট সম্পদের পরিমাণ ২০১৭ সালে ৩৩৩,৩৯৭.১০ মিলিয়ন টাকায় দাঁড়িয়েছে যা ২০১৬ সালে ছিল ২৯০,৬৪৫.৯৫ মিলিয়ন টাকা ।

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 ২০১৭ সালে ব্যাংকের মোট পরিশোধিত মূলধনের পরিমাণ দাড়াঁয় ১৪,১২২.৫১ মিলিয়ন টাকায় যা প্রাথমিক পরিশোধিত মূলধন, ২০০৪ সালের প্রাথমিক গণপ্রস্তাব, ২০০৬ ও ২০১০ সালের রাইটস শেয়ার ইস্যু এবং লভ্যাংশ হিসেবে বোনাস শেয়ার প্রদানের মাধ্যমে বৃদ্ধি পেয়েছে।

৩১ ডিসেম্বর ২০১৭ এ ব্যাংকের মোট মূলধন ৩৪,৮১৪.৫৫ মিলিয়ন টাকায় দাঁড়িয়েছে, যা পূর্ববর্তী বছরের ২৯,৭১৮.২৯ মিলিয়ন টাকার চেয়ে ১৭.১৫% বেশি। মোট মূলধনের অধিকাংশ হচ্ছে টিয়্যার-১ মূলধন যার পরিমাণ ছিল ২৪,৮৫২.২১ মিলিয়ন (মোট মূলধনের ৭১.৩৮%) এবং অবশিষ্ট অংশ হচ্ছে ৯,৯৬২.৩৪ মিলিয়ন টাকার টিয়্যার-২ মূলধন (মোট মূলধনের ২৮.৬২%)। এই বর্ধিত মূলধন এসেছে মূলত ২০১৭ সালে ব্যাংকের আয় এবং ৪,০০০.০০ মিলিয়ন টাকার সাবঅর্ডিনেন্ট বন্ড ইস্যুর মাধ্যমে।

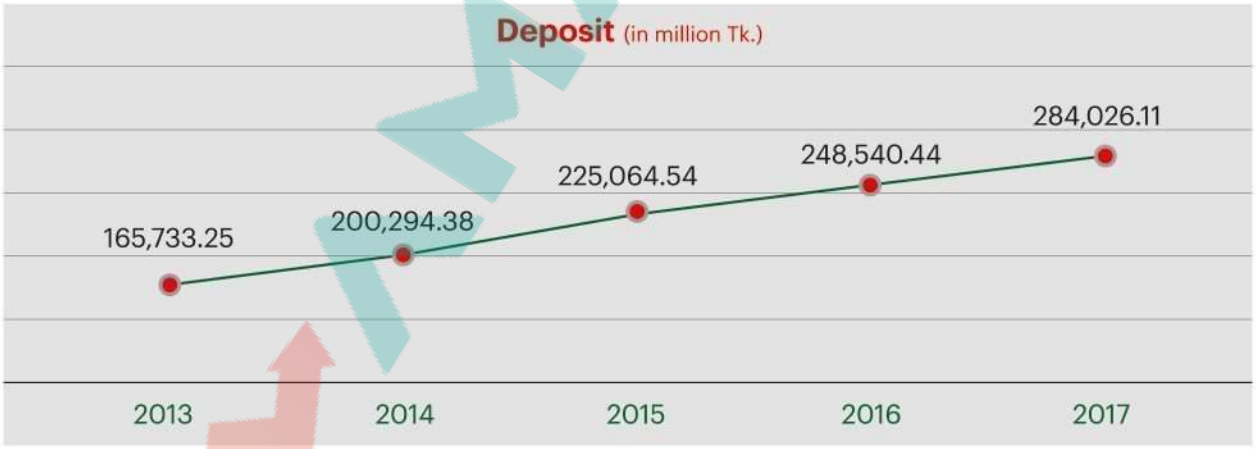
As on 31 December 2017 Bank's Capital to Risk Weighted Asset Ratio (CRAR) was 12.11% which is 0.86% higher than regulatory requirement of 11.25%. The Risk Weighted Asset (RWA) of the bank was Tk. 287,421.99 million as on 31 December 2017 whilst it was Tk. 251,256.64 million as on 31 December 2016.

Deposits

With a growth rate of 14.28% the total deposit of the Bank stood at Tk.284,026.11 million as on 31 December 2017 from Tk. 248,540.44 million as of 31 December 2016. This growth in deposit has enabled the bank for further business opportunity keeping Investment Deposit Ratio at 89.36% 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 2017 total low cost- no cost deposit increased by Tk. 11,543.75 million in comparison with 2016.

With collective effort, quality customer service, financial inclusion, bank continues to accelerate the growth of deposits. Continuous expansion of branch network, competitive profit rate, innovative deposit products use of sophisticated information technologies and skilled manpower are supporting the optimum growth of deposits. Five years deposit growth of the bank is shown in the graph below:

Five years deposits 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

৩১ ডিসেম্বর ২০১৭ তারিখে ব্যাংকের মূলধন পর্যাপ্ততা হার ১২.১১% যা নিয়ন্ত্রক সংস্থার বেঁধে দেয়া ১১.২৫% হারের থেকে ০.৮৬% বেশি। ৩১ ডিসেম্বর ২০১৭ তারিখে ব্যাংকের ঝুঁকি ভিত্তিক মোট সম্পদের পরিমাণ দাঁড়ায় ২৮৭,৪২১.৯৯ মিলিয়ন টাকায় যা ৩১ ডিসেম্বর ২০১৬ তারিখে ছিল ২৫১,২৫৬.৬৪ মিলিয়ন টাকা।

আমানত

১৪.২৮% প্রবৃদ্ধি নিয়ে ৩১ ডিসেম্বর ২০১৬ সালে ব্যাংকের মোট আমানত দাঁড়ায় ২৮৪,০২৬.১১ মিলিয়ন টাকায় যা ৩১ ডিসেম্বর ২০১৬ সালে ছিল ২৪৮,৫৪০.৪৪ মিলিয়ন টাকা। আমানতের এই প্রবৃদ্ধি ব্যাংকের ব্যবসায়িক সুযোগ বৃদ্ধি অব্যাহত রাখাসহ বিনিয়োগ আমানত হার ৮৯.৩৬% 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। ২০১৬ সালের তুলনায় ২০১৭ সালে স্বল্প খরচ ও খরচ বিহীন আমানত ১১,৫৪৩.৭৫ মিলিয়ন টাকা বৃদ্ধি পেয়েছে।

সমন্বিত প্রচেষ্টা, মানসম্মত গ্রাহক সেবা, আর্থিক অন্তর্ভূক্তির মাধ্যমে ব্যাংক আমানতের প্রবৃদ্ধিকে ত্বরান্বিত করেছে। শাখার সংখ্যা বৃদ্ধি, প্রতিযোগীতামূলক মুনাফার হার, উদ্ভাবনী আমানত প্রকল্প এবং অত্যাধুনিক তথ্যপ্রযুক্তির ব্যবহার প্রভৃতি এই অভিষ্ট লক্ষ্যে পৌঁছাতে সাহায্য করছে। বিগত ৫ বছরের আমানতের উন্নতি নিম্নের রেখা চিত্রের মাধ্যমে দেখানো হলো:

আমানতের প্রধান প্রধান খাত সমূহ

এক্সিম ব্যাংক তার গ্রাহকদের আকৃষ্ট করার জন্য নতুন উদ্ভাবনীমূলক আমানত প্রকল্প চালু করেছে। ব্যাংকের গ্রাহকের মধ্যে বিভিন্ন ব্যক্তি, কর্পোরেশন, আর্থিক প্রতিষ্ঠান, সরকারী, স্বায়ত্বশাসিত প্রতিষ্ঠান, এনজিও প্রভৃতি অন্তর্ভুক্ত রয়েছে। প্রতিষ্ঠালগ্ন থেকেই উন্নত গ্রাহক সেবা, আধুনিক প্রযুক্তির ব্যবহার যেমন এটিএম সেবা, ইন্টারনেট ব্যাংকিং,

products and resources like quality customer services, modern technologies like ATM service, internet banking, SMS banking, mobile banking, POS service, debit card and pleasant relationship with its customers. Major Product-wise Deposits are shown in the table below:

এসএমএস ব্যাংকিং, মোবাইল ব্যাংকিং, POS সেবা, ডেবিটকার্ড 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	2017	2016	Growth
1	Mudaraba savings deposits	19,817.05	16,612.83	19.29%
2	Mudaraba Short Notice Deposit	15,407.27	16,119.52	-4.42%
3	Mudaraba term deposits	140,978.18	130,292.73	8.20%
4	Mudaraba Sheme Deposits	66,529.16	53,272.69	24.88%
5	Foreign Currency Deposit	1,516.99	1353.27	12.10%
6	Al Wadeeah current and other deposit accounts	36,053.85	29,060.57	24.06%
7	Bills payable	3,723.61	1,828.83	103.61%
	Total	**284,026.11**	**248,540.44**	14.28%

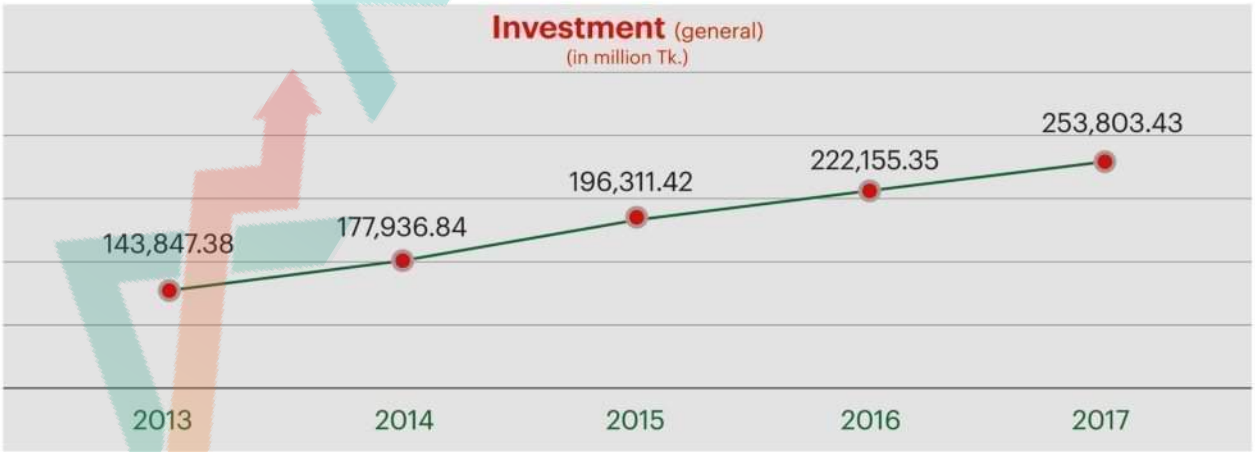
Investments (General)

Total General Investment of the Bank stood at Tk.253,803.43 million as on 31 December 2017 against Tk. 222,155.35 million as on 31 December 2016 registering a growth of 14.25%. As on 31 December 2017 Classified Investment to total Investment ratio was 5.32% which is within the reasonable limit considering the industry situation. Bank has no provision shortfall against General Investment as on 31 December 2017. General Investment 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:

বিনিয়োগ (সাধারণ)

ব্যাংকের মোট বিনিয়োগ (সাধারণ) ৩১ ডিসেম্বর ২০১৬ তারিখের ২২২,১৫৫.৩৫ মিলিয়ন টাকা হতে ১৪.২৫% প্রবৃদ্ধিতে ৩১ ডিসেম্বর ২০১৭ তারিখে ২৫৩,৮০৩.৪৩ মিলিয়ন টাকায় দাঁড়ায়। ৩১ ডিসেম্বর ২০১৭ তারিখে ব্যাংকের শ্রেণীকৃত বিনিয়োগ হার দাঁড়ায় ৫.৩২% যা ব্যাংকিং শিল্পের অবস্থা বিবেচনায় গ্রহণযোগ্য সীমার মধ্যে ছিল। ৩১ ডিসেম্বর ২০১৭ তারিখে ব্যাংকের বিনিয়োগ (সাধারণ) এর বিপরীতে কোন সঞ্চিতি ঘাটতি নেই। নতুন ও বিদ্যমান গ্রাহকদের চাহিদা মোতাবেক বিবিধ বিনিয়োগ প্রকল্পে অর্থায়নের ফলে বিগত বছরগুলোতে বিনিয়োগ (সাধারণ) বৃদ্ধি পেয়েছে। বিগত ৫ (পাঁচ) বছরের বিনিয়োগ (সাধারণ) এর উন্নতি নিম্নের রেখাচিত্রের মাধ্যমে দেখানো হলোঃ

Five years Investment (General) growth of the Bank



Mode-wise Investment

Bank has a number of shariah based Investment 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 শরিয়াহ্সম্মত বিনিয়োগ প্রকল্প চালু আছে। উল্লেখযোগ্য প্রকল্পগুলো হলোঃ বাই-মুয়াজ্জাল, বাই-মুরাবাহা, বাই-সালাম, বাই-আস-সার্ফ, মুশারাকা এবং মুদারাবা আমাদানী বিল প্রভৃতি। প্রধান খাত অনুযায়ী বিনিয়োগসমূহ নিম্নে দেখানো হলোঃ

(in million Taka)

SL. No.	Particulars	2017	2016	Growth
1	Bai-Muazzal	1,08,934.20	93,574.34	16.41%
2	Bai – Murabaha	18,929.78	19,002.07	-0.38%
3	Bai-Salam	6,258.92	5,446.62	14.91%
4	Izara bill baia (Commercial)	1,03,527.46	92,435.62	12.00%
5	Izara bill baia (Staff)	1,823.70	1,916.39	-4.84%
6	Quard	483.72	1,507.30	-67.91%
7	Bai - as - Sarf (FDBP)	432.08	253.69	70.32%
8	Musharaka Documentary Bill (MDB)	1,863.65	1,433.66	29.99%
9	Mudaraba Import Bill (UPAS)	10,853.36	6,211.65	74.73%
10	Murabaha Import Bill (MIB)	696.56	374.02	86.24%
	Total	**2,53,803.43**	**222,155.35**	**14.25%**

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	2017	2016	Growth
1	Garments	31,595.03	28,316.17	11.58%
2	Textile	18,729.88	16,178.80	15.77%
3	Agrobased Industry	15,459.64	15,150.03	2.04%
4	Other Industry	80,739.33	58,698.97	37.55%
5	Trading and others	107,279.55	103,811.37	3.34%
	Total	**253,803.43**	**222,155.35**	**14.25%**

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 dividend of stakeholders and increased capital base of the bank. During the year 2017, the bank earned an operating profit of Tk.5,856.51 million. Net profit after tax stood at Tk.3,193.95 million after making/adjusting provision for general investment, provision for off balance sheet exposure, provision for other assets,

পরিচালন মুনাফা এবং নীট মুনাফা

টেকসই প্রবৃদ্ধি এবং তা হতে যুক্তিযুক্ত পরিচালন মুনাফা অর্জনের জন্য ব্যাংক সর্বদা আগ্রহী। স্টেকহোল্ডারদের লভ্যাংশ প্রদান এবং মূলধন কাঠামো বৃদ্ধির প্রধান উৎস হলো এই মুনাফা। ব্যাংক ২০১৭ সালে ৫,৮৫৬.৫১ মিলিয়ন টাকা পরিচালন মুনাফা অর্জন করেছে। বিনিয়োগ (সাধারণ) এর সঞ্চিতি এবং অফ-ব্যালান্সসিট এক্সপোজার সঞ্চিতি, অন্যান্য সম্পদের সঞ্চিতি, শেয়ারের মূল্য হ্রাস/বৃদ্ধি জনিত সঞ্চিতি, ভালো বিনিয়োগ গ্রহীতাদের জন্য সঞ্চিতি, জলবায়ু ঝুঁকি তহবিল এবং আয়করের বিপরীতে সঞ্চিতিসমূহ বাদ/সমন্বয় করার পর

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 2017 & 2016 (Bank's only) are given in the table below:

ব্যাংকের নীট মুনাফার পরিমান দাঁড়িয়েছে ৩,১৯৩.৯৫ মিলিয়ন টাকা। ২০১৭ এবং ২০১৬ সালের প্রধান প্রধান দফাসমূহে আয় ও ব্যয়ের একটি তুলনামূলক চিত্র সারণীতে দেওয়া হলোঃ

(in million Taka)

SL. No.	Particulars	2017	2016	Growth
1	Investment income	22,237.61	22,827.13	-2.58%
2	Profit paid on deposits, borrowings etc.	-15,847.91	-14,979.08	5.80%
3	**Net investment income**	**6,389.70**	**7,848.05**	**-18.58%**
4	Commission, exchange and brokerage	2,273.04	1,805.18	25.92%
5	Other operating income	2,227.67	1,265.88	75.98%
6	**Total operating income**	**10,890.42**	**10,919.11**	**-0.26%**
7	Total operating expenses	5,033.90	5,015.85	0.36%
8	**Profit before provisions**	**5,856.51**	**5,903.26**	**-0.79%**
9	Total Provision	661.25	1,020.76	-35.22%
10	**Profit before taxes**	**5,195.26**	**4,882.50**	**6.41%**
11	Provision for taxation:	2,001.32	1,947.63	2.76%
12	**Profit after tax**	**3,193.95**	**2,934.87**	**8.83%**
13	Earnings per ordinary share	2.26	2.08	8.65%

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 গভার্নমেন্ট 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

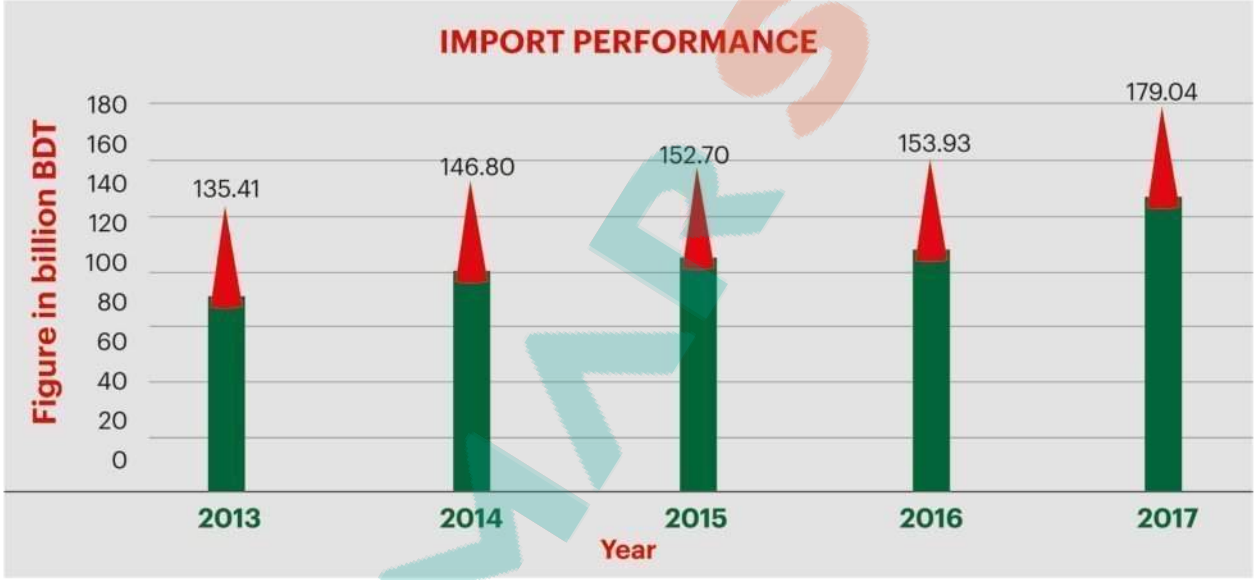
In the year 2017, total import business of EXIM Bank was BDT 179.04 billion (equivalent USD 2.21 billion) by handling 44,442 number of import letter of credits. Import Business increased by 16.31% in 2017 compare to 2016.

আমদানি বাণিজ্য

২০১৭ সালে ব্যাংক ৪৪,৪৪২ টি আমদানি ঋণপত্র এর বিপরীতে ১৭৯.০৪ বিলিয়ন টাকা (সমমূল্য মার্কিন ডলার ২.২১ বিলিয়ন) মূল্যের আমদানি বাণিজ্য পরিচালনা করেছে যা পূর্ববর্তী বছরের তুলনায় ১৬.৩১% বেশী ।

Table-Import Performance

Serial No.	Year	Number of Import Letter of Credits	Import Performance (crore BDT)
01	2013	37,374	13,540.99
02	2014	37,842	14,682.90
03	2015	43,789	15,270.33
04	2016	43,418	15,393.05
05	2017	44,442	17,904.03
	Total	**206,865**	**76,791.30**



Export Performance

In the year 2017, total export business of EXIM Bank was BDT 155.59 billion (equivalent USD 1.92 billion) from 47,169 number of export documents. Export business achieved 5.47% growth in 2017 compare to 2016.

রপ্তানি বাণিজ্য

২০১৭ সালে ৪৭,১৬৯ টি ডকুমেন্টের বিপরীতে ব্যাংকের রপ্তানি বাণিজ্যের পরিমাণ দাঁড়িয়েছে ১৫৫.৫৯ বিলিয়ন টাকা (সমমূল্য মার্কিন ডলার ১.৯২ বিলিয়ন) যা পূর্ববর্তী বছরের তুলনায় ৫.৪৭ % বেশী ।

Table-Export Performance

Serial No.	Year	Number of Export Letter of Credits	Export Performance (crore BDT)
01	2013	39,150	13,035.33
02	2014	39,169	13,441.24
03	2015	42,133	14,579.64
04	2016	43,372	14,750.87
05	2017	47,169	15,558.22
	Total	**210,993**	**71,365.30**



Foreign Remittance

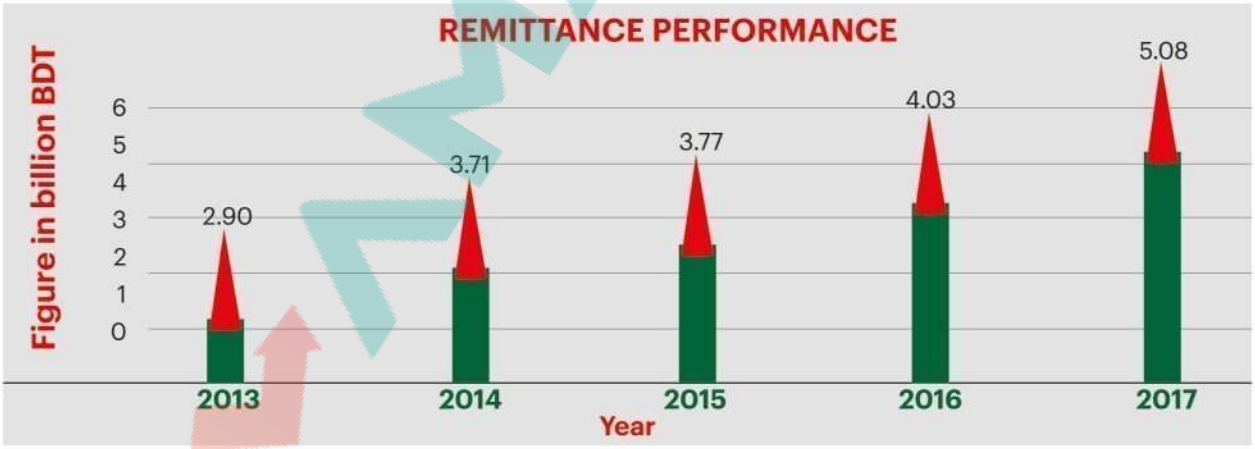
In the year 2017, EXIM Bank received BDT 5.08 billion (equivalent USD 0.06 billion) as wage earners' remittance by handling 94,570 number of transactions. There was 26.13% growth of Inward Remittance in the year 2017 compare to the volume of 2016.

বৈদেশিক রেমিট্যান্স

বিগত ২০১৭ সালে আমাদের ব্যাংক কর্তৃক বিদেশ হতে গৃহীত রেমিট্যান্সের পরিমাণ ৫.০৮ বিলিয়ন টাকা (সমমূল্য মার্কিন ডলার ০.০৬ বিলিয়ন) যা পূর্ববর্তী বছরের তুলনায় ২৬.১৩% বেশী।

Table-Remittance Performance

Serial No.	Year	Number of Remittances	Remittance Performance (crore BDT)
01	2013	51,254	288.95
02	2014	74,433	377.67
03	2015	77,593	376.67
04	2016	81,246	402.65
05	2017	94,570	507.87
	Total	**379096**	**1953.81**



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 (১) এক্সিম এক্সচেঞ্জ কোম্পানী (ইউকে) লিমিটেড, লন্ডন, যুক্তরাজ্য এবং (২) এক্সিম এক্সচেঞ্জ কোম্পানী (কানাডা) লিমিটেড, টরেন্টো, কানাডা প্রতিষ্ঠা করেছে।

Table-List of Exchange Houses

Serial No.	Name of the Exchange House	City	Country
01.	EXIM Exchange Company (UK) Limited	London	United Kingdom
02.	EXIM Exchange Company (Canada) Limited	Toronto	Canada

Besides, EXIM Bank has drawing and sub-agency arrangements with other International money transfer companies like Western Union, MoneyGram, Xpress Money, Ria Money Transfer, 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 its own network as well as Bangladesh Electronic Fund Transfer Network (BEFTN).

As 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 395 banks and their world-wide 14,227 branches network in 90 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.

EXIM Bank strictly maintains the compliance issues of Central Bank, its own and the Correspondent Banks for routing the Foreign Exchange Business. In this process, all the commercial and individual payments and settlements are processed centrally in International Division. Enhance Due Diligence (EDD) is also done for suspicious transactions. 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, SWIFT Sanctions Screening System is used for screening all the inward and outward SWIFT messages with the list of BFIU, OFAC, EU, UK and UNSCR Sanctions List before processing or sending them through SWIFT.

তাছাড়া রেমিট্যান্স সেবা বৃদ্ধির লক্ষ্যে এক্সিম ব্যাংক পৃথিবীর আরও অন্যান্য মানি ট্রান্সফার কোম্পানী যেমন: ওয়েস্টার্ন ইউনিয়ন, মানিগ্রাম, এক্সপ্রেসমানি, রিয়া মানি ট্রান্সফার, জেঞ্জ এক্সচেঞ্জ কোম্পানি, ডব্লিউএলএল, আইএমই, আল-আনসারি এক্সচেঞ্জ এলএলসি, আফতাব কারেন্সী এক্সচেঞ্জ ইত্যাদি প্রতিষ্ঠানের সাথে ড্রয়িং ব্যবস্থা স্থাপন করেছে। বর্তমানে এক্সিম ব্যাংক তার নিজস্ব নেটওয়ার্ক এর পাশাপাশি বাংলাদেশ ইলেক্ট্রনিক ফান্ড ট্রান্সফার নেটওয়ার্ক (বিইএফটিএন) এর মাধ্যমে বাংলাদেশের যে কোন স্থানে স্বল্প সময়ে প্রাপকের নিকট রেমিট্যান্স পৌছে দিচ্ছে।

প্রতিসঙ্গী ব্যাংকিং

বৈদেশিক বাণিজ্য উন্নয়নের জন্য প্রতিসঙ্গী 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 ৯০ টি দেশের ৩৯৫ টি ব্যাংকের ১৪,২২৭ টি শাখার সাথে 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 প্রতিসঙ্গী ব্যাংকসমূহের compliance পরিপালন করে থাকে। এক্ষেত্রে সকল প্রকার আন্তর্জাতিক লেনদেনসমূহ কেন্দ্রীয়ভাবে প্রধান কার্যালয় হতে সম্পন্ন করা হয়। ইহা ছাড়াও সকল প্রকার অন্তর্মূখী ও বহিঃমুখী SWIFT Message সম্পন্ন করার পূর্বে Bangladesh Financial Intelligence Unit (BFIU), Office of Foreign Assets Control (OFAC), European Union (EU), United Kingdom (U.K) এবং United Nations Security Council Resolution (UNSCR) এর কালো তালিকা যাচাই করা হয়। সাম্প্রতিক SWIFT এর সাথে চুক্তির আওতায় সকল অন্তর্মুখী ও বহিঃমুখী Message উক্ত কালো তালিকার সাথে যাচাই করা হচ্ছে। প্রতিসঙ্গী সমূহের 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। ইহা ছাড়াও Accuity, Singapore এর সাথে চুক্তি করা হয়েছে PEPs এবং sanctioned list যাচাই করার জন্য।

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 bills duly accepted by Authorized Dealer Branches under MDB. Recently, they have started long-term financing under IBB subject to permission from BIDA. In the year 2017, the units earned total profit for USD 5,087,397.19 equivalent BDT 42,07,27,747.61 by funding against 3,785 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 of the world is one of the fastest growing sectors in the financial/banking industry. 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 118 branches all over the country. Besides, in accordance of Bangladesh Bank directions 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 active 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 substantial amount 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. 36.81% of total investment has been achieved in CMSME which is the priority based sector of the government.
3. We stood 2nd position among the commercial banks in Bangladesh in fulfilling CMSME target.
4. EXIM Bank has distributed an amount of Tk.4902.44 crore in green banking products identified by Bangladesh Bank for sustainable development.

অফশোর ব্যাংকিং ইউনিট

বাংলাদেশ ব্যাংকের অনুমোদনক্রমে এক্সিম ব্যাংক এর তিনটি অফশোর ব্যাংকিং ইউনিট-মতিঝিল শাখা, ঢাকা, আগ্রাবাদ শাখা, চট্টগ্রাম এবং গুলশান শাখা, ঢাকায় কার্যক্রম পরিচালনা করছে। ইউনিটগুলো অনুমোদিত ডিলার শাখাসমূহের ইউপিএএস (UPAS) ঋণপত্রের বিপরীতে অর্থায়ন করে থাকে। এছাড়াও, অনুমোদিত ডিলার শাখাসমূহের স্বীকৃত বিলম্ব রপ্তানী বিলসমূহের বিপরীতে অর্থায়ন (MDB) করে থাকে। সাম্প্রতিক, ইউনিট সমূহ আইবিবি এর আওতায় দীর্ঘ মেয়াদী বিনিয়োগ শুরু করেছে BIDA অনুমোদিত প্রকল্প সমূহে। উক্ত ইউনিট তিনটি ২০১৭ সালে মোট ৩,৭৮৫ টি ইউপিএএস (UPAS) ও স্বীকৃত বিলম্ব রপ্তানী বিল এর বিপরীতে (MDM) অর্থায়ন করে ইউএস ডলার ৫,০৮৭,৩৯৭.১৯ মুনাফা করে যার সমমূল্য ৪২,০৭,২৭,৭৪৭.৬১ 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 ১১৮ (একশত আঠারো) 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 উল্লেখযোগ্য 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 হলো।

১. ব্যাংক দরিদ্র ও প্রান্তিক কৃষকদের মাঝে কৃষি বিনিয়োগ বিতরণ করে যাচ্ছে।
২. সরকারের অগ্রাধিকার ভিত্তিক খাত CMSME খাতে ব্যাংক বিগত বছরে মোট বিনিয়োগের ৩৬.৮১% বিনিয়োগ বিতরণ করেছে।
৩. এক্সিম ব্যাংক বানিজ্যিক ব্যাংকদের মধ্যে এখাতে বিনিয়োগে দ্বিতীয় অবস্থানে রয়েছে।
৪. এক্সিম ব্যাংক গ্রীণ ব্যাংকিং প্রোডাক্ট এ বাংলাদেশ কর্তৃক চিহ্নিত খাতে টেকসই উন্নয়নের লক্ষ্যে টাকা ৪৯০২.৪৪ কোটি টাকা বিনিয়োগ বিতরণ করেছে।

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

Basic investment segments/products of the Bank

- Corporate and Large Investment
- Industrial Investment
- Project Investment
- Syndicate Investment
- SME Investment
- Micro Investment
- Cottage Investment
- Agri-Investment
- Green/Sustainable 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.

এক্সিম ব্যাংক তার গ্রাহকদেরকে বিশ্বস্ত ও নির্ভরযোগ্য অংশীদার মনে করে ও তদানুযায়ী তাদেরকে প্রযুক্তিগতসহ বিভিন্ন আমানত এবং বিনিয়োগ সেবা প্রদান করে থাকে। ব্যাংক সর্বদাই জাতীয়ভাবে চিহ্নিত অগ্রাধিকারভিত্তিক খাতে বিনিয়োগে সর্বাধিক গুরুত্ব দিয়ে আসছে। ব্যাংক তার সম্পদের মান বজায় রাখতে সর্বাধিক গুরুত্ব দেয়াসহ গ্রাহকের দুর্দিনগুলোতেও তাদের বৈধ ও আইনগত সকল আর্থিক সেবা প্রদানে তাদেরকে ব্যবসায়িক অংশীদারিত্বের খাতিরে বন্ধুত্বপূর্ন ও সৌহার্দপূর্ণ সম্পর্ক রাখতে বদ্ধপরিকর।

ব্যাংকের মৌলিক বিনিয়োগ খাতসমূহ

- কর্পোরেট ও বৃহৎ বিনিয়োগ
- শিল্প বিনিয়োগ
- প্রকল্প বিনিয়োগ
- সিন্ডিকেট বিনিয়োগ
- এস.এম.ই. বিনিয়োগ
- ক্ষুদ্র বিনিয়োগ
- কুটির শিল্প বিনিয়োগ
- কৃষি বিনিয়োগ
- গ্রীন/সাসটেইনেবল বিনিয়োগ

বিনিয়োগের মোডসমূহ

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

এক্সিম ব্যাংকের CMSME কার্যক্রম

এক্সিম ব্যাংক অর্থনৈতিক উন্নয়নের কেন্দ্রবিন্দু হিসেবে টেকসই অর্থনৈতিক উন্নয়ন সম্পর্কিত কার্যক্রমকে গুরুত্ব দিয়ে আসছে এবং CMSME 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।

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 expansion of this sector as the pioneer of private sector keeping them beside the government sector with its 118 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 in the micro and cottage industry and giving special attention to the neglected and un-banked women entrepreneurs as well as trying to connect them with the economic development process of the country.

Strategy of CMSME financing

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

CMSME Policies, Procedures & Purposes

- Providing term investment for procuring capital machineries for new project or BMRE of the existing 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.

Statistics of year wise CMSME Investment

Year	No of Customer	Amount Disbursed (In Crore Taka)
2015	3066	8396.29
2016	3298	8953.48
2017	3515	9341.26

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 ১১৮টি 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।

CMSME বিনিয়োগের কৌশল

- CMSME বিনিয়োগ বৃদ্ধি করে অর্থনীতির ভিত্তি শক্তিশালীকরণ।
- নতুন ও সম্ভাবনাময় CMSME গ্রাহকদের আকৃষ্ট ও অন্তর্ভুক্ত করে তাদের যথাযথ প্রশিক্ষণ প্রদান।
- এখাতে বিনিয়োগ বৃদ্ধির মাধ্যমে বিপুল বেকার জনগণের জন্য সুবিশাল কর্মসংস্থানের সুযোগ সৃষ্টিকরণ।
- বিনিয়োগ ঝুঁকি কমানোর জন্যও এসএমই বিনিয়োগকে বিকেন্দ্রীকরন ও বহুমুখীকরণ করা হয়।

CMSME 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।



Sector wise details of disbursement against CMSME investment-2017

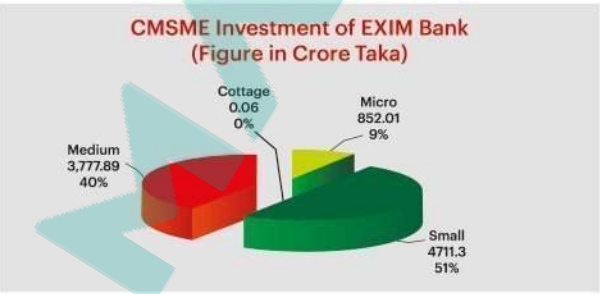
Nature of Investment	Sub Sector	Nature of Entrepreneur	Target of Year	Total Disbursement	
				Number	Amount (fig in crore TK.)
1	2	3	4	5	6
Cottage	Service	Male	-	-	-
		Female	-	-	-
		Sub total	-	-	-
	Trading	Male	-	-	-
		Female	-	-	-
		Sub total	-	-	-
	Manufacturing	Male	1.76	-	-
		Female	0.41	4	0.06
		Sub total	2.18	4	0.06
	Total		**2.18**	**4**	**0.06**
Micro	Service	Male	141.90	47	48.10
		Female	19.35	19	0.65
		Sub total	161.25	66	48.75
	Trading	Male	519.95	786	363.88
		Female	70.90	99	85.99
		Sub total	590.85	885	449.87
	Manufacturing	Male	282.23	247	350.30
		Female	38.49	19	3.09
		Sub total	320.72	266	353.39
	Total		**1,072.82**	**1,217**	**852.01**
Small	Service	Male	212.85	182	866.78
		Female	29.02	19	61.51
		Sub total	241.87	201	928.29
	Trading	Male	779.92	1,536	2,916.51
		Female	106.35	88	97.94
		Sub total	886.27	1,624	3,014.45
	Manufacturing	Male	426.23	270	746.94
		Female	58.12	18	21.62
		Sub total	484.35	288	768.56
	Total		**1,612.50**	**2,113**	**4,711.30**
Medium	Service	Male	354.75	59	1,806.17
		Female	48.37	3	75.07
		Sub total	403.12	62	1,881.24
	Trading	Male	1,299.87	-	-
		Female	177.25	-	-
		Sub total	1,477.12	-	-
	Manufacturing	Male	710.38	115	1,862.80
		Female	96.87	4	33.85
		Sub total	807.25	119	1,896.65
	Total		**2,687.49**	**181**	**3,777.89**
	Grand Total		**5,374.99**	**3,515**	**9,341.26**
	Gender wise Total Disbursement				
		Male	4,729.83	3,242	8,961.48
		Female	645.15	273	379.78
		Total	**5374.99**	**3515**	**9341.26**

EMR STOCK

Details of CMSME investment of EXIM Bank as on 31/12/2017

Nature of Investment	Sub Sector	Target of Year	Total Disbursement	
			Number	Amount (fig in crore TK.)
1	2	3	4	5
Cottage	Service	-	-	-
	Trading	-	-	-
	Manufacturing	2.18	4	0.06
Micro	Service	161.25	66	48.75
	Trading	590.85	885	449.87
	Manufacturing	320.72	266	353.39
Small	Service	241.87	201	928.29
	Trading	886.27	1,624	3,014.45
	Manufacturing	484.35	288	768.56
Medium	Service	403.12	62	1,881.24
	Trading	1,477.12	-	-
	Manufacturing	807.25	119	1,896.65
		5,374.98	**3,515.00**	**9,341.26**

Total investment of EXIM Bank	25380.34
CMSME Investment	9341.26
Share of CMSME (%) in Total Investment	36.81%
Women Entrepreneur investment	379.78
Number of Women Entrepreneur	273
Share of Women Entrepreneur in Total CMSME Investment	4.06%
Share of Women Entrepreneur in Total CMSME Customer	7.77%



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:



EXIM Bank is very enthusiastic to invest in Small and Medium Enterprises, especially directed by the women entrepreneur in a view to uphold central bank's policy. Likewise, Honorable State Minister for Women and Child Affairs Mrs. Meher Afroz Chumki MP, Governor of the Bangladesh Bank Mr. Md. Fazle Kabir and the High Executives of EXIM Bank is handing over a dummy cheque of investment to a woman entrepreneur in an SME Fair held at Dhaka

Comparative growth of Sector-wise Investment from 2016 - 2017 of the Bank (Including CMSME)

Figure in 'Crore'

Sectoral Allocation of Investment	31-12-2016	31-12-2017	% of Growth (2016-2017)
Agriculture	193.33	296.86	54%
RMG	2 831.62	3 159.50	12%
Textile & Weaving	448.60	641.99	43%
Spinning	1 169.28	1 231.00	5%
Ship Building	0.00	0.00	0%
Ship Breaking	0.00	0.00	0%
Other Manufacturing Industry	2 916.28	3 821.53	31%
Construction Companies	624.34	1 307.22	109%
Power & Gas	379.81	468.99	23%
Transport, Communication & Storage	436.67	460.90	6%
Trade Service	7 659.35	8 271.81	8%
Commercial Real Estate Financing	1 589.52	1 613.47	2%
Residential Real Estate Financing	344.36	327.85	-5%
Consumer Investment	67.48	94.35	40%
Non-bank financial institutions	75.60	37.39	-51%
Others	3 479.29	3 647.49	5%
Total Investment (including OBU):	**22 215.53**	**25 380.35**	**14%**

Initiatives for promoting Women Entrepreneurs of the country

"Development of 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 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 created a separate Women Entrepreneur Development Unit at our Head Office headed by a female Executive. Each and every branch maintains a specific correspondent Woman Entrepreneur Dedicated Desk/Help Desk regarding the same.

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 CMSME 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 এসএমইপিডি সার্কুলার নং-০১ তারিখ ০৪/০২/২০১৫ এর নির্দেশনা মোতাবেক এক্সিম ব্যাংকে একজন মহিলা নির্বাহীর নেতৃত্বে একটি আলাদা মহিলা উদ্যোক্তা উন্নয়ন ইউনিট চালু করা হয়েছে। ব্যাংকের প্রতিটি শাখায় মহিলা উদ্যোক্তা ডেডিকেটেড ডেস্ক/হেল্প ডেস্ক স্থাপন করা হয়েছে।

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

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

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 2017

Total Number of Branch	Total number of New Women Entre-preneurs	Total number of Women Entre-preneurs	Total sanctioned Amount (Taka in Crore)
118	71	273	379.78

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	মোট নতুন নারী উদ্যোক্তার সংখ্যা	মোট নারী উদ্যোক্তার সংখ্যা	মোট মঞ্জুরীকৃত বিনিয়োগের পরিমাণ (কোটি টাকায়)
১১৮	৭১	২৭৩	৩৭৯.৭৮

Financial Products and Services

EXIM Bank believes in togetherness with its customers in its march on the road to growth and progress. Since its inception EXIM Bank always committed to develop various shariah compliant financial products and services to satisfy everyday banking needs of all segment of society as well as channeling savings into the economy for facilitating sustainable growth. At Present, EXIM Bank is operating with the following customer friendly 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)
26. EXIM Shefa (Mudaraba Shefa Monthly Savings Deposit Scheme)

ব্যাংকের আর্থিক পরিসেবা সমূহ

এক্সিম ব্যাংক গ্রাহকদের সাথে নিয়ে উন্নতি ও সমৃদ্ধির পথে এগিয়ে যেতে চায়। শুরু থেকেই এক্সিম ব্যাংক বিভিন্ন শরিয়াহ্ সম্মত আর্থিক পণ্য ও সেবার মাধ্যমে সমাজের সকল স্তরের মানুষদের ব্যাংকিং চাহিদা পূরণে বদ্ধপরিকর, সেই সাথে সঞ্চয়কৃত অর্থ অর্থনীতিতে বিনিয়োগ করে টেকসই উন্নয়নে ভূমিকা রাখছে। বর্তমানে এক্সিম ব্যাংক নিম্নবর্ণিত গ্রাহকবান্ধব আর্থিক পণ্য ও সেবাসমুহ পরিচালনা করছেঃ

আমানত হিসাব সমূহ

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)
২৬. এক্সিম শেফা - (মুদারাবা শেফা মাসিক সঞ্চয়ী আমানত 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)

বিনিয়োগ হিসাব সমূহ

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 ইসলামী কার্ড (লোকাল)
১৫. ভিসা ইসলামী কার্ড (ইন্টারন্যাশনাল)
১৬. বাই-আস-শারফ (এফডিবিপি)
১৭. বাই-আস-শারফ (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)



Managing Director and CEO of EXIM Bank Dr. Mohammed Haider Ali Miah is launching a deposit product and an IT enabled product named EXIM Shefa and EXIM E-Wallet in a program held at the Head Office

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30.	Izara Bil Baia (EHBI)	৩০.	ইজারা বিল বাইয়া (ইএইচবিআই)
31.	Izara Bil Baia (EIS)	৩১.	ইজারা বিল বাইয়া (ইআইএস)
32.	Izara Bil Baia (Sahayak)	৩২.	ইজারা বিল বাইয়া (সহায়ক)
33.	Izara Bil Baia (Bahan)	৩৩.	ইজারা বিল বাইয়া (বাহন)
34.	Izara Bil Baia (Abasan)	৩৪.	ইজারা বিল বাইয়া (আবাসন)
35.	Izara Bil Baia (Others)	৩৫.	ইজারা বিল বাইয়া (অন্যান্য)
36.	Izara (Lease Finance) Mach	৩৬.	ইজারা/লীজ (মেশিনারী)
37.	Izara (Lease Finance) HB	৩৭.	ইজারা/লীজ (এইচবি)
38.	Izara (Lease Fin) Transport	৩৮.	ইজারা/লীজ (ট্রান্সপোর্ট)
39.	HPSM - Machinery	৩৯.	এইচপিএসএম (ম্যাক/মেশিনারী)
40.	HPSM - Real Estate	৪০.	এইচপিএসএম (এইচবি/গৃহনির্মাণ)
41.	HPSM - Transport	৪১.	এইচপিএসএম (ট্রান্সপোর্ট)
42.	Quard Against MTDR	৪২.	কর্জ (এমটিডিআর এর বিপরীতে)
43.	Quard (General)	৪৩.	কর্জ (সাধারণ)
44.	Musharaka Doc. Bills (MDB-Inland)	৪৪.	মুশারাকা ডকুমেন্টরী বিলস (এমডিবি ইনল্যান্ড)
45.	EXIM Muktijoddha Abashan Scheme	৪৫.	এক্সিম মুক্তিযোদ্ধা আবাসন স্কীম
46.	EXIM Farmer	৪৬.	এক্সিম কৃষক

Other Financial Products and Services

অন্যান্য আর্থিক পরিসেবা সমূহ

1.	ATM & CDM Services	১.	এটিএম ও সিডিএম সেবা
2.	Internet Banking (AISER)	২.	ইন্টারনেট ব্যাংকিং (আইসার)
3.	SMS Banking	৩.	এসএমএস ব্যাংকিং
4.	POS (Point of Sale)	৪.	পিওএস (পয়েন্ট অব সেল)
5.	Internet Payment Gateway	৫.	ইন্টারনেট পেমেন্ট গেটওয়ে
6.	Call Center Services	৬.	কল সেন্টার সেবা
7.	EXIM Hajj Card	৭.	এক্সিম হজ্জ কার্ড
8.	EXIM Travel Card	৮.	এক্সিম ট্রাভেল কার্ড
9.	EXIM Remittance Card	৯.	এক্সিম রেমিটেন্স কার্ড
10.	EXIM Gift Card	১০.	এক্সিম গিফট কার্ড
11.	EXIM Prepaid Card	১১.	এক্সিম প্রিপেইড কার্ড
12.	EXIM Debit Card	১২.	এক্সিম ডেবিট কার্ড
13.	EXIM Mobile Banking	১৩.	এক্সিম মোবাইল ব্যাংকিং
14.	EXIM Wallet	১৪.	এক্সিম ওয়ালেট

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Activities of Marketing & Development Division

At present in the open market economy, it is very hard to sustain in the competition with some definite products & services. So it is our vital work to develop products & services gradually as well as its marketing process. Specially in an organization like a bank where the scope of increasing the periphery of products is very few. On the other hand all services are considered sensitive due to closely connected with economy. Besides Modern Banking system has expanded its area of activities beyond only taking deposit & disbursing investment. In this circumstances, indentifying the market and implementing successfully according to the invented marketing strategy is very essential.

মার্কেটিং এন্ড ডেভেলপমেন্ট ডিভিশন

বর্তমান মুক্তবাজার অর্থনীতির সময়ে শুধুমাত্র নির্দিষ্ট কিছু পণ্য বা সেবা নিয়ে প্রতিযোগিতায় টিকে থাকা সম্ভব নয়। তাই, পণ্য ও সেবার ক্রমাগত উন্নয়নের পাশাপাশি ধারাবাহিক বিপণন প্রক্রিয়া বর্তমানে যেকোনো ব্যবসায়ের এক প্রধানতম অনুষঙ্গ। বিশেষ করে, ব্যাংকের মত প্রতিষ্ঠান, যেখানে একদিকে যেমন পণ্যের পরিধি বৃদ্ধির সুযোগ কম, অন্যদিকে সকল সেবাই আর্থিক সংশ্লিষ্টতার কারণে স্পর্শকাতর হিসেবে বিবেচিত। উপরন্তু, আধুনিক ব্যাংকিং ব্যবস্থা শুধুমাত্র টাকা জমা নেওয়া এবং বিনিয়োগ প্রদান করার প্রাচীন গন্ডী থেকে বেরিয়ে বিভিন্নমুখী কার্যক্রমে ছড়িয়ে পড়েছে। এমতাবস্থায়, এরকম প্রতিযোগিতামূলক পরিবেশে প্রতিনিয়তই বাজার নিরূপণ করা এবং তদনুযায়ী বিপণন কৌশল উদ্ভাবন করে তার সফল প্রয়োগ করা অত্যন্ত গুরুত্বপূর্ণ।



School Banking Conference 2017 have been arranged at Magura and Kishoregonj in the leadership of EXIM Bank with the participation of all Scheduled Banks of the two districts under the supervision of Bangladesh Bank

In view of the above, newly formed Marketing & Development Division has done different types of activities in 2017 for the purpose of the growth of its business and all sorts of development. This division are making different types of work-plan for introducing customer friendly financial services after considering different activities like finding out the sectors which was unknown as business sector, identifying the weaken sides of the existing system, providing the best services to the clients and different utility & potentiality.

Some important works implemented by the Marketing & Development Division in 2017 are mentioned as follows:

- 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 2017.
- Introducing a new product named EXIM Shefa.

এ লক্ষকে সামনে রেখে এক্সিম ব্যাংকের নবগঠিত মার্কেটিং এন্ড ডেভেলপমেন্ট ডিভিশন ২০১৭ সালে ব্যাংকের ব্যবসায়িক প্রবৃদ্ধি ও সকল প্রকার উন্নয়েনের জন্য কাজ করেছে। ব্যবসায়িকভাবে অনাবিস্কৃত খাতগুলো আবিস্কার, বর্তমান পদ্ধতির দূর্বল দিকগুলো চিহ্নিতকরণ, গ্রাহকদের উত্তম সেবা প্রদান এবং বিভিন্ন উপযোগিতা ও সম্ভাবনাকে বিবেচনায় রেখে গ্রাহক-বান্ধব আর্থিক সেবা চালুকরণের লক্ষ্যে এই ডিভিশন প্রতিনিয়ত তৈরী করছে বিভিন্ন কর্ম-পরিকল্পনা।

২০১৭ সালে মার্কেটিং এন্ড ডেভেলপমেন্ট ডিভিশন কর্তৃক যে সমস্ত কাজ করা হয়েছে তার উল্লেখযোগ্য কিছু নিম্নে তুলে ধরা হলোঃ

- সকল শাখার জন্য বার্ষিক হিসাব খোলার লক্ষ্যমাত্রা নির্ধারণ, কার্যকরভাবে মনিটরিং ও বাস্তবায়ন।
- এক্সিম শেফা নতুন ডিপোজিট প্রডাক্ট চালুকরণ।
- ইউটিলিটি বিল সংক্রান্ত কর্পোরেট চুক্তি বাস্তবায়ন।
- স্কুল ব্যাংকিং হিসাবের লক্ষ্যমাত্রা-২০১৮ বাংলাদেশ ব্যাংককে অবহিতকরণ।

- Execution of agreement related to utility bill collection.
- Provided the information of School Banking account target-2018 to the Bangladesh Bank.
- Formulating Marketing strategy for making the deposit and investment products customer friendly.
- Developing the customer services on the basis of the opinions of our valued clients who are also the partners of the development of our bank considering their requirements.
- Providing all types of information of School Banking Account & all sorts of No-Frill Accounts to Financial Inclusion Department, Bangladesh Bank on their demand collecting from our branches.
- Informing the School Banking Account opening target 2018 to Bangladesh Bank.
- Participating in the School Banking Fair, School Banking Campaign & Financial Literacy program.
- Monitored and coordinated with branches for conducting School banking campaigns all the year long.
- Reformed different account opening forms of the bank considering the requirements of customers.
- Participating in the Development Fair across the country.
- Participating in the International Migrant Day program.
- Performed many internal development activities like collecting study circle minutes from all branches and Division of head office, write-ups for yearly Business Development booklet etc.

Besides, Marketing & Development Division performed its regular activities of planning, implementing and monitoring that relate to the overall development and growth of the bank.

Agriculture & Rural Investment and its product

EXIM Bank Agricultural & Rural investment disbursement target has been fixed up Tk.404.00 crore in FY 2017-2018 by Bangladesh Bank and it is the 3rd highest target among 39 private commercial banks. From the very beginning EXIM Bank Provides direct investment in this sector. Agricultural sectors (crops, fisheries, livestock & forestry) contribute near about 15% of GDP in our country and 43% working people directly depend on Agriculture and 85% people income directly and indirectly relate 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)".

- ডিপোজিট ও বিনিয়োগ প্রডাক্টকে গ্রাহক-বান্ধব করার লক্ষ্যে মার্কেটিং কৌশল প্রণয়ন।
- ব্যাংকের উন্নয়নের অংশীদার গ্রাহকদের মতামতের ভিত্তিতে তাদের প্রয়োজনের কথা বিবেচনায় রেখে গ্রাহকসেবার উন্নয়ন।
- 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।
- ২০১৮ সালের জন্য স্কুল ব্যাংকিং হিসাব খোলার লক্ষ্যমাত্রা সম্পর্কে বাংলাদেশ ব্যাংকে অবহিতকরণ।
- বিভিন্ন ধরনের স্কুল ব্যাংকিং মেলা, ক্যাম্পেইন এবং ফাইন্যান্সিয়াল লিটারেসি কর্মসূচিতে অংশগ্রহণ।
- বছরব্যাপী আমাদের শাখা সমূহের স্কুল ব্যাংকিং প্রচারণা সংশ্লিষ্ট কার্যক্রমের সহযোগিতাকরণ ও সমন্বয়সাধন।
- গ্রাহকের চাহিদার কথা বিবেচনা করে ব্যাংকের বিভিন্ন ধরনের হিসাব খোলার ফরমের সংশোধন, পরিবর্তন-পরিবর্ধন।
- দেশব্যাপী উন্নয়ন মেলায় অংশগ্রহণ।
- আন্তর্জাতিক অভিবাসী দিবসের কর্মসূচিতে অংশগ্রহণ।
- এছাড়াও অভ্যন্তরীণ উন্নয়ন সংশ্লিষ্ট বিভিন্ন কার্যক্রম যথাঃ শাখাসমূহ ও প্রধান কার্যালয়ের ডিভিশন থেকে প্রাপ্ত স্টাডি সার্কেল এর মিনিটস সংগ্রহ, বার্ষিক বিজনেস ডেভেলপমেন্ট কনফারেন্স 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 এর প্রোডাক্ট

এক্সিম ব্যাংকের ২০১৭-২০১৮ অর্থবছরের কৃষি ও পল্লী বিনিয়োগ লক্ষ্যমাত্রা ৪০৪.০০ কোটি টাকা যা' বাংলাদেশ ব্যাংক কর্তৃক নির্ধারিত সকল বেসরকারী বাণিজ্যিক ব্যাংকগুলোর লক্ষ্যমাত্রার মধ্যে তৃতীয়। 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 ১৫%। দেশের প্রায় ৪৩% 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।

Achievement: We have received "Letter of Appreciation" from the Governor of Bangladesh Bank for achieving Agricultural & Rural Investment Disbursement Target in previous three consecutive FY 2012-2013, FY 2013-2014 & FY 2014-2015. We have also achieved more than 100% target of Agricultural & Rural Investment for FY 2015-2016 and 2016-2017.

EXIM Bank Agricultural & Rural Investment Sectors

Three core sectors

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

Other sectors

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

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.

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। এছাড়া ২০১৫-১৬ এবং ২০১৬-২০১৭ অর্থ বছরেও আমরা কৃষি ক্ষেত্রে শতভাগের বেশী বিনিয়োগ লক্ষ্যমাত্রা অর্জন করেছি।

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 ক্রয়
৫) নার্সারী ও উদ্যান
৬) বীজ উৎপাদন
৭) খামার যন্ত্রপাতি ক্রয়
৮) শস্য গুদামজাতকরণ
৯) পল্লী অঞ্চলের আয় উৎসারী কর্মকান্ড ও দারিদ্র বিমোচন
১০) অপ্রচলিত কৃষি খাত
১১) মসলা চাষ।
১২) অন্যান্য (বাংলাদেশ ব্যাংকের কৃষি ঋণ বিভাগ থেকে প্রকাশিত নতুন অর্থবছরের "কৃষি ও পল্লী বিনিয়োগ নীতিমালা ও কর্মসূচিতে" লিপিবদ্ধ অন্যান্য খাত)

কৃষি ও পল্লী বিনিয়োগের বৈশিষ্ট্য সমূহ

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 অংশগ্রহণ।
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।

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13) "Import Substitute Crops" investment at 4% profit through 05 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 Agri disbursement among 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.

১৩) ব্যাংকের নির্ধারিত পাঁচটি 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 দারিদ্র 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	2012-13	2013-14	2014-15	2015-16	2016-17
Target fixed by	Agricultural Credit Department of Bangladesh Bank				
Target criterion	2.5% total investment on 31st March in each Fiscal Year(FY)				
Target for disbursement	203.00	225.00	260.00	290.00	325.00
Achievement of target	242.87	276.02	288.64	312.26	343.08
Achievement	120%	123%	111%	108%	106%
Achievement through	More than 60% by Bank's own capacity & remaining by MFI under MRA				
Recovery	100%	100%	98%	99%	99%
Previous year Achievement FY: 2009-10: 25.00(100%),2010-11:30.00(100%), 2011-12:158.53(89%)					

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

(Amount in BDT lac)

Fiscal Year	2012-13	2013-14	2014-15	2015-16	2016-17
Selected Branch Name:	Bogra Branch, Dinajpur Branch, Rajshahi Branch, Rangpur Branch, Naria Branch.				
Targeted crops	Spices, Oilseed, Pulse & Maize cultivation				
Target for disbursement	15.00	20.00	20.00	20.00	22.00
Achievement of target	15.00	20.00	20.00	20.00	22.80
Achievement by own capacity	100%	100%	100%	100%	104%
Recovery	100%	100%	100%	100%	100%
Previous year Achievement FY: 2011-12: 10.00 (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
Green Tea cultivation	Dinajpur Branch	Uttar Goshaipur

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 repayment 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.
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).

"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 করেছে যার মাধ্যমে কৃষকদের বিশেষতঃ বর্গাচাষী, প্রান্তিকচাষী, ক্ষুদ্র ও মাঝারী চাষীদের বিনিয়োগ প্রদান করা হচ্ছে। এরই মধ্যে বর্গা ও প্রান্তিক চাষীদের মাঝে এই প্রোডাক্ট ব্যাপকভাবে সমাদৃত হয়েছে।

এক্সিম কিষাণ প্রোডাক্টের প্রধান বৈশিষ্ট্য সমূহ

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

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 চাষের জন্য ২.৫০ লক্ষ টাকা পর্যন্ত সিআইবির আবশ্যকতা নেই।

৭) বিনিয়োগের প্রধান খাতগুলো ঃ 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"।

১০) বাংলায় লিখিত শস্য, মৎস্য, দুগ্ধ খামার, হাঁস-মুরগীর খামার, বায়ো-গ্যাস, মাশরুম চাষ, প্রভৃতি খাতে বিনিয়োগের নির্দেশিকা ও আবেদনপত্র।

১১) মোট কৃষি বিনিয়োগের ৬০% শস্য খাতে প্রদান করা হয়।

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 9%.
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.

Agricultural & Rural Investment product "EXIM FARMER"

EXIM Bank has introduced another new Agricultural & Rural Investment product named "EXIM FARMER". It is designed to provide Agricultural & Rural investment against keep lien of any types of Term and scheme Deposit maintaining with us.

Main features of "EXIM FARMER" investment product

1. EXIM Bank's any type of Term/Scheme Deposit Holder who wants to take Agriculture & Rural Investment.
2. Minimum deposit amount in Term / Scheme Deposit account will be Tk.12,000/-.
3. Term/Scheme deposit holders must be Bangladeshi citizen or Bangladeshi local entity.
4. Term deposit maintaining by any legal local entity like: proprietorship, partnership, NGO, Co-operative may take investment under this product.
5. Mode of investment Bai-Muajjal (Agri) for 01 year.
6. Investment against deposit amount is 95% (Highest).
7. Approval authority: Managing Director & CEO of Bank.

১২) গ্রাহকের জাতীয় পরিচয়পত্রের ফটোকপি জমা দিতে হবে (না থাকলে, জাতীয়তা প্রমানের 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= ৭০ঃ৩০ (প্রযোজ্য ক্ষেত্রে)।

১৬) বিনিয়োগ সীমা ১০,০০০/- টাকা হতে ২০,০০,০০০/- টাকা পর্যন্ত।

১৭) মুনাফার / ভাড়ার সর্বোচ্চ হার ৯%।

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।

"এক্সিম ফারমার" নামে নতুন কৃষি ও পল্লী বিনিয়োগ প্রোডাক্ট

এক্সিম ব্যাংক সম্প্রতি আরও একটি নতুন কৃষি ও পল্লী বিনিয়োগ প্রোডাক্ট চালু করেছে, যার নাম "এক্সিম ফারমার"। এটি মূলত বিভিন্ন মেয়াদী আমানতকারীদের জন্য, যারা আমানত লিয়েন রেখে কৃষি ও পল্লী বিনিয়োগ নিতে আগ্রহী।

"এক্সিম ফারমার" প্রোডাক্টের বৈশিষ্ট্যসমূহ

১) কৃষি ও পল্লী বিনিয়োগ নিতে আগ্রহী এক্সিম ব্যাংকের যে কোন আমানতকারী।

২) ন্যূনতম আমানতের পরিমান ১২০০০ টাকা।

৩) আমানতকারী অবশ্যই বাংলাদেশী নাগরিক বা বাংলাদেশী প্রতিষ্ঠান হতে হবে।

৪) প্রোপ্রাইটারশীপ, পার্টনারশীপ, এনজিও, কো-অপারেটিভ তাদের মেয়াদী আমানতের বিপরীতে কৃষি ও পল্লী বিনিয়োগ নিতে পারে।

৫) বিনিয়োগ প্রদানের মাধ্যম বাই-মুয়াজ্জাল (কৃষি) যার মেয়াদ হবে সর্বোচ্চ ১ বছর।

৬) আমানতের বিপরীতে সর্বোচ্চ ৯৫% পর্যন্ত বিনিয়োগ গ্রহণ করা যায়।

৭) বিনিয়োগ মঞ্জুরকারী কর্তৃপক্ষ ঃ ব্যাংকের ব্যবস্থাপনা পরিচালক ও সিইও।

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"

The global explosion of technology has changed the banking industry from paper-based banks to digitized and networked branch banking services. It has already changed the internal accounting and management systems of banks. It is now fundamentally changing the service delivery systems the banks use to interact with their customers. Banks are adopting new technologies to offer innovative products and services for its customers and increase shareholders' value. 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 services. 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 benefits 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 improve the profitability, productivity and efficiency in the service delivery.

We have been using world renowned CORE (Centralized Online Real-time Electronic) banking software Temenos T24 which enables us to provide various level 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 authorities. We have already initiated a project for CBS T24 Re-implementation to the latest version which has incorporated many new improved features with Advanced browser based new web interface, performance optimization due to radical changes within the software, adaption to new Multi App server technology and updated hardware is opted with new technology which will help bank strive through, in this era of technologies.EXIM Bank had been with the Bangladesh Automated Clearing House (BACH) & Bangladesh Electronic Fund transfers Network

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"

বিশ্বব্যাপী প্রযুক্তির অভাবনীয় বিকাশ বর্তমান ব্যাংকিং সিস্টেমকে কাগুজে ব্যাংকিং ধারা থেকে ডিজিটালাইজড ও সদাসংযুক্ত সমন্বিত ব্রাঞ্চ ব্যাংকিং সেবার ধারায় নিয়ে এসেছে। যা ইতিমধ্যেই ব্যাংকের হিসাব ব্যবস্থায় এবং সার্বিক ব্যবস্থাপনায় পরিবর্তন নিয়ে এসেছে। যা এখন মৌলিকভাবেই গ্রাহকের সাথে যোগাযোগ ও সেবা প্রদানকার্যে পরিবর্তন নিয়ে এসেছে। ব্যাংকগুলো গ্রাহকসেবা বৃদ্ধির লক্ষ্যে নতুন নতুন উদ্ভাবনী প্রযুক্তির ব্যবহার ক্রমাগত বাড়াচ্ছে। সাম্প্রতিক সময়ে তথ্য প্রযুক্তির ব্যবহার আর্থিক খাতের সামগ্রিক অগ্রগতি, আর্থিক লেনদেনে নির্ভরযোগ্যতা বৃদ্ধি, টেকসই ব্যাংকিং খাত 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 এক যুগ ধরে উন্নত সেবা প্রদান করার জন্য আধুনিক প্রযুক্তির ব্যবহারের ফলে গ্রাহক এবং ব্যাংক উভয়েই যুগপৎভাবে উপকৃত হয়েছে। তথ্য প্রযুক্তির ব্যবহারের মাধ্যমে দ্রুত এবং নির্ভরযোগ্য গ্রাহক সেবা প্রদান, শাখা উৎপাদনশীলতা, নিরবিচ্ছিন্ন অর্থ লেনদেন, ঝুঁকি ব্যবস্থাপনা এবং রিয়েল টাইম তথ্য সরবরাহসহ নিত্য নতুন 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, সুইফট নেটওয়ার্ক, ইলেক্ট্রনিক ক্লিয়ারিং সার্ভিস, চিপভিত্তিক কার্ড সেবা ইত্যাদি সফলতার সাথে পরিচালনা করছে। এক্সিম ব্যাংক বিশ্বাস করে যে, প্রতিযোগিতামূলক বাজারে প্রযুক্তির উৎকর্ষতা বৃদ্ধিতে ব্যাংকের উপযোগিতা, উৎপাদনশীলতা এবং দক্ষতা বৃদ্ধির মাপকাঠিতে অপরিহার্য উপাদান।

আমরা বর্তমানে বিশ্ববিখ্যাত কোর ব্যাংকিং সফটওয়ার Temenos T24 ব্যবহার করছি যার মাধ্যমে গ্রাহকদের বহুমাত্রিক সেবা প্রদান করার পাশাপাশি দক্ষ ব্যবস্থাপনা ও ব্যবসায়িক উন্নয়ন নিশ্চিত করতে পারছি। T24 এর মাধ্যমে আমরা গ্রাহকদের সবধরনের ব্যাংকিং, বিনিয়োগ ও বৈদেশিক বানিজ্য সেবা দেয়ার পাশাপাশি গ্রাহক, কর্তৃপক্ষ ও নিয়ন্ত্রক সংস্থাকে প্রয়োজনীয় বিবরণী দিতে সক্ষম হচ্ছি। আমরা ইতোমধ্যে কোর ব্যাংকিং সফটওয়্যারটিকে নতুন সংস্করণে হালনাগাদ করার প্রকল্প আরম্ভ করেছি যার মাধ্যমে আমরা ব্রাউসার ভিত্তিক উন্নত সেবাসহ কিছু হার্ডওয়্যার ও সফটওয়্যারগত আমুল পরিবর্তন পেতে যাচ্ছি যা আমাদের ব্যাংককে আধুনিক ব্যাংকিং সেবায় অনেক এগিয়ে রাখবে। এক্সিম ব্যাংক শুরু থেকেই BACH (Bangladesh Automated Clearing House) I BEFTN (Bangladesh Electronic Funds Transfer Network)- এর সাথে সংযুক্ত রয়েছে। এক্সিম ব্যাংক অন্যতম ব্যাংক যারা প্রথম থেকেই বাংলাদেশ ব্যাংকের RTGS (Real Time Gross Settlement) সিস্টেমের

(BEFTN) from the very beginning. EXIM Bank was one of many first banks that have implemented RTGS with Bangladesh Bank. 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 now have 118 branches and our own ATM services with 105 ATM booths all over the country with a variety of features like 24x7 cash withdrawal facility, secure fund transfer etc. NPSB (National Payment Switch Bangladesh) 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 ATM booths and POS of any bank. It is now fully being 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 alerts for all ATM transactions and high value cash deposits & withdrawals. "AISER", the Internet banking facility of EXIM Bank ensures superior banking experience over the internet 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 Banks) Fund Transfer, Mobile Recharge, Credit Card Bill Payment, Positive Pay Instruction, DPDC ,DESCO & TITAS Utility Bill Payment etc.Furthermore, EXIM Bank has introduced "e-Wallet", the in-house developed Android Mobile App on 6th December 2017 to its customers with features like Balance enquiry, A/C Statement, Fund transfer (own account), Mobile recharge, Fund transfer, Credit card bill payment etc easily made possible at finger-tips with android smart phones from anywhere over the internet. 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" to run and maintain the remittance services of our Exchange Houses (UK and Canada) and other foreign remittance services as RIA, Western Union, MoneyGram, Express Money, IME, Cash Express, Aftab Currency etc. are being maintained to ensure smooth flow of foreign remittance. EXIM Bank has been using Ababil" Off-Shore Banking Software in bank's OBUs.

সাথে যুক্ত রয়েছে। এক্সিম ব্যাংক একমাত্র ব্যাংক যারা নিজস্ব তৈরিকৃত সফটওয়্যার দিয়ে বাংলাদেশ ব্যাংকের সাথে RTGS সিস্টেম চালু করেছে। আমরা অ্যাকাউন্ট খোলার সময় জাতীয় পরিচয়পত্র চেক করার জন্য ইলেকশন কমিশনের ডাটাবেস নেটওয়ার্কের সাথে সংযুক্ত রয়েছি। আমাদের সারা দেশব্যাপী বর্তমানে ১১৮টি শাখা এবং ১০৫টি এটিএম বুথের সমন্বয়ে নিজস্ব এটিএম নেটওয়ার্ক রয়েছে, যার মাধ্যমে দিনের ২৪ ঘন্টা ও সপ্তাহের ৭ দিন আমরা অর্থ 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 ই-কমার্সও আরও বিকশিত হবে। এছাড়াও NPSB এর মাধ্যমে এক্সিম ব্যাংকের ডেবিট কার্ডধারীগণ এখন যেকোন ব্যাংকের এটিএম বুথ এবং POS 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 সম্বন্ধে জানা, লেনদেন সম্পর্কিত তথ্যাবলী, নিজ ও অন্য ব্যাংকের অ্যাকাউন্টে ফান্ড ট্রান্সফার করা, মোবাইলে রিচার্জ, ক্রেডিট কার্ডের বিল দেয়া, ডিপিডিসি ও তিতাস বিল প্রদান ইত্যাদি কার্যাদি সম্পন্ন করতে পারছেন। এছাড়াও, ব্যাংক গত ৬ ডিসেম্বর ২০১৭ তারিখে অ্যান্ড্রয়েড ফোনের জন্য নিজস্ব তৈরিকৃত "eWallet" মোবাইল অ্যাপ উন্মোচন করেছে যার মাধ্যমে গ্রাহকরা তাৎক্ষণিকভাবে ব্যালেন্স জানা, লেনদেন সম্পর্কিত তথ্যাবলী, ফান্ড ট্রান্সফার করা, মোবাইলে রিচার্জ ও ক্রেডিট কার্ডের বিল দেয়া ইত্যাদি কার্যাদি ইন্টারনেট দিয়ে সহজেই করতে পারছেন। বাংলাদেশে SWIFT কার্যক্রমের শুরু থেকেই এক্সিম ব্যাংক ইহার সাথে যুক্ত রয়েছে এবং বর্তমানে এক্সিম ব্যাংক ২২টি (বাইশ) বৈদেশিক বানিজ্য শাখা এবং প্রধান কার্যালয় SWIFT এর মাধ্যমে বৈদেশিক বানিজ্য কার্যক্রম চালিয়ে যাচ্ছে। এছাড়াও আমাদের Centralized Trade Processing Division (CTPD) তাদের সকল বৈদেশিক বানিজ্য কার্যক্রম আমাদের নিজস্ব সফটওয়ার দিয়ে চালাচ্ছে। আমাদের এক্সচেঞ্জ হাউজ (ইউকে, কানাডা) থেকে রেমিটেন্স প্রেরণের সুবিধার্থে আমরা "Remittance Management Software" তৈরী করেছি। এছাড়াও অন্যান্য রেমিটেন্স প্রেরণ মাধ্যম যেমন- RIA, Western Union, Moneygram, Express Money, IME, Cash Express, Aftab Currency ইত্যাদি সেবার মাধ্যমে নিরবিচ্ছিন্ন রেমিটেন্স প্রবাহ নিশ্চিত করতে ব্যাংক কাজ করে যাচ্ছে। এক্সিম ব্যাংক "আবাবিল" অফশোর ব্যাংকিং সফটওয়্যারের মাধ্যমে অফশোর ব্যাংকিং কার্যক্রম সফলভাবে পরিচালিত করছে।

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,own Bank's PA Verification System 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" enable us to generate instant reports from T24 Core banking software to make appropriate and opportune decision and also enable 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. 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 implemented EXIM Card Management (ECM) portal which is an automated in-house software developed for all debit card issues such as Card and PIN request, deliver, activate/de-activate, card transaction report/reconciliation, dispute management, cash management etc. ECM helps the branch users to issue, deliver and maintain debit cards without using paper. 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

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 দিয়ে হাজিরা দেবার সুবিধা চালু করেছি যা থেকে উপস্থিতি সংক্রান্ত প্রয়োজনীয় রিপোর্ট বের করা যাচ্ছে। আমাদের নিজস্ব তৈরীকৃত "MIS Portal" ও "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 তৈরী 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 যথাযথভাবে 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 তৈরী করেছি যেখানে বিভিন্ন রিপোর্ট তৈরী করা ছাড়াও অর্থনৈতিক পূর্বাভাস ও পরিকল্পনা তৈরী এবং বিনিয়োগকালীন ঝুঁকি মূল্যায়ন করা সম্ভব হচ্ছে। আমরা নিজস্ব ডেভেলপকৃত EXIM Card Management (ECM) পোর্টাল চালু করেছি যা দিয়ে সকল ডেবিট কার্ড ও পিন রিকোয়েস্ট সরবরাহ করা, চালু ও বন্ধ করা, লেনদেনের রিপোর্ট তৈরি, ডিসপুট ব্যবস্থাপনা ইত্যাদি কাজ সহজেই করা যাচ্ছে। EXIM Card Management (ECM) -এর মাধ্যমে আমাদের শাখাসমূহে ডেবিট কার্ড ও পিন ইস্যু, সরবরাহ ও ব্যবস্থাপনা ইত্যাদি কাজ কোন প্রকার কাগজের ব্যবহার ছাড়াই করা হচ্ছে। BASEL-II এর ধারা মোতাবেক আইটি যথাযথভাবে ব্যাংকিংকে শক্তিশালী করা ছাড়াও ঝুঁকি প্রশমণে সর্বাত্মক চেষ্টা চালিয়ে যাবে। এই মর্মে বলা যায় আমাদের ব্যাংকের আইটি অবকাঠামো দেশের অন্যান্য ব্যাংক হতে যথেষ্ট উন্নতমানের। আমরা কোর ব্যাংকিং সফটওয়্যার চালাবার জন্য দুটি ডাটা সেন্টার স্থাপন করেছি যার মধ্যে একটি Active Data Center এবং অন্যটি Disaster Recovery Data Center যেগুলোতে বহুসংখ্যক সার্ভার, স্টোরেজ ও নেটওয়ার্ক সরঞ্জাম অত্যাধুনিক নিরাপত্তার মাঝে রাখা হয়েছে।

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 systems 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, the bank has almost completed implementation work of Far Data Center (third site) in different seismic zone at Jessore and which is ready for go live. 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 have gained much importance recently and it is vital for the banks to ensure that the risks are properly identified and managed. EXIM bank effectively addressed Information and Communication Technology (ICT) Risk as one of the key risk management issues which lead 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. In addition, Bank's ICT Risk Management Committee, IT Security Committee, IT Steering Committee and CBS Steering Committee supervise and monitor business disruption and system failures, execution, delivery and process management, data entry errors, vendor disputes, data

দুটি ডাটা সেন্টারেই পূর্ণ কর্মক্ষমতায় বিরামহীন বিদ্যুৎ সংযোগে এবং ব্যাকআপ জেনারেটরের সাহায্যে দিবারাত্রি একে অপরের Mirror Site হিসাবে চলছে। বিভিন্ন প্রাকৃতিক ও যান্ত্রিক দুর্যোগে 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) বাস্তবায়নের কাজ প্রায় শেষ করে এনেছে যা খুব শিঘ্রই চালু হবে। আমাদের দেশব্যাপী নিরাপদ WAN নেটওয়ার্ক প্রধান কার্যালয় ও শাখাগুলোকে সর্বদা সংযুক্ত করেছে। শাখা পর্যায়ে গোপনীয়তা নিশ্চিতকরণের লক্ষ্যে ব্যাংকিং সফটওয়্যারে 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 কার্যালয়েও প্রতিটি এটিএম বুথের ভিতরে এবং বাইরে বিশেষ নিরাপত্তা বিধানের লক্ষ্যে 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 শনাক্ত 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 "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 গাইডলাইনের সঙ্গে সঙ্গতিপূর্ণ। উপরন্তু, ব্যাংকের "ICT Risk Management Committee", "IT Security Committee", "IT Steering Committee" এবং "CBS Steering Committee" বিভিন্ন আইসিটি ঝুঁকি যেমন সিস্টেমের অকার্যতা ও ব্যর্থতা, বিতরণ ও প্রক্রিয়া ব্যবস্থাপনা, ডেটা এন্ট্রি ত্রুটি, তথ্য নিরাপত্তা, বাহ্যিক নিরাপত্তা, নেটওয়ার্ক নিরাপত্তা ইত্যাদি নিবিড় পর্যবেক্ষণ, নিরীক্ষন ও পর্যালোচনা করছে যাতে যে কোন ধরনের ঝুঁকি প্রশমন ও নিয়ন্ত্রণ করা যায়।

security, physical security, network security and CBS project Re-implementation so that any kind of risks can be properly addressed, mitigated & controlled.

EXIM bank has been continually investing on ICT development, infrastructure modernization and IT security to ensure smooth and secured banking services to its customers while moving towards a paperless banking environment centralizing its information collection, processing and dissemination with the help of modern digital technology. More incorporation of IT innovations to integrate with our existing systems and successful project implementation will pave the way to achieve the ever-growing expectations of the customers, regulators, shareholders and employees.

এক্সিম ব্যাংক আইসিটি উন্নয়নে, অবকাঠামো আধুনিকায়নে এবং আইটি নিরাপত্তায় ধারাবাহিকভাবে বিনিয়োগ করে আসছে যেন আমাদের গ্রাহকদের সকল ব্যাংকিং কার্যক্রম নির্বিঘ্নে ও নিরাপদ হয়। আধুনিক তথ্যপ্রযুক্তির বদৌলতে এক্সিম ব্যাংক তথ্য সংগ্রহ, ব্যবহার ও বিশ্লেষণ করে যা ভোক্তা পর্যায়ে সর্বোচ্চ সেবা নিশ্চিত করতে সক্ষম হয়েছে। আমাদের বর্তমান আইটি অবকাঠামোতে নতুন প্রযুক্তির সংযোজন ও পরিকল্পনা বাস্তবায়ন এক্সিম ব্যাংকের শেয়ারহোল্ডার, নিয়ন্ত্রণকারী কর্তৃপক্ষ, সম্মানিত গ্রাহক ও কর্মকর্তা-কর্মচারীদের ক্রমবর্ধমান প্রত্যাশা পূরণের ক্ষেত্রে আরও এগিয়ে নিয়ে যাবে।

General Services Division

EXIM Bank has been expanding day by day in view of maximizing profit as well as providing modern banking services to the people of both urban & rural areas. Under the CSR activities of our Bank, we are providing aid to needy & distressed people; opening branches in rural areas helps to this cause also. In the year 2017, 05 (Five) branches have been inaugurated as under and total number of branches now stands at 118 at the direct supervision of General Services Division in different years. Contributing to the socio-economic development while staying ahead in competition against local & foreign banks is one of our primary objectives.

সাধারণ সেবা বিভাগ

মুনাফা বৃদ্ধি এবং জনসাধারণকে উন্নত ব্যাংকিং সেবা প্রদানের লক্ষ্যে এক্সিম ব্যাংক তার কর্মপরিধি একই সাথে শহর এবং পল্লী এলাকায় উত্তরোত্তর সম্প্রসারণ করছে। অভাবি এবং দুঃস্থ জনগণকে ব্যাংকের সিএসআর কার্যক্রম এর আওতায় সহায়তা প্রদান করা হয়, যা পল্লী শাখাগুলোর তত্ত্বাবধানে পরিচালনা করা সহজসাধ্য। ২০১৭ সালে নিম্নবর্ণিত ০৫টি শাখা উদ্বোধন করা হয় এবং বর্তমানে ব্যাংকের সর্বমোট শাখা দাঁড়িয়েছে ১১৮ টি যা সাধারণ সেবা বিভাগের সর্বময় তত্ত্বাবধানে বিভিন্ন সময়ে প্রতিষ্ঠিত হয়েছে। সমাজের আর্থ-সামাজিক উন্নয়নের সাথে সাথে দেশি ও বিদেশি ব্যাংকের বিপরীতে প্রতিযোগিতায় এগিয়ে থাকাই আমাদের অন্যতম প্রধান লক্ষ্য।

Branch Name	Opening Date	Urban/Rural
Kazi Nazrul Islam Avenue, Dhaka	08.11.2017	Urban
Bhola, Bhola	19.11.2017	Urban
CEPZ, Chittagong	10.12.2017	Urban
Joypara, Dohar	19.12.2017	Rural
Jagannathpur, Sunamganj	26.12.2017	Rural



Member of the Board of Directors of EXIM Bank, Lt. Colonel (Retd.) Sirjul Islam Birprotik (BAR) is inaugurating bank's 118th Branch at Jagannathpur, Sunamganj

Our branches are well equipped with state of the art machineries which enables us to deliver efficient banking services. Innovative yet cost effective interior design has made us stand among the contemporary institutes. Banking instruments and other logistic support including printing stationeries are being promptly delivered to the branches which in turn increases client satisfaction and is making our Bank an obvious choice among others.

আমাদের শাখাসমূহে যথাযথ মানের সহায়ক সামগ্রী সরবরাহ করা হয়, যা দ্রুত ব্যাংকিং সেবা প্রদানে সহায়ক। পরিমিত খরচে যুগপোযোগি অভ্যন্তরীণ সাজসজ্জা সমসাময়িক প্রতিষ্ঠানের তুলনায় আমাদের অবস্থান সমুন্নত করেছে। ব্যাংকিং বিষয়ক বিভিন্ন দলিলাদি, অন্যান্য মুদ্রিত কাগজপত্র ও সহায়ক মালপত্র শাখায় দ্রুত সরবরাহ করা হয় যা দিন দিন গ্রাহক সন্তুষ্টি বৃদ্ধি করছে এবং গ্রাহকের নিকট আমাদের ব্যাংককে তাদের অবধারিত পছন্দের তালিকায় পৌছে দিয়েছে।

EXIM TOWER: EXIM Bank purchased 18.37 katha land at Plot#15, Road#15, Block#CWS(C), Gulshan-1, Dhaka for the construction of its Head Office "EXIM TOWER". The detail designing works of the proposed building has been completed and the construction work is ongoing. The proposed tower is expected to be completed within the next couple of years and utilized by the Bank for its operation. Having Head Office's own Tower at Gulshan area will provide all employees & Divisions to operate from one location & will truly elevate Bank's image. EXIM TOWER, when completed, will be one of the most exquisite buildings in that area.

এক্সিম টাওয়ারঃ এক্সিম ব্যাংকের প্রধান কার্যালয় "এক্সিম টাওয়ার" নির্মাণের জন্য প্লট-১৫, রোড-১৫, ব্লক-সি ডব্লিউ এস (সি), গুলশান-১, ঢাকা এ এক্সিম ব্যাংক ১৮.৩৭ কাঠা জমি ক্রয় করেছে। ইতোমধ্যে প্রস্তাবিত ভবনটির বিশদ নকশা প্রণয়ন সম্পাদিত হয়েছে এবং ভবনটির নির্মাণ কাজ চলমান রয়েছে। আশা করা যায় আগামী কয়েক বছরের মধ্যে ভবনটি ব্যাংকের ব্যবহারের জন্য উপযোগী হবে। গুলশান এলাকায় নিজস্ব ভবন স্থাপনের মাধ্যমে প্রধান কার্যালয়ের কর্মকর্তা-কর্মচারীবৃন্দ এবং বিভিন্ন বিভাগ একই স্থান থেকে ব্যাংকিং কার্যক্রম পরিচালনা করতে পারবে এবং সত্যিকার অর্থেই এক্সিম ব্যাংকের ভাবমূর্তি বহুলাংশে বৃদ্ধি পাবে। নির্মিত টাওয়ারটি হবে এই এলাকায় অবস্থিত দৃষ্টিনন্দন ভবনগুলির অন্যতম।

Sustainable Banking Activities for Promoting Sustainable Development Through Addressing Environmental & Social Risk

Recently the issue of Climate Change is being addressed seriously all over the world. Due to rapid change in climate, the existence of world environment and bio-diversity is in threat. By facing climate change, inverse natural condition due to rising green house gas and other various calamity; proper move for economic & business activities is now becoming a great challenge. In this compartiment, environment friendly banking system is very much essential for green economy that is sustainable economy. And favorable nature is very much essential for enriched economy. Because, the main objectives of Sustainable Banking is to protect environment and also protect financing from the risks arising out of the deteriorating environmental scenario and ensure sustainable banking practices.

টেকসই পরিবেশ ও অর্থনৈতিক উন্নয়নের লক্ষ্যে টেকসই ব্যাংকিং কার্যক্রম

সাম্প্রতিককালে জলবায়ু পরিবর্তন বিশ্বব্যাপী একটি উদ্বেগের কারণ হয়ে দাঁড়িয়েছে। কারণ, জলবায়ু পরিবর্তনজনিত কারণে বিশ্ব পরিবেশ ও জীবকূলের অস্তিত্ব এখন হুমকির মুখে। তাই, জলবায়ুর পরিবর্তন, গ্রীন হাউজের প্রভাবে প্রতিকূল প্রাকৃতিক অবস্থা, নানা বিপর্যয় মোকাবেলা করে অর্থনৈতিক, ব্যবসায়িক কর্মকান্ড যথাযথভাবে এগিয়ে নেয়া বর্তমানে চ্যালেঞ্জ হয়ে উঠেছে। এক্ষেত্রে পরিবেশবান্ধব ব্যাংকিং ব্যবস্থা সবুজ অর্থনীতি তথা টেকসই অর্থনীতির জন্য সবচেয়ে বেশী জরুরী। কেননা ব্যাংকের কোনো কর্মকান্ড যাতে প্রত্যক্ষ ও পরোক্ষভাবে বিপর্যয়ের কারণ হয়ে না দাঁড়ায় তা নিশ্চিত করে অর্থায়ন ও সার্বিক কর্মকান্ড পরিচালনার মাধ্যমে পরিবেশ রক্ষা করা গ্রীন ব্যাংকিং নীতিমালার মূল লক্ষ্য।

Banks & Financial Institutions both directly & indiectly play significant role for the socio-economic development of the country. Environmental degradation is also being increased in line with economic development, which is very much threatening for entire living bodies. Favourable Nature is very much essential for enriched economy.

ব্যাংক ও আর্থিক প্রতিষ্ঠান দেশের আর্থ-সামাজিক উন্নয়নে প্রত্যক্ষ ও পরোক্ষভাবে ব্যাপক ভূমিকা পালন করে। অর্থনৈতিক উন্নয়নের সাথে তাল মিলিয়ে পরিবেশের অবক্ষয়ও বাড়ছে সমান গতিতে, যা সমগ্র জীবকূলের জন্য মারাত্মক হুমকিস্বরূপ। সমৃদ্ধ অর্থনীতির জন্য প্রকৃতির আনুকূল্য বিশেষভাবে প্রয়োজন।



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

And, if climate and environment is deteriorated, economy is bound to be went down. So, at present, there is no substitute for Sustainable Banking. And Banks can't avoid themselves in protecting environmental degradation. By encouraging with this matter, EXIM bank has introduced environment friendly banking system for sustainable economic development. The Initiatives of EXIM Bank under the sustainable banking policy are- to contribute for the protection of environment avoiding financing 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; encourage its efficient employees and customers 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 the following intiatives :

আর জলবায়ু ও পরিবেশ যদি বিপন্ন হয় তাহলে অর্থনীতিও বিপন্ন হতে বাধ্য। তাই, পরিবেশবান্ধব ব্যাংকিং এখন সময়ের দাবি। এক্ষেত্রে, পরিবেশ অবক্ষয় রোধে ব্যাংক তার দায়িত্ব এড়িয়ে যেতে পারে না। কারণ, অর্থনীতির পাশাপাশি সমাজ ও পরিবেশ উন্নয়নে ব্যাংকের ব্যাপক ভূমিকা রাখার সুযোগ রয়েছে। এই ধারনায় উদ্বুদ্ধ হয়ে এক্সিম ব্যাংক টেকসই অর্থনৈতিক উন্নয়নের জন্য পরিবেশবান্ধব ব্যাংক ব্যবস্থা প্রবর্তন করেছে। গ্রীন ব্যাংকিং নীতিমালার আলোকে গ্রীন ফাইন্যান্সের অংশ হিসেবে এক্সিম ব্যাংকের গৃহীত পদক্ষেপগুলোর মধ্যে রয়েছে পরিবেশের জন্য ক্ষতিকর প্রকল্পে অর্থায়ন বা অন্যকোনরূপ সংশ্লিষ্টতা এড়িয়ে পরিবেশ সুরক্ষায় অবদান রাখা, মোট ঋণের একটি নির্দিষ্ট অংশ পরিবেশবান্ধব শিল্প ও ব্যবসায় বিনিয়োগ, পরিবেশবান্ধব বিভিন্ন পণ্য উদ্ভাবন ও বিপণনে অর্থায়ন, ব্যাংকের নিজস্ব কর্মী বাহিনী ও বিপুলসংখ্যক গ্রাহককে পরিবেশ সুরক্ষায় উদ্বুদ্ধকরণ, সরকারী ও প্রাতিষ্ঠানিক পরিবেশ সংরক্ষণ বিষয়ক বিভিন্ন কর্মসূচীতে 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 করেছেঃ

1. The Sustainable Finance Unit of EXIM Bank has formulated "Environmental & Social Risk Management Policy Guideline" and the Directors of the Board approved it in its 128th Board Meeting held on December 21, 2017.

2. A high powered Committee comprising the Directors of the Board of the Bank has also been formed with the responsibility for preparing, reviewing & monitoring of 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 "Environmental & Social Risk Management Policy Guideline" along with a view to developing In-house Environmental Management, the Management of the Bank developed **"Green Office Guide".**

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 preferred Eco friendly business activities & has approved Environmental & Social Risk as part of the existing Investment Risk to assess a prospective customer at the time of processing the related 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).

১. এক্সিম ব্যাংকের সাসটেইনেবল ফাইন্যান্স ইউনিট একটি "এনভায়রনমেন্টাল এন্ড সোশ্যাল রিস্ক ম্যানেজমেন্ট পলিসি গাইডলাইন" প্রণয়ন করেছে যা ব্যাংকের ২১ জুন ২০১৭ তারিখে অনুষ্ঠিত ১২৮তম বোর্ড সভায় অনুমোদিত।

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

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

৪. বাংলাদেশ ব্যাংকের সাসটেইনেবল ফাইন্যান্স ডিপার্টমেন্ট-এর জারীকৃত এসএফডি সার্কুলার নং-০২ অনুযায়ী এক্সিম ব্যাংক সম্প্রতি "সাইটেইনেবল 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 কর্মকান্ডের 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)।

9. Environmental infrastructure such as renewable energy project, clean water supply project, effluent treatment plant(ETP), solid & hazardous waste disposal plant, bio-gas plant etc are encouraged & financed by the bank. In 2017, Bank disbursed Tk. 4902.44 crore in above eco- friendly sector.

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 ২০১৭ সালে মোট ৪৯০২.৪৪ কোটি টাকা ঋণ বিতরণ করা হয়েছে।



Biogas Plant

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.4851.80 crore in projects having ETP in the year 2017.

১০. ব্যাংক বিনিয়োগ প্রদানের ক্ষেত্রে কম্পোজিট টেক্সটাইল, ডাইং ইউনিটসমূহের জন্য "ইটিপি" স্থাপন বাধ্যতামূলক করেছে। ২০১৭ সালে "ইটিপি" সম্পন্ন প্রকল্পে ৪৮৫১.৮০ কোটি টাকা বিতরণ করেছে।



ETP

11. To avoid wastage of electricity, Bank has been using Energy Saving Bulbs by replacing filament bulbs in Head Office & branches of the Bank. Bank has installed energy efficient solar panel at its 18 (Eighteen)branches & 02 (Two) ATM booths to minimize cost & save electricity.

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



Solar Panel

12. For spreading awareness, 139 nos. of employee has been trained up through conducting 04 nos. of training programs exclusively for Green Banking in 2017. 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 product modification, change of the production process, packaging as well as modified advertising etc.

14. Bank has formulated specific policies for different environmentally sensitive sectors such as Leather (Tannery), Textile and Apparels, Pulp and Paper, Brickfield 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 branches.

১২. ব্যাংক বিষয়ভিত্তিক সচেতনতা বৃদ্ধির জন্য ২০১৭ সালে ০৪টি প্রশিক্ষণ কর্মসূচীর মাধ্যমে ১৩৯ 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।

১৪. পরিবেশগতভাবে স্পর্শকাতর খাতসমূহে বিনিয়োগের জন্য ব্যাংক নির্দিষ্ট নীতি প্রণয়ন করেছে। যেমন-ট্যানারী, টেক্সটাইল ও এ্যাপারেলস, পাল্প এবং পেপার, ইটভাটা 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 দিতে ধাবিত হচ্ছে। ইতোমধ্যে গোপালগঞ্জের টুঙ্গিপাড়াতে এক্সিম ব্যাংকের ১০০তম শাখা ভিডিও কনফারেন্সের মাধ্যমে উদ্বোধন করা হয়েছে এবং বর্তমানে এই পদ্ধতিতে নতুন শাখাসমূহ উদ্বোধন করা হচ্ছে।

Initiatives under Sustainable Banking 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.

Activities of Alternative Delivery Channel Division

ADC Division continuously takes various initiatives to enroll our customers in green banking services as well as makes the life trouble-free. In that respect, we have been creating the new alternative opportunities to hassle free all types of transactions and services progressively.

From the inception of Alternative Delivery services, we have now 104 ATMs on LIVE across the country. We accept Visa Card, EXIM Proprietary Debit Card, VISA Prepaid, Hajj, Gift, Travel Card, EXIM Cash Card & any other card under NPSB Network. We are providing ATMs services at different Branch locations that have facilitated 24/7.

Now, EXIM Bank Debit Card Account Holder can purchase safely by using their secret four-digit PIN number at any NPSB POS. On the other hand, we have added new facilities for the Hajj Cardholder and Hajj Agency to perform Hajj smoothly.

টেকসই ব্যাংকিং প্রক্রিয়ার ব্যাংকের গৃহীত কার্যাবলী

- বিশ্বখ্যাত সেন্ট্রালাইজড ব্যাংকিং সফটওয়ার (T-24) এর মাধ্যমে অন-লাইন ব্যাংকিং স্থাপন।
- ইসলামী ভিসা কার্ড/ডেবিট কার্ড এর প্রচলন।
- 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 সংরক্ষন যেমন সম্ভব হবে তেমনি জাতীয় ও বৈশ্বিক পর্যায়ে টেকসই অর্থনৈতিক উন্নয়ন নিশ্চিত হবে।

অল্টারনেটিভ ডেলিভারী চ্যানেল বিভাগ

এডিসি বিভাগ ধারাবাহিকভাবে গ্রাহকদেরকে গ্রীন ব্যাংকিং সেবার আওতায় নিয়ে আসা এবং দৈনন্দিন অর্থনৈতিক লেনদেনকে আরো নির্বিঘ্ন করার জন্য বিভিন্ন ধরনের উদ্যোগ গ্রহণ করেছে। এই কারণে, আমরা সকল ধরনের লেনদেন ও সেবা সমূহকে ক্রমান্বয়ে সহজীকরণের মাধ্যমে নতুন নতুন বিকল্প উপায় তৈরী করছি।

অলটারনেটিভ ডেলিভারী সেবার সূচনা থেকে আজ পর্যন্ত সারা দেশে প্রায় ১০৪ টি এটিএম চালু রয়েছে। আমাদের এটিএম এ ভিসা কার্ড, এক্সিম ডেবিট কার্ড, ভিসা প্রিপেইড, হজ্ব, গিফ্‌ট, ট্রাভেল কার্ড, এক্সিম ক্যাশ কার্ড এবং এনপিএসবি নেটওয়ার্ক এর অধীনে অন্যান্য কার্ড গ্রহণ করে থাকি। আমরা বিভিন্ন শাখার মাধ্যমে সপ্তাহে ৭ দিন ২৪ ঘন্টা এটিএম সেবা প্রদান করছি।

এখন থেকে এক্সিম ব্যাংক ডেবিট কার্ড হিসাবধারীগণ নিরাপদে তাদের চার সংখ্যার গোপন পিন নম্বর ব্যবহার করে যে কোন এনপিএসবি পিওএস হতে কেনা কাটা করতে পারবেন। অন্যদিকে, আমরা হজ্ব কার্ডধারী গ্রাহক ও হজ্ব এজেন্সির জন্য নতুন নতুন সুবিধা সম্বলিত সেবা প্রদান করছি যাতে তারা সুষ্ঠুভাবে হজ্ব সম্পাদন করতে পারেন।

To apply the green banking concept, we have introduced online EXIM Card Management Systems (ECM) to centralize the customer service from any corner of the Branch. Instant ATM Dispute Settlement, ATM Cash Management, Debit Card, Credit Card & PIN Management, and so many services are solved by the ECM.

EXIM Bank Call Center has been providing nonstop customer service 24X365. Customers are finding the flexibility to give their requests and do banking in no time from any place of the world, only by dialing at 16246 and +8809604016246 (overseas). Call Center has given a new birth to the Modern Banking System right here at EXIM Bank.

গ্রীণ ব্যাংকিং এর ধারণা থেকে আমরা অনলাইন এক্সিম কার্ড ম্যানেজমেন্ট সিস্টেম (ইসিএম) চালু করেছি যাতে গ্রাহকগণ ব্যাংকের যেকোন শাখা হতে বিভিন্ন ধরণের সেবা দ্রুত গ্রহণ করতে পারেন। তাৎক্ষনিক এটিএম এর সমস্যা নিস্পত্তি, এটিএম ক্যাশ ম্যানেজমেন্ট, ডেবিট কার্ড, ক্রেডিট কার্ড ও পিন ম্যানেজমেন্ট এবং আরো অনেকগুলো সেবা ইসিএম দ্বারা সমাধান করা হয়ে থাকে।

এক্সিম ব্যাংক কল সেন্টার (২৪X৩৬৫) বিরতিহীনভাবে গ্রাহক সেবা দিয়ে আসছে। বিশ্বের যে কোন জায়গা থেকে যে কোন সময়ে গ্রাহকবৃন্দ ১৬২৪৬ এবং +৮৮০৯৬০৪০১৬২৪৬ (বিদেশ থেকে) নম্বরে কল করে নিতে পারছে সকল প্রকার ব্যাংকিং সুবিধা। এক্সিম ব্যাংক কল সেন্টারের মাধ্যমে গ্রাহক সেবা পেয়েছে এক অনন্য মাত্রা।

Present Status of ADC Products

Sl. No	ADC Products	Status as on 31.12.17	Status as on 31.12.16
		Number/User	Number/User
01	ATMs	104	100
02	Merchant POSs	75	61
03	Proprietary Debit Card	1,16,722	92,557
04	VISA Card (Prepaid, Hajj, Gift, Travel)	503	356
05	SMS Banking	1,39,492	1,09,727
06	AISER (Internet Banking)	10,221	7,570
07	CDM (Kiosk)	03	03
08	Call Center – (Call Volume – Inbound and Outbound)	6,04,571	4,23,000

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

এডিসি গ্রাহক সেবাকে আরো আকর্ষণীয় ও নির্বিঘ্ন করার জন্য নিরলসভাবে কাজ করে যাচ্ছে।

EXIM Mobile Banking Division

Mobile Banking has flourished all over the world as a medium of banking to the unbanked population which was introduced by the Central Bank of Bangladesh on December 20, 2011. EXIM BANK has been providing mobile banking service named 'EXIM Cash' on 18 June 2013 which complying related rules & regulations of Bangladesh Bank.

এক্সিম মোবাইল ব্যাংকিং বিভাগ

মোবাইলের মাধ্যমে ব্যাংকিং বর্তমান বিশ্বে একটি জনপ্রিয় মাধ্যম, যারা ব্যাংকিং সেবায় অন্তর্ভুক্ত নয় এমন জনগোষ্ঠীকে ব্যাংকিং সেবায় অন্তর্ভুক্তির জন্য বাংলাদেশ ব্যাংক গত ২০ ডিসেম্বর ২০১১ তারিখে এই ব্যবস্থা চালু করে। এক্সিম ব্যাংক বাংলাদেশ ব্যাংকের নির্দেশনা অনুযায়ী গত ১৮ জুন ২০১৩ সাল থেকে "এক্সিম ক্যাশ" নামে মোবাইল ব্যাংকিং সেবা প্রদান করে আসছে।

Objectives of Mobile Banking

- To Provide many banking facilities to unbanked people
- Develop IT enabled modern Banking facilities and increase customer satisfaction
- To ensure the services with low cost
- To enhance marketing opportunities by introducing a more immediate and business transactions over mobile phones

মোবাইল ব্যাংকিং এর লক্ষ্য

- ব্যাংকিং সেবার অন্তর্ভুক্ত নয় এমন জনগোষ্ঠীকে ব্যাংকিং সুবিধা প্রদান করা।
- আধুনিক ব্যাংকিং ব্যবস্থাপনায় গ্রাহক সেবা বৃদ্ধি এবং সহজতর করা।
- কম খরচে আধুনিক ব্যাংকিং সুবিধা নিশ্চিত করা ।
- মোবাইল ফোনের মাধ্যমে আরও দ্রুত লেন-দেন, ব্যবসা বাণিজ্যের সুযোগ বৃদ্ধি করা।

Present Services of EXIM Mobile Banking

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

মোবাইল ব্যাংকিং সেবাসমূহ

- টাকা জমা
- টাকা উত্তোলন
- বেতন বিতরণ
- মার্চেন্ট পেমেন্ট
- টাকা স্থানান্তর
- মোবাইল টপ-আপ
- স্থিতি অনুসন্ধান

Current Status of EXIM Mobile Banking			
SL	Description	Quantity	Amount
01	Total Registered Customer	3638	4,91,058.50
02	Total Agent	1	00
03	Cash In (Deposit)	35	1,20,464.00
04	Cash Out (Withdrawal)	15	83,720.00
05	Fund Transfer (P2P)	43	4,78,778.00
06	Air Time Top-up (Mobile Recharge)	620	78,924.00

Moreover to increase the service of Mobile banking has been taking diversified steps by complying related rules & regulations of Central Bank.

এছাড়াও মোবাইল ব্যাংকিং সেবা বৃদ্ধির জন্য কেন্দ্রীয় ব্যাংকের আইন এবং নির্দেশনা অনুযায়ী নানামুখী পদক্ষেপ গ্রহণ করা হয়েছে।

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 12.11% as on 31 December 2017 against the minimum regulatory requirement of 11.25%. 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)' and duly submitted to Bangladesh Bank. The Risks covered in the Process Document are Residual Risk, Investment Concentration Risk, Profit Rate

মূলধন ব্যবস্থাপনা

বাংলাদেশ ব্যাংক কর্তৃক জারিকৃত নীতিমালা 'ব্যাংকসমূহের জন্য ঝুঁকি ভিত্তিক মূলধন পর্যাপ্ততা (বাসেল-৩ এর আলোকে সংশোধিত বিধিবদ্ধ মূলধন কাঠামো)' অনুযায়ী বাংলাদেশের ব্যাংকসমূহের প্রয়োজনীয় মূলধন সংরক্ষণ করতে হয়। ৩১শে ডিসেম্বর ২০১৭ তারিখে এক্সিম ব্যাংক ১১.২৫% ন্যূনতম প্রয়োজনীয় বিধিবদ্ধ মূলধনের বিপরীতে ১২.১১% মূলধন সংরক্ষণ করেছে। উক্ত মূলধন বাসেল-৩ এর পিলার-১ এর অধীনে বিনিয়োগ ঝুঁকি, বাজার ঝুঁকি ও পরিচালনা ঝুঁকির বিপরীতে যথাক্রমে ষ্ট্যান্ডারডাইজড এ্যাপ্রোচ, স্ট্যান্ডারডাইজড (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 নিরূপনের 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 নিরূপন করেছে এবং বাংলাদেশ ব্যাংকে যথাসময়ে দাখিল করেছে। প্রসেস ডকুমেন্টে অন্তর্ভুক্ত রিস্কসমূহ 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,

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 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

Main responsibility of Asset and Liability Management Committee (ALCO) is to oversee Asset Liability Management (ALM) of the bank. The committee is formed in line with Bangladesh Bank guidelines and CEO is its chairman. The ALCO manages ALM risk by ensuring compliance with ALM related policies, procedures, limits etc as approved by the board. The committee sits at least once in a month and analyzes various liquidity and profit rate risk indicators and makes decision about provisional rate of profit on deposit and investment, asset mix, liability mix, gap between assets and liabilities, contingency fund management etc.

Internal Control and Compliance

Due to involvement of high risks in banking business, strong and vigorous internal control system has become imperative to establish transparency and accountability. Besides, the bank's view 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 includes 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.

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)' 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 ঝুকি সৃষ্টি প্রতিহত করার ক্ষমতা অধিকতর সুসংহতকরন।

সম্পদ ও দায় ব্যবস্থাপনা কমিটির ভূমিকা

সম্পদ ও দায় ব্যবস্থাপনা কমিটির মূল দায়িত্ব হচ্ছে ব্যাংকের সম্পদ ও দায় ব্যবস্থাপনা তত্ত্বাবধান করা। এই কমিটি বাংলাদেশ ব্যাংকের নির্দেশনা মোতাবেক গঠিত এবং এর সভাপতি হচ্ছেন প্রধান নির্বাহী কর্মকর্তা। পরিচালনা পর্ষদ কর্তৃক অনুমোদিত সম্পদ ও দায় ব্যবস্থাপনা সংক্রান্ত নীতি, পদ্ধতি, সীমা ইত্যাদি পরিপালন নিশ্চিত করার মাধ্যমে এ কমিটি সম্পদ ও দায় ব্যবস্থাপনা করে থাকে। কমিটি মাসে অন্তত একবার সভা করে এবং তারল্য ঝুঁকি ও মুনাফার হারের ঝুঁকির নির্দেশকসমূহ বিশ্লেষণ করে আমানত এবং বিনিয়োগের প্রাক্কলিত মুনাফার হার, সম্পদের মিশ্রণ, দায়ের মিশ্রণ, সম্পদ ও দায়ের মধ্যে ব্যবধান, আপৎকালীন তহবিল ব্যবস্থাপনা ইত্যাদির বিষয়ে সিদ্ধান্ত গ্রহণ করে।

অভ্যন্তরীণ নিয়ন্ত্রণ ও পরিপালন বিভাগ

ব্যাংকিং কার্যক্রমে উচ্চ ঝুঁকির সম্পৃক্ততার প্রেক্ষিতে স্বচ্ছতা এবং দায়বদ্ধতা প্রতিষ্ঠায় একটি শক্তিশালী অথচ কার্যকর অভ্যন্তরীণ নিয়ন্ত্রণ ব্যবস্থা অত্যন্ত তাৎপর্যপূর্ণ হিসেবে বিবেচিত হয়ে থাকে। তদুপরি, 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 বন্টণ ব্যাংকের অভ্যন্তরীণ নিয়ন্ত্রণ ব্যবস্থার অন্তর্ভুক্ত।

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 from time to time. Under the umbrella of Internal Control & Compliance Division, EXIM Bank has formed three separate functional units based on the guidelines of Bangladesh Bank:

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

Audit & Inspection Unit

Audit and Inspection Unit is further divided into the following units-

i. Audit Unit-1: To conduct audit on all ADs, Corporate Branches, Subsidiaries, and Divisions/Departments of Head Office.
ii. Audit Unit-2:To conduct audit on all other Branches (Non-ADs,SME/Agri Branches).
iii. Audit Unit-3: To conduct specialized (IT/IS) and vigilance audit.

Audit and Inspection Unit seeks not only an independent evaluation of the sufficiency of and compliance with the bank's inherent rules and regulations but also implementation of the regularity 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 duties and plays a crucial role in preparing a blend of transparency and accountability. In accordance with guidelines of Bangladesh Bank, Internal Control and Compliance Division of EXIM Bank prepared quarterly reports on the audit findings during the year 2017 and submitted to the board audit committee for their scrutiny and necessary advice.

Compliance Unit

Compliance Unit is further divided into the following units-

i. Internal Audit Compliance Unit: To monitor compliance activities of Branches and Divisions of Head Office under Internal audit.
ii. External Audit Compliance Unit: To monitor compliance activities of Branches and Divisions of Head Office under external audit (Bangladesh Bank Audit, Commercial Audit, External Audit/Statutory Audit and other regulatory authorities)

পরিচালনাগত ঝুঁকি হ্রাসে অত্র বিভাগ বিভিন্ন নিয়ন্ত্রণকারী কর্তৃপক্ষ এবং বাংলাদেশ ব্যাংক কর্তৃক সময় সময় প্রকাশিত নীতিমালা ও নির্দেশিকা অনুসরণপূর্বক যাবতীয় ব্যাংকিং কর্মকান্ডের উপর নিয়মিত নিরীক্ষা ও পরিদর্শন কার্যক্রমের আয়োজন করে থাকে। বাংলাদেশ ব্যাংকের পরামর্শ অনুযায়ী অভ্যন্তরীণ নিয়ন্ত্রণ ও পরিপালন বিভাগের অধীনে এক্সিম ব্যাংক নিম্নলিখিত তিনটি পৃথক কার্যকরী ইউনিট গঠন করেছেঃ

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

নিরীক্ষা ও পরিদর্শন ইউনিট

নিরীক্ষা ও পরিদর্শন ইউনিট আবার নিম্নলিখিত তিনটি ইউনিটে বিভক্ত-

১. নিরীক্ষা ইউনিট-১: সকল এডি, বিভাগ এবং সাবসিডিয়ারির জন্য।
২. নিরীক্ষা ইউনিট-২: নন এডি এবং এসএমই/কৃষি শাখার জন্য।
৩. নিরীক্ষা ইউনিট-৩: বিশেষ নিরীক্ষার জন্য।

নিরীক্ষা ও পরিদর্শন ইউনিটের প্রধান উদ্দেশ্য হলো ব্যাংকের নিজস্ব নিয়মনীতির যথার্থতা ও তার সুষ্ঠু পরিপালনের স্বাধীন ও নিরপেক্ষ মূল্যায়ণ 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 ২০১৭ ইং বৎসরে নিরীক্ষাকালীন উদঘাটিত ত্রুটি বিচ্যুতি ও অনিয়ম সমূহের ত্রৈমাসিক প্রতিবেদন প্রস্তুত পূর্বক পর্ষদ নিরীক্ষা কমিটির নিকট যাচাই বাছাই এর নিমিত্তে দাখিল করেছে।

পরিপালন ইউনিট

পরিপালন ইউনিট আবার নিম্নলিখিত তিনটি ইউনিটে বিভক্ত-

১. অভ্যন্তরীণ নিরীক্ষা পরিপালন ইউনিট- শাখা এবং প্রধান কার্যালয়ের অভ্যন্তরীণ নিরীক্ষা পরিপালনের জন্য।
২. বহিঃ নিরীক্ষা পরিপালন ইউনিট- শাখা এবং প্রধান কার্যালয়ের বহিঃ নিরীক্ষা পরিপালনের জন্য (বাংলাদেশ ব্যাংক এবং কতিপয় নিয়ন্ত্রণকারী সংস্থার পরিদর্শন)।

This unit is mainly dedicate to overseeing 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 Division/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 are to ensure that there are no lapses and misreporting on the DCFCL and Quarterly Operations Report. 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.

Money Laundering & Terrorist Financing Prevention Activities of the Bank

Recently Money Laundering & Terrorist Financing is considered as a vital issue that may cause significant level of risk for economic and social security. Besides, Money Laundering and Terrorist Financing risk has been intensified recently due to integration of sophisticated technology in global financial sector. Our financial sector is not excluded from this risk. Keeping in view of this perspective, our Bank from the very beginning has been considering ML&TF risk with much importance and accordingly necessary Rules & Policy Guidelines have already been formulated for mitigating this risk with due care.

As per instructions of Bangladesh Financial Intelligence Unit (BFIU), one of the Deputy Managing Directors has been assigned as Chief Anti-Money Laundering Compliance Officer (CAMLCO) who is also acting as Head of a 12 members Central Compliance Committee (CCC) of the Bank. This Committee supervises all the activities related to prevention of Money Laundering and Terrorist Financing. Apart from this, Management has nominated a DCAMLCO who looks after the day-to-day Anti-Money Laundering functions and assists Chief Anti-Money Laundering Compliance Officer in devising AML strategies, policies and programs. For ensuring meticulous compliance at branch level, one senior and experienced officer/executive of each branch is nominated as Branch Anti Money Laundering

অত্র ইউনিট মূলতঃ 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 বিভাগ সহ 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।

ব্যাংকের মানি লন্ডারিং ও সন্ত্রাসে অর্থায়ন প্রতিরোধ কার্যক্রম

সাম্প্রতিককালে মানিলন্ডারিং ও সন্ত্রাসে অর্থায়ন একটি গুরুত্বপূর্ণ বিষয় যা অর্থনৈতিক ও সামাজিক নিরাপত্তার ক্ষেত্রে ব্যাপক ঝুঁকির সৃষ্টি করেছে। বিশ্বব্যাপী সামগ্রিক অর্থ ব্যবস্থায় অধিকতর সূক্ষ ও অভিনব প্রযুক্তির সন্নিবেশনের কারণে মানিলন্ডারিং ও সন্ত্রাসে অর্থায়ন ঝুঁকি ব্যাপকভাবে বিস্তার লাভ করেছে। আমাদের আর্থিকখাত ও এ ঝুঁকির আওতা বহির্ভূত নয়। এরই ধারাবাহিকতায় শুরু থেকেই আমাদের ব্যাংক মানিলন্ডারিং ও সন্ত্রাসে অর্থায়ন ব্যাপারটিকে অত্যন্ত গুরুত্বের সহিত বিবেচনা করে আসছে এবং এ সংক্রান্ত ঝুঁকি মোকাবেলায় ইতিমধ্যে প্রয়োজনীয় গাইডলাইন ও নীতিমালা প্রণয়ন করেছে।

আমাদের ব্যাংকে বিএফআইইউ এর নির্দেশনার আলোকে একজন উপ-ব্যবস্থাপনা পরিচালক ব্যাংকের প্রধান মানিলন্ডারিং প্রতিরোধ পরিপালন কর্মকর্তা (CAMLCO) হিসাবে নিযুক্ত আছেন, যিনি মানিলন্ডারিং এবং সন্ত্রাসে অর্থায়ন প্রতিরোধে ব্যাংকের ১২ সদস্য বিশিষ্ট একটি 'কেন্দ্রীয় পরিপালন কমিটি' এর প্রধান হিসাবেও দায়িত্ব পালন করছেন। উক্ত কমিটি মানিলন্ডারিং এবং সন্ত্রাসে অর্থায়ন প্রতিরোধ বিভাগের সহায়তায় ব্যাংকের মানিলন্ডারিং প্রতিরোধ বিষয়ক সকল কার্যক্রম তদারকি করে। তাছাড়া, ব্যাংকে একজন উপ-প্রধান মানিলন্ডারিং প্রতিরোধ পরিপালন কর্মকর্তা (DCAMLCO) আছেন যিনি মানিলন্ডারিং এবং সন্ত্রাসে অর্থায়ন প্রতিরোধ বিভাগের কার্যক্রম পরিপালনের পাশাপাশি মানিলন্ডারিং ও সন্ত্রাসে অর্থায়ন প্রতিরোধের কৌশল, পদ্ধতি ও প্রোগ্রাম প্রণয়নে প্রধান মানিলন্ডারিং প্রতিরোধ পরিপালন কর্মকর্তাকে সহায়তা করে থাকেন। শাখা পর্যায়ে এ সংক্রান্ত নির্দেশনার পরিপালন নিশ্চিত করার লক্ষ্যে প্রতিটি



Participants of a combined workshop on Prevention of Money Laundering and Terrorist Financing are posing with the guests. The workshop held at Chittagong.

Compliance Officer (BAMLCO) dedicatedly engaged in handling AML and CFT related issues of the Branch. Central Compliance Committee submits AML/CFT updates/progress report to Senior Management/ Board of Directors of the Bank on periodic interval. Above all, as a part of Bank's AML & CFT policy, at the commencement of each year the Honorable Managing Director & Chief Executive Officer of the Bank delivers a specific instruction for all executives/ Officers regarding planning and the initiatives to be taken for combating Money Laundering and Terrorist Financing.

EXIM Bank has been following strict compliance of all regulatory directives and culture of good governance in all aspects of its services and operations. The following measures have already been taken to mitigate and prevent the ML & TF risks adequately:

1. BFIU Circular-19 dated 17 September 2017 has already been circulated to the branches and divisions for its meticulous compliance.
2. It has been effectively utilizing the direct access to the National Election Commission database to verify the authenticity of NID of existing and potential customers for ensuring their identity accurately.
3. Meetings of Central Compliance Committee & Branch Anti- Money Laundering Compliance Committee are being held regularly for creating awareness among employees and keeping them updates regarding AML/CFT issues and compliance thereon;
4. New Uniform Account Opening Form has been adopted at branches in line with the instructions of BFIU, Bangladesh Bank.

শাখায় একজন দক্ষ ও অভিজ্ঞ কর্মকর্তাকে শাখা মানিলন্ডারিং প্রতিরোধ পরিপালন কর্মকর্তা (BAMLCO) হিসাবে মনোনয়ন করা হয়েছে। কেন্দ্রীয় পরিপালন কমিটি নিয়মিত ষান্মাষিক ভিত্তিতে মানিলন্ডারিং এবং সন্ত্রাসে অর্থায়ন প্রতিরোধ সংক্রান্ত হাল নাগাদ তথ্য ব্যাংকের পরিচালনা পর্ষদে রিপোর্ট করে থাকে। সর্বোপরি, ব্যাংকের মানিলন্ডারিং প্রতিরোধ কার্যক্রমের কৌশল হিসাবে প্রতি বছরের প্রারম্ভে ব্যাংকের ব্যবস্থাপনা পরিচালক ও প্রধান নির্বাহী সকল নির্বাহী/কর্মকর্তাদের উদ্দ্যেশ্যে মানিলন্ডারিং এবং সন্ত্রাসে অর্থায়ন প্রতিরোধ সংশ্লিষ্ট সম-সাময়িক বিষয় নিয়ে একটি সুনির্দিষ্ট দিক-নির্দেশনা প্রদান করে থাকেন।

এক্সিম ব্যাংক সকল কার্যক্রম সুশাসন ও নিয়ন্ত্রণকারী সংস্থার সকল নির্দেশনা অনুযায়ী পরিচালনা করে থাকে। মানিলন্ডারিং এবং সন্ত্রাসে অর্থায়ন ঝুঁকি মোকাবেলায় ইতিমধ্যে নিম্নলিখিত ব্যবস্থাদি গ্রহণ করা হয়েছে:-

১. বিএফআইইউ, বাংলাদেশ ব্যাংক কর্তৃক জারিকৃত বিএফআইইউ সার্কুলার-১৯ তারিখ ১৭ সেপ্টেম্বর ২০১৭ এর যথাযথ পরিপালনের লক্ষ্যে ইতোমধ্যে সংশ্লিষ্ট সকল বিভাগ ও শাখাসমূহে প্রেরণ করা হয়েছে।

২. বিদ্যমান এবং সম্ভাব্য সকল গ্রাহকের পরিচয় নিশ্চিত করার লক্ষ্যে নির্বাচন কমিশন, বাংলাদেশ এর ডাটাবেজ ব্যবহার করে জাতীয় পরিচয় পত্র (NID) যাচাইকরণের কার্যকর ব্যবস্থা গ্রহণ করা হয়েছে।

৩. কেন্দ্রীয় পরিপালন কমিটি ও শাখা মানিলন্ডারিং প্রতিরোধ পরিপালন কমিটির সভাসমূহ যথা সময়ে অনুষ্ঠিত হয়ে থাকে যার মাধ্যমে মানিলন্ডারিং ও সন্ত্রাসে অর্থায়ন প্রতিরোধ বিষয়ক সচেতনতা বৃদ্ধি এবং হালনাগাদ তথ্য সকল নির্বাহী ও কর্মকর্তাগণকে অবগত করার লক্ষ্যে বিভিন্ন পদক্ষেপ গ্রহণ করা হয়।

৪. বাংলাদেশ ফাইন্যান্সিয়াল ইন্টেলিজেন্স ইউনিট (বিএফআইইউ), বাংলাদেশ ব্যাংকের নির্দেশনা অনুযায়ী সকল শাখাসমূহে অভিন্ন হিসাব খোলার ফরম এর ব্যবহার চালু করা হয়েছে।

5. 'Accuity Online Compliance Solution', an international standard software, has been introduced at Head Office level to verify PEPs/IPs information as well as adverse media news against any high profiled person/entity.
6. USA renowned LexisNexis Risk Solutions 'World Compliance Online Search Tool' has been introduced to identify PEPs, Sanctions & Enforcements, Adverse Media News for EXIM Exchange Company (UK) and EXIM Exchange Company (Canada) Limited and the system is in operation at these Exchange Houses.
7. SWIFT Screening System has been procured and implemented at Head Office as well as branches for screening SWIFT messages against Sanction lists of UN, OFAC, EU & UK- HTM effectively.
8. With a view to preventing Bank from Trade Based Money Laundering (TBML) risks, branches and concerned Head Office divisions are using our in-house developed 'MIS & Bulk Data Upload System' for ensuring proper checking of Commodity prices so that possibility of TBML may be effectively avoided.
9. A good number of options/ mechanisms of our EXIM goAML Interface & Utility Software are being used for getting alerts on any sort of suspicious activity facilitating ongoing transactions monitoring of accounts and identification of Suspicious Activity effectively.
10. Enhanced Due Diligence (EDD) is being performed for high risk accounts including PEPs/IPs as par BFIU directives & Financial Action Task Force (FATF) recommendations;
11. Money Laundering & Terrorist Financing Prevention Division is organizing awareness programs on AML/ CFT issues for employees regularly along with providing related training workshop including Trade Based Money Laundering (TBML). In the meantime, about 95% of total employees have been provided with AML/CFT related training which is to be continued as part of ongoing process.
12. Suspicious Activities are being monitored more effectively than before through co-ordinated efforts of Branches' Anti Money Laundering Committee, Money Laundering and Terrorist Financing Prevention Division & Central Compliance Committee towards submission of STR to BFIU, Bangladesh Bank which have earned appreciation from BFIU, Foreign correspondents as well as other organizations related with AML/CFT issues.

৫. পলিটিক্যালি এক্সপোস্ড পারসনস (PEPs)/প্রভাবশালী ব্যক্তিদের (IPs) তথ্য যাচাই ও গণমাধ্যমে কোন ব্যক্তি/প্রতিষ্ঠান সম্পর্কে প্রকাশিত কোন নেতিবাচক তথ্যাবলী যাচাইকরণে প্রধান কার্যালয়ে কেন্দ্রীয়ভাবে আন্তর্জাতিক মানসম্পন্ন Software 'Accuity Online Compliance Solution ব্যবহৃত হচ্ছে।

৬. যুক্তরাজ্য ও কানাডায় কার্যরত ব্যাংকের সাবসিডিয়ারী কোম্পানীসমূহে পলিটিক্যালি এক্সপোস্ড পারসনস (PEPs)/ প্রভাবশালী ব্যক্তি (IPs), বিভিন্ন আন্তর্জাতিক সংস্থার প্রধান বা উচ্চ পর্যায়ের কর্মকর্তা, নিষেধাজ্ঞা, এনফোর্সমেন্ট ইত্যাদি তথ্য যাচাইয়ের লক্ষ্যে যুক্তরাষ্ট্রের প্রসিদ্ধ Lexis Nexis Risk Solution এর নিকট থেকে Online Compliance Solution সংগ্রহ করা হয়েছে এবং ব্যবহৃত হচ্ছে।

৭. SWIFT Messages সমূহের UNSCR, OFAC, EU & UK-HMT তালিকা অনুযায়ী Screening এর লক্ষ্যে প্রধান কার্যালয়ে SWIFT Screening System চালু করা হয়েছে।

৮. বাণিজ্য ভিত্তিক মানি লন্ডারিং (TBML) এর ঝুঁকি মোকাবেলার লক্ষ্যে শাখা ও প্রধান কার্যালয়ের সংশ্লিষ্ট বিভাগ কর্তৃক ব্যাংকের নিজস্ব উদ্ভাবিত "MIS & Bulk Data Upload System" সফটওয়্যারের মাধ্যমে পণ্য মূল্য যাচাই করা হয়।

৯. EXIM go AML Interface & Utility Software এর বেশ কিছু ফিল্ড ব্যবহার করে সন্দেহজনক লেনদেন/কার্যক্রম সনাক্তকরণের সতর্কতামূলক সংকেত পাওয়া সম্ভব। এর ফলে হিসাবের চলমান লেনদেন তদারকি এবং সন্দেহজনক লেনদেন সনাক্তকরণ কার্যক্রম আরো সহজতর হয়েছে।

১০. ফাইন্যান্সিয়াল অ্যাকশন টাস্কফোর্স (এফ এ টি এফ) এর সুপারিশমালা এবং বি এফ আই ইউ, বাংলাদেশ ব্যাংকের নির্দেশনা মোতাবেক PEPs/IPs সহ সকল উচ্চ ঝুঁকিপূর্ণ হিসাবসমূহের ক্ষেত্রে Enhanced Due Diligence (EDD) কার্যক্রম বিদ্যমান রয়েছে।

১১. মানি লন্ডারিং ও সন্ত্রাসে অর্থায়ন প্রতিরোধ সংক্রান্ত সচেতনতা বৃদ্ধির লক্ষ্যে কর্মকর্তাদের নিয়মিতভাবে বাণিজ্য ভিত্তিক মানি লন্ডারিং সহ অন্যান্য প্রাসঙ্গিক বিষয়ে প্রশিক্ষণ প্রদান করা হচ্ছে। ইতোমধ্যে, ৯৫ শতাংশ কর্মকর্তা/নির্বাহীগণকে প্রশিক্ষণের আওতায় আনা হয়েছে। ভবিষ্যতেও এই প্রক্রিয়া অব্যাহত থাকবে।

১২. শাখা মানি লন্ডারিং প্রতিরোধ পরিপালন কমিটি, মানি লন্ডারিং ও সন্ত্রাসে অর্থায়ন প্রতিরোধ বিভাগ এবং কেন্দ্রীয় পরিপালন কমিটির সম্মিলিত প্রচেষ্টায় পূর্বের চেয়ে আরো বেশী কার্যকর উপায়ে সন্দেহজনক লেনদেন/কার্যক্রম তদারকি করা হচ্ছে যার ফলে বিএফআইইউ ও অন্যান্য সংস্থা এবং Foreign Correspondents এর নিকট আমাদের মানি লন্ডারিং প্রতিরোধ কার্যক্রমের গ্রহণযোগ্যতা উত্তরোত্তর বৃদ্ধি পেয়েছে।

13. Under the initiative of BFIU, Bangladesh Bank, a Lead Bank training workshop on 'Prevention of Money Laundering and Combating Financing of Terrorism' was arranged by our bank on 21 October 2017 at Chittagong with participation of 65 officials from different commercial banks in Chittagong region.

14. With a view to working jointly in combating money laundering and terrorist financing and extending cooperation to BFIU, Bangladesh Bank an 'Association of Anti-Money Laundering Compliance Officers of Banks in Bangladesh'(AACOB) has been formed and our bank is playing effective role as member of the Executive Committee of the association.

Upon opening a customer account, related transaction of the customers are monitored meticulously. Apart from monitoring of customer's transaction/activities, a branch makes an overall assessment of the customers from AML & CFT perspective. To protect our Bank from any sort of financial crime, immense importance has been given for the up-gradation of related AML & CFT policies and procedure and strengthening of screening process. Above all, overall activities are running successfully through effective and coordinated effort and initiative of all concerned.

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

Bank collects/receives fund from depositors through various types of accounts 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 individuals & corporates. But this process is often become 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 given due importance to recover non-performing and classified investments through vigorous persuasion or through litigation as the case may be.

১৩. বাংলাদেশ ফাইন্যান্সিয়াল ইন্টেলিজেন্স ইউনিট (বিএফআইইউ), বাংলাদেশ ব্যাংক এর উদ্যোগে এক্সিম ব্যাংক লীড ব্যাংক হিসাবে গত ২১ অক্টোবর, ২০১৭ ইং তারিখে চট্টগ্রাম জেলায় মানিলন্ডারিং ও সন্ত্রাসে অর্থায়ন প্রতিরোধ বিষয়ক প্রশিক্ষণ কর্মশালার আয়োজন করে যেখানে BFIU এর প্রতিনিধিদের উপস্থিতিতে আমাদের ব্যাংকসহ চট্টগ্রাম জেলার বিভিন্ন বাণিজ্যিক ব্যাংকের ৬৫ জন নির্বাহী/কর্মকর্তাকে সংশ্লিষ্ট বিষয়ের উপর প্রশিক্ষণ প্রদান করা হয়।

১৪. মানি লন্ডারিং ও সন্ত্রাসে অর্থায়ন প্রতিরোধে যৌথভাবে কাজ করার লক্ষ্যে বিএফআইইউ, বাংলাদেশ ব্যাংক এবং সকল ব্যাংকের প্রধান মানিলন্ডারিং প্রতিরোধ পরিপালন কর্মকর্তাদের (CAMLCO) সমন্বয়ে Association of Anti-Money Laundering Compliance Officers of Banks in Bangladesh (AACOBB) গঠন করা হয়েছে এবং আমাদের ব্যাংক উক্ত এসোসিয়েশন এর কার্যনির্বাহী কমিটির সদস্য হিসাবে ভূমিকা রাখছে।

গ্রাহকের হিসাব খোলার পর থেকে ঐ গ্রাহকের লেনদেনসমূহ সার্বক্ষনিক তদারকি করা হয়। গ্রাহকের কার্যক্রম ও লেনদেন তদারকি ছাড়াও শাখা কর্তৃক মানি লন্ডারিং ও সন্ত্রাসে অর্থায়ন দৃষ্টিকোণ থেকে প্রত্যেক গ্রাহককে আলাদাভাবে সার্বিক মূল্যায়ণ করা হয়। আমাদের ব্যাংকিং কার্যক্রমকে আর্থিক অপরাধজনিত কলুষতা মুক্ত রাখতে, মানি লন্ডারিং ও সন্ত্রাসে অর্থায়ন প্রতিরোধ বিষয়ক পলিসি ও পদ্ধতি হালনাগাদ এবং যাচাই-বাছাইকরণ প্রক্রিয়াকে শক্তিশালীকরণের উপর বিশেষ গুরুত্বারোপ করা হয়েছে। সর্বোপরি, সংশ্লিষ্ট সকলের কার্যকর ও সমন্বিত কর্মতৎপরতার মাধ্যমে সার্বিক কার্যক্রম সফলভাবে চলছে।

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, নজরদারী, আইন ও আদায় কার্যক্রম

ব্যাংক আমানতকারীদের নিকট হতে তহবিল সংগ্রহ করে তা বিভিন্ন খাতে তথা ব্যক্তি গ্রাহক থেকে শুরু করে বৃহৎ বাণিজ্যিক প্রতিষ্ঠানের কাছে বিনিয়োগ করে থাকে। প্রকৃতিগতভাবে বিনিয়োগ একটি চক্রাকার প্রক্রিয়া। ব্যাংক অর্থ বিনিয়োগ করে এবং মঞ্জুরীপত্রের শর্তানুযায়ী আদায় করে তা অন্য গ্রাহকের নিকট পুণরায় বিনিয়োগ করে থাকে। কিন্তু বিনিয়োগকৃত অর্থ যথাসময়ে আদায় না হওয়ার কারণে কখনো কখনো 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 তাগাদা প্রদান, মামলা অথবা অন্যান্য পদক্ষেপ গ্রহণের উপর অধিক গুরুত্বারোপ করেছে।

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 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 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 towards recovery and regularization of non-performing accounts.

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 contineous/constant recovery/ rescheduling drive we have been able to keep our classified investment slightly above 5% (5.27%) which is considered to be much lower than the industry average.

খেলাপী বিনিয়োগ আদায়ে ব্যাংক ইতোমধ্যে বিভিন্ন কৌশল এবং কার্যক্রম গ্রহণ করেছে। প্রথমত, প্রত্যেক শাখায় রিকভারি টিম গঠন করা হয়েছে যারা শ্রেণীকৃত হিসাবসমূহের 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 কার্যালয় এর টাস্কফোর্স খেলাপী হিসাবসমূহের প্রয়োজনীয় পর্যালোচনা/বিশ্লেষণ সাপেক্ষে তা আদায় বা নিয়মিতকরণের ব্যাপারে শাখাসমূহকে সম্ভাব্য পদক্ষেপ গ্রহণে পরামর্শ দিয়ে থাকে। এছাড়াও ব্যাংকের বিনিয়োগ মনিটরিং, আইন ও আদায় বিভাগ শাখাসমূহ হতে খেলাপী বিনিয়োগের আদায় অগ্রগতি সম্পর্কিত পিরিওডিকাল (মাসিক/ত্রৈমাসিক) প্রতিবেদন সংগ্রহ করে থাকে। একই সাথে এই বিভাগ সব ধরনের বিনিয়োগ বৃত্তান্ত সংগ্রহ এবং তা পর্যালোচনাপূর্বক শাখাসমূহকে মামলাপূর্ব বিভিন্ন পদক্ষেপ যেমনঃ পুণঃতফশিলীকরণ, পুনর্গঠন বা হিসাবের অবস্থা বিবেচনায় অন্যান্য ব্যবস্থা গ্রহণের পরামর্শ প্রদান করে থাকে।

প্রতিকারমূলক পদক্ষেপ হিসাবে সকল শাখা ব্যবস্থাপক ও আঞ্চলিক ব্যবস্থাপকদের বিনিয়োগ গ্রাহক বাছাইয়ের ক্ষেত্রে সতর্কতা অবলম্বন করার পরামর্শ প্রদান করা হয়েছে। এক্ষেত্রে খেলাপী হিসাবে পরিণত হতে পারে এমন বিনিয়োগ হিসাবসমূহের নজরদারী বৃদ্ধির জন্য তাদেরকে পরামর্শ প্রদান ও খেলাপীতে পরিণত হওয়ার পূর্বেই যথাযথ ব্যবস্থা গ্রহণের জন্য নির্দেশনা প্রদান করা হয়েছে। খেলাপী বিনিয়োগের বিরূপ প্রতিক্রিয়ার ব্যাপারে সংশ্লিষ্ট সকল কর্মকর্তাকে প্রধান কার্যালয় কর্তৃক আয়োজিত ওয়ার্কশপ ও সেমিনারের মাধ্যমে সচেতন করা হয়েছে। তাছাড়াও শ্রেণীকৃত বিনিয়োগ আদায়ের লক্ষ্যে খেলাপী বিনিয়োগ গ্রাহকদের সঙ্গে মিটিং এর আয়োজন করা হয়ে থাকে। ইতোমধ্যে শাখাসমূহকে যথাযথ আইনী প্রক্রিয়া অনুসরণপূর্বক খেলাপী বিনিয়োগ গ্রহীতাদের বিরুদ্ধে মামলা করার নির্দেশনা প্রদান করা হয়েছে।

আমাদের কৌশলগত আদায় ও পুনঃতফসিলীকরণ কার্যক্রমের ফলে আমরা শ্রেণীকৃত বিনিয়োগের পরিমাণ ৫ শতাংশের কিছু বেশী (৫.২৭) রাখতে সক্ষম হয়েছি যা দেশ তথা ব্যাংকিং খাতের গড় হারের চেয়ে অনেক কম।

Shariah Supervisory Committee

EXIM Bank has made a precedent in the economic courtyard of the country by converting its operation as a full-fledged Islamic bank from conventional banking system since July 2004. Accordingly, a Shariah Supervisory Committee, consisting of renowned Researcher, wise and judicious Mufti, Economist and well reputed Banker of the country was also 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 world of modern finance they settle on whether or not proposals for complex and sophisticated 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 Shariah Supervisory Committee and the Muraquibs, EXIM Bank has become able to establish of a creditable position in Islami banking arena of Bangladesh.

শরী'আহ্ সুপারভাইজরী কমিটি

প্রথাগত ব্যাংকিং ব্যবসা থেকে ২০০৪ সালের জুলাই মাসে পূর্ণাঙ্গ ইসলামী ব্যাংক হিসেবে রূপান্তরিত হয়ে এক্সিম ব্যাংক এদেশের অর্থনৈতিক অঙ্গনে এক অনন্য দৃষ্টান্ত স্থাপন করেছে। শুধু তাই নয় শরী'আহ্ সম্মতভাবে ব্যাংকিং কার্যক্রম পরিচালনার নিমিত্তে দেশের খ্যাতিমান গবেষক, জ্ঞানী ও অভিজ্ঞ মুফতি, অর্থনীতিবিদ ও যশস্বী ব্যাংকারদের সমন্বয়ে একটি শরী'আহ্ সুপারভাইজরী কমিটিও গঠন করা হয়েছে। কমিটির ভূমিকা দুই ধরনের। প্রথমতঃ বৈশ্বিক অর্থনীতির ক্রমবর্ধমান জটিল ও স্পর্শকাতর নিত্য-নতুন বিনিয়োগ পদ্ধতি বা সেবাসমূহ ইসলামী শরী'আহ্ সম্মত কিনা সে বিষয়ে পর্যালোচনা ও গবেষণা উত্তর সিদ্ধান্ত প্রদান করা। দ্বিতীয়তঃ ব্যাংক সার্বিক ক্ষেত্রে ইসলামী শরী'আহ্ মেনে ব্যবসা করছে কিনা তা তত্ত্বাবধান করা। এছাড়াও ব্যাংকের একঝাঁক দক্ষ ও অভিজ্ঞ মুরাক্বিব রয়েছেন যারা নিয়মিতভাবে শাখাসমূহের কার্যক্রম নিরীক্ষার মাধ্যমে ব্যাংকের দৈনন্দিন কার্যক্রমের প্রতিটি ক্ষেত্রে ইসলামী শরী'আহ্ পরিপালন করা হচ্ছে কিনা তা কঠোরভাবে নজরদারি করছেন। শরী'আহ্ সুপারভাইজরী কমিটি এবং মুরাক্বিবদের অভিজ্ঞতা, বিচক্ষণতা ও দূরদর্শিতার ফলে এক্সিম ব্যাংক বাংলাদেশের ইসলামী ব্যাংকিং জগতে একটি সম্মানজনক অবস্থান অর্জনে সক্ষম হয়েছে।



A view of the Meeting of Shariah Supervisory Committee

Human Resources and Training

Human Resources can be described as the accumulation of human capital and effective investment in the development of an economy. Banking sector which is a service oriented industry is exclusively run by the expert human resources who can propel the success of a bank. Export Import Bank of Bangladesh Limited (EXIM Bank) is obviously one of the pioneer Banks in the country which is in the motion of positive contribution to the development of Bangladesh's Banking sector. Keeping pace with the world's banking modernization process, EXIM Bank is being treated as one of the successful banks of the country. The Human Resources Division (HRD) of EXIM Bank is working heart and soul for gathering those expertise for going far ahead keeping analogous competition with national and international trade organizations. HRD of EXIM Bank is committed to make these human resources competent with contemporary fast growing world through proper recruitment and effective training. It is designed to maximize the efforts of the employees towards achievement of the objectives of the bank.

মানবসম্পদ ও প্রশিক্ষণ

মানবসম্পদকে মানব মূলধন সংগ্রহ এবং অর্থনৈতিক উন্নয়নে কার্যকর বিনিয়োগ হিসাবে বর্ণনা করা যেতে পারে। ব্যাংকিং খাত একটি সেবাভিত্তিক শিল্প হওয়ায় এটি বিশেষভাবে দক্ষ মানবসম্পদ দ্বারা পরিচালিত হয় যারা একটি ব্যাংকের সাফল্যকে ত্বরান্বিত করতে সহায়তা করে। এক্সপোর্ট ইমপোর্ট ব্যাংক অব বাংলাদেশ লিমিটেড (এক্সিম ব্যাংক) স্পষ্টত বাংলাদেশের অগ্রগামী ব্যাংকগুলির মধ্যে একটি, যা বাংলাদেশের ব্যাংকিং খাতের উন্নয়নে ইতিবাচক ভূমিকা পালন করছে। বিশ্বের অগ্রসরমান আধুনিক ব্যাংকিং প্রক্রিয়ার সাথে সমতা রক্ষা করায় এক্সিম ব্যাংককে দেশের সবচেয়ে সফল ব্যাংকগুলোর মধ্যে অন্যতম একটি ব্যাংক হিসেবে বিবেচনা করা হচ্ছে। এক্সিম ব্যাংকের মানবসম্পদ বিভাগ (এইচআরডি) দক্ষ মানবসম্পদ নিয়োগ করার মাধ্যমে এক্সিম ব্যাংককে জাতীয় ও আন্তর্জাতিক বাণিজ্য সংস্থাগুলির সাথে অনুরূপ প্রতিযোগিতা করার মাধ্যমে সম্মুখভাগে এগিয়ে যাওয়ার জন্য প্রয়োজনীয় কর্ম সম্পাদন করছে। এক্সিম ব্যাংকের এইচআরডি এই মানবসম্পদকে সুষম নিয়োগ এবং কার্যকর প্রশিক্ষণের মাধ্যমে সমসাময়িক দ্রুত উন্নয়নধর্মী বিশ্বের মত সক্ষম করতে প্রতিশ্রুতিবদ্ধ। এটি কর্মকর্তাদের সর্বাত্মক প্রচেষ্টাকে ব্যাংকের লক্ষ্য অর্জনে কাজে লাগানোর জন্য সাজানো হয়েছে।



Participants of a Training Course held at the EXIM Bank Training and Research Academy are posing with the Chief Guest, Managing Director and CEO of the Bank Dr. Mohammed Haider Ali Miah

Human Resources at EXIM Bank

HRD of EXIM Bank deals with issues related to compensation, performance management, organization development, safety, wellness, benefits, employee motivation, training and others. HRD plays a strategic role in managing people and the workplace, culture and environment. HRD recruits the self-motivated, confident, hardworking manpower to meet the bank's mission and vision. Like previous years, in the last year 2017, new employees were recruited and placed in various divisions and branches with a view to making the banking performance better than ever.

এক্সিম ব্যাংকের মানবসম্পদ বিভাগ

এক্সিম ব্যাংকের মানবসম্পদ বিভাগ বেতনাদি, কর্মক্ষমতা ব্যবস্থাপনা, সাংগঠনিক উন্নয়ন, নিরাপত্তা, কল্যাণ, কর্মচারী প্রেরণা, প্রশিক্ষণমূলক বিষয় নিয়ে কাজ করে থাকে। এইচআরডি কর্মী, কর্মক্ষেত্র, সংস্কৃতি এবং পরিবেশ পরিচালনার ক্ষেত্রে একটি কৌশলগত ভূমিকা পালন করে। এক্সিম ব্যাংক এইচআরডি ব্যাংকের লক্ষ্য ও দৃষ্টিভঙ্গি পূরণের জন্য ব্যাংকে স্ব-প্রণোদিত, আত্মবিশ্বাসী, কঠোর পরিশ্রমী জনবল নিয়োগ করে থাকে। পূর্ববর্তী বছরের ন্যায় গত বছর ২০১৭ সালে নতুন কর্মীদেরকে বিভিন্ন বিভাগ ও শাখায় নিয়োগ করা হয়েছিল যাতে ব্যাংকিং কার্যক্রম পূর্বের তুলনায় আরও উন্নয়নধর্মী হয়।

HRD is always aware adroit employees recruitment who can perform effectively for banking relationship.

Our manpower position stood as follows at the end of 31 December 2017 including newly rcruited & separated employees throughout the year

Sl.	Designation	Employee Recruit-ment	Employee Turnover	Number of Employees
1)	Executive	0	10	249
2)	Officer	257	170	1904
3)	Contractual			19
4)	Sub-staff (Casual)			618
	Total	**257**	**180**	**2790**

HRD always requires qualified employees who are recruited in years. When an employee is being recruited HRD tests his/her psychology and verify his/her given information whether it is authentic or not.

Training and Development

The Aim of Training

The fundamental aim of training is to help the bank achieve its purpose by adding value to its key resource- the people it employs. Training means investing in people, enabling them to perform better and empowering them to make the best use of their innate abilities. Specifically, the main objectives and benefits of trainings are as follows:

- To develop the skills and competencies of employees and improve their performance.
- To help them grow within the organization in order that its future needs for human resources can be met from within.
- To reduce the learning time for employees starting new jobs on appointment, transfer or promotion and ensure that they become fully competent as quickly and economically possible.
- To improve individual, team and corporate performance in terms of output, quality, speed and overall productivity.
- To enhance loyalty and staff retention or low staff turnover and to minimize learning cost.

এইচআরডি সুদক্ষ জনবল (যারা ব্যাংকিং কার্যক্রম পরিচালনার ক্ষেত্রে অগ্রণী ভূমিকা পালন করছে) নিয়োগের ক্ষেত্রে অধিক সচেতন।

নব্য নিয়োগকৃত কর্মীসহ ৩১ ডিসেম্বর ২০১৭ এর শেষ নাগাদ আমাদের মোট জনশক্তির সংখ্যা দাঁড়িয়েছে নিম্নরূপ

ক্র. নং	পদের নাম	নিয়োগ	চাকরির অবসায়ন	সংখ্যা
১)	নির্বাহী	০	১০	২৪৯
২)	অফিসার	২৫৭	১৭০	১৯০৪
৩)	কন্ট্রাকচুয়াল			১৯
৪)	ক্যাজুয়াল স্টাফ			৬১৮
	মোট	২৫৭	১৮০	২৭৯০

এক্সিম ব্যাংক এইচআরডি সর্বদা যোগ্যতাসম্পন্ন কর্মীদের প্রতি বছর নিয়োগ করে। একজন কর্মী নিয়োগকালীন সময়ে এইচআরডি ব্যক্তির কাজের প্রতি মনোভাব বোঝার জন্য তার মনস্তাত্ত্বিক বিষয়াবলি বিবেচনা করে এবং তার প্রদত্ত তথ্য খাঁটি কিনা তা যাচাই করে থাকে।

এক্সিম ব্যাংক প্রশিক্ষণ ও উন্নয়ন

প্রশিক্ষণ এর লক্ষ্য

ব্যাংকের প্রধান সম্পদ-কর্মীদের মাঝে মূল্যবোধ যোগ করার মাধ্যমে তাদেরকে ব্যাংকের প্রধান উদ্দেশ্য সাধনের উপাদান হিসেবে প্রতিষ্ঠা করাই প্রশিক্ষণের মৌলিক লক্ষ্য। প্রশিক্ষণ দেয়ার অর্থই হল মানবসম্পদের মধ্যে বিনিয়োগ, তাদের ভাল সঞ্চালন ক্ষমতা এবং তাদের সহজাত ক্ষমতার সেরা উপযোগ সৃষ্টিতে সক্ষমতা বৃদ্ধি করা। বিশেষত, এক্সিম ব্যাংক এইচআরডি দ্বারা সঞ্চালিত প্রশিক্ষণগুলির মূল উদ্দেশ্য এবং এর সুবিধাসমূহ নিম্নরূপ:

- কর্মীদের জ্ঞান এবং দক্ষতা বৃদ্ধির মাধ্যমে তাদের কর্মক্ষমতা উন্নত করা।
- কর্মীদেরকে প্রতিষ্ঠানের অভ্যন্তরীণ শৃঙ্খলের মধ্যেই তাদেরকে দক্ষ করে গড়ে তোলা যাতে এইচআরডি এর ভবিষ্যৎ সুদক্ষ কর্মী চাহিদা তাদের মধ্য থেকেই পূরণ করা যায়।
- কর্মীদের নিয়োগ, বদলি বা পদোন্নতিতে তাদের স্ব-পদের ওপর বর্ণিত কর্তব্য বিষয়ক শিক্ষণীয় সময় কমিয়ে নিয়ে আসা যা তাদেরকে দ্রুততার সাথে সুদক্ষ হিসেবে বিবেচিত হতে নিশ্চয়তা দেয়।
- গুণমান, দ্রুততা এবং সামগ্রিক উৎপাদনশীলতার পরিপ্রেক্ষিতে ব্যক্তি, দল এবং কর্পোরেট কর্মক্ষমতা উন্নত করা।
- আনুগত্য এবং কর্মীদের ধরে রাখার ক্ষমতা বৃদ্ধি করা বা অবসায়ন প্রতিরোধ এবং তাদের শেখার খরচ কমানো।

The Methods of Training & Development at EXIM Bank

EXIM Bank HRD offers training activities for its employees which are properly planned by appropriate evaluation to raise the productivity of the organization through effective use of human resources. The employees of EXIM Bank are trained through On-the-Job Training, Off-the-Job Training, Study Circle, Job rotation, Orientations, E-Learning, Audiovisual methods, Computer Aided learning etc. The training programs of EXIM Bank are designed in such a way that it can provide at least the following objectives-

- To gain in-depth knowledge of the processes and procedures of the bank.
- To help the employees consistently remain up to date with rapid changes in the regulatory as well as technological environment
- To protect the bank from the risks of noncompliance

The features of EXIM Bank training and development programs are as follows

Gain new knowledge, skill: With a vision of enabling the staff with knowledge, skill and attitudes to produce good service, EXIM Bank offers them effective training. The bank also derives some values which are easily gathered by the employees through these trainings.

Reduce errors of work: The trainings & development programs of EXIM Bank are to minimize the errors of work. Because training increases ability of the employees which reduces risk of errors. It also opens the door to develop their talents and leads to job and personal satisfaction. By increasing and promoting self-reliance and self-respect, particular defects of the bank may be eradicated.

Enhance productivity: EXIM bank believes that an employee is more likely to be productive when they understand what exactly is expected from them and they are given the training to perform such a task. Training gives confidence and confidence leads to employees to work that are productive.

Enhances job satisfaction: EXIM Bank considers professional development of its employees through training as a motivational tool which ultimately enhances the job satisfaction. This leads to greater productivity, more employee happiness, and a better company-employee relationship.

এক্সিম ব্যাংকে প্রশিক্ষণ ও উন্নয়ন পদ্ধতি

এক্সিম ব্যাংক এইচআরডি তার কর্মীদের প্রশিক্ষণ কার্যক্রম প্রদান করে যা যথাযথ মূল্যায়ন দ্বারা পরিকল্পিত হয় যাতে মানব সম্পদের কার্যকর ব্যবহারের মাধ্যমে সংগঠনের উৎপাদনশীলতা বাড়ে। এক্সিম ব্যাংকের কর্মীরা অন-দ্য-জব ট্রেনিং, অফ-দ্য-জব ট্রেনিং, স্টাডি সার্কেল, জব রোটেশন, ওরিয়েন্টশন্স, ই-লার্নিং, অডিওভিজুয়াল মেথড, কম্পিউটার এডেড লার্নিং ইত্যাদির মাধ্যমে প্রশিক্ষণ পেয়ে থাকে। এক্সিম ব্যাংকের প্রশিক্ষণ কর্মসূচি এমনভাবে সাজানো হয়েছে যে তা অন্ততপক্ষে নিম্নলিখিত উদ্দেশ্যগুলি সাধন করে:

- ব্যাংকের কর্মপন্থা এবং পদ্ধতিগুলির ব্যাপারে গভীর জ্ঞান লাভ করা;
- আইনগত এবং প্রযুক্তিগত পরিবেশের দ্রুত পরিবর্তনের সাথে কর্মীদের ক্রমাগত অব্যাহত রাখতে সহায়তা করা ;
- পরিলংঘন ঝুঁকি থেকে ব্যাংককে রক্ষা করা ;

এক্সিম ব্যাংকের প্রশিক্ষণ ও উন্নয়ন কর্মসূচির সবচেয়ে উল্লেখযোগ্য বৈশিষ্ট্য নিম্নরূপ

নতুন জ্ঞান, দক্ষতা বৃদ্ধি করা: ভালো সেবা প্রদানের জন্য কর্মীদের জ্ঞান, দক্ষতা এবং মনোভাব উন্নয়নের লক্ষ্যে এক্সিম ব্যাংক তাদের কার্যকর প্রশিক্ষণ প্রদান করে। ব্যাংকটি কর্মকর্তাদেও এমন কিছু মূল্যবোধ তৈরি করে যা এই প্রশিক্ষণের মাধ্যমে সহজে অর্জিত হয়।

ব্যাংকের ত্রুটি নির্মূল: এক্সিম ব্যাংকের প্রশিক্ষণ ও উন্নয়ন কর্মসূচি ব্যাংকের কিছু সাধারণ ত্রুটি নির্মূলে ভূমিকা রাখে। কারণ প্রশিক্ষণের ফলে কর্মকর্তাদের দক্ষতা বৃদ্ধি পায় এবং ভুলের আশংকা হ্রাস পায়। এটি তাদের প্রতিভা বিকাশের দরজা খোলে এবং কাজ ও ব্যক্তিগত সন্তুষ্টি অর্জনের পথ দেখায়। আত্মনির্ভরশীলতা এবং আত্মমর্যাদা বৃদ্ধি ও উন্নীত করার মাধ্যমে ব্যাংকের বিশেষ ত্রুটিগুলি নির্মূল করা যায়।

উৎপাদনশীলতা বৃদ্ধি: এক্সিম ব্যাংক বিশ্বাস করে যে, একজন কর্মকর্তার উৎপাদনশীলতা বৃদ্ধি পায় যখন তারা জানে তাদের নিকট থেকে ঠিক কি আশা করা হয় এবং ঠিক এই ধরনের কাজের জন্যই তাদের প্রশিক্ষণ দেওয়া হয়। প্রশিক্ষণ কর্মকর্তাদেরকে আত্মবিশ্বাসী করে তোলে যা তাদের উৎপাদনশীল কর্মক্ষমতা বৃদ্ধি করে।

কাজের সন্তুষ্টি বৃদ্ধি: এক্সিম ব্যাংক প্রশিক্ষণের মাধ্যমে কর্মকর্তাদের পেশাগত বিকাশের সুযোগকে একটি প্রেরণামূলক সরঞ্জাম হিসেবে বিবেচনা করে যা কাজের প্রতি সন্তুষ্টি বৃদ্ধি করে। এটি বৃহত্তর উৎপাদনশীলতা, আরো কর্মী সন্তুষ্টি এবং প্রতিষ্ঠান-কর্মকর্তাদের ভালো সম্পর্ক সৃষ্টিতে ভূমিকা রাখে।

Compliant with the governing and regulatory authorities: EXIM Bank training and development program configures itself with the modern equipped methods and inquires the needs of processes by which the bank can regulate its functions related to other governing and regulatory bodies within the bank. We arrange those types of trainings by which employees can remain up to date with the modernization of banking industry and can keep pace with the rapid growth of economic consolidation.

Drawing up and implementing action plan: The mission and vision of EXIM Bank is considered to be the best required attempt that is analogous with the passage of time. Training and Development programs help the bank personnel to complete its mission of action plan. It is noted that the bank is now mostly capable of implementing the action plans taken by the governing body on yearly basis. Now there is a good scenario for the creation of competent employees for future banking management.

Total summary of Training and Development program in 2017

EXIM Bank HRD has arranged numerous training programs in 2017 for its employees to make them more competent and perfect for the organization. Our training Programs in 2017 are as follows:

Sl. No.	Name of the Institute	Number of courses with frequencies	Number of Trainees
1	EXIM Bank Training & Research Academy (EBTRA)	22	992
2	Bangladesh Institute of Bank Management (BIBM)	104	244
3	Bangladesh Bank Training Academy (BBTA)	54	99
4	Bangladesh Association of Bank (BAB)	8	16
5	IBA, University of Dhaka	4	2
6	Other Institutes at home	79	279
7	Foreign Training	13	18
	Total	**284**	**1650**

'Practice makes a man perfect', thereafter effective training and development programs propel an employee to practice the acquired knowledge trained up by a reputed organization. Thus, EXIM Bank HRD is always concerned about its employee's efficiency & perfection to achieve mission and vision of the bank. The above types of training programs aggravate the excellence of performance with a view to running all units of the bank smoothly. Human Resources Division is working vigorously for moving forward by managing Bank's manpower effectively.

নিয়ন্ত্রক কর্তৃপক্ষের সাথে সামঞ্জস্যপূর্ণ: এক্সিম ব্যাংক ট্রেনিং এবং ডেভেলপমেন্ট প্রোগ্রাম আধুনিক পদ্ধতিগুলির সাথে নিজেকে সংগঠিত করে এবং ব্যাংকের বিভিন্ন গভর্নিং ও নিয়ন্ত্রক সংস্থার সাথে সম্পর্কিত কার্যগুলি সম্পাদন করার জন্য বিভিন্ন প্রক্রিয়ার অনুসন্ধান করে। আমরা সেই ধরনের প্রশিক্ষণের ব্যবস্থা করি যার দ্বারা কর্মচারীরা ব্যাংকিং শিল্পের আধুনিকীকরণের সাথে হালনাগাদ থাকতে পারে এবং অর্থনৈতিক একত্রীকরণের দ্রুত বৃদ্ধির সাথে এগিয়ে থাকতে পারে।

কর্মপরিকল্পনা প্রণয়ন এবং বাস্তবায়ন করা: এক্সিম ব্যাংকের স্বচ্ছ মিশন এবং ভিশনকে সময়ের সাথে সামঞ্জস্যপূর্ণ সর্বোত্তম প্রয়োজনীয় প্রচেষ্টা বলে মনে করা হয়। প্রশিক্ষণ ও ডেভেলপমেন্ট প্রোগ্রাম কর্মীদের কর্ম পরিকল্পনা সম্পূর্ণ করার জন্য ব্যাংক কর্মীদের সাহায্য করে। উল্লেখ্য যে, এক্সিম ব্যাংক এর পরিচালনা পর্ষদ কর্তৃক বার্ষিক ভিত্তিতে গৃহীত কর্ম পরিকল্পনা বেশিরভাগই বাস্তবায়নে সক্ষম। ভবিষ্যৎ ব্যাংকিং ব্যবস্থাপনার জন্য যোগ্য কর্মকর্তা তৈরির জন্য ভাল সম্ভাবনা তৈরী করা হয়।

২০১৭ সালের ট্রেনিং এবং ডেভেলপমেন্ট প্রোগ্রামের সারসংক্ষেপ

এক্সিম ব্যাংকের এইচআরডি ২০১৭ সালে অনেক কর্মসূচির আয়োজন করেছে যাতে কর্মীদেরকে সংগঠনটির জন্য আরও উপযুক্ত ও যথাযথ করে তুলতে পারে। ২০১৭ সালে আমাদের প্রশিক্ষণ প্রোগ্রাম নিম্নরূপ:

অনুশীলন একজন মানুষকে নিখুঁত করে তোলে, একটি প্রখ্যাত সংগঠন দ্বারা প্রদত্ত কার্যকরী প্রশিক্ষণ ও উন্নয়ন কর্মসূচী একজন কর্মকর্তাকে তার প্রশিক্ষণে অর্জিত জ্ঞান অনুশীলনে আগ্রহী করে তোলে। এইভাবে, ব্যাংকের লক্ষ্য ও উদ্দেশ্য অর্জনের জন্য এক্সিম ব্যাংক এইচআরডি সবসময় তার কর্মকর্তাদের দক্ষতা ও পরিপূর্ণতার ব্যাপারে সচেষ্ট। উপরোক্ত ধরণের প্রশিক্ষণ কর্মসূচি ব্যাংকের সমস্ত ইউনিট সহজভাবে চালানোর লক্ষ্যে কর্মকর্তাদের কর্মক্ষমতার উৎকর্ষতা বৃদ্ধি করে। মানবসম্পদ বিভাগ ব্যাংকের জনশক্তি কার্যকরভাবে পরিচালনার মাধ্যমে কার্যকরী পদক্ষেপ গ্রহণের জন্য জোরালোভাবে কাজ করে যাচ্ছে।

EXIM Islami Investment Limited (EIIL)

EXIM Islami Investment Limited (EIIL), a subsidiary of EXIM Bank, has stepped into the ninth year of its operation as a full-fledged merchant banking services after its incorporation in 2010. In the year of incorporation, it has experienced an avalanche of the capital market of Bangladesh. As a result, market participants, investors and investment institutions, were affected of that shock wave. Now, the capital market is coming back in its track gradually towards the appreciating level.

In 2017, the capital market showed an upward trend in both return and volume of trading in compared to previous year. The market has showed positive trend of indices which ultimately continued throughout the year. There were better opportunities for market participants in 2017 than that of 2016. EXIM Islami Investment Limited has marked positive returns in terms of earning profit and reducing accumulated loss in the year under review. It earned net profit after tax amounting to Tk.10.47 crore in 2017 which was Tk.10.46 crore in the previous year. Hence the Earnings Per Share (EPS) of EIIL stood Tk.10.47 in 2017 as against Tk.10.46 in 2016. Response to the positive sign of capital market, own portfolio investment in marketable securities rose to 48.11 crore as at the year ended 2017 which was increased by 17% than that of previous year.

It is happy to note that EIIL strictly monitored risk of investment throughout the year 2017. Besides this, EIIL regularly communicate with its portfolio investors and actively disseminate the positive impact of market in order to bring back its investors to participate in the investment activities. Following the positive persuasion of EIIL to its investors, many investors came back to the market which ultimately made a positive impact on its profitability in this year. EIIL conduct investor's awareness program throughout the year.

We, EIIL, 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. EIIL is also focusing on grooming up its human resources and upgrading its logistics to meet the growing demand for tailoring 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 for the year under review have also been furnished in this report.

এক্সিম ইসলামী ইনভেস্টমেন্ট লিমিটেড (EIIL)

২০১০ সালে নিবন্ধিত এক্সিম ইসলামী ইনভেস্টমেন্ট লিমিটেড (EIIL), এক্সিম ব্যাংক এর একটি সাবসিডিয়ারী প্রতিষ্ঠান, একটি পূর্ণাঙ্গ মার্চেন্ট ব্যাংক হিসেবে এবছর তার প্রতিষ্ঠার ৯ম বছরে পদার্পন করেছে। EIIL তার প্রতিষ্ঠাকালীন সময়ে বাংলাদেশের পুঁজিবাজারে ঘটে যাওয়া বিশাল ধসের মুখোমুখি হয়েছিল। যার ফলশ্রুতিতে পুঁজিবাজারে অংশগ্রহণকারী, বিনিয়োগকারী ও বিনিয়োগ প্রতিষ্ঠান, প্রতিটি পক্ষ আক্রান্ত হয়েছিল। বর্তমানে পুঁজিবাজার ধীরে ধীরে তার আগের অবস্থানের দিকে ধাবিত হচ্ছে এবং ইতিবাচক স্তরে উপনীত হচ্ছে।

২০১৭ সালে পুজিঁ বাজারের লেনদেন এর পরিমাণ ও মুনাফা উভয় ক্ষেত্রেই পূর্ববর্তী বছরের তুলনায় উর্ধ্বমুখী প্রবণতা লক্ষ্য করা যায়। সমগ্র বছর জুড়েই পুঁজিবাজারে সূচকের উর্ধ্বমূখী প্রবণতা বিরাজমান ছিল। ব্যবসায়িক প্রেক্ষাপটে ২০১৬ সালের তুলনায় ২০১৭ সাল জুড়ে বিনিয়োগকারীদের জন্য ভালো সুযোগ তৈরি হয়েছিল। আলোচ্য বছরে এক্সিম ইসলামী ইনভেস্টমেন্ট লিমিটেড (EIIL) মুনাফা অর্জন ও পুঞ্জিভূত ক্ষতি হ্রাসের ক্ষেত্রে ইতিবাচক অগ্রগতি সাধিত হয়েছে। এটি ২০১৭ সালের কর পরবর্তী মুনাফা অর্জন করেছে ১০.৪৭ কোটি টাকা যা বিগত ২০১৬ ইং সালে ছিল ১০.৪৬ কোটি টাকা। ফলশ্রুতিতে EIIL এর শেয়ার প্রতি আয় (ইপিএস) দাঁড়িয়েছে ১০.৪৭ টাকা যা বিগত বছরে ছিল ১০.৪৬ টাকা। পুঁজিবাজারের প্রবৃদ্ধির ধারা অব্যাহত থাকায় EIIL পুঁজিবাজারে নিজস্ব পোর্টফোলিওতে ২০১৭ সাল সমাপ্তিতে বিনিয়োগের পরিমাণ দাঁড়িয়েছে প্রায় ৪৮.১১ কোটি টাকা যা বিগত বছরের তুলনায় ১৭ শতাংশ বেশী।

এখানে উল্লেখ যে EIIL এর বিনিয়োগ ঝুঁকি সংশ্লিষ্ট নিরাপত্তার বিষয়টি ২০১৭ সালে সারা বছর যথাযথভাবে নজরদারীর মধ্যে রেখেছে। এছাড়াও EIIL নিয়মিতভাবে পোর্টফোলিও বিনিয়োগকারীদের সাথে যোগাযোগ রক্ষা করে আসছে এবং বিনিয়োগকারীদের বাজারমুখী করতে ইতিবাচক বাজার পরিস্থিতি নিয়মিত অবহিত করে আসছে। বিনিয়োগকারীদের সাথে এ ধরনের আশাব্যঞ্জক যোগাযোগের ফলে অনেক বিনিয়োগকারীই পুঁজিবাজারে ফিরে এসেছেন যা EIIL এর মুনাফা অর্জনে ইতিবাচক প্রভাব রেখেছে। EIIL সবসময় পুঁজিবাজারে গ্রাহক সচেতনতামূলক কর্মসূচী পরিচালনা করে আসছে।

আমরা বিশ্বাস করি বাজার সূচক সমুহের উর্ধ্বমুখী ধারা অব্যাহত থাকলে স্বল্প সময়েই EIIL এর অবস্থান নতুন উচ্চতায় উন্নীত হবে। EIIL দক্ষ মানব সম্পদ উন্নয়ন ও প্রযুক্তিগত উৎকর্ষতার মাধ্যমে বিনিয়োগকারীদের ক্রমবর্ধমান চাহিদার সাথে সঙ্গতি রেখে সেবা প্রদানে সচেষ্ট রয়েছে। একটি পূর্ণাঙ্গ মার্চেন্ট ব্যাংক হিসেবে ২০১০ থেকে EIIL পোর্টফোলিও, ইস্যু ব্যবস্থাপনা এবং অবলেখন সেবা প্রদান করে আসছে । এক্সিম ইসলামী ইনভেস্টমেন্ট লিমিটেড এর আলোচ্য বছরের আর্থিক বিবরণী এই প্রতিবেদনে সন্নিবেশিত আছে।

Corporate Affairs and Branding Division

Making a positive image of an organization is very tough and sensitive in an ultimate competitive business environment, like now. In this circumstance, the role of Corporate Affairs and Branding Division (CABD) of EXIM Bank is very important to reach the target people.

To execute these important and perceptive issues in a finest way, CABD analyze the internal and external influences and reveal the actual scenario in front of the bank management. In the other hand, CABD drives multi-dimensional activities to build the image of bank on the basis of revealed scenario. Moreover, Corporate Affairs and Branding Division leads some regular interactive programs to keep the spontaneous relation intact among the internal workforce. Accordingly, CABD has successfully conducted a good number of programs round the year and resulting, EXIM Bank has secured its position as the 'Prime Brand' of modern and shariah based bank. At large, Corporate Affairs and Branding Division works on some main track every year; those are:

Media Relation and Communication

In continuation of the previous year, CABD has ensured maximum presence of EXIM Bank in mass media during the year 2017. News of all programs of bank has been published in the national dailies and telecast on television channels. Moreover, Considering the religious values of majority, the division has been branding daily prayer timings in several leading dailies. Simultaneously, to manifest the strong position of EXIM Bank as well as establish a positive image, CABD has been branding news on several TV Channels.

Event Management

As a part of event management, CABD has successfully arranged Annual General Meeting, Branch Opening, Get Together of Business Partners, Business Development Conference, Performance Review Conference, Product Launching, Bilateral Agreement, specially Executives and Officers' Get together in Army Stadium, participated by all the staffs of the bank. Concurrently, CABD has facilitated the participation of the bank in various fairs arranged by the external authority, like, SME Fair, School Banking Fair, US Trade Show, Hajj Fair, Zakat Fair, Digital Innovation Fair etc.

কর্পোরেট অ্যাফেয়ার্স অ্যান্ড ব্র্যান্ডিং ডিভিশন

বর্তমান সময়ের চরম প্রতিযোগিতামূলক ব্যবসায়িক পরিবেশে যেকোনো প্রতিষ্ঠানের জন্য প্রয়োজনীয় ভাবমূর্তি গড়ে তোলা অত্যন্ত কঠিন ও স্পর্শকাতর একটি বিষয়। এমতাবস্থায়, কাঙ্ক্ষিত জনগোষ্ঠীর কাছে এক্সিম ব্যাংকের সঠিক এবং ইতিবাচক মনোভাব সৃষ্টি করতে বিশেষায়িত কর্মবিভাগ হিসেবে কর্পোরেট অ্যাফেয়ার্স অ্যান্ড ব্র্যান্ডিং ডিভিশনের ভূমিকা অত্যন্ত গুরুত্বপূর্ণ।

এই গুরুত্বপূর্ণ ও স্পর্শকাতর বিষয়টি সুচারুরূপে সম্পাদনের লক্ষে কর্পোরেট অ্যাফেয়ার্স অ্যান্ড ব্র্যান্ডিং ডিভিশন ব্যাংকের অভ্যন্তরীণ ও বাহ্যিক নিয়ামকগুলোকে সময়মত এবং সঠিকভাবে কাজে লাগিয়ে একদিকে যেমন কর্তৃপক্ষের কাছে ব্যাংকের সত্যিকার চিত্র তুলে ধরে, অন্যদিকে উঠে আসা চিত্রের ভিত্তিতে ব্যাংকের ভাবমূর্তি তৈরীতে বিভিন্নমুখী তৎপরতা চালিয়ে থাকে। একই সাথে ব্যাংকের স্বার্থ রক্ষায় কর্মীবাহিনীর মধ্যে সহজ এবং স্বতস্ফূর্ত সম্পর্ক সৃষ্টি করতে কর্পোরেট অ্যাফেয়ার্স অ্যান্ড ব্র্যান্ডিং ডিভিশন নিয়মিতভাবে অংশগ্রহণমূলক কিছু কর্মকাণ্ড পরিচালনা করে। তারই ধারাবাহিকতায় এই ডিভিশন ২০১৭ সালে বছর জুড়ে সফলতার সাথে বিভিন্ন কর্মতৎপরতা চালিয়ে গিয়েছে। যার ফলশ্রুতিতে এক্সিম ব্যাংক, আধুনিক শরীয়াহভিত্তিক ব্যাংকিং এর 'প্রধানতম ব্র্যান্ড' হিসেবে তার স্থান নিশ্চিত করেছে। ডিভিশনের এই সকল কর্মকাণ্ড মোটামুটিভাবে কয়েকটি ধারায় পরিচালিত হয়ে থাকে, যেগুলো নিম্নরূপ:

গণমাধ্যম ও গণযোগাযোগ

পূর্ববর্তী বছরগুলোর ধারাবাহিকতায় বিভাগের একটি প্রধানতম কাজ হিসেবে কর্পোরেট অ্যাফেয়ার্স অ্যান্ড ব্র্যান্ডিং ডিভিশন ২০১৭ সালে গণমাধ্যমে ব্যাংকের সর্বোচ্চ উপস্থিতি নিশ্চিত করেছে। শরীয়াহ ব্যাংক হিসেবে দেশের বৃহত্তর জনগোষ্ঠির ধর্মীয় মূল্যবোধকে অগ্রাধিকার দিয়ে ব্যাংকের ব্র্যান্ডিংয়ের লক্ষে বেশ কিছু প্রথম সারির দৈনিকে নামাজের সময়সূচী প্রকাশে ধারাবাহিক পৃষ্ঠপোষকতা দিয়ে যাচ্ছে। একই সাথে ব্যাংকিংখাতে নিজেদের সুদৃঢ় অবস্থানকে প্রচারের লক্ষে কয়েকটি টিভি চ্যানেলের সংবাদও ধারাবাহিকভাবে ব্র্যান্ডিং করছে।

ইভেন্ট ব্যবস্থাপনা

ইভেন্ট ব্যবস্থাপক হিসেবে ব্যাংকের বার্ষিক সাধারণ সভা, শাখা উদ্বোধন, গ্রাহক সমাবেশ, ব্যবসা উন্নয়ন সম্মেলন, পারফরমেন্স পর্যালোচনা সম্মেলন, প্রোডাক্ট লঞ্চিং, দ্বিপাক্ষিক চুক্তি, বিশেষত ঢাকার আর্মি স্টেডিয়ামে ব্যাংকের সকল সদস্যকে নিয়ে মিলনমেলার সফল আয়োজন করেছে কর্পোরেট অ্যাফেয়ার্স অ্যান্ড ব্র্যান্ডিং ডিভিশন। একই সাথে ব্যাংক-বহির্ভূত কর্তৃপক্ষের আয়োজনে এসএমই মেলা, স্কুল ব্যাংকিং মেলা, ইউএস ট্রেড শো, হজ্জ মেলা, যাকাত মেলা, দেশব্যাপী ডিজিটাল উদ্ভাবনী মেলাসহ বিভিন্ন মেলায় অংশগ্রহণকেও সফলভাবে সঞ্চালন করেছে এই বিভাগ।



Corporate Affairs and Branding Division plays the vital role to arrange all events of EXIM Bank. Honorable Chairman of the Bank Mr. Md. Nazrul Islam Mazumder, Members of the Board of Directors, Managing Director and CEO of EXIM Bank and the Relationship Managers of different branches are posing in the Executives and Officers' Get Together held at Bangladesh Army Stadium, Dhaka

Creative, Branding and Publication

CABD has introduced EXIM Bank-Anyadin Humayun Ahmed Sahitya Puruskar in 2015. Since then, this award took our brand to an unparallel spot. In order to create positive brand image and increase bank's goodwill among mass people, CABD took an initiative to redesign all the product advertisements and product leaflets. The division also redesigned necessary communicating materials.

CABD also has successfully continued the publication of In house Quarterly 'EXIM Bank Porikroma' as a medium for internal communications. We have made a specialized visual documentary for the branches; who participated in Bangladesh Govt. initiated Development Fair in every district, which is recoginzed by the Government of Bangladesh.

Program Planning, Designing and Anchoring

In a contrary to the growing need, the division recruited a professional anchor. In a result, the division concluded all the programs of the bank with ultimate success. In addition, our anchoring team has been acclaimed by the Bangladesh Bank in many combined events of banks, organized by the Central Bank.

Protocol Service

CABD has maintained a bilateral relationship with the PM Office, Ministry, AHQ, Law enforcement force, Govt.-Non Govt.-Autonomous bodies, High Commission and Embassies, Media, Airplane Services and some more to facilitate the protocol facilities in due course. Because of this, getting Visa and VIP facilities in airports were ensured for the Board of Directors and top Management of the Bank.

সৃজনশীলতা, প্রকাশনা ও ব্র্যান্ডিং

এই বিভাগের তত্ত্বাবধানে এক্সিম ব্যাংক-অন্যদিন হুমায়ুন আহমেদ সাহিত্য পুরস্কারের প্রবর্তন ব্যাংকের ব্র্যান্ডিংকে অন্য উচ্চতায় নিয়ে গিয়েছে। ব্র্যান্ডিংয়ের অংশ হিসেবে এ বছর কর্পোরেট অ্যাফেয়ার্স অ্যান্ড ব্র্যান্ডিং ডিভিশন ব্যাংকের বিজ্ঞাপনগুলোকে নতুন করে ডিজাইন করার উদ্যোগ নিয়েছে, যা এখনও চলমান।

প্রকাশনা ব্যবস্থাপনার অংশ হিসেবে ব্যাংকের অভ্যন্তরীণ যোগাযোগপত্র ত্রৈমাসিক 'এক্সিম ব্যাংক পরিক্রমা'র নিয়মিত প্রকাশনার ধারাবাহিকতা রক্ষা করাসহ বিভিন্ন প্রোডাক্ট লিফলেট ও প্রয়োজনীয় ডিজাইন এই বিভাগের তত্ত্বাবধানে সম্পাদিত হয়েছে। এ ছাড়া দেশব্যাপী অনুষ্ঠিত হওয়া বাংলাদেশ সরকারের উন্নয়ন মেলার জন্য একটি বিশেষায়িত ভিজ্যুয়াল ডকুমেন্টারি নির্মাণ করা হয়েছে, যা সরকারের বিভিন্ন পর্যায়ে প্রসংশিত হয়েছে।

অনুষ্ঠান পরিকল্পনা, নির্দেশনা ও সঞ্চালনা

ক্রমবর্ধমান চাহিদার প্রেক্ষিতে এই বিভাগে একজন পেশাদার সঞ্চালককে সংযুক্ত করা হয়। ফলে, ব্যাংকের সকল অনুষ্ঠানই ব্যাংকের অভ্যন্তরীণ সঞ্চালক দিয়ে সর্বাঙ্গীন সুন্দরভাবে সম্পাদন করা সম্ভব হয়েছে। উপরন্তু, আমাদের সঞ্চালক টিম বাংলাদেশ ব্যাংক কর্তৃক আয়োজিত ব্যাংকগুলোর সমন্বিত বিভিন্ন অনুষ্ঠান সঞ্চালন করে বাংলাদেশ ব্যাংক কর্তৃক প্রশংসিত হয়েছে।

প্রটোকল সুবিধা

ব্যাংকের প্রটোকলসুবিধা নিশ্চিত করতে এই বিভাগ বছর জুড়েই মন্ত্রণালয়, সেনাসদর, আইন শৃঙ্খলা রক্ষাকারী সংস্থা, সরকারি-বেসরকারি-স্বায়ত্বশাসিত প্রতিষ্ঠান, দুতাবাস, গণমাধ্যম, আন্তদেশীয় পরিবহন সংস্থার সাথে দ্বিপাক্ষিক যোগাযোগ রক্ষা করে গিয়েছে। যার ফলে ব্যাংকের পরিচালনা পর্ষদ ও উর্দ্ধতন নির্বাহীবৃন্দের ভিসা প্রাপ্তিসহ বিমানবন্দরে বিশেষায়িত সুবিধা নিশ্চিত করা সম্ভব হয়েছে।

Moreover, CABD has played a vital role during the year 2017 through continuing its regular branding activities and sponsoring initiatives of major organizations of the country.

Islamic Investment Card Business Development

In banking industry, card is one of the popular banking products around the globe. In order to consider the demand of modern banking as well as to satisfy its existing and prospective customers/clients, EXIM Bank has offer Islamic Investment Card under Shariah Principal by following Bai-Murabaha plolicy.

Based on the new era of technological up gradation as well Bangladesh Bank compliance IICD has already converted all cards in Chip Based. IICD also has introduced EXIM Islamic Investment Platinum card with local & international usages facility and going to be launch Signature Card. By introducing Platinum card, EXIM Bank has been created a new chapter in secured database protection system. EXIM Bank also proudly announced that under 'Tabaru Shield' program IICD waived outstanding amount of several deceased customers. IICD has committed to provide most attractive, most valuable and most flexible service to our honorable customer.

We have the following advantages in our card product

a. Fully Shariah complaint Islamic card.
b. Profit mark-up rate is only 2% 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. Both Local and International card facility in a single plastic.
e. No additional hidden charges.
f. 24/7 hours customer service for clients.

Presently IICD issued local & international card under two categories, Gold & Platinum. We process three types of international card, TQ card under Travel Quota, RFCD card under Residence Foreign Currency Quota and ERQ card under Export Retention Quota. EXIM Bank has already ensured its Islamic Investment Card service to a good number of valued persons of the country and is working to manifold the number soon.

এছাড়াও বিভিন্ন চলতি ব্র্যান্ডিংয়ের ধারাবাহিকতা রক্ষাসহ দেশের বিভিন্ন গুরুত্বপূর্ণ প্রতিষ্ঠানের বিভিন্ন উদ্যোগে পৃষ্ঠপোষকতা প্রদানের মাধ্যমে দ্বিপাক্ষিক সম্পর্ক উন্নয়নে এই বিভাগ ২০১৭ সালে গুরুত্বপূর্ণ ভূমিকা পালন করেছে।

ইসলামিক ইনভেষ্টমেন্ট কার্ড ব্যবসায় ধারাবাহিক অগ্রগতি

সাড়া বিশ্বে ব্যাংকিং শিল্পে কার্ড অত্যন্ত জনপ্রিয় একটি ব্যাংকিং পণ্য। আধুনিক ব্যাংকিং ব্যবস্থার চাহিদার পাশাপাশি এক্সিম ইহার বর্তমান এবং ভবিষ্যত গ্রাহকদের সন্তুষ্টির কথা বিবেচনায় রেখে শরীয়াহ নীতিমালার আওতায় বাই-মুরাবাহা নীতির অনুসরণে ভিসা ইসলামিক কার্ড প্রদান করছে।

তথ্য প্রযুক্তির নতুন যুগের সাথে তাল মিলিয়ে ইসলামিক ইনভেষ্টমেন্ট কার্ড ডিভিশন বাংলাদেশ ব্যাংকের নির্দেশনা অনুযায়ী তার সকল কার্ড চিপ-যুক্ত কার্ডে পরিণত করেছে। ইসলামিক ইনভেষ্টমেন্ট কার্ড ডিভিশন ইতিমধ্যে প্লাটিনাম কার্ডের মাধ্যমে লোকাল এবং আন্তর্জাতিক কার্ডের ব্যবহারের সুযোগ তৈরী করেছে এবং Signature কার্ড চালু করতে যাচ্ছে। এক্সিম ব্যাংক নিরাপত্তা নিশ্চিতকরণে এক নতুন অধ্যায় চালু করেছে। এক্সিম ব্যাংক গর্বের সাথে Tabaru Shield চালু করেছে যা থেকে মৃত ব্যাক্তির বকেয়া মওকুফের ব্যবস্থা গ্রহণ করা হয়। ইসলামিক ইনভেষ্টমেন্ট কার্ড ডিভিশন সম্মানিত গ্রাহকদের সবচেয়ে আকর্ষণীয়, সবচেয়ে মূল্যবান এবং সবচেয়ে আস্থাশীল সেবা প্রদান করতে প্রতিশ্রুতিবদ্ধ।

আমাদের কার্ড নিম্নোক্ত সুবিধাসমূহ নিশ্চিত করে

ক) সম্পূর্ণ ইসলামী শরীয়াহ্ সম্মত।
খ) মাসিক লভ্যাংশ ২% 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) একই প্লাষ্টিক এ লোকাল এবং ইন্টারন্যাশনাল উভয় সুবিধা সমন্বিত।
ঙ) যে কোন লুকায়িত ফি বর্জিত।
চ) সকল গ্রাহকদের জন্য ২৪/৭ ঘন্টা গ্রাহক সেবা প্রদান।

বর্তমানে ইসলামিক ইনভেষ্টমেন্ট কার্ড ডিভিশন গোল্ড ও প্লাটিনাম এ দুটি ক্যাটাগরিতে কার্ড ইস্যু করে আসছে। আমরা তিন ধরনের (যথাঃ TQ under Travel Quota, RFCD card under Residence Foreign Currency Quota এবং ERQ card under Export Retention Quota) আন্তর্জাতিক কার্ড ইস্যু করে থাকি। এক্সিম ব্যাংক ইতোমধ্যে উল্লেখযোগ্য সংখ্যক সম্মানিত গ্রাহককে "এক্সিম ভিসা ইসলামিক কার্ড" এর সেবা প্রদান করতে সক্ষম হয়েছে যা নিকটতম ভবিষ্যতে বহুগুণ বৃদ্ধি পাবে।

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 IV.

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-V.

Meetings of the Board & Committees

There were 23 (Tweenty Three) meetings of the Board of Directors, 03 (Three) Meetings of the Executive Committee, 09 (Nine) meetings of the Board Audit committee and 07 (Seven) meetings of Risk Management Committee of the Board held in the year 2017.

Dividend

The Board of Directors of the Bank recommended Cash Dividend @12.5% for the year ended December 31, 2017 subject to approval of the Nineteenth Annual General Meeting of the Company.

Appointment of Auditors

Pursuant to rules & regulations and directives of the regulatory authorities & Articles of Association of the Company, M/s Pinaki & Co., Chartered Accountants, was appointed as Auditors of the Bank in the Last Annual General Meeting until the ensuing Nineteen Annual General Meeting of the Bank.

Election of Directors

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

কর্পোরেট গভর্নেন্স নীতিমালা পরিপালন

বাংলাদেশ সিকিউরিটিজ এন্ড এক্সচেঞ্জ কমিশন বিগত ৭ আগষ্ট ২০১২ ইং তারিখে জারিকৃত প্রজ্ঞাপন নং-'এসইসি/সিএমআরআরসিডি /২০০৬-১৫৮/১৩৪/প্রশাসন/৪৪' এর মাধ্যমে স্টক এক্সচেঞ্জের 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 ৪ 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 - ৫ এ উপস্থাপন করা হয়েছে।

পর্ষদ ও কমিটি সমূহের সভা

২০১৭ সালে পরিচালনা পর্ষদের ২৩ (তেইশ) টি, নির্বাহী কমিটির ৩ (তিন) টি ও নিরীক্ষা কমিটির ৯ (নয়) টি এবং ঝুঁকি ব্যবস্থাপনা কমিটির ৭ (সাত) টি সভা অনুষ্ঠিত হয়েছে।

লভ্যাংশ

ব্যাংকের পরিচালনা পর্ষদ উনবিংশ বার্ষিক সাধারণ সভার অনুমোদন সাপেক্ষে ৩১ শে ডিসেম্বর ২০১৭ সালের জন্য ১২.৫% নগদ লভ্যাংশ প্রদানের সুপারিশ করেছে।

নিরীক্ষক নিয়োগ

নিয়ন্ত্রণকারী কর্তৃপক্ষ সমূহের বিধিবিধান ও নির্দেশনা পরিপালন করত: মেসার্স পিনাকী এন্ড কোং, চার্টার্ড একাউন্ট্যান্টস বিগত বার্ষিক সাধারণ সভায় আসন্ন উনবিংশ বার্ষিক সাধারণ সভা পর্যন্ত ব্যাংকের নিরীক্ষক হিসেবে নিয়োগ লাভ করেন।

পরিচালক নির্বাচন

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

Appreciation

On behalf of the board of directors, we convey 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

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 নির্দেশনা দানের জন্য জানাচ্ছি আন্তরিক ধন্যবাদ এবং ব্যাংকের ব্যবস্থাপনা ও সকলস্তরের কর্মকর্তা/ কর্মচারীদেরকেও তাদের সততা ও নিষ্ঠার সাথে মানসম্পন্ন ও নিরবিচ্ছিন্ন সেবা দানের জন্য জানাচ্ছি আন্তরিক ধন্যবাদ।

আল্লাহ আমাদের সকলের মঙ্গল করুন।

পরিচালনা পর্ষদের পক্ষে,

মোঃ নজরুল ইসলাম মজুমদার
চেয়ারম্যান

AMARSTOCK

Compliance of Corporate Governance Guidelines

Annexure -I

Compliance of Corporate Governance Guidelines

Corporate Governance is a significant tool to establish accountability and responsibility and is a set of code which should be followed throughout each part of an enterpirse. Corporate Governance also incorporates the relationships among all the existing stakeholders and the objectives for which the organization is governed. There is no substitute for effective Corporate Governance for continuous and steady growth of an organization especially in Banking industry. Bangladesh Securities and Exchange Commission has formulated a Corporate Governance Guidelines for all the enlisted companies of Stock Exchanges. EXIM Bank, being a publicly listed company, is strictly committed to establishment and adherence to norms and regulations of prevailing Corporate Governance Guidelines.

Board of Directors

The Board of EXIM Bank is consisted of 14 Directors including Independent Directors. Board members are of high stature with academic and professional competencies. In line with the directives of the regulatory authorities, the Board oversees the corporate affairs, policy statements, implementation of rules and regulations, fixation of business goals and approaches etc. The Board of Directors held 23 (twenty three) meetings in 2017 and 15 (fifteen) meetings in 2016. There are three committees of the Board as per directives of Bangladesh Bank. These are Executive Committee, Audit Committee and Risk Management Committee.

Executive Committee

The Executive Committee is comprised of 07 members as per guidelines of Bangladesh Bank. The Executive Committee takes decision on those issues as instructed by the board of Directors which are not specifically assigned on full board through the Bank Company Act 1991, and other laws and regulations. The committee is entitled to take all the necessary decision regarding the issues within the power attributed by the board of directors. The Committee ensures that implementation of policies, approval of investments and other business proposals are as per policy guideline of the board as well as the regulator. The Committee held 03 meetings in 2017 and 08 meetings in 2016.

Board Audit Committee

The Board Audit Committee consists of 05 members including Independent Directors. The Committee runs its activities according to its charter approved by the board on the basis of guidelines of the Bangladesh Bank. The Committee prepared 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 business through the Audit Committee in order to establish better internal control system.

The Committee held 09 meetings in 2017 and 08 meetings in 2016.

Risk Management Committee

The Risk Management Committee consists of 05 members including independent directors. It has been formed as per recent amendment of Bank Company Act 1991. The newly formed committee carries out business on the basis of guidelines of Bangladesh Bank in order to managing and migrating risk as well. The Committee held 07 meetings in 2017 and 05 meetings in 2016.

Arun & Company
CHARTERED ACCOUNTANTS

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 31st December 2017. 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 21st 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 2017.

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

Dated, Dhaka;
03 May, 2018

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

Status of compliance with the conditions imposed by the Bangladesh Securities and Exchange Commission's Notification No. SEC/CMRRCD/2006-158/134/Admin/44 dated 07 August 2012 issued under section 2CC of the Securities and Exchange Ordinance, 1969:

Condition No.	Title	Compliance Status (Put √ in the appropriate column)		Remarks (if any)
		Complied	Not complied	
1.	**Board of Directors**			
1.1	Board 's Size shall not be less than 5 and more than 20	✔		
1.2	**Independent Directors**			
1.2 (i)	Independent Director(s) - at least one fifth (1/5) of the total number of directors	✔		04 Independent Directors out of 14, one is appointed by the Board & three other (elected from general shareholders) are treated as Independent Director vide BSEC's letter No. SEC/SRMIC/95-299/384 dated 12.02.2012
1.2 (ii) a)	Independent director does not hold any share or holds less than one percent (1%) shares of total paid up capital	✔		03 Independent directors hold less than one percent (1%) & 01 Independent director does not hold any shares of total paid up capital
1.2 (ii) b)	Independent Director is not a sponsor of the company and is not connected with the company's Sponsor or Director or Shareholder who holds 1% or more shares of the company (certain family members are also required to comply with this requirement)	✔		
1.2 (ii) c)	Independent director does not have any other relationship, whether pecuniary or otherwise, with the company or its subsidiary/ associated companies	✔		
1.2 (ii) d)	Independent directors are not the members, directors or officers of any stock exchange	✔		
1.2 (ii) e)	Independent director is not the shareholder, director or officers of any member of Stock Exchange or an intermediary of the capital market	✔		
1.2 (ii) f)	Independent director is/was not the partners or executives during preceding 3 (three) years of concerned company's statutory audit firm	✔		
1.2 (ii) g)	Independent directors are not the independent director in more than 3 (three) listed companies	✔		
1.2 (ii) h)	Independent director is not convicted by a court of competent jurisdiction as a defaulter in payment of any loan to a bank or a non-bank financial institution (NBFI)	✔		
1.2 (ii) i)	Independent director has not been convicted for a criminal offence involving moral turpitude	✔		
1.2 (iii)	The independent director shall be appointed by the Board of Directors and approved by the Shareholders in the AGM	✔		The independent directors were appointed by the Board and AGM
1.2 (iv)	The post of independent directors cannot remain vacant for more than 90 days	N/A		No such vacancy
1.2 (v)	The Board shall lay down a Code of Conduct of all Board Members and Annual Compliance of the Code to be recorded	✔		Guidelines of Bangladesh Bank are followed in terms of Code of Conduct
1.2 (vi)	The tenure of office of an Independent Directors shall be for a period of 3 (three) years which may be extended for 1 (one) term only	✔		

MAY STOCK

Condition No.	Title	Compliance Status (Put √ in the appropriate column)		Remarks (if any)
		Complied	Not complied	
1.3	**Qualification of Independent Director (ID)**			
1.3 (i)	Independent Director shall be a knowledgeable individual with integrity who is able to ensure compliance with financial, regulatory and corporate laws and can make meaningful contribution to business	✔		
1.3 (ii)	The person should be a Business Leader/ Corporate Leader/Bureaucrat/University Teacher with Economics or Business Studies or Law background/Professionals. The independent director must have at least 12 (twelve) years of corporate management/ professional experiences along with other requisites	✔		
1.3 (iii)	In special cases the above qualifications may be relaxed subject to prior approval of the Commission	N/A		
1.4	**Chairman of the Board and Chief Executive Officer**			
	The positions of the Chairman of the Board and the Chief Executive Officer of the companies shall be filled by different individuals. The Board of Directors shall clearly define respective roles and responsibilities of the Chairman and the Chief Executive Officer.	✔		
1.5	**Directors' Report to Shareholders**			
1.5 (i)	Industry outlook and possible future developments in the industry	✔		
1.5 (ii)	Segment-wise or product-wise performance	✔		
1.5 (iii)	Risks and concerns	✔		
1.5 (iv)	Discussion on cost of goods sold, gross profit margin and net profit margin	✔		
1.5 (v)	Discussion on continuity of any Extra-Ordinary gain or loss	N/A		EXIM Bank has no such gain/loss
1.5 (vi)	Basis for related party transactions- a statement of all related party transactions should be disclosed in the annual report	✔		Please refer to Note No. 48 of Financial Statement
1.5 (vii)	Utilization of proceeds from public issues, rights issues and/or through any others instruments	N/A		During 2017 there were no public or right issue of share
1.5 (viii)	An explanation if the financial results deteriorate after the company goes for Initial Public Offering (IPO), Repeat Public Offering (RPO), Rights Offer, Direct Listing, etc.	N/A		
1.5 (ix)	If significant variance occurs between Quarterly Financial performance and Annual Financial Statements the management shall explain about the variance on their Annual Report	N/A		No such variance occurred
1.5 (x)	Remuneration to directors including independent directors	✔		
1.5 (xi)	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	✔		
1.5 (xii)	Keeping proper books of accounts	✔		
1.5 (xiii)	Application of appropriate accounting policies consistently in preparation of Financial Statements	✔		

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Condition No.	Title	Compliance Status (Put √ in the appropriate column)		Remarks (if any)
		Complied	Not complied	
1.5 (xiv)	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 there from has been adequately disclosed	✔		
1.5 (xv)	Soundness of Internal Control System	✔		
1.5 (xvi)	Ability of the Bank to continue as going concern	✔		
1.5 (xvii)	Significant deviations from last year in operating results	✔		
1.5 (xviii)	Summary of key operating and financial data for the last (05) five years	✔		
1.5 (xix)	Reasons for non-declaration of Dividend (cash or stock) for the year	N/A		
1.5 (xx)	Disclosure about number of Board meeting held during the year and attendance by each Director	✔		
1.5 (xxi)	**The pattern of shareholding shall be reported to disclose the aggregate number of shares (along with name wise details where stated below) held by:**			
1.5 (xxi) a)	Shareholding pattern of Parent/Subsidiary/Associated Companies and other related parties	✔		
1.5 (xxi) b)	Shareholding pattern of Directors, Chief Executive Officer, Company Secretary, Chief Financial Officer, Head of Internal Audit and their spouses and minor children	✔		
1.5 (xxi) c)	Shareholding pattern of Executives	✔		
1.5 (xxi) d)	Shareholding pattern of Shareholders holding ten percent (10%) or more voting interest in the company	✔		
1.5 (xxii)	**In case of appointment/re-appointment of a Director the Company shall disclose the following information to the Shareholders:**			
1.5 (xxii) a)	a brief resume of the director	✔		
1.5 (xxii) b)	nature of his/her expertise in specific functional areas	✔		
1.5 (xxii) c)	names of companies in which the person also holds the directorship and the membership of committees of the board	✔		
2.	**Chief Financial Officer (CFO), Head of Internal Audit and Company Secretary (CS)**			
2.1	Appointment of CFO, Company Secretary & Head of Internal Audit and defining their responsibilities	✔		
2.2	Attendance of CFO & Company Secretary in the Board of Directors meeting	✔		
3.	**Audit Committee**			
3 (i)	Audit Committee as a sub-committee of the Board of Directors	✔		
3 (ii)	The Audit Committee shall assist the Board of Directors in ensuring that the financial statements reflect true and fair view of the state of affairs of the company and in ensuring a good monitoring system within the business.	✔		
3 (iii)	The Audit Committee shall be responsible to the Board of Directors. The duties of the Audit Committee shall be clearly set forth in writing.	✔		
3.1	**Constitution of the Audit Committee**			
3.1 (i)	The Audit Committee shall be composed of at least 3 (three) members.	✔		
3.1 (ii)	Constitution of Audit Committee with Board Members including one Independent Director	✔		
3.1 (iii)	All members of the audit committee should be "financially literate" and at least 1 (one) member shall have accounting or related financial management experience	✔		

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Condition No.	Title	Compliance Status (Put √ in the appropriate column)		Remarks (if any)
		Complied	Not complied	
3.1 (iv)	Casual Vacancy of the Audit Committee fill up immediately	N/A		There was no such vacancy
3.1 (v)	The company secretary shall act as the secretary of the Committee	✔		
3.1 (vi)	The quorum of the Audit Committee meeting shall not constitute without at least 1 (one) independent director	✔		
3.2	**Chairman of the Audit Committee**			
3.2 (i)	Chairman of the Audit Committee shall be an independent director	✔		
3.2 (ii)	Chairman of the audit committee shall remain present in the Annual General Meeting (AGM)	✔		
3.3	**Role of Audit Committee**			
3.3 (i)	Oversee the financial reporting process	✔		
3.3 (ii)	Monitor choice of accounting policies and principles	✔		
3.3 (iii)	Monitor Internal Control Risk management process	✔		
3.3 (iv)	Oversee hiring and performance of external auditors	✔		
3.3 (v)	Review along with the management, the annual financial statements before submission to the board for approval	✔		
3.3 (vi)	Review along with the management, the quarterly and half yearly financial statements before submission to the board for approval	✔		
3.3 (vii)	Review the adequacy of internal audit function	✔		
3.3 (viii)	Review statement of significant related party transactions submitted by the management	✔		
3.3 (ix)	Review Management Letters/ Letter of Internal Control weakness issued by statutory auditors	✔		
3.3 (x)	Utilization /applications of funds by major category when raising through IPO/Repeat IPO/ Rights Issue is required to disclose the Audit Committee	N/A		
3.4	**Reporting of the Audit Committee**			
3.4.1	**Reporting to the Board of Directors**			
3.4.1 (i)	The Audit Committee shall report on activities to the Board of Directors	✔		
3.4.1 (ii)	The Audit Committee shall immediately report to the Board of Directors on the following findings, if any:			
3.4.1 (ii) a)	Report on conflicts of interest	N/A		
3.4.1 (ii) b)	Suspected or presumed fraud or irregularity or material defect in the internal control system	N/A		
3.4.1 (ii) c)	Suspected infringement of laws, including securities related laws, rules and regulations	N/A		
3.4.1 (ii) d)	Any other matter which shall be disclosed to the Board of Directors immediately	N/A		
3.4.2	Reporting of anything having material financial impact to the Commission	N/A		
3.5	Reporting to the Shareholders and General Investors	✔		
4.	**External/Statutory Auditors should not be engaged in :**			
4 (i)	Appraisal or valuation services or fairness opinions	✔		
4 (ii)	Financial information systems design and implementation	✔		

EXIM BANK STOCK

Condition No.	Title	Compliance Status (Put √ in the appropriate column)		Remarks (if any)
		Complied	Not complied	
4 (iii)	Book – keeping or other services related to accounting records or Financial Statements	✔		
4 (iv)	Broker – dealer services	✔		
4 (v)	Actuarial services	✔		
4 (vi)	Internal audit services	✔		
4 (vii)	Any other services that the Audit Committee determines	✔		
4 (viii)	No partner or employees of the external audit firms shall possess any share of the company they audit at least during the tenure of their audit assignment of that company	✔		
4 (ix)	Audit/certification services on compliance of corporate governance as required under clause (i) of condition No. 7	✔		
5.	**Subsidiary Company**			
5 (i)	Provisions relating to the composition of the Board of Directors of the holding company shall be made applicable to the composition of the Board of Directors of the subsidiary company	✔		
5 (ii)	At least 1 (one) independent director on the Board of Directors of the holding company shall be a director on the Board of Directors of the subsidiary company	✔		
5 (iii)	The minutes of the Board meeting of the subsidiary company shall be placed for review at the following Board meeting of the holding company	✔		
5 (iv)	The minutes of the respective Board meeting of the holding company shall state that they have reviewed the affairs of the subsidiary company also	✔		
5 (v)	The Audit Committee of the holding company shall also review the financial statements, in particular the investments made by the subsidiary company	✔		
6.	**Duties of Chief Executive Officer (CEO) and Chief Financial Officer (CFO)**			
6 (i)	They have reviewed financial Statements for the year and that to the best of their knowledge and belief	✔		
6 (i) a)	These financial statements do not contain any materially untrue statement or omit any material fact or contain statements that might be misleading	✔		
6 (i) b)	These financial statements together present a true and fair view of the company's affairs and are in compliance with existing accounting standards and applicable laws	✔		
6 (ii)	There are, to the best of knowledge and belief, no transactions entered into by the company during the year which are fraudulent, illegal or violation of the company's code of conduct	✔		
7.	**Reporting and Compliance of Corporate Governance**			
7 (i)	The company shall obtain a certificate from a Professional Accountant/ Secretary (Chartered Accountant/Cost & Management Accountant/ Chartered Secretary) regarding compliance of conditions of Corporate Governance Guidelines of the Commission and shall send the same to the shareholders along with the Annual Report on a yearly basis.	✔		The certificate is enclosed in this Annual Report 2017
7 (ii)	The directors of the company shall state, in accordance with the Annexure attached, in the directors' report whether the company has complied with these conditions	✔		

EXIM BANK 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 2017, 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 2017 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	23	20	
2	Mr. Md. Abdul Mannan	Vice Chairman	23	21	
3	Mr. Md. Nazrul Islam Swapan	Director	23	16	
4	Mr. Mohammad Abdullah	Director	23	16	
5	Mrs. Nasreen Islam	Director	23	11	
6	Mr. Mohammed Shahidullah	Director	23	14	
7	Mr. Md. Nurul Amin	Director	23	18	
8	Mr. Anjan Kumar Saha	Director	23	8	
9	Mr. Md. Habib Ullah Dawn	Director	23	9	
10	Major Khandaker Nurul Afser (Retd)	Director	23	16	
11	Lt Col (Retd) Serajul Islam BP (BAR)	Independent Director	23	22	
12	Mr. Ranjan Chowdhury	Independent Director	23	22	
13	Mr. Khandakar Mohammed Saiful Alam	Independent Director	23	21	
14	Mr. Muhammad Sekandar Khan	Independent Director	23	3	
15	Dr. Mohammed Haider Ali Miah	Managing Director & CEO	23	23	

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	61,98,707
7	Mr. Md. Nurul Amin	Director	28,245,782	Mrs. Ifat Akter Alin	37,15,332
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	34,599,665	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. Mr. Md. Golam Mahbub	Company Secretary	Nil	Mrs. Naila Mahbub	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 2017:

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: 25 April 2018

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CORPORATE SOCIAL RESPONSIBILITIES

Corporate Social Responsibility Initiatives 2017

Annexure -V



EXIM Bank contributes a remarkable amount to the Education, Health, Sports, Culture and many more thrust sector of Bangladesh for developing under the bank's CSR activities. In this photo, Honorable Prime Minister Sheikh Hasina is receiving Cheques for Bongobondhu Sheikh Mujibur Rahman Memorial Trust, Prime Minister's Education Assistance Trust and Suchona Foundation from the Chairman of EXIM Bank Mr. Md. Nazrul Islam Mazumder

Export Import Bank of Bangladesh Ltd. set out its' journey on 3 August 1999 with a vision to put in all the stake holders of financial arena within the bracket of collective growth. The Bank beholds the essence of social and corporate responsibility in its everyday affairs. It has a keen consideration to operate its business in an open and accountable manner, use its resources for productive ends, comply with relevant regulatory requirements and watchful on the probable consequences of its actions.

EXIM Bank has been paying respect to social and public welfare rather to pure profit maximization strategy. EXIM Bank is not overwhelmed with the contribution it has made in the past but it is the pride and peerless satisfaction of the Bank to be a part of this mammoth task of the Government for the wellbeing, especially the vulnerable portion, of the society. Every single event of the Bank carried out in Corporate Social Responsibility (CSR) activities - strengthens and stimulates the Bank to widen the range of such activities which the Bank believes will bring about a sustainable effect in the society. Since establishment, EXIM Bank has been carrying out various philanthropic as well as corporate social responsibility activities. Among these activities, the Bank has emphasized on Education and Disaster Management sector. It has introduced long term renewable scholarship for poor but meritorious students because the Bank believes that education, in every sense, is one of the fundamental factors of development. No nation can achieve sustainable economic development without substantial investment in human capital. Education enriches people's understanding of themselves and the world. It improves the quality of their lives and leads to broad social benefits to individuals. Education raises people's productivity & creativity and promotes entrepreneurship and technological advances. In addition it plays a very crucial role in securing economic and social progress and improving income distribution. This is why the Bank has emphasized this area than all other corporate social responsibilities. Besides, a certain portion of the population has limited resources to fight



Honorable Prime Minister Sheikh Hasina is receiving another Cheque from the Chairman of EXIM Bank Mr. Md. Nazrul Islam Mazumder for Prime Minister's Relief Fund

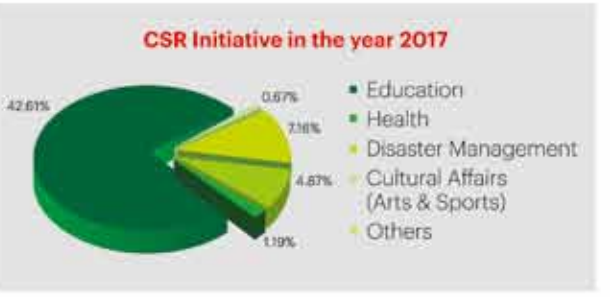
against natural and man maid disasters for which the bank has invested a huge amount of fund to diminish the sufferings of these poor and distressed people of the country while they suffer in extreme cold, devastating flood, fire etc.

EXIM Bank has established EXIM Bank Foundation in the year 2006 with a view to perform CSR activities in an orderly manner. The mainstream CSR activities have been orderly and systematically carrying out through the Foundation. EXIM Bank resolutely believes that engaging proper fund in the most deserving sectors will have a sustainable effect into socio-economic development process.

EXIM Bank & EXIM Bank Foundation involved a huge fund in performing CSR activities during the year 2017. The areas the bank & foundation mainly deals with are Education, Health, Disaster Management, Sports, Art & Culture. The bank also provides assistance to other benevolent organizations which are involved in nation building activities.

CSR fund allocated by EXIM Bank and EXIM Bank Foundation in the year 2017 is mentioned below –

Sl. No.	CSR Initiatives of EXIM Bank & EXIM Bank Foundation	Fund Allocated (crore taka)
1.	Education	4.87
2.	Health	1.19
3.	Disaster Management	42.61
4.	Cultural Welfare (Sports, Art & Culture)	0.67
5.	Others	7.16
	Total	**56.50**





EXIM Bank has been sponsoring the 'One Laptop-One Dream' project of ICT Division since 2015. Within this project, Honorable State Minister for Information Communication Technology Division Mr. Zunaid Ahmed Palak and Autism Activist Mrs. Saima Wazed are extending a token of assistant to a student in a program held at Dhaka

Education Sector

EXIM Bank has been awarding long-term renewable scholarship among meritorious poor students across the country through EXIM Bank Foundation. Since the year 2006 to 30 December 2017, EXIM Bank Foundation has enrolled 3500 students into "EXIM Bank Scholarship Program" among whom 106 new students were enrolled into the process in the year 2017.

Besides own educational program, the Bank regularly provide financial assistance to various Government initiatives, charitable or similar organizations those are working for development of education. Some of such instances are:

- EXIM Bank Foundation has enrolled 106 meritorious poor students of greater Comilla region into "EXIM Bank Scholarship Program" during this year.
- The Bank has donated 200 laptops to Information and Communication Technology Division to distribute among 200 nos. meritorious poor students of the country. 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 Division. From 2015 to 2017 the Bank has provided 1055 Laptops to "One Student One Laptop" program.
- EXIM Bank has donated a substantial amount of fund favouring Prime Ministers Education Assistance Trust.
- EXIM Bank has donated a substantial amount favouring PROYASH, a specialized school working for the welfare of autistic children.
- EXIM Bank has donated a microbus favoring Dhanmondi Government Boys High School, Dhaka.
- EXIM Bank has donated a microbus favoring Qadirabad Cantonment School, Natore.

EXIM Bank Agricultural University, Bangladesh (EBAUB)

By the grace of Almighty Allah, EXIM Bank has successfully established a unique agricultural university, the first of its kind, in Chapainawabganj, Rajshahi. Her Excellency Sheikh Hasina, the honourable Prime Minister of the Peoples Republic of Bangladesh has inaugurated the university on 9 October 2013.

EXIM Bank Agricultural University, Bangladesh (EBAUB) is a humble reflection of the commitment of the board of directors towards the nation. The university aimed at utilizing the considerable number of potential meritorious students, nature and scope of northern Bangladesh, which shall bring about effective change to the socio-economic status of this part. Meanwhile, a panel of experienced and erudite faculty members and other personnel are appointed in the University so as to ensure highest quality education and governance. The University is already equipped with modern amenities, spacious campus, audio-visual air conditioned classrooms, free wi-fi zone, standard library with sufficient books, well-equipped laboratory to introduce students with modern concepts of biological science, etc.

EXIM Bank Agricultural University, Bangladesh(EBAUB) has started its educational program by enrolling first batch students in "Winter" session in the year 2014. 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) and Masters programs



Honorable Chairman of EXIM Bank Mr. Md. Nazrul Islam Mazumder is handing over a cheque of Scholarship to a meritorious but poor student in a program at Razapur, Comilla. EXIM Bank carries a Scholarship Project aiming to facilitate the poor but meritorious students

are Master of Business Administration, Executive Master of Business Administration and Master of Bank Management. The University is committed to offer advanced level of education at an affordable cost. The initiation of 6(six) programs i.e. Bachelor of Computer Science and Engineering, Bachelor of Electronics & Electrical Engineering, Bachelor of Fisheries Bachelor of English, Bachelor of Islamic Studies and Bachelor of Political Science are in progress.

It is a matter of great satisfaction that the process of establishing permanent campus of the University has successfully initiated. According to the decision of the Board of Trustees of EXIM Bank Agricultural University Bangladesh Trust (EBAUB Trust), a considerable area of land will be purchased near Chapainawabganj town for permanent set-up of the University. Meanwhile, the competent authority has purchased 60 (sixty) bigha land at Amnura Union of Chapainawabganj district.

Disaster Management Sector

One of the vital areas which the Bank is dealing with as a part of CSR activities is helping people to survive natural calamities. Under this welfare program, EXIM Bank provides relief in cash and kind for flood, fire and cyclone victims and cold-stricken people. The aim of these CSR activities is to help the target group overcome their provisional handicap. Some of such instances are:

- During the year 2017, the Rohingyas of Mayanmar fled away from their country and around 1 million of them sheltered into southern border of Bangladesh. In this crisis moment the Government stood beside them and provided them food, medicine and shelter. With a view to assist the massive initiative undertaken by the Government, EXIM Bank donated Tk. 600.00 lac for betterment of the Rohingya refugees.
- EXIM Bank stood beside Prothom Alo Trust to assist their relief program for Rohingya refugees and donated Tk. 50.00 lac favouring themselves.
- The bank provided 153 bundle color steel roofing for the fire victim slam dwellers of Sattola bosti Dhaka.
- During the year 2017 EXIM Bank Foundation has distributed more than 3 lac pcs. blankets among cold stricken poor people of the country.
- The Rapid Action Battalion (RAB) initiated a program to rehabilitate the pirates of the coastal area into normal socio-economic life. The Bank donated Tk. 66.00 lac to facilitate the program.
- EXIM Bank has donated Tk. 300.00 lac to Prime Minister's Relief Fund.
- EXIM Bank has donated Tk. 200.00 lac for flood affected poor people of the country.
- EXIM Bank has been providing house maintenance expenses fvg. 9 families affected by BDR Carnage through donating Tk. 4,80,000.00 per family per year.

Health Sector

EXIM Bank has given emphasis on health sector of the country. EXIM Bank feels proud to share people's distress and diminish vulnerability.

EXIM Bank Hospital

It is for the grace & mercy of All-Merciful, All-Beneficent Allah that EXIM Bank Hospital has been profoundly complying with the endeavor of providing health services since its establishment in the year 2010. It is a reflection of the commitment of the Bank towards the nation especially for the poor sector who has rare opportunity in receiving modern healthcare facilities. Since inception of the Hospital, our collective effort is going on to bring about the best from such a new establishment considering all related issues. The Bank has already appointed a good number of experienced and skilled doctors and other staffs headed by a Resident Director in the hospital. As time moves on, number of patient is being increased rapidly due to endless effort, care and positive attitude of the professionals in every sector. At present the 24 hours service units of the hospital are Pathology, Radiology & Imaging, Pharmacy, Emergency, Medicine, Surgery, ENT, Child & Maternity Care, etc. Furthermore, EXIM Bank Hospital has a full-fledged modern Dental Unit from where every patient gets a fast and affordable dental care. During the year 2017, about 20,800 patients have received heath care facilities from the Hospital where, 19,952 nos. patients from OPD (Outward Patient Department) & Emergency section, 848 nos. patients from IPD (In Patient Department) and 589 nos. patients had surgery from this hospital. EXIM Bank hospital has a good number of renowned & veteran consultant doctors to provide latest medical consultancy services. Besides, the bank has donated a substantial amount favouring Maligaon 20 Sojja Bisisto Sorkari Hospital, Daudkandi, Comilla for purchasing medicine and Mr. Shah Alam Mollah, a cancer patient.

Sports

EXIM Bank respects the initiatives taken by the Govt. to facilitate and develop sports and sports events. EXIM Bank started its' affiliation with sports through sponsoring "Second Bangabandhu Cup" football tournament in the year 1999. Since then the bank has been sponsoring various national and international sports and sport events. EXIM Bank has been patronizing the National Handball and Basketball Federation since long. A good amount of fund is distributed every year to launch national championship tournament of these games. Some of the initiatives are :

- Donated Bangladesh Amateur Boxing Federation to arrange National Boxing Championship 2017.
- Donated Bangladesh Handball Federation to arrange 27th National Men Handball and 28th National Women Handball Tournament 2017.
- Donated Bangladesh Volleyball Federation to arrange National Volleyball Championship 2017.
- Donated Bangladesh Olympic Association to arrange Olympic Day Run 2017.

Zakat

Zakat is one of the five pillars of Islam. The word "Zakat" means to grow, to increase, and to spread. It also means to purify. Zakat purifies and protects our soul from selfishness and greed, and purifies our wealth and our souls from the evils of this world. Zakat is not a charity but a compulsory payment by the rich to the state. It is the social claim, as a matter of right and not as charity on the wealth of the rich. Allah (The Glorified and the Exalted- Subhaanahu wa Ta'ala) commands in the Quran :- "...keep up prayer and pay the poor-due and offer to Allah a goodly gift, and whatever of good you send on beforehand for yourselves, you will find it with Allah; that is best and greatest in reward; and ask forgiveness of Allah; surely Allah is Forgiving, Merciful." [Al-Quran 73:20].

In importance, Zakat is next to Salat. In many verses of Quran, these two institutions have been mentioned together. Zakat has been described as wealth, which is taken from the rich and returned to the poor. The main purpose of Zakat is to discourage accumulation of wealth by a group of society and impair the tendency of uneven distribution of wealth in society. Islam has made a system for helping poor people and an effective method to maintain balance between luxury and poverty. By paying poor due, the rich are in fact, paying back their debt to the poor and the society. If they fail to pay this social debt, they are doing a sin in the eyes of Allah and a crime against the law of land. Thus, by paying poor due the rich are not doing any favor to the society or the poor but are doing their normal moral as well as a legal duty. All wealth and riches belong to Allah. He entrusts it to us, so that we may satisfy our needs and help our less fortunate brothers to satisfy their requirements.

EXIM Bank, as a shariah based Islami Bank, believes that the basic purpose of zakat is to make sure that the wealth does not get blocked and the poor & distressed groups do get their share. From the Year 2004, a good deal of charity is done from the zakat fund.

Day Care facility for the Employees of the Bank

As per instruction of the Bangladesh Bank, EXIM Bank has been providing day care facility for children of their employees working at Gulshan and adjacent areas. Currently two female employees are availing the facility.

Other Initiatives

Apart from its core CSR activities, EXIM Bank has donated a huge amount of money during the year 2017 for well being of various philanthropic institutions, association and organizations who has been doing similar welfare activities for the community like :

- EXIM Bank has profound homage to the initiatives taken by the Govt. for upholding the spirit of our great liberation war and the fearless freedom fighters. In this regard the bank has donated Tk. 300.00 lac to "Jatir Janak Bangabandhu SMR Memorial Trust" fund.
- Shuchona Foundation is a not-for-profit advocacy, research and capacity-building organization specializing in neurodevelopment disorders(NDDs) and mental health. The organization was established in the year 2014 for the people who suffer because their disabilities prevent them from inclusion in country's economic development. EXIM Bank donated Tk. 100.00 lac favouring themselves.
- EXIM Bank has invested a huge amount of fund and constructed a mosque at the Holy Family Red Crescent Hospital.
- Donated a substantial amount favouring Jahangirnagar University for their yearly senate meeting.
- Donated Bangladesh Youth & Students Forum for Tourism development on harvest feast and folk fair on the occasion of Tourism Year 2016
- Donated Kendrio Khelaghar Asar for Khelaghar Sishu Kishore Sonskriti Utsab 2017
- Donated Jahangirnagar University Press Club for photography exhibition on liberation war & Jatir Pita Bangabandhu Sheikh Mujibur Rahman
- Donated Kara Adhidaptor for the event of Prison Week 2017
- Donated 8 pcs. laptop for Dhaka North City Corporation for their Green Dhaka Project
- Donated CCTV for Kafrul area of Dhaka North City Corporation
- Donated 04 Wastage Carrying Van favouring Chittagong City Corporation
- Donated 'BN Retired Muktijoddha Foundation' for treatment of the members and their family who are insolvent to bear medical treatment expenses.
- Donated Border Guard Bangladesh to celebrate BGB Day 2016.
- Donated FBCCI for sponsoring the 38th Consultative Committee Meeting of NBR
- Donated a substantial amount of money for construction works of an Eidgah at Natore.
- Biniyog Shiksha Tahobil of BSEC for implementation of investment education for financial year 2016-17
- IBCF Seminar Fund for sponsoring seminar on Islamic Investment for Socio-Economic Development

Conclusion

A financial institution has responsibilities towards the nation as it plays a major role to stimulate economic activities of the country. This is why the Corporate Social Responsibility (CSR) initiatives requires to be transitioned from a state of mere compliance to a mode of engagement, from harm minimization to value creation. Taking CSR a step forward also requires more systematic planning and stronger determination on the part of the private sector to set this trend in motion. At the same time complying with regulatory guidelines will assist such institutions to perform its role in more effective way. The intensive efforts of the corporate entities to promote education and healthcare services, generate self-employment, alleviate poverty, develop infra-structure, patronize research work and building shields against natural calamities & distress situations, etc. from corporate responsibility consideration will have a nation-building effect In-sha-Allah.

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REPORT ON RISK MANAGEMENT

Report on Risk Management

About Risk and Risk Management

Risk implies future uncertainty about deviation from expected earnings or expected result. Risk management is the deliberate acceptance of risk for profit-making. It requires informed decisions on the tradeoff between risk and return, 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, profits are in part 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.

Risk Management Essentials

Risk management is a discipline at the core of the operating structure of the bank as well as it is fundamental to the business activities of the bank. It involves identification, measurement, aggregation, Planning & controlling, monitoring of risks that:

- Ensure that the bank operates in a safe and sound manner.
- There is an approved process for all new products, activities, processes and systems that fully access underlying risks.
- Integrated risk management activities into the Bank's overall operational process.
- Review approved risk appetite, tolerance and limit for all material risks that the bank is willing to assume.
- 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.
- Risk taking decisions are explicit and clear.
- Sufficient capital as a buffer is available to take risk.
- Establish a strong risk management culture throughout the bank etc.

Objectives of risk management

Risk Management of the bank covers various objectives to safeguard losses arising from unfavorable outcome from its various activities. Some specific objectives of the bank are as follows:

- To ensure risk adjusted business;
- To ensure optimum utilization of financial resources;
- To tradeoff risk and reward;
- To buildup future absorbent capacity against uncertain losses;
- To maintain adequate capital to absorb financial risks;
- To avoid future losses jeopardize that the safety of the bank's depositors as well as the shareholders;
- To keep balance between eligible capital and risk based capital requirement; 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) is in place to support business operations.
- Strong internal control and compliance system is established to detect the deficiencies.

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In EXIM Bank, risk management process operates under following structure:

- The Board approves overall risk management policies of the Bank in line with the Bangladesh Bank and other regulatory guidelines;
- Risk Management Committee (RMC) of the Board oversees the overall Risk Management of the Bank. The committee also reviews risk management policies & guidelines each year;
- EXIM Bank has established Investment Risk Management Division (IRMD), Investment Monitoring, Law and Recovery Division, Investment Administration & Management Information System Division, Internal Control and Compliance Division (ICCD), and Risk Management Division (RMD). Money Laundering & Terrorist Financing Prevention Division is working for preventing money laundering and terrorist financing risk. Branch Anti Money Laundering Compliance Officer (BAMLCO) for every Branch under dedicated Chief Anti Money Laundering Compliance Officer (CAMLCO) has been working regularly for preventing the related risk;
- Different risk management committees have been formed in EXIM Bank like Task Force, Central Compliance Committee, Asset Liability management Committee (ALCO), Supervisory Review Process (SRP) Team, Risk Management Committee (RMC), Management Development Program, etc. which has been working for managing and monitoring risks throughout the bank.

Risk Management Process

As a financial intermediary, 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 light of Bangladesh Bank regulations and its own risk management philosophy. For the most part of risk management process, these methods consist of the following elements, performed, more or less, in the following order:



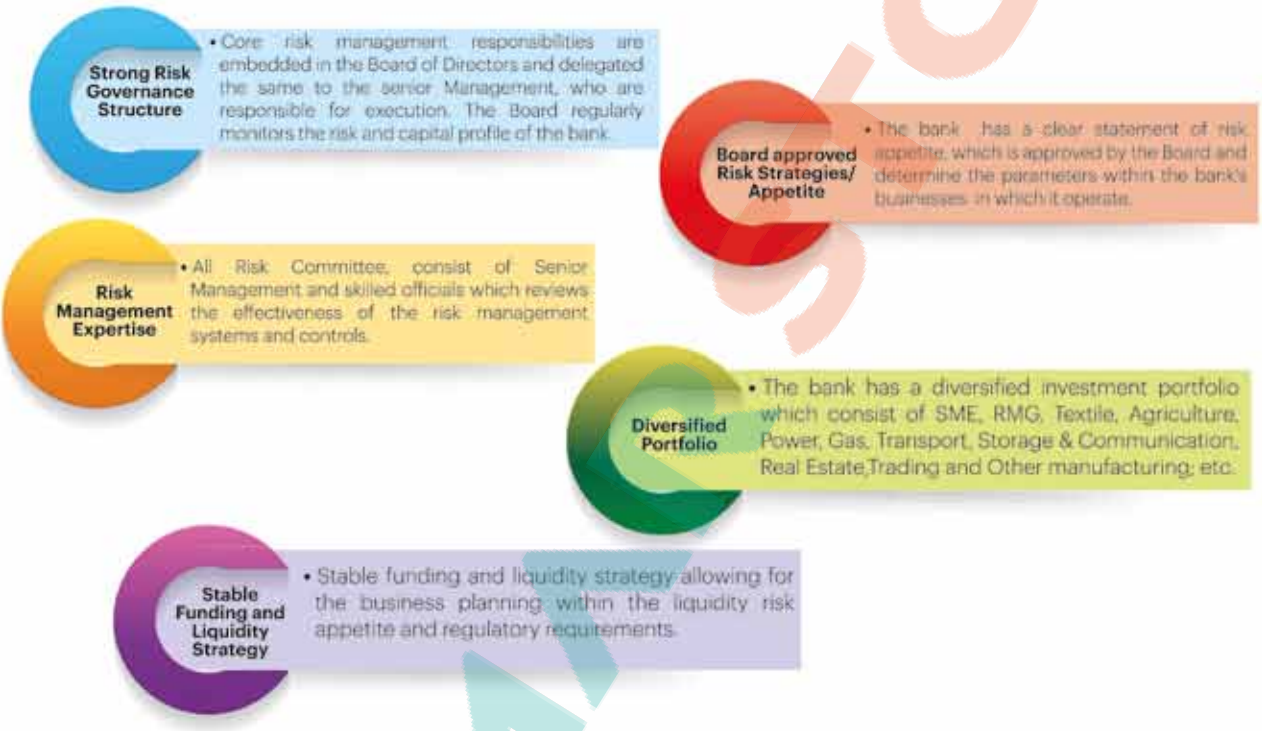
- **Identification:** Risks have to be identified before they can be measured and managed. Bank identifies Investment risk, Money Laundering risk, Market risk, Liquidity risk, Operational risk and Information and Communication Technology (ICT) risk. Some other risks like concentration risk, strategic risk; residual risk, reputational risk, settlement risk, environmental & climate change risk etc are covered under Internal Capital Adequacy Assessment Process (ICAAP).
- **Measurement:** Bank carries out various risk assessment like Investment risk grading, Investment rating, financial spreadsheet analysis and risk analysis related to the borrowers and the relevant industry.
- **Aggregation:** After measurement of different risks, Bank closely aggregate risk in order to minimize its exposure to adverse financial condition such as an Investment crunch or even insolvency which arising from a counterparty. While aggregating risks, it is important to take into account correlation effects which cause a Bank's overall risk differing from the sum of the individual risks.
- **Planning & Controlling:** As risk management is the trade-off between risk and return, EXIM Bank takes plan and sets control mechanism for mitigating risk with consideration the business strategy and always try to manage the risk without hampering the business growth and stakeholders return.

- **Monitoring:** Risk monitoring is the most challenging job in the whole risk management cycle. It helps to follow whether the risks truly incurred and lies within the prescribed limits, thus ensuring a bank's ability to bear those risks. It also helps the bank to identify earlier any probable risk that may take place in many cases.

The above cycle of risk management is undertaken by EXIM Bank because if any risk(s) remains un-identified, it will be addressed through the repetition of the process from first stage and continues up to monitoring process.

Risk Profile of the Bank

The risk management culture has been established in a manner that the 'risk monitoring' activities are independent from the 'risk assuming' activities. The entire risk management culture is clearly conneceted to the Risk Management Committee of the Board and to the Board of Directors to facilitate a consoildated view of the organization based on risk perspectives. However, overall risk culture of the bank is as follows:



Risk Appetite and Capacity Building

Risk appetite is the level and type of risk a bank is able and willing to assume in its exposures and business activities, given its business objectives and obligations to stakeholders. It also defines what types of risks the bank will pursue; which types of markets, products, services and customers it will target. It is an integral part of bank's business planning processes through its risk and capital planning, with the aim to create a more holistic perspective on capital, funding and risk-return considerations. Developing and embedding a risk appetite statement has numerous benefits; such as

- It 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.
- 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.

EXIM Bank sets its Risk appetite in the first quarter for each year wherein it focuses on the bank's key strengths and competitive advantages as well as codify the types of risk the bank is willing to bear and under what conditions and which risks the bank is unwilling to assume. 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. If banks desired risk appetite is breached under either normal or stressed scenarios with a predefined criteria, Management Action Triggers (MATs) is applied for these breaches.

Risk Management Framework of EXIM Bank

The bank's risk management framework has been determined in the light of Bangladesh Bank guidelines, circulars and other applicable laws and regulations. Risk governance, Risk assessment, Risk quantification and aggregation, Monitoring and reporting and control optimization are included in a risk management framework. However, the existing risk management framework of EXIM bank is as follows:

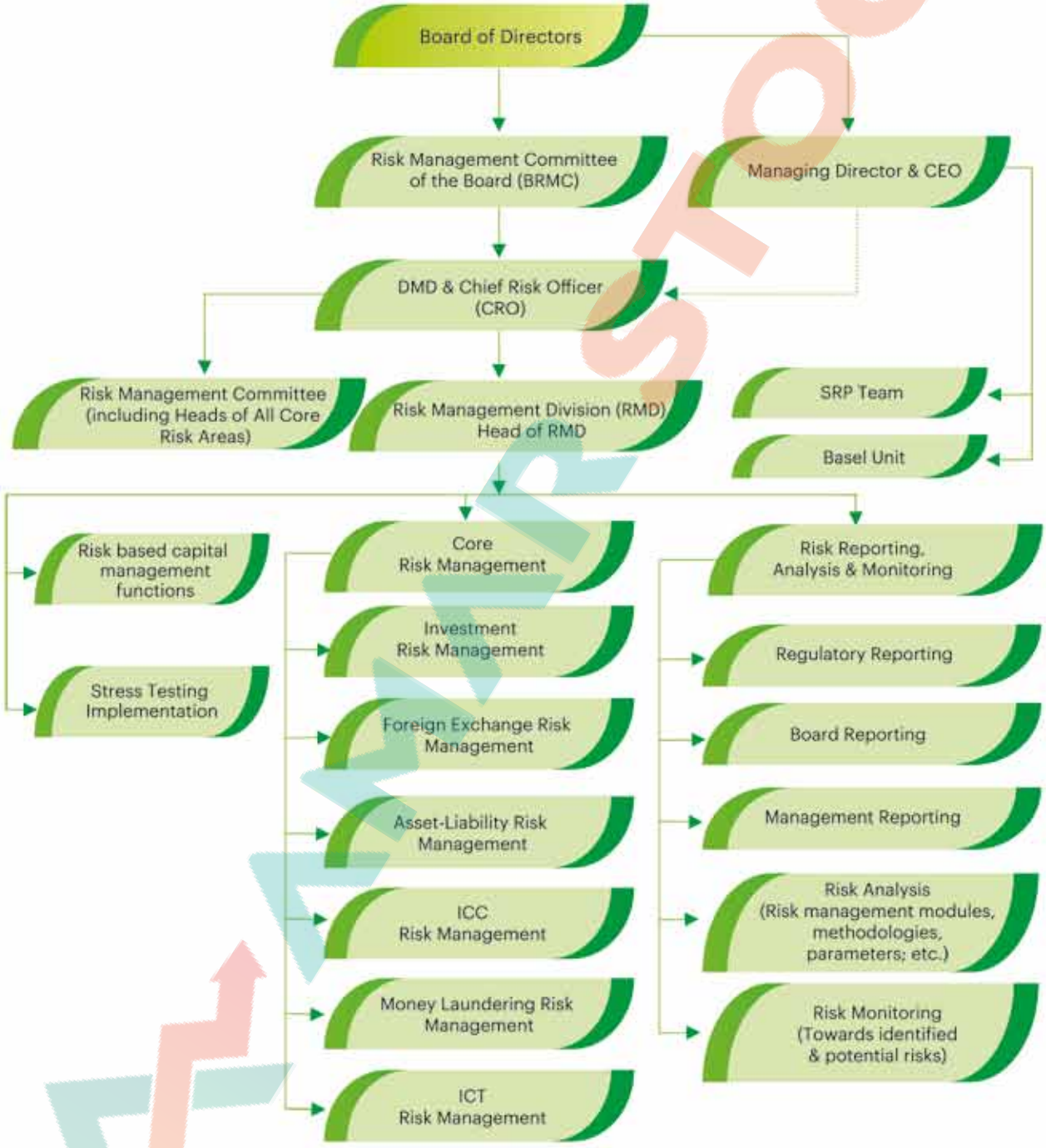


Figure: Risk Management Framework of EXIM Bank

Board oversight towards risk management

Efficient and effective risk management framework demands active participation of the Board of Directors (BoD) and senior management in the formulation and oversight of risk management processes. For ensuring effective 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. Board meetings which included Risk Management activities during the year 2017 are as follows:

SL. No.	Particulars	Meeting	Meeting held on
1	Decisions and Recommendations of 14th BRMC Meeting	111th Emergent Board Meeting	23.02.2017
2	Decisions and Recommendations of 15th BRMC Meeting	96th Board Meeting	19.04.2017
3	Decisions and Recommendations of 16th BRMC Meeting	114th Emergent Board Meeting	22.05.2017
4	Decisions and Recommendations of 17th BRMC Meeting	117th Emergent Board Meeting	30.07.2017
5	Decisions and Recommendations of 18th BRMC Meeting	120th Emergent Board Meeting	30.08.2017
6	Decisions and Recommendations of 19th BRMC Meeting	124th Emergent Board Meeting	23.10.2017
7	Decisions and Recommendations of 20th BRMC Meeting	128th Emergent Board Meeting	21.12.2017

Risk Management Committee of the Board (BRMC)

Risk Management Committee of the Board (BRMC) of EXIM bank plays a vital role for ensuring effective risk management throughout the bank. The 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 2017, 07 (seven) Meetings of BRMC were held which are as follows:

SL. No.	Particulars	Meeting related to the quarter	Meeting held on
1.	14th BRMC Meeting	December-2016	22.02.2017
2.	15th BRMC Meeting	March-2017	18.04.2017
3.	16th BRMC Meeting	March-2017	16.05.2017
4.	17th BRMC Meeting	June -2017	30.07.2017
5	18th BRMC Meeting	June-2017	30.08.2017
6	19th BRMC Meeting	September-2017	23.10.2017
7	20th BRMC Meeting	September-2017	13.12.2017

Management Level Risk Management Committee (RMC)

With a view to efficiently addressing the risks issues relating to banking activities, a Management Level Risk Management Committee (RMC) headed by the Chief Risk Officer (CRO) is in place in the bank with strong position. Comprising the Heads of all core risk areas as well as senior management of the other defined areas, the committee is formed. It sits at least once in a month or more when necessary. All the identified and potential risk issues are discussed in RMC and required recommendations are provided to the concerned risk taking units to take corrective measures. The responsibilities of Management Level Risk Management Committee (RMC) include the following:

- Shaping common principles for measuring, managing and reporting the risks relating to bank's activities.
- Supervise the formulation, execution and maintenance of the bank's overall risk management framework and risk appetite, strategy, principles and policies.
- To ensure bank's Risk Management practices are in line with regulatory benchmark and industry best practice.

- Ensuring appropriate knowledge, experience and expertise of operational-level managers and staff involved in risk management.

Different Risk Management Reports are submitted to Bangladesh Bank and other regulatory bodies after detail review by the Risk Management Committee (RMC). In the year 2017, 12 (twelve) Meetings of RMC were held, which are as follows:

SL. No.	Particulars	Meeting for the month of	Meeting held on
1	87th RMC Meeting	December-2016	08.02.2017
2	88th RMC Meeting	January-2017	28.02.2017
3	89th RMC Meeting	February-2017	29.03.2017
4	90th RMC Meeting	March-2017	27.04.2017
5	91st RMC Meeting	April-2017	30.05.2017
6	92nd RMC Meeting	May-2017	22.06.2017
7	93rd RMC Meeting	June-2017	09.08.2017
8	94th RMC Meeting	July-2017	30.08.2017
9	95th RMC Meeting	August-2017	27.09.2017
10	96th RMC Meeting	September-2017	30.10.2017
11	97th RMC Meeting	October-2017	29.11.2017
12	98th RMC Meeting	November-2017	27.12.2017

Risk Management Division (RMD)

Risk Management Division (RMD) is an operational layer in the bank which acts as Secretariat of Management Level Risk Management Committee (RMC). Regular meetings are arranged and organized by the Risk Management Division (RMD). RMD has following desks under its umbrella.

- Investment Risk Management desk
- Assets Liability Management desk
- Internal Control and Compliance Risk Management desk
- Money Laundering Risk Management desk
- ICT Risk Management desk
- Foreign Exchange Risk Management desk
- Capital Management desk and
- Stress Test 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. 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. On the other hand, the bank's risk mitigating technique is not to wait for the risk but to take precautionary measures before incident happens.

Defined functions of Risk Management Division (RMD)

In line with regulatory instruction, EXIM Bank structured its Risk Management Division (RMD). The risks are measured and managed by the RMD independently 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

Risk Management Division of the bank has been preparing Monthly Risk Management Report (MRMR), Stress Testing Report on quarterly basis and Comprehensive Risk Management Report (CRMR) on half yearly basis. While reporting, EXIM Bank adheres to the applicable rules, regulations, policy and guidelines related to risk management reporting as amended up to date.

Monthly Risk Management Report

Monthly Risk Management Report (MRMR) covers information releted to capital adequacy, investment risk, off-shore banking operation, market risk, profitability, liquidity risk, operational risk, audit compliance, reputational risk, money laundering and terrorist financing risk and compliance risk management etc. The risk issues are communicated to the respective divisions/departments/business units through RMC for taking corrective measures.

Comprehensive Risk Management Report

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 following risk management reports were submitted to different bodies during the year 2017:

Particulars	Modules used	Compliance status	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. Half yearly reporting to RMC,BRMC,Board & BB.
Stress Testing Report	As per BB formats	Complied	Quarterly reporting to BB, BRMC & Board of Directors.
Risk Based Capital Adequacy Statement – (Pillar-I of Basel III)	As per BB formats	Complied	Quarterly reporting to BB, BRMC & Board of Directors
Statement of Internal Capital Adequacy Assessment Process (ICAAP) (Pillar- II of Basel III)	As per BB format and own developed modules	Complied	Yearly reporting to BB, BRMC & Board of Directors.
Market Discipline (Pillar-III of Basel III)	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

Risk management is especially a vibrant 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 training programs to its employees, 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 2017, 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 follows:

Sl. No.	Subjects	No. of courses	Total headcounts
1	Asset-Liability Risk Management	8	17
2	Investment (credit) Risk Management	27	186
3	FEx Risk Management	22	66
4	Internal Control & Compliance Risk Management	21	110
5	Money Laundering & Terrorist Financing Risk Management	8	118
6	ICT Risk Management	20	84
7	Comprehensive Risk Management	8	17
8	Basel Core Principles	5	11
9	Others	92	747
Total		**211**	**1,356**

Core Risk Management Practices

EXIM bank's core risk management issues are monitored and supervised by the risk management committees of the respective areas under the core risk management guidelines and related circular issued time to time by Bangladesh Bank. The core risk management issues are outlined in two broad categories which are as follows:

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

Core Risk Management Rating

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

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

Investment Risk Management

Investment risk arises from the failure of counterparty to perform according to agreement with the bank. Investment risk also refers the risk of negative effects on the financial result and capital of the bank caused by borrower's default on its obligations to the bank. Generally Investments are the largest and most obvious source of Investment risk. However, 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. EXIM bank's Investment Risk Management mainly addresses the following areas:

- Establishing a suitable Investment risk environment;
- Operating under a sound Investment granting process;
- Maintaining an appropriate Investment administration measurement and monitoring process;
- Ensuring adequate controls over Investment risk.

The investment risks are managed by Investment Risk Management Division (IRMD) through its established tools and techniques. In addition, 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 write-off of investment corporate/SME clients rating, quality of assets and residual risk; etc. After analysis the investment risk, RMC takes decision against the particular investment risk which are communicated to the concerned division for taking corrective measures and mitigating the particular risk issue.

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Short-term Agricultural and Micro Investment 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	1%	5%	1%	2%	0.25%	2%	1%
	SMA	n/a	5%	1%	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 Investment risk exposures broken down by major types of Investment exposures:

BDT in crore

1. Exposure Type (Funded)	Exposure	RWA
Claims on Banks and NBFIs	818.54	205.74
Claims on Corporate	14,855.89	12,825.86
Claims under Credit Risk Mitigation	592.98	19.07
Claims categorized as retail portfolio & SME(excluding consumer loan)	5,126.76	4,380.54
Consumer finance	32.81	32.81
Claims fully secured by residential property	192.42	96.21
Claims fully secured by commercial real estate	1,863.76	1,863.76
Past Due Claims (Net of Specific Provision, when applicable)	1,607.9	2,140.08
Capital Market Exposures	57.06	71.32
Investment in equity and other regulatory capital instruments	527.1	658.88
Investments in premises, plant and equipment and all other fixed assets	557.41	557.41
Staff loan/Investment	182.66	36.53
Others	5,858.16	781.12
Total	**32,273.45**	**23,010.45**

BDT in crore

2. Exposure Type (Non-Funded)	Exposure	RWA
Claims on Banks and other NBFIs:	5.42	1.61
Claims on Corporate	4151.08	3022.36
Claims against retail portfolio & SME (excluding consumer loan)	301.61	248.47
Total	**4458.11**	**3272.44**

BDT in crore

3.Mode-wise Investment	Exposure
Bai Muazzal	10,893.42
Bai Murabaha	1943.95
Bai Salam	625.89
Istisna	0.00
Izara Bil Baia (Com)	10,352.75
Izara Bil Baia (Staff)	182.37
Hire Purchase Under Shirkatul Melk	0.00
Quard	48.37
LDBP	0.00
Bai As Sarf	43.21
Musharaka	186.36
EXIM Islami Investment Card	18.68
OBU	**1,085.34**
Total	**25,380.34**

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	17,794.59
2	Chittagong	6,040.91
3	Khulna	208.02
4	Rajshahi	955.99
5	Barisal	52.10
6	Sylhet	164.52
7	Rangpur	123.29
8	Mymensingh	40.92
	Total	**25,380.34**

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	4,056.87
2	Construction	3,248.55
3	Agro-based Industry	2,583.84
4	Spinning	1,347.02
5	Textile, Dying & Print.	770.25
6	Fuel & Power	468.99
7	Transport & Communication	270.60
8	Trading and Others	12,634.22
	Total	**25,380.34**

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	1,942.56
2	Less than 3 months	1,382.23
3	More than 3 months but less than 1 year	12,163.86
4	More than 1 year but less than 5 year	4,706.21
5	More than 5 years	5,185.48
	Total	**25,380.34**

f) By major industry or counterparty type

(BDT in Crore)

Economic Sector	Total Advances	Overdue
1. Agriculture	**296.86**	**8.97**
1a) Cultivation	89.92	0.15
1b) Plantation	0.79	0.31
1c) Livestock	123.60	6.05
1d) Fishing/Pisciculture	75.96	2.31
1e) Others	6.59	0.15

2. Industry (Other than working capital)	**5,616.45**	**164.67**
2a) Jute Industries	38.92	0.00
2b) Garments	2,759.87	93.88
2c) Lather Industries	3.45	0.00
2d) Spinning Mills	775.56	19.45
2e) Textile & Weaving	441.73	14.60
2f) Food Processing	15.66	4.37
2g) Rice/Flower/Puls Mills	148.29	1.40
2h) Steel Engineering & Metalic Product	204.90	8.47
2i) Bricks & Sand Factories	13.87	4.84
2j) Paper & Paper Product	285.02	6.49
2k) Others	929.18	11.17
3. Working Capital	**3,706.57**	**416.84**
3a) Jute Industries	133.03	33.41
3b) Garments	399.64	11.12
3c) Lather Industries	0.87	0.00
3d) Spinning Mills	455.44	11.29
3e) Textile & Weaving	200.26	31.41
3f) Food Processing	143.55	91.61
3g) Rice/Flower/Puls Mills	403.94	9.87
3h) Steel Engineering & Metalic Product	734.45	43.61
3i) Bricks & Sand Factories	139.56	23.09
3j) Paper & Paper Product	148.93	84.04
3k) Others	946.90	77.39
4. Export Financing	**956.40**	**87.09**
4a) Readymade Garments	879.70	85.79
4b) Textile & Weaving	37.78	0.00
4c) Spinning Mills	23.00	0.00
4d) Jute	0.00	0.00
4e) Jute Goodes	4.07	0.00
4f) Leather	0.00	0.00
4g) Others	11.85	1.30
5. Import Financing	**1,788.21**	**207.68**
5a) Food Stuffs	884.80	26.19
5b) Garments	17.67	0.00
5c) Spinning Mills	65.17	32.10
5d) Textile & Weaving	0.49	0.00
5e) Chemical (Except Medicine)	1.88	0.00
5f) Others	818.20	149.39
6. Transport And Communications	**460.90**	**33.68**
6a) Road Transport	245.18	6.52
6b) Water Transport	15.45	1.42
6c) Air Transport	0.00	0.00
6d) Others	0.00	0.00

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6e1) Tele-Communication	9.97	9.97
6e2) Storage	190.30	15.77
6e3) Water & Sanitary Services	0.00	0.00
7. Internal Trade Financing	**5,527.21**	**1,155.71**
7a) Whole Sale Trading	4,117.62	973.53
7b) Retail Trading	1,343.95	156.19
7c) Others	65.64	25.99
8. Housing & Construction Co.	**3,248.55**	**76.23**
8a) Housing Companies	1,613.47	15.38
8b) Construction Companies	1,100.58	52.59
8c) Urban	315.67	5.71
8d) Rural	12.18	1.02
8e) Others	206.65	1.53
9) Others	**3,779.19**	**72.68**
Total	**25,380.34**	**2,223.55**

Specific and general provisions

BDT in crore

Industry-wise investment	Exposure
Provision required:	**Provisions as on 31.12.2017**
Unclassified Investments	296.36
Special mention accounts (SMA)	8.52
Sub total	**304.88**
Substandard	8.49
Doubtful	8.14
Bad/Loss	662.86
Sub total	**679.49**
Total	**984.37**

***Provision for off-balance sheet item- BDT 90.71 crore

***Provision for Offshore Banking Unit (OBU)- BDT 10.85 crore

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

*** Charges for specific allowances-BDT 679.49 crore

*** Charge-offs on investments during the period BDT 10.43 crore

g. NPAs

BDT in crore

***Gross Non Performing Assets(NPAs)	1,350.26
***Non Performing Assets (NPAs) to Outstanding Loans & Advances	5.32%

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

BDT in crore

Opening Balance	**1,162.44**
Additions	297.42
Reductions	109.60
Closing Balance as on 31.12.2017	**1,350.26**

***Movement of Provision

BDT in crore

Opening Balance	**550.93**
Provisions made during the period	136.18
Write-Off	10.43
Write-Back of excess provisions	0
Closing Balance 31.12.2017	**676.68**

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:		
		BDT in crore
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 has been 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'2017	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 unfavorably affects a bank's financial condition due to changes in market profit rates. The value of the On Balance Sheet and the Off Balance Sheet position of the Bank would be adversely affected with the change in the profit rate. Both the current earnings (earnings perspective) as well as the net worth of the bank (economic value perspective) are negatively affected for changing profit rates. The profit rate risk is assessed by the bank both in earning and economic value perspective. EXIM 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 for evaluating the impact of profit rate risk on the net profit margin. Re-pricing risk for the bank which is regularly measured by comparing the volume of bank's assets that mature or re-price within a given time period with the volume of liabilities. In short term, changes in profit rates impact the bank's Net Investment Income (NII) and in a longer term, it impacts 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 arising out of all re-pricing mismatches and other profit rate sensitive position.

Quantitative Disclosures:

As on December 31, 2017 (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	3,735.13	4,769.40	7,467.96
Rate Sensitive Liabilities	11,756.57	3,097.37	5,502.58
GAP	(8,021.44)	1,672.03	1,965.38
Cumulative Gap	(8,021.44)	(6,349.41)	(4,384.02)
Adjusted profit rate changes	1%	2%	3%
Earnings impact	**(43.84)**	**(87.68)**	**(131.52)**

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 320.85 Crore. Capital Charge at 10% of market value amounting BDT 32.08 Crore b. General Market Risk -Market value of investment in equities BDT 320.85 Crore. Capital Charge at 10% of market value amounting BDT 32.08 Crore .	64.17
Foreign Exchange Position (Sum of Net Long Position BDT 135.59 Crore. Capital Charge at 10% on Sum of Net Long Position amounting BDT 13.56 Crore)	13.56
Total	**77.73**

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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:	EXIM Bank mitigates the performance gap of executives and staffs by bridging their knowledge gap and making them acquaintances with the process & policies of the bank through proper training which includes on-job and off-job training, seminars and conferences related to skill development, job rotation, study circles and time to time counselling. Simultaneously, the bank motivates its employees in minimizing their own performance gap by ensuring friendly & decent environment in its workplace, equal opportunity & fair treatment, establishing ethical behaviour by following standard code of conduct and above all providing competitive pay packages & benefits.
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 α (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: $K = [(GI\ 1 + GI\ 2 + GI\ 3) \times \alpha]/n$ 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) α= 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	168.20

Capital Charge for Operational Risk-Basic Indicator Approach

BDT in Crore

Year	Gross Income (GI)	Average Gross Income (AGI)	Capital Charge = 15% of AGI
2015	1,099.13	1,121.36	168.20
2016	1,133.25		
2017	1,131.69		

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 various internal and external liquidity indicators like CRR/SLR surplus, Investment Deposit Ratio (ID Ratio), Liquidity Coverage Ratio (LCR), Net Stable Funding Ratio (NSFR), Maximum Cumulative Outflow (MCO), national and global economic and political status and outlook etc. We also keep an eye on the market dynamics to trace any unforeseen liquidity risk. We perform gap analysis between deposit and investment to forecast need for liquid assets. If the gaps in various time bands are beyond prescribed limit or if the liquidity indicators exceed limit, we consider that as an indication of liquidity risk. We regularly observe updates in economic, political and market conditions both home and abroad. We regularly survey deposit rates of peer banks. We also perform various other analyses like sensitivity analysis, gap between rate sensitive assets and liabilities, sizewise, ratewise-categorywise, ratewise-productwise analysis of deposits and investments etc.
Liquidity Risk management system:	We have necessary organizational structure, systems, policies and procedures for managing liquidity risk of our bank. We have a separate division named as "Treasury & Financial Institutions Division (TFID)" major task of which is to manage Asset Liability Management (ALM) risk i.e., liquidity risk and profit rate risk. We have Asset and Liability Management Committee (ALCO) formed in line with Bangladesh Bank guidelines. There is a separate and well staffed ALM Desk in TFID under direct supervision of ALCO. 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 considering inflow/outflow through Bangladesh Automated Clearing House (BACH). We use asset conversion method, borrowed liquidity method or mixed method in managing liquidity considering their relative cost and benefit. 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. Our board has approves limits of key liquidity indicators. 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 unforeseen risk is detected.

b) Quantitative Disclosures:

	Amount in BDT (Thousand)
Liquidity Coverage Ratio	100.15%
Net Stable Funding Ratio (NSFR)	104.70%
Stock of High quality liquid assets	46,860,013.43
Total net cash outflows over the next 30 calendar days	46,791,713.79
Available amount of stable funding	272,083,931.89
Required amount of stable funding	259,862,339.44

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	6.70%	6.70%
2	On balance sheet exposure	32,660.22	32,713.51
3	Off balance sheet exposure	4,518.19	4,518.19
4	Regulatory adjustment made to Tier I capital	69.38	69.38
5	Tier I capital. (Considering all regulatory adjustment)	2,485.22	2,489.17
6	Total exposure = { (2+3) - 4)}	37,109.03	37,162.32

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.
ii. External consultants whose advice has been sought, the body by which they were commissioned, and in what areas of the remuneration process.	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.

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.	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.
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.	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 their responsibilities, 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 identified as senior managers and/or material risk takers. The number of employees in each group is as follows-

Senior Manager	Material Risk Taker
7	137

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 2017 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.	
i) 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.
ii) 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
iii) 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.
iv) 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.	• Revenue per employee • Risk-adjusted net profit margin; • The ability to generate fee income; • Investment quality. • Return on equity • Return on assets • Efficiency ratio • Non performing investment ratio • Investment Deposit ratio • Cost of fund • Book value per share

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.

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ii. 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 immediate 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 2015 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		137	
	Number and total amount of guaranteed bonuses awarded during the financial year.	49,70,680/- (2 festival bonuses &1 Baishakhi Allowance)		3,22,39,040/- (2 festival bonuses &1 Baishakhi Allowance)	
	Number and total amount of sign-on awards made during the financial year.	-		-	
	Number of severance payments made during the financial year.	2		8	
	Total amount of severance payments made during the financial year.	2,45,87,366.00/-		7,30,65,144.00/-	
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	-	**5,32,30,906 /-**	-	**40,01,92,843 /-**
	Fixed Remuneration Shares and share-linked instruments	-	-	-	-
	Fixed Remuneration Others	-	-	-	-
	Variable Remuneration Cash-based	-	**86,04,310 /-**	-	**6,75,48,550 /-**
	Variable Remuneration Shares and share-linked instruments	-	-	-	-
	Variable Remuneration 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.

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Report of the Board Audit Committee

During the year, the Board Audit Committee held 09 meetings. The committee discussed/evaluated/reviewed different issues and suggested necessary guidelines and instructions.

Tasks assumed by the Committee were primarily as follows:

- The road map 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 instructed to carry out the inspection program meticulously.
- The inspection reports on branches were discussed and advised for regularization/rectification of all irregularities/ lapses as identified and 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 engage their all out efforts to recover the classified investment.
- Instructed to pursue 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 and lapses and advised to pay particular 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 synopsis of Inspection Report of Bangladesh Bank on different Branches of the Bank along with 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 and 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

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Annual Report of the Shariah Supervisory Committee-2017

All praise due to Almighty Allah Rabbul Alamin the Most Gracious, the Most Merciful and his compassion and blessings be upon the great prophet Muhammad Sallallahu Alai-he-wa-Sallam who is the 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 heartily support, confidence and repose on us which is the source of our today's position.

In 2017, under the supervision of EXIM Bank Shariah Supervisory Committee various inspection reports perused and reviewed different operational activities including the issues referred by the Board of Directors & the Management of the Bank. Besides it 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 2017:

1. After proper scrutiny of the Shariah Inspection Reports on different branches conducted by the Muraquibs well-thought advices and guidelines have been given. As a result, the continuous inspection schedule on branches and meticulous compliance of Shariah principles have strengthened.
2. Organized total 06 (six) Shariah meetings during the year.
3. Gave deliberate decisions on different issues related to Shariah norms.
4. Opined for payment of yearly Zakat against the zakatable assets of the Bank after proper calculation and distributed the same to the proper sectors. It is mentionable here that no Zakat has been paid on the accounts of depositors & Share holders.
5. Developed awareness among the employees of the bank about the compliance of Shariah rules more vigorously in comparison to the preceding years.
6. Arranged different training and workshop on Islamic Banking, economics and morality for the bank officials.
7. Ensured calculation and distribution of profit on Mudaraba deposits to the depositors properly as per Shariah principles. The excess amount of profit has been paid to the depositors was considered as EHSAN instead of realizing it from them and additional profit has been paid to the different Mudaraba Deposit Account holders whose provisional rate of profit was lower than the final rate of profit.
8. Increased inspection/supervision frequency by Shariah Supervisory Committee and compliance of Shariah principles by the branches.

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

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

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

iii. To create more awareness among head office and branch level executives and 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 more careful to follow 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-২০১৭

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

আমরা শরী'আহ্ সুপারভাইজরি কমিটির পক্ষ থেকে এক্সিম ব্যাংকের সম্মানিত পরিচালনা পর্ষদ ও ব্যবস্থাপনা কর্তৃপক্ষের সকলকে আন্তরিক ধন্যবাদ জানাচ্ছি আমাদের কার্যক্রমের সকল ক্ষেত্রে তাঁদের নিরবিচ্ছিন্ন সমর্থনের জন্য। আমরা আরও কৃতজ্ঞতা প্রকাশ করছি ব্যাংকের সকল গ্রাহক ও শেয়ার হোল্ডারগণের প্রতি যাদের অকৃত্রিম বিশ্বাস ও আন্তরিক সহযোগিতার ফলে আমাদের আজকের এ অবস্থান।

২০১৭ সালে শরী'আহ্ সুপারভাইজরি কমিটির তত্ত্বাবধানে ব্যাংকের বিভিন্ন শাখা পরিদর্শন ও পরিচালনাগত বিষয়াদি পর্যালোচনা করা হয়, যার মধ্যে ব্যাংকের পরিচালনা পর্ষদ, ব্যবস্থাপনা কর্তৃপক্ষ ও শাখা কর্তৃক প্রেরিত বিষয়াবলীও অন্তর্ভূক্ত ছিল। পাশাপাশি এ সমস্ত বিষয়াদি যথার্থ পর্যালোচনান্তে শরী'আহ্ মূলনীতির আলোকে প্রয়োজনীয় পরামর্শ ও দিক নির্দেশনা প্রদান করা হয়েছে।

মূলত শরী'আহ্ নীতিমালার অনুসরনে ব্যাংক পরিচালনার দায় দায়িত্ব ব্যাংকের ব্যবস্থাপনা কর্তৃপক্ষের উপরই বর্তায়। শরী'আহ্ সুপারভাইজরি কমিটি কেবল শরী'আহ্ সম্পর্কিত বিভিন্ন বিষয়ের নিরপেক্ষ বিশ্লেষণ ও সুচিন্তিত স্বাধীন মতামত প্রদান করে এবং ব্যাংকের সার্বিক কার্যক্রমে শরী'আহ নীতিমালা অনুশীলন ও বাস্তবায়নের ব্যাপারে সজাগ দৃষ্টি রাখে।

২০১৭ সমাপ্ত বছরে এক্সিম ব্যাংকের শরী'আহ্ সুপারভাইজরি কমিটি নিম্নলিখিত কার্যাবলী সম্পাদন করেছে ঃ

১। মুরাক্বিবগণ কর্তৃক উপস্থাপিত শাখাসমূহের পরিদর্শন প্রতিবেদন যথাযথভাবে পর্যালোচনান্তে সুচিন্তিত পরামর্শ ও দিকনির্দেশনা দেয়া হয়েছে। ফলে শাখাসমূহের শরী'আহ্ পরিপালন কার্যক্রম অধিকতর জোরদার হয়েছে।

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

৩। শরী'আহ্ নীতিমালা সংক্রান্ত বিভিন্ন বিষয়ে শরী'আহ্ সুপারভাইজরি কমিটি শরী'আহ সমর্থিত সিদ্ধান্ত প্রদান করেছে।

৬। ইসলামী ব্যাংকিং, অর্থনীতি ও নৈতিকতার উপর ব্যাংক কর্মকর্তাদেরকে প্রশিক্ষণ প্রদানের ব্যবস্থা করা হয়েছে।

৭। শরী'আহ্ বিধান মোতাবেক মুদারাবা আমানতের উপর যথাযথ ভাবে মুনাফা নির্ধারণপূর্বক আমানতকারীগণকে যথাসময়ে প্রদান করা হয়েছে। এক্ষেত্রে ব্যাংকের সুনাম ও আমানতকারীদের আস্থা বৃদ্ধিকল্পে মুদারাবা আমানতকারীদের যাদের সাময়িক মুনাফার হার চূড়ান্ত মুনাফার হারের চেয়ে বেশী তাদের প্রকৃত প্রাপ্য মুনাফার চেয়ে বেশী প্রদত্ত টাকা ইহ্সান হিসেবে বিবেচনা করা হয়েছে। একই সাথে মুদারাবা আমানতকারীদের যাদের সাময়িক মুনাফার হার চূড়ান্ত মুনাফার হারের চেয়ে কম তাদের চূড়ান্ত মুনাফার হার অনুযায়ী প্রাপ্য অবশিষ্ট মুনাফা সংশ্লিষ্ট মুদারাবা হিসাবে প্রদান করা হয়েছে।

৮। সর্বোপরি শরী'আহ্ সুপারভাইজরি কমিটির পরামর্শ মোতাবেক শাখা সমূহের উপর পরিদর্শন দলের তদারকি এবং শাখা সমূহের পরিপালন কার্যক্রম বৃদ্ধি পেয়েছে।

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

১। ব্যাংকের সকল কার্যক্রমে শরী'আহ্ নীতিমালা অনুসরন ও অনুকরনের মাত্রা বৃদ্ধির নিমিত্তে ব্যাংকের সকল নির্বাহী ও কর্মকর্তাদেরকে আরও কার্যকর প্রশিক্ষণ দেয়া প্রয়োজন।

২। ইসলামী ব্যাংকিং সংক্রান্ত নিয়মিত কর্মশালা, সভা, সেমিনার ও সিম্পোজিয়াম আয়োজনের মাধ্যমে গ্রাহকদের মাঝে ইসলামী ব্যাংকিং এর ব্যাপক চাহিদা ও আগ্রহ অধিক জাগ্রত করতে হবে।

৩। ব্যাংকের সার্বিক কার্যক্রমে শরী'আহ্ মূলনীতিসমূহের পরিপালন নিশ্চিত করার জন্য শাখা পর্যায়ে কর্মকর্তাদেরকে আরও সচেতন ও আগ্রহী 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 অতীব প্রশংসনীয়, তবে এ ক্ষেত্রে শরী'আহ্ অনুসরনে সতর্কতা অবলম্বন জরুরী।

মহান আল্লাহ তা'আলা পরিপূর্ণভাবে ইসলামী শরী'আহ্ ভিত্তিক ব্যাংকিং



FINANCIAL STATEMENTS

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 2017, 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 2017, 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 17, 2018 and subsequent letter no. DBI-4/42(6)/2018-781 dated 19 April 2018 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 and compliance risk management (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 8,450 person hours for the audit of the books and accounts of the Bank.

Pinaki & Co

Pinaki & Company
Chartered Accountants

Dhaka
Date : 25th April 2018

Consolidated Balance Sheet

as at 31 December 2017

Particulars	Notes	Taka	
		2017	2016
PROPERTY AND ASSETS			
Cash in Hand	3 (a)	**33,542,903,209**	**32,494,478,898**
Cash in Hand (including foreign currencies)	3 (a.1)	1,768,403,635	1,597,485,591
Balance with Bangladesh Bank & it's Agent Bank (including foreign currencies)	3 (a.2)	31,774,499,574	30,896,993,307
Balance with other banks and financial institutions	4 (a)	**5,752,948,544**	**2,964,251,696**
In Bangladesh		3,044,585,155	982,199,666
Outside Bangladesh		2,708,363,389	1,982,052,030
Placement with other banks & financial institutions	5	**500,000,000**	**500,000,000**
Investments in shares and securities	6 (a)	**21,605,362,660**	**16,473,514,919**
Government		13,014,051,038	9,404,051,038
Others		8,591,311,622	7,069,463,881
Investments	7(a)	**255,033,169,993**	**223,396,924,987**
General investments etc.		241,187,520,723	215,123,916,895
Bills purchased and discounted		13,845,649,270	8,273,008,092
Fixed assets including premises	8 (a)	**5,575,571,211**	**5,671,538,024**
Other assets	9 (a)	**11,882,653,739**	**9,633,203,809**
Non-banking assets	10	-	-
Total Property and Assets		**333,892,609,356**	**291,133,912,333**
LIABILITIES AND CAPITAL			
Liabilities			
Placement from other banks & financial institutions	11(a)	**959,733,500**	-
Deposits and Other Accounts	12(a)	**283,643,958,538**	**248,223,613,372**
Mudaraba savings deposits	12.1(a)	19,817,048,338	16,612,829,156
Mudaraba term deposits	12.2(a)	140,705,201,781	130,034,893,744
Other Mudaraba deposits	12.3(a)	81,823,472,454	69,332,254,758
Al wadeeah current and other deposit accounts	12.4(a)	37,570,406,913	30,413,009,986
Bills payable	12.5(a)	3,727,829,052	1,830,625,728
Mudaraba Subordinated Bond		**6,500,000,000**	**2,500,000,000**
Other liabilities	13 (a)	**15,138,548,261**	**13,942,549,845**
Total liabilities		**306,242,240,299**	**264,666,163,217**
Capital/shareholders' equity			
Paid up capital	14.2	14,122,510,680	14,122,510,680
Statutory reserve	15	8,885,463,506	7,846,410,778
Other reserves	16	2,130,546,666	2,130,546,666
Foreign currency translation adjustment	17 (a)	(2,927,351)	(13,858,486)
Retained earnings	18(a)	2,514,674,223	2,382,048,616
EXIM Bank shareholders' equity		**27,650,267,724**	**26,467,658,254**
Minority Interest	19	101,333	90,862
Total shareholders' equity		**27,650,369,057**	**26,467,749,116**
Total liabilities and shareholders' equity		**333,892,609,356**	**291,133,912,333**

EMARSTOCK

Consolidated Balance Sheet

as at 31 December 2017

Particulars	Notes	Taka	
		2017	2016
Off balance sheet items			
Contingent liabilities:	20	**90,707,044,181**	**70,600,458,423**
Acceptances & endorsements	20.1	46,920,884,997	34,155,382,601
Letters of guarantee	20.2	6,069,018,677	4,704,818,180
Irrevocable letters of credit (Including Back to Back Bills)	20.3	31,709,046,448	26,756,327,638
Bills for collection	20.4	6,008,094,059	4,983,930,004
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		**90,707,044,181**	**70,600,458,423**

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 : 25 April 2018

Pinaki & Company
Chartered Accountants

Consolidated Profit and Loss Account

for the year ended 31 December 2017

Particulars	Notes	Taka	
		2017	2016
Investment income	23(a)	22,253,054,189	22,835,808,440
Profit paid on deposits, borrowings etc.	24(a)	(15,827,217,338)	(14,961,123,536)
Net investment income		**6,425,836,851**	**7,874,684,904**
Income from investment in shares/securities	25(a)	720,100,475	516,673,256
Commission, exchange & brokerage	26(a)	2,310,285,359	1,827,807,221
Gain on sale of investment in shares		750,152,003	39,658,920
Other operating income	27(a)	816,431,440	737,498,193
Total operating income (A)		**11,022,806,128**	**10,996,322,494**
Operating expenses			
Salary & allowances	28(a)	2,890,947,972	2,738,094,095
Rent, taxes, insurance, electricity etc.	29(a)	645,815,436	592,196,382
Legal expenses	30(a)	8,125,710	10,809,650
Postage, stamp and telecommunications etc.	31(a)	81,411,515	76,315,902
Auditors' fees	32(a)	1,179,597	1,119,069
Stationery, printing and advertisement etc.	33(a)	168,533,282	190,819,100
Chief Executive's salary and fees		16,201,626	15,160,387
Directors' fees & expenses	34(a)	2,528,992	2,333,866
Shariah Supervisory Committee's fees & expenses	35	452,090	556,360
Charges on investment losses		-	-
Depreciation and repair to Bank's assets	36(a)	238,834,837	234,682,320
Zakat expenses		210,859,731	274,291,824
Other expenses	37(a)	800,902,217	910,705,014
Total operating expenses (B)		**5,065,793,005**	**5,047,083,969**
Profit/(loss) before provision (C=A-B)		**5,957,013,123**	**5,949,238,525**
Provision for investments	38(a)	1,560,675,675	1,394,439,254
Provision for Off-Shore Banking Units (OBU)	39	46,417,121	14,421,914
Provision for Off balance sheet exposures	40	201,065,858	7,479,734
Provision for other assets		23,400,780	83,422,408
Provision for diminution in value of Investment in Shares		(1,200,807,565)	(552,001,531)
Provision for good borrower	13.8	1,000,000	2,000,000
Provision for climate risk fund	13.9	1,000,000	1,000,000
Total Provision (D)		**632,751,869**	**950,761,779**
Total profit/(loss) before taxes (C-D)		**5,324,261,254**	**4,998,476,746**
Provision for Income Tax:			
Current tax	13.3.1 (a)	2,019,615,468	1,927,827,163
Deferred tax		6,217,552	30,885,437
		2,025,833,020	**1,958,712,600**
Net profit/(loss) after tax		**3,298,428,234**	**3,039,764,146**
Retained earnings brought forward from previous year	18(a1)	2,373,685,790	2,013,496,404
Profit available for appropriation		**5,672,114,024**	**5,053,260,550**
Appropriations:			
Statutory reserve		1,039,052,728	976,500,193
Cash dividend paid		2,118,376,602	1,694,701,281
Issue of bonus shares		-	-
		3,157,429,330	**2,671,201,474**
Retained earnings carried forward		**2,514,684,694**	**2,382,059,076**
Export Import Bank of Bangladesh Limited		2,514,674,223	2,382,048,616
Minority Interest		10,471	10,460
		2,514,684,694	**2,382,059,076**
Consolidated earnings per ordinary share	41(a)	**2.34**	**2.15**

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 : 25 April 2018

Pinaki & Company
Chartered Accountants

EXIMSTOCK

Consolidated Cash Flow Statement

for the year ended 31 December 2017

Particulars		Taka	
		2017	2016
A)	**Cash flows from operating activities**		
	Investment income receipts	22,277,661,904	22,896,803,331
	Profit paid on deposits, borrowings etc.	(15,631,433,956)	(15,266,317,403)
	Dividend receipts	503,258,936	417,881,535
	Fees and commission receipts	2,310,285,359	1,827,807,221
	Cash payment to employees	(2,907,149,598)	(2,753,254,482)
	Cash payment to suppliers	(9,611,958)	(324,483)
	Income tax payments	(1,997,954,296)	(2,231,086,290)
	Receipts from other operating activities	1,565,295,473	766,716,030
	Payments for other operating activities	(1,951,084,296)	(2,095,013,984)
	Cash flows before changes in operating assets and liabilities (i)	**4,159,267,568**	**3,563,211,475**
	Changes in operating assets and liabilities:		
	(Increase)/decrease in operating assets		
	Statutory deposit	-	-
	Trading security - shares	(1,416,513,287)	332,520,459
	Investments to other banks	-	-
	Investments to customers	(31,712,866,161)	(25,874,437,752)
	Other assets	(2,152,938,602)	(7,137,030,342)
	Increase/(decrease) in operating liabilities		
	Deposits from other banks	10,414,922,616	6,941,152,947
	Deposits from customers	24,809,639,168	16,816,762,192
	Liabilities on account of customers	-	-
	Trading liabilities (borrowing)	959,733,500	(25,832,944)
	Other liabilities	611,988,978	548,976,908
	Total changes in operating assets & liabilities (ii)	**1,513,966,212**	**(8,397,888,532)**
	Net cash from operating activities (i+ii)	**5,673,233,780**	**(4,834,677,057)**
B)	**Cash flows from investing activities:**		
	Receipts from sale/encashment of securities - BGIIB	-	835,000,000
	Payment for purchase of securities-BGIIB	(3,610,000,000)	-
	Purchase of fixed assets	(112,092,002)	(236,111,633)
	Sale proceeds of fixed assets	1,787,674	11,206,498
	Placement of fund to Bangladesh Bank	-	-
	Purchase of Subsidiaries	-	-
	Net cash from investing activities	**(3,720,304,328)**	**610,094,865**
C)	**Cash flows from financing activities**		
	Receipts from issue of Debt Instruments	4,000,000,000	-
	Payment for redemption of Debt Instruments	-	-
	Receipts from issue of ordinary share/rights share	-	-
	Dividend paid in cash	(2,118,376,602)	(1,694,701,281)
	Minority investment in subsidiaries	-	-
	Net cash from financing activities	**1,881,623,398**	**(1,694,701,281)**
D)	**Net increase/(decrease) in cash and cash equivalents (A+B+C)**	**3,834,552,850**	**(5,919,283,473)**
E)	**Effect of exchange rate changes on cash and cash equivalents**	2,568,309	263,324
F)	**Cash and cash equivalents at beginning of the year**	35,458,730,594	41,377,750,743
G)	**Cash and cash equivalents at end of the year (D+E+F)**	**39,295,851,753**	**35,458,730,594**
H)	**Cash and cash equivalents**	33,542,903,209	32,494,478,898
	Cash	5,752,948,544	2,964,251,696
	Balance with other banks and financial institutions	**39,295,851,753**	**35,458,730,594**

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

Consolidated Statement of Changes in Equity

for the year ended 31 December 2017

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 2017	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
Changes in accounting policies/last year profit	-	-	-	-	-	-	-	-	-
Restated Balance	**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**
Surplus/(Deficit) on Account of Revaluation Properties	-	-	-	-	-	-	-	-	-
Surplus/(Deficit) on Account of Revaluation of Investment	-	-	-	-	10,774,739	-	-	-	10,774,739
Currency translation difference	-	-	-	-	-	156,396	(8,362,826)	-	(8,206,430)
Net Gain and Losses not recognized in the income statement	**-**	**-**	**-**	**-**	**10,774,739**	**156,396**	**(8,362,826)**	**-**	**2,568,309**
Net Profit for the year	-	-	-	-	-	-	3,298,417,783	10,471	3,298,428,234
Stock Dividend paid during the year	-	-	-	-	-	-	-	-	-
Cash Dividend paid during the year	-	-	-	-	-	-	(2,118,376,602)	-	(2,118,376,602)
Transferred to statutory reserve	-	1,039,052,728	-	-	-	-	(1,039,052,728)	-	-
Minority interest	-	-	-	-	-	-	-	-	-
Total Shareholders' Equity as on 31 December 2017	**14,122,510,680**	**8,885,463,506**	**2,067,771,666**	**62,775,000**	**(2,926,813)**	**(538)**	**2,514,674,223**	**101,333**	**27,650,369,057**
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 2017	27,650,369,057
Add: General Provision for Unclassified Investments & Off Balance Sheet Items	3,048,782,818
Add: Mudaraba Subordinated Bond	6,500,000,000
Add: Foreign currency translation adjustment	2,927,351
Less: 50% of Assets Revaluation Reserve	(1,033,885,833)
Less: Defined benefit pension fund	(693,786,887)
Less: Shortfall in provisions required against investment in shares	-
Less: 40% Regulatory deduction of Assets Revaluation Reserve	(620,331,500)
Total Regulatory Capital as on 31 December 2017	**34,854,075,006**

***General Reserve/Other Reserve**	**2017**	**2016**
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 2017

Particulars	Within one month	Above one to three months	Above three to twelve months	Above one to five years	More than five years	2017 Total	2016 Total
	Taka	Taka	Taka	Taka	Taka	Taka	Taka
Assets							
Cash	17,244,624,829	-	-	-	16,298,278,380	33,542,903,209	32,494,478,898
Balance with other banks and financial institutions	3,952,948,544	750,000,000	1,050,000,000	-	-	5,752,948,544	2,964,251,696
Placement with other banks and financial institutions	-	500,000,000	-	-	-	500,000,000	500,000,000
Investments (shares and securities)	4,333,300,608	1,000,000,000	12,000,000,000	-	4,272,062,052	21,605,362,660	16,473,514,919
Investments (general etc.)	20,655,321,581	13,822,278,581	121,638,634,523	47,062107,167	51,854,837,141	255,033,169,993	223,396,924,987
Fixed assets including Premises (Land and Building)	-	-	-	296,381,661	5,279,189,550	5,575,571,211	5,671,538,024
Other assets	682,013,402	10,064,846,107	984,816,656	-	150,977,574	11,882,653,739	9,633,203,809
Non-banking assets	-	-	-	-	-	-	-
Total assets	**46,868,199,964**	**26,137,124,688**	**135,673,451,179**	**47,358,488,828**	**77,855,344,697**	**333,892,609,356**	**291,133,912,333**
Liabilities							
Placement from other banks and other financial institutions	959,733,500	-	-	-	-	959,733,500	-
Deposits and other accounts	111,667,143,989	68,618,680,255	64,447,462,017	25,076,089,422	13,834,582,855	283,643,958,538	248,223,613,372
Mudaraba Subordinated Bond	-	-	-	2,500,000,000	4,000,000,000	6,500,000,000	2,500,000,000
Provisions and other liabilities	236,355,139	6,494,585	2,897,853,093	9,035,659,138	2,962,186,306	15,138,548,261	13,942,549,845
Total liabilities	**112,863,232,628**	**68,625,174,840**	**67,345,315,110**	**36,611,748,560**	**20,796,769,161**	**306,242,240,299**	**264,666,163,217**
Net liquidity difference	**(65,995,032,664)**	**(42,488,050,152)**	**68,328,136,069**	**10,746,740,268**	**57,058,575,536**	**27,650,369,057**	**26,467,749,116**

Balance Sheet

as at 31 December 2017

Particulars	Notes	Taka	
		2017	2016
PROPERTY AND ASSETS			
Cash in Hand	3	**33,528,746,511**	**32,479,301,088**
Cash in Hand (including foreign currencies)		1,754,246,937	1,582,307,781
Balance with Bangladesh Bank & it's Agent Bank (including foreign currencies)		31,774,499,574	30,896,993,307
Balance with other banks and financial institutions	4	**5,744,258,239**	**2,959,687,561**
In Bangladesh		3,044,585,155	982,199,666
Outside Bangladesh		2,699,673,084	1,977,487,895
Placement with other banks & financial institutions	5	**500,000,000**	**500,000,000**
Investments in shares and securities	6	**22,123,194,141**	**17,062,255,301**
Government		13,014,051,038	9,404,051,038
Others		9,109,143,103	7,658,204,263
Investments	7	**253,803,431,223**	**222,155,347,603**
General investments etc.		239,957,781,953	213,882,339,511
Bills purchased and discounted		13,845,649,270	8,273,008,092
Fixed assets including premises	8	**5,574,147,592**	**5,669,954,736**
Other assets	9	**12,123,326,764**	**9,819,399,766**
Non-banking assets	10	-	-
Total Property and Assets		**333,397,104,470**	**290,645,946,055**
LIABILITIES AND CAPITAL			
Liabilities			
Placement from other banks & financial institutions	11	**959,733,500**	-
Deposits and Other Accounts	12	**284,026,110,489**	**248,540,443,218**
Mudaraba savings deposits	12.1	19,817,048,338	16,612,829,156
Mudaraba term deposits	12.2	140,978,178,882	130,292,735,281
Other Mudaraba Deposits	12.3	81,936,429,545	69,392,210,291
Al wadeeah current and other deposit accounts	12.4	37,570,843,628	30,413,838,851
Bills payable	12.5	3,723,610,096	1,828,829,639
Mudaraba Subordinated Bond		**6,500,000,000**	**2,500,000,000**
Other liabilities	13	**14,297,491,789**	**13,067,304,605**
Total liabilities		**305,783,335,778**	**264,107,747,823**
Capital/shareholders' equity			
Paid up capital	14.2	14,122,510,680	14,122,510,680
Statutory reserve	15	8,885,463,506	7,846,410,778
Other reserves	16	2,130,546,666	2,130,546,666
Retained earnings	18	2,475,247,840	2,438,730,108
Total shareholders' equity		**27,613,768,692**	**26,538,198,232**
Total liabilities and shareholders' equity		**333,397,104,470**	**290,645,946,055**

AMARSTOCK

Balance Sheet

as at 31 December 2017

Particulars	Notes	Taka	
		2017	2016
Off balance sheet items			
Contingent liabilities:	20	**90,707,044,181**	**70,600,458,423**
Acceptances & endorsements	20.1	46,920,884,997	34,155,382,601
Letters of guarantee	20.2	6,069,018,677	4,704,818,180
Irrevocable letters of credit (Including Back to Back Bills)	20.3	31,709,046,448	26,756,327,638
Bills for collection	20.4	6,008,094,059	4,983,930,004
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		**90,707,044,181**	**70,600,458,423**

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 : 25 April 2018

Pinaki & Company
Chartered Accountants

Profit and Loss Account

for the year ended 31 December 2017

Particulars	Notes	Taka	
		2017	2016
Investment income	23.1	22,237,609,785	22,827,134,269
Profit paid on deposits, borrowings etc.	24	(15,847,912,366)	(14,979,080,874)
Net investment income		**6,389,697,419**	**7,848,053,395**
Income from investment in shares/securities	25	712,077,379	505,875,948
Commission, exchange & brokerage	26	2,273,037,422	1,805,180,996
Gain on sale of investment in shares		699,783,910	24,533,085
Other operating income	27	815,823,998	735,469,239
Total operating income (A)		**10,890,420,128**	**10,919,112,663**
Operating expenses			
Salary & allowances	28	2,884,321,230	2,731,724,763
Rent, taxes, insurance, electricity etc.	29	632,787,999	577,276,131
Legal expenses	30	7,985,869	10,700,687
Postage, stamps and telecommunication etc.	31	80,849,038	75,776,641
Auditors' fees	32	870,000	895,000
Stationery, printing and advertisement etc.	33	168,054,750	190,547,688
Chief Executive's salary and fees		16,201,626	15,160,387
Directors' fees & expenses	34	2,380,992	2,195,138
Shariah Supervisory Committee's fees & expenses	35	452,090	556,360
Charges on investment losses		-	-
Depreciation and repairs to Bank's assets	36	238,224,153	233,952,237
Zakat expenses		210,859,731	274,291,824
Other expenses	37	790,917,139	902,773,061
Total operating expenses (B)		**5,033,904,617**	**5,015,849,917**
Profit/(loss) before provision (C=A-B)		**5,856,515,511**	**5,903,262,746**
Provision for investments	38	1,589,175,675	1,449,439,254
Provision for Off-Shore Banking Units (OBU)	39	46,417,121	14,421,914
Provision for Off balance sheet exposures	40	201,065,858	7,479,734
Provision for other assets	9.3.1	23,400,780	83,422,408
Provision for diminution in value of Investments in Shares	13.5	(1,200,807,565)	(537,001,531)
Provision for good borrower	13.8	1,000,000	2,000,000
Provision for climate risk fund	13.9	1,000,000	1,000,000
Total Provision (D)		**661,251,869**	**1,020,761,779**
Total profit/(loss) before taxes (C-D)		**5,195,263,642**	**4,882,500,967**
Provision for Income Tax:			
Current tax	13.3.1	1,995,099,028	1,916,747,473
Deferred tax	13.4	6,217,552	30,885,437
		2,001,316,580	**1,947,632,910**
Net profit/(loss) after tax		**3,193,947,062**	**2,934,868,057**
Retained earnings brought forward from previous year		2,438,730,108	2,175,063,525
Profit available for appropriation		**5,632,677,170**	**5,109,931,582**
Appropriations:			
Statutory reserve		1,039,052,728	976,500,193
Cash dividend paid		2,118,376,602	1,694,701,281
Issue of bonus shares		-	-
		3,157,429,330	**2,671,201,474**
Retained earnings carried forward		**2,475,247,840**	**2,438,730,108**
Earnings per ordinary share	41	**2.26**	**2.08**

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 : 25 April 2018

Pinaki & Company
Chartered Accountants

EXIM BANK

Cash Flow Statement

for the year ended 31 December 2017

Particulars		Taka	
		2017	2016
A)	**Cash flows from operating activities**		
	Investment income receipt in cash	22,262,217,500	22,888,129,160
	Profit paid on deposits, borrowings etc.	(15,652,128,984)	(15,284,274,741)
	Dividend receipts	495,235,840	407,084,227
	Fees and commission receipts	2,273,037,422	1,805,180,996
	Cash payment to employees	(2,900,522,856)	(2,746,885,150)
	Cash payment to suppliers	(9,611,958)	(324,483)
	Income tax payments	(1,982,103,048)	(2,218,404,944)
	Receipts from other operating activities	1,514,319,938	749,561,241
	Payments for other operating activities	(1,926,340,618)	(2,070,644,179)
	Cash flows before changes in operating assets and liabilities (i)	**4,074,103,236**	**3,529,422,127**
	Changes in operating assets and liabilities:		
	(Increase)/decrease in operating assets		
	Statutory deposit	-	-
	Trading security - shares/Subordinated Bond	(1,345,604,386)	355,080,401
	Investments to other banks	-	-
	Investments to customers	(31,724,704,775)	(25,858,011,341)
	Other assets	(2,207,415,670)	(7,180,703,410)
	Increase/(decrease) in operating liabilities		
	Deposits from other banks	10,414,922,616	6,941,152,947
	Deposits from customers	24,874,961,273	16,839,946,299
	Liabilities on account of customers	-	-
	Trading liabilities (borrowing)	959,733,500	(25,832,944)
	Other liabilities	626,342,938	566,272,659
	Total changes in operating assets & liabilities (ii)	**1,598,235,496**	**(8,362,095,389)**
	Net cash from operating activities (i+ii)	**5,672,338,732**	**(4,832,673,262)**
B)	**Cash flows from investing activities:**		
	Receipts from sale/encashment of securities - BGIIB	-	835,000,000
	Payment for purchase of securities-BGIIB	(3,610,000,000)	-
	Purchase of fixed assets	(111,733,703)	(235,568,125)
	Sale proceeds of fixed assets	1,787,674	11,206,498
	Placement of fund to Bangladesh Bank	-	-
	Purchase of Subsidiaries	-	-
	Net cash from investing activities	**(3,719,946,029)**	**610,638,373**
C)	**Cash flows from financing activities**		
	Receipts from issue of Debt Instruments	4,000,000,000	-
	Payment for redemption of Debt Instruments	-	-
	Receipts from issue of ordinary share/rights share	-	-
	Dividend paid in cash	(2,118,376,602)	(1,694,701,281)
	Net cash from financing activities	**1,881,623,398**	**(1,694,701,281)**
D)	**Net increase/(decrease) in cash and cash equivalents (A+B+C)**	3,834,016,101	(5,916,736,170)
E)	**Effect of exchange rate changes on cash and cash equivalents**	-	-
F)	**Cash and cash equivalents at beginning of the year**	35,438,988,649	41,355,724,819
G)	**Cash and cash equivalents at end of the year (D+E+F)**	**39,273,004,750**	**35,438,988,649**
H)	**Cash and cash equivalents**		
	Cash in Hand	33,528,746,511	32,479,301,088
	Balance with other banks and financial institutions	5,744,258,239	2,959,687,561
		39,273,004,750	**35,438,988,649**

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

Statement of Changes in Equity

for the year ended 31 December 2017

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 2017	14,122,510,680	7,846,410,778	2,067,771,666	62,775,000	2,438,730,108	26,538,198,232
Changes in accounting policies/last year profit	-	-	-	-	-	-
Restated Balance	**14,122,510,680**	**7,846,410,778**	**2,067,771,666**	**62,775,000**	**2,438,730,108**	**26,538,198,232**
Surplus/(Deficit) on Account of Revaluation Properties	-	-	-	-	-	-
Surplus/(Deficit) on Account of Revaluation of Investment	-	-	-	-	-	-
Currency translation difference	-	-	-	-	-	-
Net Gain and Losses not recognized in the income statement	-	-	-	-	-	-
Net Profit for the year	-	-	-	-	3,193,947,062	3,193,947,062
Stock Dividend paid during the year	-	-	-	-	-	-
Cash Dividend paid during the year	-	-	-	-	(2,118,376,602)	(2,118,376,602)
Transferred to statutory reserve	-	1,039,052,728	-	-	(1,039,052,728)	-
Total Shareholders' Equity as on 31 December 2017	**14,122,510,680**	**8,885,463,506**	**2,067,771,666**	**62,775,000**	**2,475,247,840**	**27,613,768,692**
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 2017	27,613,768,692
Add: General Provision for Unclassified Investments & Off Balance Sheet Items	3,048,782,818
Add: Mudaraba Subordinated Bond	6,500,000,000
Less: 50% of Assets Revaluation Reserve	(1,033,885,833)
Less: Defined benefit pension fund	(693,786,887)
Less: 40% Regulatory deduction of Assets Revaluation Reserve	(620,331,500)
Total Regulatory Capital as on 31 December 2017	**34,814,547,290**

*General Reserve/Other Reserve	2017	2016
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 2017

Particulars	Within one month	Above one to three months	Above three to twelve months	Above one to five years	More than five years	2017 Total	2016 Total
	Taka	Taka	Taka	Taka	Taka	Taka	Taka
Assets							
Cash	17,230,468,131	-	-	-	16,298,278,380	33,528,746,511	32,479,301,088
Balance with other banks and financial institutions	3,944,258,239	750,000,000	1,050,000,000	-	-	5,744,258,239	2,959,687,561
Placement with other banks and financial institutions	-	500,000,000	-	-	-	500,000,000	500,000,000
Investments (shares and securities)	3,852,157,428	1,000,000,000	12,000,000,000	-	5,271,036,713	22,123,194,141	17,062,255,301
Investments (general etc.)	19,425,573,811	13,822,278,581	121,638,634,523	47,062,107,167	51,854,837,141	253,803,431,223	222,355,347,603
Fixed assets including Premises (Land and Building)	-	-	-	294,958,042	5,279,189,550	5,574,147,592	5,669,954,736
Other assets	682,013,402	10,064,846,107	654,923,434	-	721,543,821	12,123,326,764	9,819,399,766
Non-banking assets	-	-	-	-	-	-	-
Total assets	**45,134,471,011**	**26,137,124,688**	**135,343,557,957**	**47,357,065,209**	**79,424,885,605**	**333,397,104,470**	**290,645,946,055**
Liabilities							
Placement from other banks and other financial institutions	-	-	959,733,500	-	-	959,733,500	-
Deposits and other accounts	111,663,361,748	71,830,734,134	61,621,342,330	25,076,089,422	13,834,582,855	284,026,110,489	248,540,443,218
Mudaraba Subordinated Bond	-	-	-	2,500,000,000	4,000,000,000	6,500,000,000	2,500,000,000
Provisions and other liabilities	236,355,139	241,367,074	1,821,924,132	9,035,659,138	2,962,186,306	14,297,491,789	13,067,304,605
Total liabilities	**111,899,716,887**	**72,072,101,208**	**64,402,999,962**	**36,611,748,560**	**20,796,769,161**	**305,783,335,778**	**264,107,747,823**
Net liquidity difference	**(66,765,245,876)**	**(45,934,976,520)**	**70,940,557,995**	**10,745,316,649**	**58,628,116,444**	**27,613,768,692**	**26,538,198,232**

AMARSTOCK

Notes to the Financial Statements

as at and for the year ended 31 December 2017

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, 118 branches including 22 Authorised Dealer (AD) branches, 01 Authorised Dealer (AD) CTPD 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 Avenue, 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 118 (one hundred eighteen) 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 are 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 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) and another one is at Chittagong. OBUs maintain separate accounts in US Dollar.

1.2 Mobile Financial 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 2017 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. 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.

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The main objective 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.

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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 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 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 118 (One hundred eighteen) 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.

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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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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, BRPD Circular No. 16 dated 18 November 2014 and BRPD Circular No – 01 dated 20 February 2018 (effective from 31 December 2017) 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 investment for professional to set up business (IP)	5.00
f.	General provision on standard & SMA consumer finance- 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.650.00 (Six hundred fifty) crore only of which Tk.250.00 (Two hundred and fifty) crore only was issued 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 and Tk.400.00 (Four hundred) crore only on 29 May 2017 vide their letter no. BRPD(BFIS)661/14B(P)/2017-2221 dated 17 April 2017 and BSEC/CI/DS-21/2014/66 dated 09 February 2017 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 2017 of the accounting profit made by the Bank. Details of tax position as on 31 December 2017 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. As the bank is following conservative principle regarding recognition of deferred tax, so deferred tax has been computed only on Property Plant and Equipment during the year 2017.

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 2017.

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 2017 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.

e. The Bank has introduced a benefit plan for its casual employees on Disassociation with the bank and on Disability/Death. Entitlement to the benefit will depend upon the length of service with the Bank and compliance of some sorts of condition has been set by the Bank.

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 2017.

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 2017.

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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

Banking sector is considerably vulnerable to the risk factors common to the financial institutions for its very nature of businesses. For managing and mitigating various risk factors, some guiding principles have been developed based on experiences of the banking businesses to safeguard interest of the stakeholders. Bank is committed to ensure risk management practices for indentified and potential risks as per guidelines of Bangladesh Bank and its own risk management framework. The summary of core risk management functions are as follows:

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2.21.1 Investment risk management

Banks have been facing difficulties over the years for a multitude of reasons, the major cause of serious banking problems are directly related to lax investment standards for customers and counterparties, poor portfolio risk management, or lack of attention to changes in economic or other circumstances that can lead to deterioration in the lending standing of a bank's counterparties.

All investment of bank's carries with them some degree of risk and 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, managing risk is a burning issue for a business for its sustainability.

Risk management is a process of determining what risk exists in an investment and then handling those risks in the best studied way. 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 (HIRM) 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.

For proper risk management, total investment portfolio of the bank is managed by 05 (five) divisions of the bank. The divisions are - (a) IRM Division-I (Large, Corporate and RMG) (b) IRM Division-II (CMSME) (c) IRM Division-III (Retail and Agri.) (d) IML & Recovery Division and (e) IA & MIS Division. Before entertaining an investment proposal, IRMD-I, IRMD-II and IRMD-III appraise the proposal from 05 (five) aspect as like: Technical aspect, Financial aspect, marketing aspect (demand-supply gap, marketing arrangement etc), managerial aspect and commercial aspect to identify/measure risk elements with quantum by analyzing/ focusing historical performance of the customer, financial statement analysis, coverage of the same by security and others including customer reputation. IML&RD ensures proper management/treatment and timely recovery of delinquent investment with a view to maintain quality of assets.

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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 unwanted 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 the 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 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.

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2.21.3 Asset liability management

Asset Liability Management (ALM) is a process of addressing liquidity risk and profit rate risk which may arise due to maturity mismatch between assets and liabilities as a consequence of changes in profit rates or liquidity. A major task of our Treasury and Financial Institutions Division (TFID) is to manage ALM risk. There is a separate and well staffed ALM Desk in TFID. The bank has an Asset and Liability Management Committee (ALCO) formed in line with Bangladesh Bank guidelines and an ALM guideline rich in contents. There are liquidity management policy, transfer pricing policy, profit rate policy, contingency funding plan etc duly approved by the board which are reviewed annually. ALM activities are carried out as per these policies and within the limit set by the board. The ALCO sits at least once in a month and makes decision about asset, liability, spread etc. considering various internal and external risk indicators as presented through ALCO Papers.

2.21.4 Money Laundering Risk Management

Now a day's Money Laundering & Terrorist Financing is a vital issue that has devastating economic, security and social consequences. Besides, risk of Money Laundering and Terrorist Financing has recently been intensified due to integration of sophisticated technology in global financial sector. Our financial sector is not excluded from this risk. In these consequences, from the very beginning our Bank has been considering ML&TF risk as one of the vital core risks of the Bank. Accordingly, our Bank has formulated related Policy, procedures and Guidelines for mitigating the risk of ML & TF in our Bank. Currently, Anti-Money Laundering activities of the Bank are supervised by 13 members Central Compliance Committee (CCC) headed by DMD & Chief Anti Money Laundering Compliance Officer (CAMLCO) through its secretariat i,e Money Laundering and Terrorist Financing Prevention Division. The Deputy CAMLCO looks after the day-to-day AML functions and assists CAMLCO in devising AML strategies, policies and programs. Branch Anti Money Laundering Compliance Officer (BAMLCO) at Branch level ensures compliance on AML rules and regulations. Central Compliance Committee submits AML/CFT updates/progress report to Senior Management/Board of the Bank on periodic interval. As part of bank's anti - money laundering policy, every year a statement is communicated to all employees through the Honorable Managing Director & CEO of the Bank that clearly sets forth the objectives and activities for the present year and shares the initiatives taken in the last year pertaining to combating Money Laundering and Terrorist Financing.

Branch Anti Money Laundering Compliance Officers BAMLCOs are mainly responsible for preserving proper and updated KYC information of Customers, risk categorization of business, transaction monitoring, screening of sanction list, record keeping as well as identifying and reporting of suspicious transaction/activity (STR/SAR) if any to CCC/CAMLCO for assessing and onward submission to BFIU. CCC also provides AML updates/progress report to Senior Management/Board of the Bank at periodic interval.

Bangladesh Financial Intelligence Unit (BFIU), Bangladesh Bank has recently issued Master Circular-19 dated 17 September 2017 regarding Money Laundering and Combating Financing of Terrorism which has already been circulated to all concerned for its meticulous compliance. Our Bank has been effectively utilizing the direct access to the National Election Commission database to verify the authenticity of NID of existing and potential customers for ensuring their identity accurately.

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Regular transaction monitoring is being conducted on the basis of Cash Transaction Report (CTR), Exception Report and high risk customer groups. Whenever any suspicion or abnormality is found, it is conveyed to the concerned authority through proper channel immediately.

The Bank has purchased online based software namely "Accuity" Online Compliance Solution and "LexisNexis Risk Solutions" World Compliance Online Search Tool for identifying the PEPs/IPs accurately as well as for effectively screening of existing & potential customers against UN sanction list/domestic sanction list to prohibit terrorist entities/individuals for using formal financial system. Money Laundering & Terrorist Financing Prevention Division is organizing awareness programme on AML/CFT issues for employees regularly along with providing related training workshop including Trade Based Money Laundering.

2.21.5 Internal Control and Compliance Risk Management

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 procedures laid down by Bangladesh Bank and other regulatory authorities 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:

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 2017 and submitted to the board audit committee for their examination and necessary guidance.

Compliance 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.

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). This unit is to ensure timely and effective audit including ICT Audit by Internal control Team. They also assist Audit & Inspection unit in Risk Based Internal Audit by assessing department wise risk (Off sight Analysis) with grading of all branches. 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.

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2.21.6 Information and Communication Technology (ICT) Risk Management

The modern banking industry has radically changed its way of customer service delivery and information processing in the last decade. Information and Communication Technology (ICT) have pave the way to this historical revolution. ICT Risk Management including security of information for Banks has therefore gained much importance and it is very much vital for the banks to ensure that the risks are properly identified, addressed, controlled, mitigated or managed within tolerable limit. Moreover, the information data and its related technology systems are intangible but most 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 business advantages which bring numerous benefits including faster business transactions, increasing automation, improved & timely customer service delivery through several innovative products in the ground-breaking new forms of technology like Internet banking, Mobile banking, SMS Banking, ATM& POS 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 Information and Communication Technologies (ICT) within the Bank. It consists of IT-related events that could potentially cause negative impact to the banking business. It might occur with both uncertain frequency and magnitude, and might create 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 has effectively addressed Information and Communication Technology (ICT) Risk as one of the key risk management issue which leads to ensure ICT security functions and operations in an effective manner. The Bank has already developed its own ICT Security Policy (version 3.0) for management of various operations, services and 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 the Information & Communication Technology (ICT) Risks.

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, Risk Tolerance & Management Action Trigger (MAT) level, ICT Risk Awareness & Culture policy and proper Risk Communication method to different stakeholders. Meaningful ICT Risk Assessments is done by developing Business Impact Analysis (BIA) and by identifying different ICT Risk factors with Risk Scenarios assessment. Also, in order to bring measured risk in line with the defined risk tolerance level for the bank, we are developing Key Risk Indicators (KRI) and Risk Mitigation procedures. In this context bank's 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 properly identified, addressed, controlled, mitigated or managed.

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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 Detection System (IDS) and 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 (PAM). Bank has a very strong Business Continuity Plan (BCP) & Disaster Recovery Management Plan (DRP) to survive after 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 has almost finished implementing its Far Disaster Recovery Site (FDRS) at Jessore. Bank has developed a policy for data backup and recovery for each critical business application which is being meticulously followed.

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 sessions to create ICT Risk awareness as well as to facilitate proper risk management.

ICT Risk assessment and 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. So, in conclusion, we can express that in Exim bank we have a fairly strong ICT Risk Management system in practice which is capable to ensure business continuity at any contingency situation.

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2.21.7 Managing Fraud and Forgeries

Banking business activities involve high risk; the issue of effective internal control system, corporate governance, transparency, accountability has become significant issues to ensure smooth performance of business. Managing fraud and forgeries in banking sector is the crucial issue in modern information technology based banking. It 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. Internal control system established by management in order to carry on business in an orderly and efficient manner by ensuring adherence to management policies for 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. In addition, 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 2017.

2.21.8 Internal audit

Audits are vital mechanism of a Bank's risk management as they help to identify issues before they become substantial problems in future. Banking business has a diversified complex financial activity which is no longer limited within the geographic boundary of a country. 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 2017.

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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. Where necessary, 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 2017 to 31 December 2017.

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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2.22.8 Number of employees

Number of employees at 31 December 2017 was 2791; (as on 31 December 2016: 2743) 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 of 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	Applied
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	Applied with departure (note-2.1)
8	8	Operating Segments	Applied with departure (note-2.1)
9	10	Financial Instruments	BFRS 9 Will replace BAS 39 on or after 01 January 2018.
10	11	Consolidated Financial Statements	Applied
11	12	Joint Arrangements	Not Applicable
12	13	Disclosure of Interests in other Entities	Applied
13	13	Fair Value Measurement	Applied
14	14	Regulatory deferral	Not Applicable
15	15	Revenue from Contracts with customers	BFRS 15 will replace BAS 11 & BAS 11 on or after 01 January 2018

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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).

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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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No.	Particulars	Taka 2017	Taka 2016
3	**Cash in hand**		
	i) Local currency	1,733,242,629	1,577,666,212
	ii) Foreign currencies (note 3.1)	21,004,308	4,641,569
	Sub total (a)	**1,754,246,937**	**1,582,307,781**
	iii) Balance with Bangladesh Bank and its agent (Sonali Bank) (Note 3.2)		
	Balance with Bangladesh Bank	31,607,644,817	30,731,896,696
	Balance with Sonali Bank (as agent of Bangladesh Bank)	166,854,757	165,096,611
	Sub Total (b)	**31,774,499,574**	**30,896,993,307**
	Grand total (a+b)	**33,528,746,511**	**32,479,301,088**
3.1	**In Foreign Currency**		
	US Dollar	15,636,006	4,575,431
	Great Britain Pound (GBP)	75,774	66,138
	Saudi Arabian Riyal (SAR)	5,292,528	-
	Total	**21,004,308**	**4,641,569**
3.2	**Balance with Bangladesh Bank and its agent (Sonali Bank)**		
	Balance with Bangladesh Bank:		
	i) Local currency	31,343,424,326	28,172,081,507
	ii) Foreign currencies	264,220,491	2,559,815,189
	Sub total (a)	**31,607,644,817**	**30,731,896,696**
	Balance with Sonali Bank:		
	i) Local currency (b)	**166,854,757**	**165,096,611**
	Grand Total (a+b)	**31,774,499,574**	**30,896,993,307**

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 2017 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.250,742,744,300/- as on 31 December 2017 (of Tk.221,688,260,300/- as on 31 December 2016) 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	16,298,278,380	14,409,736,920
Actual reserve held with Bangladesh Bank (Annexure D)	31,341,546,017	28,171,520,964
Surplus/(deficit)	**15,043,267,637**	**13,761,784,044**

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	13,790,850,930	12,192,854,310
Actual reserve held	30,464,369,331	25,399,188,436
Surplus/(deficit)	**16,673,518,401**	**13,206,334,126**

EXIM Bank has maintained required SLR throughout the year as per Bangladesh Bank Guidelines.

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No.	Particulars	Taka	
		2017	2016
(b.1)	**Components of Statutory Liquidity Ratio (SLR)**		
	Cash in hand including Foreign Currencies	1,754,246,937	1,582,307,781
	Balance with Bangladesh Bank and its agents	15,210,122,394	13,926,880,655
	Balance of Islamic Refinance Fund	500,000,000	500,000,000
	Unencumbered approved securities:		
	Bangladesh Government Islami Investment Bond (BGIIB)	13,000,000,000	9,390,000,000
		30,464,369,331	**25,399,188,436**
3 (a)	**Consolidated Cash in Hand**		
	Consolidated Cash in hand 3(a.1)	1,768,403,635	1,597,485,591
	Consolidated Balance with Bangladesh Bank and its agent (Sonali Bank) 3(a.2)	31,774,499,574	30,896,993,307
		33,542,903,209	**32,494,478,898**
3 (a.1)	**Consolidated Cash in hand**		
	Export Import Bank of Bangladesh Limited	1,754,246,937	1,582,307,781
	Add: Bank's subsidiaries	14,156,698	15,177,810
		1,768,403,635	**1,597,485,591**
3 (a.2)	**Consolidated Balance with Bangladesh Bank and its agent (Sonali Bank)**		
	Export Import Bank of Bangladesh Limited	31,774,499,574	30,896,993,307
	Add: Bank's subsidiaries	-	-
		31,774,499,574	**30,896,993,307**
4.	**Balance with other banks and financial institutions**		
	In Bangladesh (Annexure - B)		
	i) In Current Accounts	12,897,960	23,929,262
	ii) In Mudaraba Savings, MSND & MTDR Account with other Islamic Banks/ Financial Institutions	3,031,687,195	958,270,404
		3,044,585,155	**982,199,666**
	Add: Off-shore Banking Units (OBUs)	255,217,535	178,536,717
		3,299,802,690	**1,160,736,383**
	Less: Off-shore Banking Units (OBUs)	(255,217,535)	(178,536,717)
	Sub total (a)	**3,044,585,155**	**982,199,666**
	Outside Bangladesh (Annexure - C)		
	i) In Current Account	2,699,673,084	1,977,487,895
	ii) In Mudaraba Savings & MTDR Account with other Islamic Banks/Financial Institutions	-	-
	Sub total (b)	**2,699,673,084**	**1,977,487,895**
	Grand total (a+b)	**5,744,258,239**	**2,959,687,561**
4.1	**Maturity-wise Classification of balance with other banks & Financial Institutions**		
	i) Repayable on Demand	2,735,684,169	2,020,777,434
	With a residual maturity of		
	ii) Not more than 3 months	1,958,574,070	938,910,127
	iii) Over 3 months but not more than 1 year	1,050,000,000	-
	iv) Over 1 year but not more than 5 years	-	-
	v) More than 5 years	-	-
	Total	**5,744,258,239**	**2,959,687,561**

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No.	Particulars	Taka	
		2017	2016
4 (a)	**Consolidated Balance with other banks and financial institutions**		
	In Bangladesh		
	Export Import Bank of Bangladesh Limited	3,044,585,155	982,199,666
	Add: Bank's subsidiaries	386,370,907	318,625,935
	Less: Intra group transactions	(386,370,907)	(318,625,935)
	Sub total (a)	**3,044,585,155**	**982,199,666**
	Outside Bangladesh		
	Export Import Bank of Bangladesh Limited	2,699,673,084	1,977,487,895
	Add: Bank's subsidiaries	8,690,305	4,564,135
	Sub total (b)	**2,708,363,389**	**1,982,052,030**
	Grand total (a+b)	**5,752,948,544**	**2,964,251,696**
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 31.12.17	Face Value Taka	Book Value/ Purchase price as on 31.12.17 Taka	Market Value as on 31.12.2017 Taka	Book Value/ Purchase price as on 31.12.16 Taka	Remarks
6	**Investment in Shares & Securities**						
	i) Government securities:						
	Bangladesh Govt. Islamic Investment Bond (BGIIB)			13,000,000,000	13,000,000,000	9,390,000,000	Unquoted
	Central Depository Bangladesh Limited (CDBL)	1,713,541	10	14,051,038	14,051,038	14,051,038	Unquoted
	Sub total			**13,014,051,038**	**13,014,051,038**	**9,404,051,038**	
	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.	12,297,269	10	424,436,129	450,080,045	482,867,080	Quoted
	Prime Bank Ltd.	11,023,320	10	349,168,416	302,038,968	349,168,417	Quoted
	National Bank Ltd.	14,980,777	10	253,045,528	194,750,101	228,077,568	Quoted
	Shahjalal Islami Bank Ltd.	-	10	-	-	992,655,283	Quoted
	Southeast Bank Ltd.	27,162,791	10	754,094,607	603,013,960	754,094,607	Quoted
	Jamuna Bank Ltd.	-	10	-	-	563,745,355	Quoted
	Social Islami Bank Ltd.	15,625,995	10	391,784,311	379,711,679	391,784,311	Quoted
	NCC Bank Ltd.	16,080,323	10	328,370,188	284,621,717	328,370,188	Quoted
	Bank Asia Ltd.	11,269,843	10	302,566,143	260,333,373	290,491,313	Quoted
	Dutch Bangla Bank Ltd.	-	10	-	-	275,165,253	Quoted
	Mercantile Bank Ltd.	-	10	-	-	235,889,140	Quoted
	Uttara Bank Ltd.	-	10	-	-	218,996,701	Quoted
	AB Bank Ltd.	2,365,225	10	117,740,881	52,271,473	115,112,861	Quoted
	ONE Bank Ltd.	3,548,649	10	99,930,334	85,167,576	96,704,294	Quoted
	Premier Bank Ltd.	2,812,335	10	75,339,448	44,153,659	74,788,018	Quoted
	Al-Arafah Islami Bank Ltd.	-	10	-	-	30,936,027	Quoted
	Dhaka Bank Ltd.	997,793	10	20,627,595	21,951,446	20,152,464	Quoted
	Standard Bank Ltd.	1,293,253	10	20,271,173	20,174,747	19,655,343	Quoted
	Peoples Insurance Company Ltd.	2,066,600	10	66,891,446	43,811,920	66,891,446	Quoted
	Fareast Islami Life Insurance Company Ltd.	618,052	10	51,673,958	44,190,718	50,643,878	Quoted
	Asia Pacific General Insurance Company Ltd.	1,167,000	10	42,031,625	29,408,400	42,031,625	Quoted
	Bangladesh General Insurance Company Ltd.	905,000	10	32,124,345	20,091,000	32,124,345	Quoted
	Karnafuli Insurance Company Ltd.	826,103	10	30,146,560	14,539,413	30,146,560	Quoted
	City General Insurance Company Ltd.	988,267	10	27,615,258	17,986,459	27,615,258	Quoted
	Shinepukur Ceramics Ltd.	174,900	10	9,601,958	2,973,300	9,601,958	Quoted
	Pragati Insurance Company Ltd.	118,518	10	6,867,935	3,531,836	6,811,505	Quoted
	Prime Islami Life Insurance Company Ltd.	12,752	10	1,496,810	700,085	1,496,810	Quoted
	EBL NRB Mutual Fund	7,048,906	10	59,352,577	46,522,780	54,111,757	Quoted
	EXIM Bank 1st Mutual Fund	29,212,649	10	256,284,764	204,488,543	235,478,034	Quoted
	EBL 1st Mutual Fund	1,353,848	10	18,466,663	13,132,326	17,464,563	Quoted
	ICB Employees Provident Fund Mutual Fund-1	1,000,000	10	15,592,734	7,100,000	15,592,734	Quoted
	Trust Bank 1st Mutual Fund	1,422,314	10	17,236,987	9,529,504	16,233,237	Quoted
	DBH 1st Mutual Fund	1,000,000	10	14,946,229	9,400,000	14,946,229	Quoted
	IFIC Bank 1st Mutual Fund	1,453,903	10	16,992,703	8,868,808	15,924,443	Quoted
	Prime Bank 1st AMCL ICBA Mutual Fund	1,000,000	10	13,505,254	7,400,000	13,505,254	Quoted
	Mercantile Bank 1st Mutual Fund	1,000,000	10	10,000,000	9,100,000	10,000,000	Quoted

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No.	Particulars	Holding Share	Face Value Taka	Book Value/ Purchase price as on 31.12.17 Taka	Market Value as on 31.12.2017 Taka	Book Value/ Purchase price as on 31.12.16 Taka	Remarks
	Popular Life 1st Mutual Fund	1,425,740	10	12,058,394	8,839,588	11,030,464	Quoted
	PHP 1st Mutual Fund	1,338,755	10	11,896,475	8,568,032	10,914,265	Quoted
	SWIFT	32		8,011,014	8,011,014	8,011,014	Unquoted
	Sub total			**3,860,168,442**	**3,216,462,470**	**6,159,229,602**	
	iv) Investment in Mudaraba Subordinated Bond			**4,250,000,000**	**4,250,000,000**	**500,000,000**	Unquoted
	Grand total (i+ii+iii+iv)			**22,123,194,141**	**21,479,488,169**	**17,062,255,301**	

All shares and securities are stated at cost price. Market price of all quoted share diminished the cost price by Tk. 556,620,457 as at 31 December 2017. 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 other liability in note 13.5.

No.	Particulars	Taka	
		2017	2016
6.1	**Maturity wise classification of investment (shares and securities)**		
	i) Repayable on Demand	3,852,157,428	6,151,218,588
	With a residual maturity of		
	ii) Not more than 3 months	1,000,000,000	1,600,000,000
	iii) Over 3 months but not more than 1 year	12,000,000,000	7,790,000,000
	iv) Over 1 year but not more than 5 years	-	-
	v) More than 5 years	5,271,036,713	1,521,036,713
		22,123,194,141	**17,062,255,301**
6 (a)	**Consolidated Investment in Shares & Securities**		
	i) Government securities:		
	Export Import Bank of Bangladesh Limited	13,014,051,038	9,404,051,038
	Add: EXIM Bank's Subsidiaries	-	-
	Sub total	**13,014,051,038**	**9,404,051,038**
	ii) Others		
	Export Import Bank of Bangladesh Limited	9,109,143,103	7,658,204,263
	Add: EXIM Islami Investment Limited (EIIL)	481,143,180	410,234,279
	Less: Bank's subsidiaries	(998,974,661)	(998,974,661)
	Sub total	**8,591,311,622**	**7,069,463,881**
	Grand Total (i+ii)	**21,605,362,660**	**16,473,514,919**

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Notes to the Financial Statements

as at and for the year ended 31 December 2017

No.	Particulars	Taka	
		2017	2016
7	**Investments**		
	a) In Bangladesh		
	i) General Investment (7.2)	239,957,781,953	213,882,339,511
	ii) Bill discounted and purchased (7.2)	13,845,649,270	8,273,008,092
	Total in Bangladesh (a)	**253,803,431,223**	**222,155,347,603**
	b) Outside Bangladesh		
	i) General Investment (7.2)	-	-
	ii) Bill discounted and purchased (7.2)	-	-
	Total Outside Bangladesh (b)	-	-
	Grand Total (a+b)	**253,803,431,223**	**222,155,347,603**
7.1	**Maturity-wise classification of investment**		
	i) Repayable on Demand	19,425,573,811	13,392,878,085
	With a residual maturity of		
	ii) Not more than 3 months	13,822,278,581	10,126,432,271
	iii) Over 3 months but not more than 1 year	121,638,634,523	110,152,790,813
	iv) Over 1 year but not more than 5 years	47,062,107,167	45,826,051,222
	v) More than 5 years	51,854,837,141	42,657,195,212
		253,803,431,223	**222,155,347,603**
7.2	**Mode-wise Investment**		
	a) In Bangladesh		
	i) General Investment		
	Bai-Muazzal	108,934,196,032	93,574,338,584
	Bai - Murabaha	18,929,775,393	19,002,069,445
	Bai-Salam	6,258,924,596	5,446,616,462
	Izara bill baia (Commercial)	103,527,461,635	92,435,622,121
	Izara bill baia (Staff)	1,823,701,027	1,916,389,621
	Quard	483,723,270	1,507,303,278
	Sub total (i)	**239,957,781,953**	**213,882,339,511**
	ii) Bill discounted and purchased		
	Bai - as - Sarf (FDBP)	432,076,447	253,685,842
	Musharaka Documentary Bill (MDB)	1,863,651,508	1,433,660,078
	Mudaraba Import Bill (UPAS)	10,853,355,916	6,211,643,728
	Murabaha Import Bill (MIB)	696,565,399	374,018,444
	Sub total (ii)	**13,845,649,270**	**8,273,008,092**
	Total in Bangladesh (a)	**253,803,431,223**	**222,155,347,603**
	b) Outside Bangladesh		
	i) General Investment	-	-
	ii) Bill discounted and purchased	-	-
	Total Outside Bangladesh (b)	-	-
	Grand Total (a+b)	**253,803,431,223**	**222,155,347,603**

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Notes to the Financial Statements

as at and for the year ended 31 December 2017

No.	Particulars	Taka	
		2017	2016
7.2.1	**Geographical Location-wise Classification of Investment**		
	i) Within Bangladesh		
	a) In Rural Areas	11,110,833,756	9,915,721,545
	b) In Urban Areas	242,692,597,467	212,239,626,058
	Sub total (a+b)	**253,803,431,223**	**222,155,347,603**
	ii) Outside Bangladesh		
	a) In Rural Areas	-	-
	b) In Urban Areas	-	-
	Sub total (a+b)	**-**	**-**
	Total (i+ii)	**253,803,431,223**	**222,155,347,603**
7.2.2	**Division-wise classification of investment**		
	Name of the Division		
	i) Dhaka Division	177,945,876,468	156,158,922,161
	ii) Chittagong Division	60,409,105,581	52,922,508,052
	iii) Khulna Division	2,080,162,670	1,354,982,553
	iv) Rajshahi Division	9,559,878,339	8,283,470,308
	v) Barisal Division	521,009,417	366,447,830
	vi) Sylhet Division	1,645,184,344	1,639,021,359
	vii) Rangpur Division	1,232,998,625	1,121,545,369
	viii) Mymensing Division	409,215,779	308,449,971
	Total	**253,803,431,223**	**222,155,347,603**
7.3	**Group-wise Classification of Investments**		
	i) Investments to directors	-	-
	ii) Investments to Chief Executive & Other Senior Executives	**87,881,489**	**102,843,384**
	iii) Investment (funded & non-funded) to Customers Group (10% of Capital and above) note 7.8	**114,150,810,000**	**88,716,547,000**
	iv) Industry-wise Classification of Investments		
	a) Garments	31,595,035,131	28,316,173,959
	b) Textile	18,729,880,203	16,178,800,000
	c) Agro based Industry	15,459,636,627	15,150,031,064
	d) Other Industry	80,739,330,948	58,698,968,936
	Total (iv)	**146,523,882,909**	**118,343,973,959**
	v) Trading and others	107,279,548,314	103,811,373,644
	Total (iv+v)	**253,803,431,223**	**222,155,347,603**
7.4	**Classification status-wise investments**		
	a) Unclassified :		
	i) Unclassified investments including staff investment	230,890,941,534	202,839,016,360
	ii) Special mention account (SMA)	9,409,925,382	7,691,880,269
	Total Unclassified (i+ii)	**240,300,866,916**	**210,530,896,629**
	b) Classified:		
	iii) Substandard	617,161,537	567,062,292
	iv) Doubtful	459,583,800	666,447,619
	v) Bad and loss	12,425,818,970	10,390,941,063
	Total Classified (iii+iv+v)	**13,502,564,307**	**11,624,450,974**
	Grand Total (a+b)	**253,803,431,223**	**222,155,347,603**

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No.	Particulars	Taka	
		2017	2016
7.5	**Pledged collateral against investment**		
	Land & Building	203,704,898,084	207,690,191,885
	MTDR, Securities etc	16,349,304,355	18,344,701,817
	Share Certificates	1,081,669,425	746,709,500
	Others	447,538,304	14,004,578,972
	Total	**221,583,410,168**	**240,786,182,174**
7.6	**Particulars of investments**		
	i) Investments considered good in respect of which the bank is fully secured	241,948,839,762	216,371,576,804
	ii) Investments considered good in respect of which the bank holds debtors personal security	11,854,591,461	5,783,770,799
	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	**253,803,431,223**	**222,155,347,603**
	v) Investments due by directors or employees of the bank or any of them either severally or jointly with any other persons	**1,826,511,779**	**1,919,498,831**
	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	**1,826,511,779**	**1,919,498,831**
	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:	**12,425,818,970**	**10,390,941,063**
	xi) Particulars of Written Off Investments		
	a) Cumulative amount of Investment Written Off since inception up to 31 December last year	1,285,416,220	1,279,675,113
	b) Amount of Investment Written Off during this year		5,741,107
	c) Total amount of Investment Written Off (a+b)	**1,389,716,677**	**1,285,416,220**
	d) Amount recovered against such Written Off Investment up to this year	91,521,592	85,000,257
	e) Amount of investment Written Off against which suit has been filed to recover the same*	**1,283,083,318**	**1,185,304,196**

* 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 2017.

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No.	Particulars	Taka	
		2017	2016
7.7	**Bills discounted and purchased**		
	i) Payable in Bangladesh	2,560,216,907	1,807,678,522
	ii) Payable outside Bangladesh	11,285,432,363	6,465,329,570
	Total	**13,845,649,270**	**8,273,008,092**
7.7.1	**Maturity grouping of bills discounted and purchased**		
	Payable within 1 month	89,904,630	104,975,413
	Over 1 month but less than 3 months	216,240,795	170,236,780
	Over 3 months but less than 6 months	797,369,003	286,076,000
	6 months or more	12,742,134,842	7,711,719,899
	Total	**13,845,649,270**	**8,273,008,092**
7.8	**Detail of Large Investments**		
	Investments above 10% of total capital of the bank (Total capital Tk.3481.45 crore & Tk.2971.83 crore for the years 2017 & 2016 respectively)		
	Number of clients	23	22
	Amount of outstanding investments:		
	Funded (7.8.1)	75,058,222,000	65,231,852,000
	Non-funded (7.8.1)	39,092,588,000	23,484,695,000
		114,150,810,000	**88,716,547,000**
	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 2017			Outstanding Taka 2016
	Funded	Non- funded	Total	Total
1. AKH Group	496,913,000	3,784,447,000	4,281,360,000	3,214,752,000
2. Masco Group	-	-	-	3,465,557,000
3. S.Alam Vegetable Oil Ltd.	4,249,811,000	1,842,610,000	6,092,421,000	6,003,362,000
4. S.Alam Super Edible Oil Ltd.	3,695,867,000	1,035,791,000	4,731,658,000	4,245,740,000
5. Meghna Group	-	7,768,607,000	7,768,607,000	5,386,506,000
6. City Group	755,942,000	5,362,199,000	6,118,141,000	3,203,916,000
7. OK Group	4,577,876,000	-	4,577,876,000	4,300,973,000
8. S.Alam Trading Co. Ltd & its allied concern	5,091,986,000	10,214,000	5,102,200,000	4,158,440,000
9. Prince Group	-	-	-	2,903,957,000
10. Nahar Trading Corporation & its allied concerns	4,908,959,000	354,385,000	5,263,344,000	5,050,331,000
11. Sikder Real Estate Ltd & Its Associates	3,612,074,000	-	3,612,074,000	3,513,903,000
12. Alif Group	4,449,556,000	418,810,000	4,868,366,000	4,542,912,000
13. MP Spinning Mills Ltd & Its Associates	3,486,565,000	26,317,000	3,512,882,000	3,311,609,000
14. Sunman Group	4,248,391,000	148,476,000	4,396,867,000	4,423,486,000
15. Power Pac Mutiara Keranigani Power Plant Ltd	5,616,304,000	-	5,616,304,000	3,371,072,000
16. Brand Maker Property Management Ltd. & its Associates	5,394,147,000	1,561,409,000	6,955,556,000	4,980,984,000
17. Hasan Group	4,436,312,000	2,754,000	4,439,066,000	4,299,726,000
18. Mehadi Hasan & Co	4,660,593,000	-	4,660,593,000	4,118,734,000
19. Shaikh Brothers & its Associates	1,786,799,000	5,413,311,000	7,200,110,000	4,096,333,000
20. Saad Musa Group	-	-	-	3,674,356,000

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	Outstanding Taka 2017			Outstanding Taka 2016
Name of the Clients	Funded	Non- funded	Total	Total
21. Asrotex Group	688,764,000	2,828,387,000	3,517,151,000	3,314,203,000
22. Ahsan Group	2,852,080,000	1,970,922,000	4,823,002,000	-
23. Babylon Group	208,517,000	3,599,870,000	3,808,387,000	-
24. Modern Group	4,588,578,000	60,902,000	4,649,480,000	-
25. Pran RFL Group	1,051,465,000	2,902,040,000	3,953,505,000	-
26. S. Alam Cold Rolled Steels Limited	4,200,723,000	1,137,000	4,201,860,000	-
27. Shadin Group	-	-	-	3,135,695,000
Total	**75,058,222,000**	**39,092,588,000**	**114,150,810,000**	**88,716,547,000**

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 2017 no other investment account was restructured.

		Taka	
		2017	2016
7(a)	**Consolidated Investment**		
	Export Import Bank of Bangladesh Limited	239,957,781,953	213,882,339,511
	Add: Bank's subsidiaries	1,229,738,770	1,241,577,384
	Sub total	**241,187,520,723**	**215,123,916,895**
	Bill discounted and purchased		
	Bai - as - Sarf (FDBP)	432,076,447	253,685,842
	Musharaka Documentary Bill (MDB)	1,863,651,508	1,433,660,078
	Mudaraba Import Bill (UPAS)	10,853,355,916	6,211,643,728
	Murabaha Import Bill (MIB)	696,565,399	374,018,444
	Sub total	**13,845,649,270**	**8,273,008,092**
	Total	**255,033,169,993**	**223,396,924,987**

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No.	Particulars	Taka	
		2017	2016
8	**Fixed assets including premises (Annexure-A)**		
	i) Land	3,541,460,503	3,541,460,503
	ii) Building & Construction	1,210,692,738	1,244,369,118
	iii) Leasehold Property - Building	245,286,762	252,102,762
	iv) Furniture and Fixtures	84,191,448	88,780,341
	v) Interior Decoration	197,558,099	221,543,016
	vi) Office Equipment	259,358,526	277,390,384
	vii) Vehicles	35,595,289	44,283,133
	viii) Books	4,227	25,479
	Total	**5,574,147,592**	**5,669,954,736**
8 (a)	**Consolidated fixed assets**		
	Export Import Bank of Bangladesh Limited	5,574,147,592	5,669,954,736
	Add: Bank's subsidiaries	1,423,619	1,583,288
		5,575,571,211	**5,671,538,024**
9	**Other assets**		
	Income Generating (note 9.1)	570,566,247	570,566,247
	Non Income Generating (note 9.2)	11,552,760,517	9,248,833,519
		12,123,326,764	**9,819,399,766**
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	43,530,243	34,949,012
	Advance Rent (9.2.1)	307,985,727	338,644,041
	Suspense Account (9.2.2)	10,482,520,946	8,334,401,596
	Security Deposit (Telephone deposit)	7,327,484	6,952,854
	Stamps in Hand	4,628,979	3,598,252
	Income Receivable on Investment (9.2.3)	288,636,370	192,537,000
	Other Receivable	264,247,700	201,611,480
	Prepaid Expenses	90,863	50,863
	Others (9.2.4)	153,792,205	136,088,421
	Total	**11,552,760,517**	**9,248,833,519**
9.2.1	**Advance Rent**		
	Office rent	298,880,703	327,882,054
	Godown rent	9,105,024	10,761,987
		307,985,727	**338,644,041**
9.2.2	**Suspense Account**		
	EDF loan receivable from Bangladesh Bank	10,060,118,815	7,722,240,797
	Advance against new branches	4,727,292	-
	Others*	417,674,839	612,160,799
		10,482,520,946	**8,334,401,596**

* 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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Notes to the Financial Statements

as at and for the year ended 31 December 2017

No.	Particulars	Taka	
		2017	2016
9.2.3	**Income Receivable on Investment**		
	Profit receivable on BGIIB	265,536,370	178,637,000
	Profit receivable on deposit with other banks	23,100,000	13,900,000
		288,636,370	**192,537,000**
9.2.4	**Others**		
	Advance against purchase of building (including the value of portion of Land)	143,650,090	126,130,000
	Advance against purchase of Machinery and Equipment	400,000	400,000
	Prepaid insurance premium	9,742,115	9,558,421
		153,792,205	**136,088,421**
9.3	**Classification of other assets**		
	Unclassified	12,123,304,764	9,812,570,766
	Doubtful	-	-
	Bad/loss	22,000	6,829,000
		12,123,326,764	**9,819,399,766**
9.3.1	**Provision for Other Assets**		
	Opening balance	84,051,408	629,000
	Provision made during the year	23,400,780	83,422,408
	Closing balance	**107,452,188**	**84,051,408**
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	12,123,326,764	9,819,399,766
	Add: Bank's subsidiaries	329,893,222	384,370,290
	Less: Placement with EXIM Islami Investment Ltd. (EIIL)	(570,566,247)	(570,566,247)
		11,882,653,739	**9,633,203,809**
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	**959,733,500**	-
	Grand Total (a+b)	**959,733,500**	
11.1	**Security against placement from banks & other financial institutions**		
	Secured	-	-
	Unsecured	959,733,500	-
		959,733,500	

AMARSTOCK

Notes to the Financial Statements

as at and for the year ended 31 December 2017

No.	Particulars	Taka	
		2017	2016
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	959,733,500	-
	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	-	-
		959,733,500	**-**
11(a)	**Consolidated Placement from banks & other financial institutions**		
	Export Import Bank of Bangladesh Limited	959,733,500	-
	Add: Bank's subsidiaries	570,566,247	570,566,247
		1,530,299,747	**570,566,247**
	Less: Placement with EXIM Islami Investment Ltd. (Intragroup)	(570,566,247)	(570,566,247)
		959,733,500	**-**
12	**Deposits and other accounts**		
	Mudaraba savings bank deposits (12.1)	19,817,048,338	16,612,829,156
	Mudaraba term deposits (12.2)	140,978,178,882	130,292,735,281
	Other Mudaraba Deposits (12.3)	81,936,429,545	69,392,210,291
	Al-Wadeeah Current and Other Deposit Accounts (12.4)	37,570,843,628	30,413,838,851
	Bills payable (12.5)	3,723,610,096	1,828,829,639
	Total	**284,026,110,489**	**248,540,443,218**
12 (a)	**Consolidated Deposits and other accounts**		
	Consolidated Mudaraba savings bank deposits -12.1 (a)	19,817,048,338	16,612,829,156
	Consolidated Mudaraba Term Deposit-12.2 (a)	140,705,201,781	130,034,893,744
	Consolidated Other Mudaraba Deposits-12.3 (a)	81,823,472,454	69,332,254,758
	Consolidated Al-Wadeeah Current and Other Deposit Accounts-12.4 (a)	37,570,406,913	30,413,009,986
	Consolidated bills payable-12.5 (a)	3,727,829,052	1,830,625,728
	Total	**283,643,958,538**	**248,223,613,372**
12.1	**Mudaraba savings bank deposits**	**19,817,048,338**	**16,612,829,156**
12.1 (a)	**Consolidated Mudaraba savings bank deposits**		
	Export Import Bank of Bangladesh Limited	19,817,048,338	16,612,829,156
	Add: Bank's subsidiaries	-	-
		19,817,048,338	**16,612,829,156**
	Less: Intragroup transactions	-	-
		19,817,048,338	**16,612,829,156**

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Notes to the Financial Statements

as at and for the year ended 31 December 2017

No.	Particulars	Taka	
		2017	2016
12.2	**Mudaraba term deposits**		
	Mudaraba Term Deposit 1 Month	3,528,448,598	5,792,288,000
	Mudaraba Term Deposit 3 Months	91,167,241,943	77,010,865,284
	Mudaraba Term Deposit 6 Months	7,452,850,450	8,497,819,087
	Mudaraba Term Deposit 12 Months	37,786,764,258	37,336,059,408
	Mudaraba Term Deposit 24 Months	506,493,434	747,442,927
	Mudaraba Term Deposit 36 Months	536,380,199	908,260,575
		140,978,178,882	**130,292,735,281**
12.2 (a)	**Consolidated Mudaraba Term Deposit**		
	Export Import Bank of Bangladesh Limited	140,978,178,882	130,292,735,281
	Add: Bank's subsidiaries	-	-
		140,978,178,882	**130,292,735,281**
	Less: Intragroup transactions	(272,977,101)	(257,841,537)
		140,705,201,781	**130,034,893,744**
12.3	**Other Mudaraba Deposits**		
	Mudaraba Short Notice Deposit	15,407,269,148	16,119,516,568
	Mudaraba Cash Waqf Deposit	37,314,263	35,637,504
	Mudaraba Monthly Savings Scheme	24,536,012,626	19,289,725,671
	Mudaraba Monthly Income Deposit Scheme	6,887,763,048	3,476,239,503
	Mudaraba Monthly Benefit Deposit Scheme	13,298,941,633	8,663,351,816
	Mudaraba Multiplus Savings Scheme	690,291,929	657,309,981
	Mudaraba Education Savings Scheme	3,362,106	3,694,643
	Mudaraba Super Savings Scheme	19,611,543,744	19,932,737,644
	Mudaraba Hajj Deposit	58,751,621	43,965,141
	Mudaraba Denmohor/Marriage Scheme	100,188,350	58,578,102
	EXIM Ziadah	505,406,650	374,373,797
	EXIM Ruhama	516,458,069	618,007,345
	Mudaraba Krishi Monthly Deposit Scheme	34,662,430	15,872,575
	Mudaraba Housing/Entrepreneurship development Scheme	246,146,642	103,200,001
	Mudaraba Shefa Monthly Savings Deposit Scheme (3-8 Y)	2,317,286	-
	Total	**81,936,429,545**	**69,392,210,291**
12.3 (a)	**Consolidated Other Mudaraba Deposits**		
	Export Import Bank of Bangladesh Limited	81,936,429,545	69,392,210,291
	Add: Bank's subsidiaries	-	-
		81,936,429,545	**69,392,210,291**
	Less: Intragroup transaction	(112,957,091)	(59,955,533)
		81,823,472,454	**69,332,254,758**
12.4	**Al-Wadeeah Current and Other Deposit Accounts**		
	Al-wadeeah Current Deposits	8,843,679,656	7,795,519,722
	Foreign Currency Account (USD)	1,510,269,638	1,326,592,774
	Foreign Currency Account (GBP)	3,406,325	23,497,116
	Foreign Currency Account (EURO)	3,309,348	3,177,280
	Sundry Deposit	10,639,247,838	8,390,862,549
	Security Deposit: LC	1,612,887,395	1,453,400,089
	Security Deposit: Back to Back LC & ABP	13,188,839,537	9,862,960,192
	Security Deposit: Bank Guarantee	289,794,505	266,725,310
	Security Deposit: Inland Bill Purchased (IBP)	14,216,376	21,694,191
	Profit payable on deposit	1,465,193,010	1,269,409,628
		37,570,843,628	**30,413,838,851**

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Notes to the Financial Statements

as at and for the year ended 31 December 2017

No.	Particulars	Taka	
		2017	2016
12.4 (a)	**Consolidated Al-Wadeeah Current and Other Deposit Accounts**		
	Export Import Bank of Bangladesh Limited	37,570,843,628	30,413,838,851
	Add: Bank's subsidiaries	-	-
		37,570,843,628	**30,413,838,851**
	Less: Intragroup transaction	(436,715)	(828,865)
		37,570,406,913	**30,413,009,986**
12.5	**Bills payable**		
	Pay order	3,716,382,528	1,813,898,687
	Demand draft	7,227,568	14,930,952
		3,723,610,096	**1,828,829,639**
12.5 (a)	**Consolidated bills payable**		
	Export Import Bank of Bangladesh Limited	3,723,610,096	1,828,829,639
	Add: Bank's subsidiaries	4,218,956	1,796,089
		3,727,829,052	**1,830,625,728**
12.6	**Deposits and other accounts**		
	Deposits from banks	18,254,264,774	7,839,342,158
	Deposits from customers	265,771,845,715	240,701,101,060
		284,026,110,489	**248,540,443,218**
12.7	**Maturity-wise classification of Deposits**		
	From banks		
	i) Re-payable on demand	6,596,993	13,669,643
	With a residual maturity of		
	ii) Re-payable within 1 month	7,127,667,781	7,825,672,515
	iii) Over 1 month but within 6 months	11,120,000,000	-
	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	-	-
		18,254,264,774	**7,839,342,158**
	From other than banks		
	i) Re-payable on demand	43,071,391,081	33,724,153,471
	With a residual maturity of		
	ii) Re-payable within 1 month	61,457,705,893	44,319,860,713
	iii) Over 1 month but within 6 months	81,956,737,810	83,628,603,542
	iv) Over 6 months but not more than 1 year	40,375,338,654	42,712,997,652
	v) Over 1 year but not more than 5 years	25,076,089,422	25,281,686,451
	vi) Over 5 years but not more than 10 years	11,718,819,867	9,120,523,056
	vii) More than 10 years	2,115,762,988	1,913,276,175
		265,771,845,715	**240,701,101,060**
	Total	**284,026,110,489**	**248,540,443,218**

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Notes to the Financial Statements

as at and for the year ended 31 December 2017

No.	Particulars	Taka	
		2017	2016
13	**Other liabilities**		
	Provision for classified investments -note-13.1(b.1)	6,794,938,691	5,509,281,400
	Provision for unclassified (standard) investments -note-13.1(a.1)	1,936,582,305	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)	85,185,192	99,865,517
	Provision for Off balance sheet exposures note-13.1(c)	907,070,442	706,004,584
	Provision for Off-Shore Banking Unit , note-13.1(a.3)	108,533,559	62,116,438
	Profit suspense account (note-13.2)	877,415,001	621,636,126
	Provision for Income tax (note-13.3)	521,509,011	508,513,031
	Provision for deferred taxes (note 13.4)	87,358,989	81,141,437
	Provision for diminution in value of shares (note 13.5)	556,620,457	1,757,428,022
	Provision for employees social securities-superannuation fund	1,000,000	1,000,000
	Provision for gratuity (13.6)	718,326,000	588,321,568
	Provision for casual employees (13.7)	10,000,000	-
	Provision for good borrower (13.8)	3,000,000	2,000,000
	Provision for climate risk fund (13.9)	2,000,000	1,000,000
	Provision for other assets	107,452,188	84,051,408
	Provision for audit fees	865,000	860,000
	Zakat fund	503,101	718,411
	Accrued expenses payable	27,866,392	12,611,728
	Tax/VAT deducted at source	236,299,528	213,093,761
	Excise duty	149,790,297	135,170,324
	Customs Duty	55,611	156,004
	Profit payable on Mudaraba Subordinated Bond	85,082,192	57,054,795
	Compensation suspense account (unrealized)	971,285,405	835,753,961
	Compensation suspense account (realized)	92,214,624	67,755,441
	Others	5,126,484	15,852,604
		14,297,491,789	**13,067,304,605**
13.1	**Provision for investments including bad and doubtful investments**		
	(a)General Provision		
	Unclassified Investments (a.1)	1,936,582,305	1,694,506,725
	Placement with EIIL (a.2)	11,411,320	11,411,320
	Off-Shore Banking Unit (a.3)	108,533,559	62,116,438
	Special mention account (SMA)- (a.4)	85,185,192	99,865,517
	Sub total	**2,141,712,376**	**1,867,900,000**
	(b) Specific Provision		
	Substandard	84,879,881	27,348,390
	Doubtful	81,426,104	153,529,213
	Bad/loss	6,628,632,706	5,328,403,797
	Sub total	**6,794,938,691**	**5,509,281,400**
	Total provision on investment	**8,936,651,067**	**7,377,181,400**
	(a.1) General provision on unclassified (standard) investments		
	Provision held at the beginning of the year	1,694,506,725	1,203,367,338
	Add: Provision made during the year	242,075,580	491,139,387
	Balance at 31 December	**1,936,582,305**	**1,694,506,725**

SMARTSTOCK

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as at and for the year ended 31 December 2017

No.	Particulars	Taka	
		2017	2016
	(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	62,116,438	47,694,524
	Provision made for the year	46,417,121	14,421,914
	Balance at 31 December	**108,533,559**	**62,116,438**
	(a.4) Provision for unclassified special mention account (SMA)		
	Provision held at the beginning of the year	99,865,517	70,790,741
	Add: Provision made during the year	(14,680,325)	29,074,776
	Less: Provision no longer required	-	-
	Balance at 31 December	**85,185,192**	**99,865,517**
	(b.1) Provision for classified investments		
	Balance at 1 January	5,509,281,400	4,594,139,416
	Less: Fully provided Investment written off	(67,771,924)	(5,741,107)
	Less: Waived	(8,849,231)	(8,342,000)
	Add: Recoveries of amount previously written off	498,026	-
		5,433,158,271	**4,580,056,309**
	Add: Provision made during the year	1,361,780,420	929,225,091
	Less: Provision no more required for investment realized	-	-
	Net charge in profit and loss account	**1,361,780,420**	**929,225,091**
	Balance at 31 December	**6,794,938,691**	**5,509,281,400**
	(c) General Provision for off balance sheet exposure		
	Provision held at the beginning of the year	706,004,584	698,524,850
	Provision made for the year	201,065,858	7,479,734
	Balance at 31 December	**907,070,442**	**706,004,584**

13.1.1 Details of provision for Investment and off balance sheet exposure

	Provision for 2017	
i) General provision for un-classified investment	**Required**	**Maintained**
Provision for unclassified (standard) investments -note-13.1(a.1)	1,936,582,305	1,936,582,305
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)	85,185,192	85,185,192
Provision for Off-Shore Banking Unit , note-13.1(a.3)	108,533,559	108,533,559
Total General provision for un-classified investment	**2,141,712,376**	**2,141,712,376**

	Provision for 2017	
ii) Specific provision for investment	**Required**	**Maintained**
Substandard	84,879,881	84,879,881
Doubtful	81,426,104	81,426,104
Bad/loss	6,628,632,706	6,628,632,706
Total Specific provision for investment	**6,794,938,691**	**6,794,938,691**
Total provision for investment (i+ii)	**8,936,651,067**	**8,936,651,067**

	Provision for 2017	
	Required	**Maintained**
iii) Provision for Off balance sheet exposures	**907,070,442**	**907,070,442**
Total Provision for Investment and off balance sheet exposure (i+ii+iii)	**Provision for 2017**	
	9,843,721,509	**9,843,721,509**

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Notes to the Financial Statements

as at and for the year ended 31 December 2017

No.	Particulars	Taka	
		2017	2016
13.2	**Profit suspense account**		
	Balance at 1 January	621,636,126	529,296,770
	Add: Net amount credited during the year to suspense account	255,778,875	92,339,356
	Less: Net amount recovered during the year	-	-
	Less: Amount written off/waived during the year	-	-
	Balance at 31 December	**877,415,001**	**621,636,126**
13.3	**Income tax Liability**		
	Balance at 1 January	15,428,349,151	13,511,601,678
	Add: Provision for additional tax	446,259,584	279,706,463
	Add: Provision made for the year (note 13.3.1)	1,548,839,444	1,637,041,010
	Less: Settlement of tax liabilities for the years	-	-
	Balance at 31 December (a)	**17,423,448,179**	**15,428,349,151**
	Advance Tax		
	Balance at 1 January	14,919,836,120	12,701,431,176
	Add: Payment made during the year	1,982,103,048	2,218,404,944
	Less: Settlement of tax liabilities for the years	-	-
	Balance at 31 December (b)	**16,901,939,168**	**14,919,836,120**
	Net Balance at 31 December (a-b)	**521,509,011**	**508,513,031**
13.3.1	**Provision for Current Tax made during the year**		
	Income tax @ 40% on estimated taxable profit (From A)	1,414,351,214	1,564,556,393
	Add: Tax on dividend income @ 20%	64,509,839	70,031,308
	Add: Tax on capital gain @10%	69,978,391	2,453,309
	Add: Excess profit tax	-	-
	Estimated provision required as at 31 December	**1,548,839,444**	**1,637,041,010**
	A. Computation of Taxable Profit		
	Profit before tax	3,994,456,077	4,345,499,436
	Less: Gain on share (Capital gain)	(699,783,910)	(24,533,085)
	Less: Cash dividend	(322,549,196)	(350,156,538)
	Less: Nominal value of bonus share	(105,334,454)	(59,418,830)
	Add: Estimated inadmissible expenses	669,089,517	-
	Estimated Taxable Profit for the year (A)	**3,535,878,034**	**3,911,390,983**
	Provision for Tax made during the year		
	Current tax	1,548,839,444	1,637,041,010
	Additional tax	446,259,584	279,706,463
		1,995,099,028	**1,916,747,473**

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Notes to the Financial Statements

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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	Reference case has been filed to the honourable High Court Division.
2011	2012 - 2013	Reference case has been filed to the honourable High Court Division.
2012	2013 - 2014	Reference case has been filed to the honourable High Court Division.
2013	2014 - 2015	Appealed before the Taxes Appellate Tribunal.
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.
2016	2017 - 2018	Tax return filed but assessment is yet to be completed.

No.	Particulars	Taka	
		2017	2016
13.3.1 (a)	**Consolidated Provision for Current Tax made during the year**		
	Export Import Bank of Bangladesh Limited	1,995,099,028	1,916,747,473
	Add: Bank's subsidiaries	24,516,440	11,079,690
		2,019,615,468	**1,927,827,163**
13.3 (a)	**Consolidated Income tax Liability**		
	Export Import Bank of Bangladesh Limited	521,509,011	508,513,031
	Add: Bank's subsidiaries	15,799,873	7,134,681
		537,308,884	**515,647,712**
13.4	**Deferred tax liability/(Assets)**		
	Balance at 1 January	81,141,437	50,256,000
	Transfer (to)/from Profit & loss account	6,217,552	30,885,437
	Balance at 31 December	**87,358,989**	**81,141,437**

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No.	Particulars	Taka	
		2017	2016
13.5	**Provision for diminution in value of shares**		
	Balance at 1 January	1,757,428,022	2,294,429,553
	Provision made/(reversed) during the year	(1,200,807,565)	(537,001,531)
	Balance at 31 December*	**556,620,457**	**1,757,428,022**

*Provision required for diminution in value of Investment in shares stood at Tk. 556,620,457/- at 31 December 2017. The accumulated balance of provision stood at Tk.1,757,428,022/- up to the year 2016 excess provision of Tk. 1,200,807,565/- has been released through profit and loss account during the year 2017.

13.5 (a)	**Consolidated Provision for diminution in value of shares**		
	Export Import Bank of Bangladesh Limited	556,620,457	1,757,428,022
	Add: Bank's subsidiaries	92,415,771	92,415,771
		649,036,228	**1,849,843,793**
13.6	**Provision for Gratuity**		
	Balance at 1 January	588,321,568	458,321,568
	Less: Disbursed during the year	(102,712,745)	(62,154,601)
	Add: Provision made during the year (Note 13.6.1)	232,717,177	192,154,601
	Balance at 31 December	**718,326,000**	**588,321,568**

13.6.1 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. 232,717,177/- during the year 2017.

13.7	**Provision for casual employees**		
	Balance at 1 January	-	-
	Provision made during the year	10,000,000	-
	Balance at 31 December	**10,000,000**	-
13.8	**Provision for good borrower**		
	Balance at 1 January	2,000,000	-
	Provision made during the year	1,000,000	2,000,000
	Balance at 31 December	**3,000,000**	**2,000,000**
13.9	**Provision for climate risk fund**		
	Balance at 1 January	1,000,000	-
	Provision made during the year	1,000,000	1,000,000
	Balance at 31 December	**2,000,000**	**1,000,000**
13 (a)	**Consolidated other liabilities**		
	Export Import Bank of Bangladesh Limited	14,297,491,789	13,067,304,605
	Add: Bank's subsidiaries	841,056,472	875,245,240
		15,138,548,261	**13,942,549,845**
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	
		2017	2016
14.2	**Paid up capital**		
	1,412,251,068 ordinary shares of Tk.10/- each	14,122,510,680	14,122,510,680
	Bonus share issued	-	-
		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
2016	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	2017			2016
	No. of Shares	% of total	Amount (Taka)	Amount (Taka)
i) Promoters/Sponsors/Director	587,195,591	41.58%	5,871,955,910	6,048,442,470
ii) General Public & Others	825,055,477	58.42%	8,250,554,770	8,074,068,210
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 2017	No. of shares	% of holdings
Sponsors/Directors	587,195,591	41.58%
Corporate bodies - Local	245,148,648	17.36%
Corporate bodies - Foreign	57,855,148	4.10%
Foreign individuals	-	0.00%
Non-resident Bangladeshi	4,647,002	0.33%
General public	517,404,679	36.64%
	1,412,251,068	**100.00%**

c) Range-wise shareholdings as at 31 December 2017 are as follows:

Range of holding of shares	No. of share holders	No. of shares	% of holding of shares
Less than 500	35,045	5,507,616	0.39%
500 to 5,000	33,515	60,926,411	4.31%
5,001 to 10,000	5,250	38,729,553	2.74%
10,001 to 20,000	3,878	51,847,988	3.67%
20,001 to 30,000	912	22,609,713	1.60%
30,001 to 40,000	424	14,818,743	1.05%
40,001 to 50,000	362	16,914,602	1.20%
50,001 to 100,000	629	46,561,371	3.30%
100,001 to 1,000,000	537	148,416,392	10.51%
Over 1,000,000	123	1,005,918,679	71.23%
	80,675	**1,412,251,068**	**100.00%**

No.	Particulars	Taka	
		2017	2016
14.3	**Capital to Risk-weighted Asset Ratio (as per Basel III)**		
	Total assets of the bank	333,397,104,470	290,645,946,055
	Total risk weighted assets(As per Basel III)	287,421,989,715	251,256,644,903
	A. Required Capital including CCB (11.250% of RWA in 2017, 10.625% of RWA in 2016)	**32,334,973,843**	**26,696,018,521**
	i) Minimum Capital Requirement (MCR) 10% of RWA	28,742,198,972	25,125,664,490
	ii) Capital Conservation Buffer (CCB) 1.250% of RWA in 2017 (0.625% in 2016)	3,592,774,871	1,570,354,031
	B. Regulatory Capital-Solo:		
	1) Tier -1 Capital (Going-Concern Capital)		
	a) Common Equity Tier 1	24,852,210,139	24,024,051,668
	b) Additional Tier 1	-	-
	2) Tier-2 Capital (Gone-Concern Capital)	9,962,337,151	5,694,236,084
	Regulatory Capital (1+2)	**34,814,547,290**	**29,718,287,752**
	Surplus/(deficit) Capital (B-A)	**2,479,573,447**	**3,022,269,231**

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No.	Particulars	Taka	
		2017	2016
	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	8,885,463,506	7,846,410,778
	General Reserve	-	-
	Retained Earnings	2,475,247,840	2,438,730,108
	Dividend Equalization Reserve	62,775,000	62,775,000
	Minority Interest in Subsidiaries	-	-
	Others (If any items approved by Bangladesh Bank)	-	-
	Sub Total (i)	**25,545,997,026**	**24,470,426,566**
	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	693,786,887	446,374,898
	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)	**693,786,887**	**446,374,898**
	Total Common Equity Tier - 1 Capital (i-ii)	**24,852,210,139**	**24,024,051,668**
	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)	**8,283,241,639**	**8,007,216,421**

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No.	Particulars	Taka	
		2017	2016
	Excess Amount over Maximum Limit of AT-1	-	-
	Total Admissible Additional Tier-1 Capital	-	-
	Total Tier -1 Capital (Going-Concern Capital)	**24,852,210,139**	**24,024,051,668**
	B.(2). Tier-2 Capital (Gone-Concern Capital)		
	General provision (Investment & Off Balance Sheet)	3,048,782,818	2,573,904,584
	All Other Preference Shares	-	-
	Subordinated debt/instruments issued by the banks that meet the qualifying criteria for Tier 2 capital	6,500,000,000	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)	**10,582,668,651**	**6,107,790,417**
	Regulatory Adjustment:		
	Revaluation Reserves for Fixed Assets, Securities & Equity Securities	620,331,500	413,554,333
	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)	**620,331,500**	**413,554,333**
	Total Tier-2 Capital Available (i-ii)	**9,962,337,151**	**5,694,236,084**
	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)	**22,091,129,593**	**21,354,979,528**
	Excess Amount over Maximum Limit of Tier-2	-	-
	Total Admissible Tier-2 Capital	**9,962,337,151**	**5,694,236,084**
	Capital to Risk-weighted Asset Ratio	**12.11%**	**11.83%**

Capital requirement	Required for 2017	Held	Held
Tire-1			
Common Equity Tier-1+CCB*		8.65%	9.56%
Additional Tire-1		0.00%	0.00%
Tier - 2		3.47%	2.27%
Total	**11.250%**	**12.11%**	**11.83%**

*CCB = Capital Conservation Buffer = 1.250%

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No.	Particulars	Taka	
		2017	2016
	C. Breakdown of gross Risk-Weighted Assets (RWA) in the various categories of risk exposures		
	i) Credit Risk:	**262,828,827,101**	**225,732,371,004**
	On Balance Sheet items	230,104,486,008	201,417,559,456
	Off Balance Sheet items	32,724,341,093	24,314,811,548
	ii) Market Risk	**7,772,814,945**	**9,017,887,446**
	iii) Operational Risk	**16,820,347,669**	**16,506,386,453**
	Total (i+ii+iii)	**287,421,989,715**	**251,256,644,903**
14.3 (a)	**Consolidated Capital to Risk-weighted Asset Ratio (as per Basel III)**		
	Total assets of the bank	333,892,609,356	291,133,912,333
	Total risk weighted assets(As per Basel III)	288,263,240,524	252,005,985,359
	A. Required Capital including CCB (11.250% of RWA in 2017, 10.625% of RWA in 2016)	**32,429,614,559**	**26,775,635,944**
	i) Minimum Capital Requirement (MCR) 10% of RWA	28,826,324,052	25,200,598,536
	ii) Capital Conservation Buffer (CCB) 1.250% of RWA in 2017 (0.625% in 2016)	3,603,290,507	1,575,037,408
	B. Regulatory Capital/Equity-Consolidated:		
	1) Tier -1 Capital (Going-Concern Capital)		
	a) Common Equity Tier 1	24,891,737,855	23,967,461,038
	b) Additional Tier 1	-	-
	2) Tier-2 Capital (Gone-Concern Capital)	9,962,337,151	5,694,236,084
	Regulatory Capital/Equity (1+2)	**34,854,075,006**	**29,661,697,122**
	Surplus/(deficit) Capital (B-A)	**2,424,460,447**	**2,886,061,178**
	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	8,885,463,506	7,846,410,778
	General Reserve	-	-
	Retained Earnings	2,514,674,223	2,382,048,616
	Dividend Equalization Reserve	62,775,000	62,775,000
	Minority Interest in Subsidiaries	101,333	90,862
	Others (If any items approved by Bangladesh Bank)	-	-
	Sub Total (i)	**25,585,524,742**	**24,413,835,936**
	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	693,786,887	446,374,898
	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)	**693,786,887**	**446,374,898**
	Total Common Equity Tier - 1 Capital (i-ii)	**24,891,737,855**	**23,967,461,038**

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No.	Particulars	Taka	
		2017	2016
	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)	**8,296,416,227**	**7,988,354,764**
	Excess Amount over Maximum Limit of AT-1	-	-
	Total Admissible Additional Tier-1 Capital	-	-
	Total Tier -1 Capital (Going-Concern Capital)	**24,891,737,855**	**23,967,461,038**
	B.(2). Tier-2 Capital (Gone-Concern Capital)		
	General provision	3,048,782,818	2,573,904,584
	All Other Preference Shares	-	-
	Subordinated debt/instruments issued by the banks that meet the qualifying criteria for Tier 2 capital	6,500,000,000	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)	**10,582,668,651**	**6,107,790,417**
	Regulatory Adjustment:		
	Revaluation Reserves for Fixed Assets, Securities & Equity Securities	620,331,500	413,554,333
	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)	**620,331,500**	**413,554,333**
	Total Tier-2 Capital Available	**9,962,337,151**	**5,694,236,084**

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No.	Particulars	Taka	
		2017	2016
	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)	**22,126,265,779**	**21,304,676,117**
	Excess Amount over Maximum Limit of Tier-2	-	-
	Total Admissible Tier-2 Capital	**9,962,337,151**	**5,694,236,084**
	Capital to Risk-weighted Asset Ratio	**12.09%**	**11.77%**

Capital requirement	Required for 2017	Held	Held
Tire-1			
Common Equity Tier-1+CCB*		8.64%	9.51%
Additional Tire-1		0.00%	0.00%
Tier - 2		3.46%	2.26%
Total	**11.250%**	**12.09%**	**11.77%**

*CCB = Capital Conservation Buffer = 1.250%

	C. Breakdown of gross Risk-Weighted Assets (RWA) in the various categories of risk exposures		
	i) Credit Risk:	**262,735,453,771**	**225,709,283,118**
	On Balance Sheet items	230,011,112,678	201,394,471,569
	Off Balance Sheet items	32,724,341,093	24,314,811,549
	ii) Market Risk	**8,568,796,605**	**9,689,641,874**
	iii) Operational Risk	**16,958,990,148**	**16,607,060,367**
	Total (i+ii+iii)	**288,263,240,524**	**252,005,985,359**
15	**Statutory reserve**		
	Balance at 1 January	7,846,410,778	6,869,910,585
	Addition during the year	1,039,052,728	976,500,193
	Balance at 31 December	**8,885,463,506**	**7,846,410,778**
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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No.	Particulars	Taka	
		2017	2016
	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)	(2,926,813)	(13,701,552)
	Foreign currency translation gain/(loss)	(538)	(156,934)
		(2,927,351)	**(13,858,486)**
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	(2,926,813)	(13,701,552)
	Balance at 31 December	**(2,926,813)**	**(13,701,552)**
18	**Retained earnings**		
	Balance brought forward	2,438,730,108	2,175,063,525
	Add: Profit for the year	3,193,947,062	2,934,868,057
	Less: Transfer to statutory reserve	(1,039,052,728)	(976,500,193)
	Less: Cash dividend	(2,118,376,602)	(1,694,701,281)
	Less: Stock dividend	-	-
	Balance carried forward	**2,475,247,840**	**2,438,730,108**
18(a)	**Consolidated retained earnings**		
	Export Import Bank of Bangladesh Limited	2,475,247,840	2,438,730,108
	Add: Bank's subsidiaries	(53,651,780)	(149,916,051)
	Foreign currency translation gain/(loss)	538	156,934
	Elimination of impairment loss on investment in subsidiary	93,077,625	93,077,625
	Balance carried forward	**2,514,674,223**	**2,382,048,616**

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No.	Particulars	Taka	
		2017	2016
18(a1)	**Consolidated Retained earnings brought forward**		
	Opening Balance (Note 18(a))	2,382,048,616	2,002,846,021
	Foreign currency translation gain/(loss)	(8,362,826)	10,650,383
	Retained earning brought forward	**2,373,685,790**	**2,013,496,404**
19	**Minority interest**		
	Share Capital	1,000,000,000	1,000,000,000
	Retained earnings-EXIM Islami Investment Limited (EIIL)	13,325,648	(91,382,465)
		1,013,325,648	**908,617,535**
	Minority interest	**101,333**	**90,862**
20	**Contingent liabilities and commitments**		
	Acceptance and endorsement (20.1)	46,920,884,997	34,155,382,601
	Letters of guarantee (20.2)	6,069,018,677	4,704,818,180
	Irrevocable letters of credit (20.3)	31,709,046,448	26,756,327,638
	Bills for collection (20.4)	6,008,094,059	4,983,930,004
	Other contingent liabilities (20.5)	-	-
	Total Contingent Liabilities	**90,707,044,181**	**70,600,458,423**
	Other commitments	-	-
	Total Contingent Liabilities and commitments	**90,707,044,181**	**70,600,458,423**
20.1	**Accepted bills for payment**		
	Cash Deferred	28,159,670,901	15,906,755,032
	Back to Back	18,761,214,096	18,248,627,569
		46,920,884,997	**34,155,382,601**
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	6,069,018,677	4,704,818,180
		6,069,018,677	**4,704,818,180**
20.3	**Irrevocable letters of credit (Including Back to Back Bills)**		
	Letter of credit (cash)	15,020,246,663	14,334,134,425
	Letter of credit (EDF)	1,266,725,337	855,338,991
	Letter of credit (back to back)	15,422,074,448	11,566,854,222
		31,709,046,448	**26,756,327,638**

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No.	Particulars	Taka	
		2017	2016
20.4	**Bills for collection**		
	Outward bills for collection	2,655,129	730,000
	Local documentary bills for collection	3,224,212,069	2,769,318,597
	Foreign documentary bills for collection	2,781,226,861	2,213,881,407
		6,008,094,059	**4,983,930,004**
20.5	**Other contingent liabilities**		
	Others	-	-
		-	-
	Total Contingent Liabilities and Commitments	**90,707,044,181**	**70,600,458,423**
21	**Litigation filed by the Bank**		
	Motijheel branch	1,966,196,141	1,795,089,042
	Panthapath branch	241,505,691	333,866,284
	Agrabad branch	1,408,010,549	1,552,571,628
	Khatungonj branch	117,537,043	117,537,043
	Gazipur Chowrasta branch	4,377,549	4,377,549
	Imamgonj branch	582,439,736	165,847,736
	Gulshan branch	884,009,461	582,469,461
	Rajuk Avenue branch	4,119,173,460	1,740,580,460
	Nawabpur branch	1,089,328,872	1,084,151,586
	Jubilee Road branch	628,055,997	628,055,997
	Narayangonj branch	165,161,182	115,494,809
	Mirpur branch	130,789,631	130,789,631
	Chowmuhani branch	5,681,611	5,681,611
	Uttara branch	52,467,826	52,467,826
	Malibagh branch	103,709,204	96,144,204
	Karwanbazar branch	337,265,421	319,504,421
	HO Corporate branch	769,536,468	769,536,468
	Moulvibazar branch	56,477,069	56,477,069
	Rajshahi branch	50,376,711	50,376,711
	Bogra branch	537,337,698	537,337,698
	Elephant Road branch	70,667,876	70,667,876
	Nobigonj branch	16,493,000	16,493,000
	Rangpur branch	164,279,508	167,096,508
	Dinajpur branch	35,062,052	16,299,052
	Goalabazar branch	534,650	534,650
	Kushtia branch	2,541,000	2,541,000
	Pahartali branch	159,479,000	159,479,000
	Khulna branch	3,152,808	2,696,000
	New Eskaton branch	139,745,000	130,922,000
	Savar Bazar branch	160,883,671	101,641,671
	Ashuganj branch	145,630,856	9,834,000
	Dhopadighirpar branch	76,211,000	76,211,000
	Jessore branch	3,475,619	3,475,619
	Laksham branch	9,176,000	9,176,000
	Beanibazar branch	5,106,000	5,106,000
	Sylhet branch	1,091,012	-
	Basundhara branch	44,234,109	-
	Fenchugonj branch	7,212,000	-
	Bahaddarhat branch	13,989,000	-
	Bishwanath branch	3,002,000	-
		14,311,403,481	**10,910,530,610**

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Notes to the Financial Statements

as at and for the year ended 31 December 2017

No.	Particulars	Taka	
		2017	2016
22	**Income statement**		
	Income (note-22.1)	26,738,332,494	25,898,193,537
	Expenses (note-22.2)	20,881,816,983	19,994,930,791
		5,856,515,511	**5,903,262,746**
22(a)	**Consolidated Income statement**		
	Export Import Bank of Bangladesh Limited	5,856,515,511	5,903,262,746
	Add: Bank's subsidiaries	100,497,612	45,975,779
		5,957,013,123	**5,949,238,525**
22.1	**Income**		
	Profit, discount and similar income	22,521,803,514	22,919,150,996
	Dividend income	427,883,650	413,859,221
	Fee, commission and brokerage	1,078,150,994	1,055,125,790
	Gains less losses arising from dealing securities	-	-
	Gains less losses arising from investment securities	699,783,910	24,533,085
	Gains less losses arising from dealing in foreign currencies	1,194,886,428	750,055,206
	Income from non-banking assets	-	-
	Other operating income	815,823,998	735,469,239
	Profit less losses on profit rate changes	-	-
		26,738,332,494	**25,898,193,537**
22.2	**Expenses**		
	Profit, fee and commission	15,847,915,848	14,979,083,709
	Losses on investments	-	-
	Administrative expenses	3,825,204,450	3,641,406,275
	Other operating expenses	1,001,773,388	1,177,062,050
	Depreciation on banking assets	206,923,297	197,378,757
		20,881,816,983	**19,994,930,791**
23	**Investment income**		
23.1	**i) Income from General Investment**		
	Bai-Muazzal	10,399,297,122	10,393,448,403
	Bai-Murabaha	2,437,879,694	2,820,912,009
	Bai-Salam	731,430,873	721,269,093
	Izara bill baia	8,455,906,440	8,481,782,455
	Musharaka	239,558,297	241,094,825
	Foreign Bill Negotiation	6,859,390	49,665,004
	Sub Total (i)	**22,270,931,816**	**22,708,171,789**
	Less: Waiver/adjustment of profit on Investment	(98,604,213)	(5,431,450)
		22,172,327,603	**22,702,740,339**
	ii) Profit on Deposit with other Islamic Banks		
	In Bangladesh	64,082,123	122,632,871
	Outside Bangladesh	-	-
	Sub Total (ii)	**64,082,123**	**122,632,871**

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No.	Particulars	Taka	
		2017	2016
	iii) Profit on Placement with Banks & other financial institutions		
	Profit on Islamic Refinance Fund	1,200,059	1,761,059
		1,200,059	**1,761,059**
	Grand Total (i+ii+iii)	**22,237,609,785**	**22,827,134,269**
23.2	**Investment income derived from the fund deployed by :**		
	i) Mudaraba Deposits	18,039,149,058	18,569,873,728
	ii) Other deposits/Fund	4,198,460,727	4,257,260,541
		22,237,609,785	**22,827,134,269**
23(a)	**Consolidated Investment income**		
	Export Import Bank of Bangladesh Limited	22,237,609,785	22,827,134,269
	Add: Bank's subsidiaries	36,139,432	26,631,509
	Less: Intergroup transactions	(20,695,028)	(17,957,338)
		22,253,054,189	**22,835,808,440**
24	**Profit paid on deposits, borrowings etc.**		
	Profit on deposits (note 24.1)	15,454,261,682	14,749,112,380
	Profit on borrowings	393,650,684	229,968,494
		15,847,912,366	**14,979,080,874**
24.1	**Profit paid on deposits**		
	Mudaraba savings deposits	606,032,634	504,498,914
	Mudaraba short notice deposits	499,324,200	427,755,329
	Mudaraba term deposits	8,419,457,505	8,720,026,354
	Mudaraba deposit under scheme	5,926,157,278	5,092,998,297
	Mudaraba Cash Waqf deposits	3,290,065	3,833,486
		15,454,261,682	**14,749,112,380**
24(a)	**Consolidated Profit paid on deposits, borrowings etc.**		
	Export Import Bank of Bangladesh Limited	15,847,912,366	14,979,080,874
	Add: Bank's subsidiaries	-	-
	Less: Intergroup transactions	(20,695,028)	(17,957,338)
		15,827,217,338	**14,961,123,536**
25	**Income from investment in shares/securities**		
	i) Inside Bangladesh		
	Profit on Bangladesh Government Islamic Investment Bond (BGIIB)	111,507,085	39,372,891
	Central Depository Bangladesh Limited (CDBL):		
	Cash Dividend on shares	4,283,853	4,283,853
	Others:		
	Cash Dividend on shares	318,265,343	350,156,538
	Nominal value of bonus shares received	105,334,454	59,418,830
	Profit On Mudaraba Bond	172,686,644	52,643,836
	Sub Total (i)	**712,077,379**	**505,875,948**
	ii) Out side Bangladesh	-	-
	Grand Total (i+ii)	**712,077,379**	**505,875,948**

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as at and for the year ended 31 December 2017

No.	Particulars	Taka 2017	Taka 2016
25(a)	**Consolidated income from investment in shares/securities**		
	Export Import Bank of Bangladesh Limited	712,077,379	505,875,948
	Add: Bank's subsidiaries	8,023,096	10,797,308
		720,100,475	**516,673,256**
26	**Commission, exchange and brokerage**		
	Commission (note 26.1)	1,078,150,994	1,055,125,790
	Exchange gain (note 26.2)	1,194,886,428	750,055,206
	Brokerage Income	-	-
		2,273,037,422	**1,805,180,996**
26.1	**Commission**		
	Commission on L/Cs	563,824,707	544,508,967
	Commission on L/Gs	85,497,727	84,683,033
	Commission on bills purchased	9,526,775	9,974,126
	Commission on accepted bills	290,420,722	279,782,882
	Commission on OBC, IBC etc.	1,528,957	1,378,395
	Commission on PO, DD, TT & Remittance	12,693,263	11,616,103
	Other commission	114,658,843	123,182,284
		1,078,150,994	**1,055,125,790**
26.2	**Exchange gain**		
	Exchange gain	1,194,886,428	750,055,206
	Less: Exchange loss	-	-
	Net Exchange Gain	**1,194,886,428**	**750,055,206**
26(a)	**Consolidated Commission, exchange and brokerage**		
	Export Import Bank of Bangladesh Limited	2,273,037,422	1,805,180,996
	Add: Bank's subsidiaries	37,247,937	22,626,225
		2,310,285,359	**1,827,807,221**
27	**Other operating income**		
	Rent on locker	2,559,850	2,328,670
	Postage charge recovered	78,531	68,270
	Telephone/Telex/SWIFT/Fax etc. charge recovered	109,645,142	110,560,679
	Courier service charge recovered	42,142,600	44,451,882
	Service and other charges	388,436,373	306,840,775
	Rent recovered-property and godown	13,404,989	11,005,889
	Gain on sale of fixed assets	1,287,970	10,441,083
	Income from Islamic Credit card	19,636,919	17,995,107
	Others	238,631,624	231,776,884
		815,823,998	**735,469,239**
27(a)	**Consolidated Other operating income**		
	Export Import Bank of Bangladesh Limited	815,823,998	735,469,239
	Add: Bank's subsidiaries	607,442	2,028,954
		816,431,440	**737,498,193**

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as at and for the year ended 31 December 2017

No.	Particulars	Taka 2017	Taka 2016
28	**Salary & allowances**		
	Basic salary	1,209,461,968	1,176,945,786
	Allowances	812,606,612	769,818,054
	Provident fund	105,933,949	100,867,663
	Bonus and ex-gratia	513,190,172	491,938,659
	Gratuity	232,717,177	192,154,601
	Compensation	411,352	-
	Casual employee benefit	10,000,000	-
		2,884,321,230	**2,731,724,763**
28(a)	**Consolidated Salary & allowances**		
	Export Import Bank of Bangladesh Limited	2,884,321,230	2,731,724,763
	Add: Bank's subsidiaries	6,626,742	6,369,332
		2,890,947,972	**2,738,094,095**
29	**Rent, taxes, insurance, electricity etc.**		
	Rent Rates and taxes (29.1)	393,672,108	339,589,137
	Insurance	167,359,839	164,753,935
	Electricity/Gas/WASA	71,756,052	72,933,059
		632,787,999	**577,276,131**
29.1	**Rent Rates and taxes**		
	Rent	357,913,633	317,712,027
	Rates and taxes	35,758,475	21,877,110
		393,672,108	**339,589,137**
29(a)	**Consolidated Rent, taxes, insurance, electricity etc.**		
	Export Import Bank of Bangladesh Limited	632,787,999	577,276,131
	Add: Bank's subsidiaries	13,027,437	14,920,251
		645,815,436	**592,196,382**
30	**Legal expenses**		
	Legal expenses	6,004,599	7,792,447
	Other professional fees	1,981,270	2,908,240
		7,985,869	**10,700,687**
30(a)	**Consolidated Legal expenses**		
	Export Import Bank of Bangladesh Limited	7,985,869	10,700,687
	Add: Bank's subsidiaries	139,841	108,963
		8,125,710	**10,809,650**
31	**Postage, stamp & telecommunications etc.**		
	Postages	428,326	490,765
	Courier charge	24,148,882	21,426,480
	SWIFT charge	14,491,425	11,528,494
	Telephone bill - Office	6,270,755	6,512,262
	Telephone bill - Residence	2,992,491	2,910,035
	Fax/Telex charge	89,911	72,070
	Internet charge	1,169,750	1,271,461
	Wide area network charges	21,364,528	22,389,218
	Reuter charges	5,390,392	5,224,843
	ATM expense	2,726,345	2,292,375
	Tele Banking charge	1,523,183	1,417,318
	Other IT expenses	253,050	241,320
		80,849,038	**75,776,641**

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as at and for the year ended 31 December 2017

No.	Particulars	Taka 2017	Taka 2016
31(a)	**Consolidated Postage, stamp & telecommunications etc.**		
	Export Import Bank of Bangladesh Limited	80,849,038	75,776,641
	Add: Bank's subsidiaries	562,477	539,261
		81,411,515	**76,315,902**
32	**Auditors' fees**	870,000	895,000
		870,000	**895,000**
32(a)	**Consolidated Auditors' fees**		
	Export Import Bank of Bangladesh Limited	870,000	895,000
	Add: Bank's subsidiaries	309,597	224,069
		1,179,597	**1,119,069**
33	**Stationery, printing and advertisement etc.**		
	Stationery and printing	55,855,424	47,346,764
	Computer consumable stationery	39,664,908	42,137,648
	Books and periodicals	2,704,363	2,561,021
	Advertisement and publicity	69,830,055	98,502,255
		168,054,750	**190,547,688**
33(a)	**Consolidated stationery, printing and advertisement etc.**		
	Export Import Bank of Bangladesh Limited	168,054,750	190,547,688
	Add: Bank's subsidiaries	478,532	271,412
		168,533,282	**190,819,100**
34	**Directors fees & expenses**		
	Directors' Fees for attending Board/Executive Committee/Other Committee meeting	2,240,000	1,944,000
	TA/DA/Hotel Fare for Local & Foreign Directors	140,992	251,138
		2,380,992	**2,195,138**
34(a)	**Consolidated Directors fees & expenses**		
	Export Import Bank of Bangladesh Limited	2,380,992	2,195,138
	Add: Bank's subsidiaries	148,000	138,728
		2,528,992	**2,333,866**
35	**Shariah Supervisory Committee's fees & expenses**		
	i) Shariah Supervisory Committee members' Fees for attending meeting	336,000	424,000
	ii) Others	116,090	132,360
		452,090	**556,360**
36	**Depreciation and repairs to Bank's assets**		
	Depreciation (note-36.1)	206,923,297	197,378,757
	Repairs and maintenance	31,300,856	36,573,480
		238,224,153	**233,952,237**
36.1	**Depreciation**		
	Building and constructions	33,676,380	33,676,380
	Leasehold Property - Building	6,816,000	6,816,000
	Furniture and fixtures	14,296,825	13,284,829
	Interior decoration	36,583,200	33,916,804
	Office equipment	102,632,296	99,330,489
	Vehicles	12,897,344	10,319,090
	Books	21,252	35,165
		206,923,297	**197,378,757**

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as at and for the year ended 31 December 2017

No.	Particulars	Taka 2017	Taka 2016
36(a)	**Consolidated depreciation and repairs to Bank's assets**		
	Export Import Bank of Bangladesh Limited	238,224,153	233,952,237
	Add: Bank's subsidiaries	610,684	730,083
		238,834,837	**234,682,320**
37	**Other expenses**		
	Discount and commission paid	3,482	2,835
	Charges of banks	44,390,608	11,079,565
	Security & Cleaning	107,711,532	93,257,600
	Entertainment	27,740,730	33,378,854
	Car expenses	152,921,330	167,412,412
	Subscription	13,031,682	6,226,795
	Expenses for ESSS fund	1,000,000	1,000,000
	Donation	157,673,408	161,787,948
	Travelling expenses	127,529,489	123,829,436
	Conveyance, cartage, freight and labor	7,634,267	7,863,537
	Business development	6,089,989	21,369,178
	Welfare and recreation	11,903,732	12,977,541
	Training and internship expenses	7,980,949	8,101,769
	Liveries and uniform	3,788,663	5,773,978
	Medical expenses	2,487,184	2,406,775
	Meeting expenses	504,250	504,028
	AGM expenses	20,766,141	34,172,595
	Loss on sale of assets	117,846	941,831
	CDBL charges	106,000	106,000
	BEPS and Master card service charge	2,875,575	1,426,500
	Corporate social responsibility	70,556,378	186,398,614
	Miscellaneous expenses	24,103,904	22,755,270
		790,917,139	**902,773,061**
37(a)	**Consolidated other expenses**		
	Export Import Bank of Bangladesh Limited	790,917,139	902,773,061
	Add: Bank's subsidiaries	9,985,078	7,931,953
		800,902,217	**910,705,014**
38	**Provision for investment made during the year**		
	Provision for classified investment (note-38.1)	1,361,780,420	929,225,091
	Provision for un-classified (standard) investment (note-38.2)	242,075,580	491,139,387
	Provision for placement with EIIL (note-38.3)	-	-
	Provision for unclassified (SMA) (note-38.4)	(14,680,325)	29,074,776
		1,589,175,675	**1,449,439,254**

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No.	Particulars	Taka 2017	Taka 2016
38.1	**Provision for classified investments**		
	Amount of classified investments:		
	Bad/loss	12,425,818,970	10,390,941,063
	Doubtful	459,583,800	666,447,619
	Substandard	617,161,537	567,062,292
	Total classified investments	**13,502,564,307**	**11,624,450,974**
	Provision required	6,794,938,691	5,509,281,400
	Provision made earlier	5,509,281,400	4,594,139,416
	Add: Recovered written off investment	498,026	-
	less: Fully provided investment written off	(67,771,924)	(5,741,107)
	Less: Waived	(8,849,231)	(8,342,000)
		5,433,158,271	**4,580,056,309**
	Provision made during the year	**1,361,780,420**	**929,225,091**
38.2	**Provision for un-classified (standard) investments**		
	Total investment	253,803,431,223	222,155,347,603
	Less: classified	(13,502,564,307)	(11,624,450,974)
		240,300,866,916	**210,530,896,629**
	Less: staff investment	(1,826,511,779)	(1,919,498,831)
		238,474,355,137	**208,611,397,798**
	Less: Special Mention Account	(9,409,925,382)	(7,691,880,269)
	Less: SME Investment	(81,735,640,138)	(79,599,050,518)
	Less: Agriculture Investment	(2,914,700,574)	(1,905,168,287)
	Less: Consumer Investment	(851,998,476)	(646,819,527)
		143,562,090,567	**118,768,479,197**
	Provision required for unclassified (standard) investments	1,936,582,305	1,694,506,725
	Less: provision made earlier	(1,694,506,725)	(1,203,367,338)
	Provision made during the year	**242,075,580**	**491,139,387**
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	85,185,192	99,865,517
	Less: provision made earlier	(99,865,517)	(70,790,741)
	Provision made during the year	**(14,680,325)**	**29,074,776**
38(a)	**Consolidated Provision for investment**		
	Export Import Bank of Bangladesh Limited	1,589,175,675	1,449,439,254
	Add: Bank's subsidiaries	(28,500,000)	(55,000,000)
		1,560,675,675	**1,394,439,254**
39	**Provision for Off-shore Banking Units (OBU)**		
	Provision required	108,533,559	62,116,438
	Less: provision made earlier	(62,116,438)	(47,694,524)
	Provision made during the year	**46,417,121**	**14,421,914**

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No.	Particulars	Taka 2017	Taka 2016
40	**Provision for Off Balance sheet exposures**		
	Provision required	907,070,442	706,004,584
	Less: provision made earlier	(706,004,584)	(698,524,850)
	Provision made during the year	**201,065,858**	**7,479,734**
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	3,193,947,062	2,934,868,057
	Weighted average number of ordinary shares outstanding	1,412,251,068	1,412,251,068
	Basic EPS	**2.26**	**2.08**
41(a)	**Consolidated Earnings Per Share (CEPS)**		
	Net profit after tax attributable to the shareholders for the year	3,298,428,234	3,039,764,146
	Weighted average number of ordinary shares outstanding	1,412,251,068	1,412,251,068
	Consolidated Earnings Per Share	**2.34**	**2.15**
42	**Reconciliation of Cash and Cash Equivalents at the end of the year**		
	i) Cash in hand	1,754,246,937	1,582,307,781
	ii) Balance with Bangladesh Bank and Sonali Bank	31,774,499,574	30,896,993,307
	iii) Balance with other Banks and Financial Institutions	5,744,258,239	2,959,687,561
		39,273,004,750	**35,438,988,649**
42(a)	**Consolidated Reconciliation of Cash and Cash Equivalents at the end of the year**		
	i) Cash in hand	1,768,403,635	1,597,485,591
	ii) Balance with Bangladesh Bank and Sonali Bank	31,774,499,574	30,896,993,307
	iii) Balance with other Banks and Financial Institutions	5,752,948,544	2,964,251,696
		39,295,851,753	**35,458,730,594**
43	**Number of meetings held**		
	Board meeting	23	15
	Executive Committee meeting	3	8
	Board Audit Committee meeting	9	8
	Board Risk Management Committee meeting	7	5
	Shariah Supervisory Committee meeting	6	6
	Total	**48**	**42**
44	**Number of branches**	**118**	**113**
45	**Number of SME/Krishi Branches**	**3**	**3**

AMARSTOCK

Notes to the Financial Statements

as at and for the year ended 31 December 2017

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 2017 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)

Nine meetings of Board Audit Committee were held from 1 January 2017 to 31 December 2017 in which, inter alia, the following issues were discussed:

i) Review of Head Office inspection report on different branches.
ii) Review of the Annual Report on the health of the Bank for the year 2016 as per directives/guidelines of Bangladesh Bank in connection with Managing Core Risk in Banking.
iii) Review of inspection reports of Bangladesh Bank on different branches.
iv) Review of summary report on Audit findings of various branches of the Bank.
v) Approval of manual of Fraud Detection and Management process.
vi) Methods of the checklist for Major Irregularities of the Branches.
vii) Review of Risk Grading Position of the Bank.
viii) Review of Draft Financial Statements of our Bank for the year ended 31 December 2016.
ix) Review of un-audited Quarterly Financial Statements for the first quarter ended on 31 March 2017.
x) Review of effectiveness of the control system of the bank and certification on the effectiveness of internal control policy, practice & procedure for the year 2016.
xi) Recommending the name of External Auditors.
xii) Review of un-audited Half Yearly Financial Statements for the period ended on 30 June 2017.
xiii) Reviewing Financial Statements of EIIL for the year ended December 31, 2016.
xiv) Review of un-audited Quarterly Financial Statements for the third quarter ended on 30 September 2017.
xv) Work Plan of Routine Audit & Inspection of branches & Head Office Divisions for the year 2018.
xvi) Work Plan of Routine IT Audit & Inspection of branches & Head Office Divisions for the year 2018.
xvii) Work Plan of Risk based Audit & Inspection of branches for the year 2018.

Notes to the Financial Statements

as at and for the year ended 31 December 2017

47 Name of the directors and the entities in which they had interest as at 31 December 2017

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. 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 Hi-Tech Wash Ltd. Nassa Sewing Thread Ltd. Nassa Taipei Textile Mills Ltd.

Notes to the Financial Statements

as at and for the year ended 31 December 2017

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 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	Nassa Design & Development Ltd. Nassa Holdings Ltd. Golden Stitch Design Ltd. Galaxy Stitch Ltd. G-7 Printing & Packaging 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.
5	Mrs. Nasreen Islam	Director	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. 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.

Notes to the Financial Statements

as at and for the year ended 31 December 2017

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 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 Hi-Tech Wash 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 International Electro Mart Ltd. Trade International Marketing Ltd. Sunny Agency Mercantile Insurance Co. Ltd. Electro Appliances Mfg. Industries Ltd. Amin Electronic Azim Enterprise
8	Mr. Anjan Kumar Saha	Director	Cosmo Knitwear (Pvt) Ltd. Cosmopolitan 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	Auto Museum Ltd. Chamili Glass Qork Ltd. D.F. Automobiles Ltd. Alpha Holdings Ld. Flight King Ltd. Atlanta Enterprise Overseas Ltd.
10	Major Khandaker Nurul Afser (Retd.)	Director	Afser Resources Management and Consultancy (ARMAC) Services Limited Afser Real Estate and Construction (AREAC) Limited

AMARSTOCK

Notes to the Financial Statements

as at and for the year ended 31 December 2017

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.
			RANS Real Estate Limited Shopin Trade ARMAC Services Ltd. 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	Chittagong Social Business Centre
15	Dr. Mohammed Haider Ali Miah	Managing Director	Not applicable

AMARSTOCK

Notes to the Financial Statements

as at and for the year ended 31 December 2017

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 2017
Mudaraba Term Deposits	272,977,101
Mudaraba Special Notice Deposits	112,957,091
Al-Wahdiah Current & others Deposit accounts	436,715
Sub-total	**386,370,907**
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 99th Meeting held on 25 April 2018 recommended for declaration of cash dividend @ 12.50% for the year ended 31 December 2017 subject to approval of the Shareholders in the ensuing 19th Annual General Meeting of the Bank.

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

AMR STOCK

Fixed assets schedule

for the year ended 31 December 2017

Annexure - A

Amount in Taka

Category of assets	Cost				Rate of dep.	Depreciation				Written down value at 31 December 2017
	Balance at 1 January 2017	Additions/ Accretion during the year	Disposals during the year	Balance at 31 December 2017		Balance at 1 January 2017	Charged for the year	Adjustments for disposals	Balance at 31 December 2017	
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%	102,686,081	33,676,380	-	136,362,461	1,210,692,738
Leasehold Property (Building)	272,640,000	-	-	272,640,000	2.5%	20,537,238	6,816,000	-	27,353,238	245,286,762
Furniture and fixtures	173,077,699	10,236,548	(2,778,448)	180,535,799	10.0%	84,297,358	14,296,825	(2,249,832)	96,344,351	84,191,448
Office equipment	1,105,911,788	84,689,371	(14,351,517)	1,176,249,642	20.0%	828,521,404	102,632,296	(14,262,584)	916,891,116	259,358,526
Interior decoration	441,351,941	12,598,284	(500,000)	453,450,225	10.0%	219,808,925	36,583,200	(499,999)	255,892,126	197,558,099
Vehicles	73,036,400	4,209,500	-	77,245,900	20.0%	28,753,267	12,897,344	-	41,650,611	35,595,289
Books	1,361,146	-	-	1,361,146	20.0%	1,335,667	21,252	-	1,356,919	4,227
Total 2017	**6,955,894,676**	**111,733,703**	**(17,629,965)**	**7,049,998,414**		**1,285,939,940**	**206,923,297**	**(17,012,415)**	**1,475,850,822**	**5,574,147,592**
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**

TEAMWORK STOCK

Balance with other bank and Financial Institution in Bangladesh

for the year ended 31 December 2017

Annexure - B

Particulars	Taka	
	2017	2016
In Bangladesh		
Al-Wadeeah Current Account		
Sonali Bank Ltd., Maijdee Court Branch Chowmuhuni	30,703	33,478
Sonali Bank Ltd., Laksham Branch	24,030	24,030
Prime Bank Ltd., Sylhet Branch	17,541	18,691
Janata Bank Ltd., Laksham Branch	12,516	13,091
Janata Bank Ltd., Rangpur Branch	2,584	7,722
National Bank Ltd., Rangpur Branch	6,349	34,861
Standard Chartered Bank ,BD	792,147	1,613,428
Sonali Bank Ltd., Rangpur Branch	4,080	4,885
Islami Bank Bangladesh Ltd., Kushtia Branch	300,644	6,148,293
Islami Bank Bangladesh Ltd., Tekerhat Branch	2,651	2,651
Sonali Bank Ltd., Khulna Branch	4,967	6,118
Islami Bank Bangladesh Ltd. Local Office, Dhaka	4,987,943	4,990,593
Janata Bank Ltd., Dinajpur Br.	43,996	45,146
Trust Bank Ltd, Dilkusha	4,618,635	3,579,474
Sonali Bank Ltd, Chapainawabgonj Br.	1,998,717	302,636
Agrani Bank Ltd., Kishoregonj Br.	48,168	7,005,765
Agrani Bank Ltd., Tekerhat Branch	2,289	98,400
	12,897,960	**23,929,262**
Mudaraba Savings Account		
Al-Arafah Islami Bank Ltd., Motijheel Branch	221,844,563	102,232,073
Dhaka Bank Ltd. Islamic Banking , Motijheel Branch	734,104	15,248,573
Social Islami Bank Ltd., Principal Branch	12,384,277	65,117,321
Shahjalal Islami Bank Ltd., Dhaka Main Branch	7,299,387	7,079,808
Jamuna Bank Ltd., Islamic Banking Branch Nayabazar	14,550,168	14,133,961
	256,812,499	**203,811,736**
Mudaraba Short Notice Deposit Account		
Social Islami Bank Ltd., Principal Branch	2,058,674	1,988,807
Southeast Bank Ltd. Islamic Banking Branch, Motijheel	4,688,384	6,085,549
Shahjalal Islami Bank Ltd., Dhaka Main Branch	2,560,788	92,979,291
AB Bank Ltd., Islamic Banking Branch, Kakrail	8,198,179	5,216,906
Sonali Bank Ltd., Local Office	2,956,909	32,206,944
Sonali Bank Ltd., Dohazari	15,493	15,493
First Security Islami Bank Ltd Dilkusha	4,512,810	10,865,496
National Bank Ltd., Dilkusha Branch	615,368	22,824,018
Prime Bank Ltd. Islamic Banking Branch, Dilkusha	709,232,301	15,495,172
Prime Bank Ltd. Islamic Banking Branch, Dilkusha (Credit card)	275,995	269,888
Islami Bank Bangladesh Ltd. Local Office, Dhaka	59,379,037	12,323,630
Al-Arafah Islami Bank Ltd., Jessore Branch	83,041	83,466

WEMARSTOCK

Balance with other bank and Financial Institution in Bangladesh

for the year ended 31 December 2017

Particulars	Taka	
	2017	2016
Premier Bank Ltd. Islamic Banking Branch, Sylhet Branch	74,488	74,143
National Bank Ltd., Narayangonj Branch	31,707	32,857
The City Bank Ltd.,Islamic Banking Branch	1,847,093	21,137,289
Al-Arafah Islami Bank Ltd., Khulna Branch	3,351	4,389
Al-Arafah Islami Bank Ltd., Barisal Branch	6,171	5,955
Bank Asia Ltd, Principal Office Branch (Islamic Banking Window)	1,440,517	27,407
Agrani Bank Ltd, Amin Court Br. (Islamic Banking Window)	97,290,753	115,408,099
Pubali Bank Ltd, Principal Br. (Islamic Banking Window)	14,147,066	2,707,752
Jamuna Bank Ltd., Islamic Banking Branch Nayabazar	9,311,214	58,703,091
Trust Bank Ltd., Dilkusha Corp. Br. (Islamic Banking Window)	6,145,357	6,003,026
	924,874,696	**404,458,668**
Mudaraba Term Deposit Account		
Social Islami Bank Limited	1,000,000,000	-
Shahjalal Islami Bank Limited	500,000,000	-
Islamic Finance & Investment Ltd	200,000,000	150,000,000
Hajj Finance Company Ltd	150,000,000	200,000,000
	1,850,000,000	**350,000,000**
Total	**3,044,585,155**	**982,199,666**

AMARSTOCK

Balance with bank outside Bangladesh

for the year ended 31 December 2017

Annexure - C

Name of the Bank	Currency	2017 Amount in foreign currency	2017 Conversion rate per unit F.C.	2017 Amount (Taka)	2016 Amount in foreign currency	2016 Conversion rate per unit F.C.	2016 Amount (Taka)
In demand deposit accounts (profit bearing) with:							
STANDARD CHARTERED BANK	USD	19,330,600.55	82.7000	1,598,640,665	4,227,292.35	78.7022	332,697,208
MASHREQ BANK PSC	USD	851,942.86	82.7000	70,455,675	3,492,970.88	78.7022	274,904,493
WACHOVIA BANK N A	USD	1,624,095.68	82.7000	134,312,713	2,082,435.14	78.7022	163,892,227
HABIB AMERICAN BANK NEW YORK	USD	2,051,983.89	82.7000	169,699,068	3,081,776.20	78.7022	242,542,567
			Sub-total	**1,973,108,121**		**Sub-total**	**1,014,036,495**
In demand deposit accounts (non-profit bearing) with:							
COMMERZBANK AG FRANKFURT	USD	156,862.54	82.7000	12,972,532	1,253,605.34	78.7022	98,661,498
HSBC LTD USA	USD	-	82.7000	-	118,352.00	78.7022	9,314,563
JPMORGAN CHASE BANK NA NY	USD	3,036,610.12	82.7000	251,127,657	159,666.56	78.7022	12,566,110
HABIB ALLIED INTERNATIONAL BANK	USD	-	82.7000	-	557,763.04	78.7022	43,897,178
SONALI BANK (UK) LTD	USD	-	82.7000	-	815,279.59	78.7022	64,164,297
STANDARD CHARTERED BANK	GBP	29,441.38	110.6195	3,256,791	617,530.20	96.5519	59,623,714
HABIB ALLIED INTERNATIONAL BA	GBP	-	110.6195	-	21,248.12	96.5519	2,051,546
SONALI BANK (UK) LTD	GBP	-	110.6195	-	40,586.86	96.5519	3,918,738
HABIB BANK AG ZURICH	EUR	19,580.00	98.0987	1,920,773	19,855.00	82.2832	1,633,733
HYPOVEREINS BANK GERMANY	EUR	148,120.10	98.0987	14,530,389	925,784.13	82.2832	76,176,481
COMMERZBANK AG FRANKFURT	EUR	474,723.54	98.0987	46,569,762	1,530,495.03	82.2832	125,934,029
STANDARD CHARTERED BANK GERMANY	EUR	264,611.40	98.0987	25,958,034	540,522.03	82.2832	44,475,882
HABIB ALLIED INTERNATIONAL BA	EUR	-	98.0987	-	13,931.33	82.2832	1,146,314
SCBL Tokyo, JAPAN	JPY	14,802,332.00	0.7307	10,816,064	18,601,897.00	0.6700	12,463,271
SUMITOMO MITSU BANKING CORPORATION	JPY	5,102,785.00	0.7307	3,728,605	69,607,630.00	0.6700	46,637,112
UBS AG	CHF	12,974.43	83.5691	1,084,262	11,935.63	76.5511	913,685
HABIB BANK AG ZURICH	CHF	1,580.01	83.5691	132,040	6,358.50	76.5511	486,750
ZUERCHER KANTONALBANK	CHF	5,894.93	83.5691	492,634	7,098.93	76.5511	543,431
NATIONAL COMMERCIAL BANK	SAR	857,032.14	22.0522	18,899,444	235,912.80	20.9828	4,950,111
ICICI BANK LIMITED	ACU EUR	8,529.24	98.0987	836,707	8,529.24	82.2832	701,813
AB BANK LIMITED, MUMBAI	USD	2,073,111.82	82.7000	171,446,348	1,618,732.88	78.7022	127,397,839
STANDARD CHARTERED BANK	USD	262,224.81	82.7000	21,685,992	387,803.97	78.7022	30,521,026
ICICI BANK LIMITED	USD	146,600.76	82.7000	12,123,883	705,107.66	78.7022	55,493,524
SCB COLOMBO	USD	135,737.20	82.7000	11,225,466	93,759.22	78.7022	7,379,057
MCB BANK LTD	USD	72,992.83	82.7000	6,036,506	100,173.96	78.7022	7,883,911
HABIB METROPOLITON BANK LTD	USD	221,172.23	82.7000	18,290,943	428,252.23	78.7022	33,704,393
NEPAL BANGLADESH BANK	USD	147,329.86	82.7000	12,184,179	147,329.86	78.7022	11,595,184
BANK OF BHUTAN LTD	USD	114,282.27	82.7000	9,451,144	107,196.27	78.7022	8,436,582
HDFC BANK LTD MUMBAI	USD	381,202.82	82.7000	31,525,473	315,411.98	78.7022	24,823,617
SONALI BANK LTD	USD	141,315.86	82.7000	11,686,822	103,693.97	78.7022	8,160,944
MASHREQ BANK PSC, INDIA	USD	202,200.51	82.7000	16,721,982	110,433.00	78.7022	8,691,320
MEEZAN BANK LIMITED	USD	143,416.33	82.7000	11,860,531	230,187.25	78.7022	18,116,243
HABIB BANK LIMITED	USD	-	82.7000	-	139,608.60	78.7022	10,987,504
		Sub-total		**726,564,963**	**Sub-total**		**963,451,400**
		Grand Total		**2,699,673,084**	**Grand Total**		**1,977,487,895**

Reconciliation Statement

as at 31 December 2017

Annexure - D

1)	**Balance with Bangladesh Bank-Taka Account**	Detail	Total
	Balance as per Bank Ledger		31,343,424,326
	Unresponded debit entries in		
	Bangladesh Bank Statement	2,557,443	
	EXIM Bank ledger	3,948	2,561,391
			31,340,862,935
	Unresponded credit entries in		
	Bangladesh Bank Statement	683,082	
	EXIM Bank ledger	-	683,082
	Balance as per Bangladesh Bank Statement		**31,341,546,017**

2)	**Balance with Bangladesh Bank-Foreign currency**	**Detail**	**Total**
	Balance as per Bank Ledger		264,220,491
	Unresponded debit entries in		
	Bangladesh Bank Statement	93,311,100	
	EXIM Bank ledger	416,711	93,727,811
			170,492,680
	Unresponded credit entries in		
	Bangladesh Bank Statement	127,888,201	
	EXIM Bank ledger	616,690,388	744,578,589
	Balance as per Bangladesh Bank Statement		**915,071,269**

AMARSTOCK

Highlights on the overall activities

as at 31 December 2017

Sl no.	Particulars	Taka	
		2017	2016
1	Paid up capital	14,122,510,680	14,122,510,680
2	Total capital	34,814,547,290	29,718,287,752
3	Surplus/(shortage) of capital	2,479,573,447	3,022,269,231
4	Total assets	333,397,104,470	290,645,946,055
5	Total deposits	284,026,110,489	248,540,443,218
6	Total investments	253,803,431,223	222,155,347,603
7	Total contingent liabilities and commitments	90,707,044,181	70,600,458,423
8	Ratio on investments and deposits	89.36%	89.38%
9	Ratio on classified investments and total investments	5.32%	5.23%
10	Profit after tax and provisions	3,193,947,062	2,934,868,057
11	Classified investments	13,502,564,307	11,624,450,974
12	Provision held against classified investments	6,794,938,691	5,509,281,400
13	Surplus/(shortage) of provision	-	-
14	Cost of fund	6.08%	6.50%
15	Profit earning assets	265,452,144,268	228,496,358,515
16	Non-profit bearing assets	67,944,960,202	62,149,587,540
17	Return on investments (shares and securities)	7.21%	3.01%
18	Return on Assets (after tax)	1.02%	1.06%
19	Income on investments (shares and securities)	1,411,861,289	530,409,033
20	Earnings per share	2.26	2.08
21	Net income per share	2.26	2.08
22	Price earning ratio (times)	7.61	5.63
23	Net Asset Value (NAV)	27,613,768,692	26,538,198,232
24	Net asset value per share	19.55	18.79
25	Net operating cash flow per share (NOCFPS)	4.02	(3.42)

AMARSTOCK

Off-Shore Banking Units (OBUs)

Balance Sheet

as at 31 December 2017

Particulars	Notes	2017		2016	
		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	**3,086,065**	**255,217,535**	**2,268,510**	**178,536,717**
In Bangladesh		3,086,065	255,217,535	2,268,510	178,536,717
Outside Bangladesh		-	-	-	-
Placement with banks & other financial institutions		-	-	-	-
Investments:	5	**131,237,677**	**10,853,355,916**	**78,925,922**	**6,211,643,728**
General Investments etc.		-	-	-	-
Murabaha Import Bill (UPAS)		131,237,677	10,853,355,916	78,925,922	6,211,643,728
Fixed assets including Premises		-	-	-	-
Other Assets	6	-	-	1,718,464	135,246,928
Non-Banking Assets		-	-	-	-
Total Property and Assets		**134,323,742**	**11,108,573,451**	**82,912,897**	**6,525,427,373**
LIABILITIES AND CAPITAL					
Liabilities:					
Placement from banks & other financial institutions	7	**131,175,688**	**10,848,229,432**	**78,724,954**	**6,195,827,036**
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	61,989	5,126,484	1,949,933	153,464,044
Total Liabilities		**131,237,677**	**10,853,355,916**	**80,674,887**	**6,349,291,080**
Capital/Shareholders' Equity:		**3,086,065**	**255,217,535**	**2,238,010**	**176,136,293**
Paid up Capital		-	-	-	-
Statutory Reserve		-	-	-	-
Translation Gain/Loss		-	-	-	-
Other Reserve		-	-	-	-
Retained Earnings	10	3,086,065	255,217,535	2,238,010	176,136,293
Total shareholders' equity					
Total Liabilities and Shareholders' Equity		**134,323,742**	**11,108,573,451**	**82,912,897**	**6,525,427,373**
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		-	-	-	-

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Off-Shore Banking Units (OBUs)

Profit and Loss Account

for the year ended 31 December 2017

Particulars	Notes	2017		2016	
		USD	Taka	USD	Taka
Investment Income	11	5,006,805	404,054,686	3,836,892	301,971,826
Profit Paid on deposits,borrowings, etc.	12	(1,890,241)	(152,544,502)	(1,567,882)	(123,395,764)
Net Investment Income		**3,116,565**	**251,510,184**	**2,269,010**	**178,576,062**
Commission, exchange and brokerage	13	-	-	-	-
Other operating income		-	-	-	-
Total operating income		**3,116,565**	**251,510,184**	**2,269,010**	**178,576,062**
Operating Expenses					
Salaries and allowances	14	30,500	2,461,384	30,500	2,400,417
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	-	-	-	-
Total operating expenses		**30,500**	**2,461,384**	**31,000**	**2,439,768**
Profit/(Loss) before provisions		**3,086,065**	**249,048,800**	**2,238,010**	**176,136,294**
		-	-	-	-
Provision for Investments		-	-	-	-
Provision for Off balance sheet exposures		-	-	-	-
Total Provision		-	-	-	-
Total Profit/(Loss) before tax		**3,086,065**	**249,048,800**	**2,238,010**	**176,136,294**
Provision for Tax		-	-	-	-
Net Profit/(Loss) after tax		**3,086,065**	**249,048,800**	**2,238,010**	**176,136,294**
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 2017

Particulars	2017		2016	
	USD	Taka	USD	Taka
A) Cash flows from operating activities				
Investment income receipts	5,006,805	404,054,686	3,836,892	301,971,826
Profit paid on deposits, borrowings, etc.	(1,890,241)	(152,544,502)	(1,567,882)	(123,395,764)
Dividend receipts	-	-	-	-
Fees and commission receipts	-	-	-	-
Cash payment to employees	(30,500)	(2,461,383)	(30,500)	(2,400,417)
Cash payment to suppliers	-	-	(500)	(39,351)
Income tax payments	-	-	-	-
Receipts from other operating activities	-	-	-	-
Payments for other operating activities	-	-	-	-
Cash flows before changes in operating assets and liabilities	**3,086,065**	**249,048,801**	**2,238,010**	**176,136,294**
Changes in operating assets and liabilities:				
(Increase)/decrease in operating assets/liabilities				
Statutory deposit	-	-	-	-
Trading security - shares	-	-	-	-
Investments to other banks	-	-	-	-
Investments to customers	(52,311,755)	(4,641,712,188)	(18,168,799)	(1,442,191,340)
Other assets	1,718,464	135,246,928	176,343	13,496,000
Deposits from other banks	-	-	-	-
Deposits from customers	-	-	-	-
Liabilities on account of customers	-	-	-	-
Trading liabilities (borrowing)	52,450,735	4,652,402,396	17,967,830	1,426,374,648
Other liabilities	(1,887,944)	(148,337,560)	181,050	14,606,245
	(30,500)	**(2,400,424)**	**156,424**	**12,285,553**
Net cash from operating activities	**3,055,564**	**246,648,377**	**2,394,434**	**188,421,847**
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	(2,238,010)	(176,136,294)	(178,350)	(14,000,550)
Net cash from financing activities	**(2,238,010)**	**(176,136,294)**	**(178,350)**	**(14,000,550)**
D) Net increase/(decrease) in cash and cash equivalents (A+B+C)	**817,555**	**70,512,083**	**2,216,084**	**174,421,297**
E) Effect of Exchange rate changes on cash and cash equivalents	**-**	**6,168,735**	**-**	**-**
F) Cash and cash equivalents at beginning of the year	**2,268,510**	**178,536,717**	**52,426**	**4,115,420**
G) Cash and cash equivalents at end of the year (D+E+F)	**3,086,065**	**255,217,535**	**2,268,510**	**178,536,717**
H) Cash and cash equivalents				
Cash	-	-	-	-
Balance with other banks and financial institutions	3,086,065	255,217,535	2,268,510	178,536,717
	3,086,065	**255,217,535**	**2,268,510**	**178,536,717**

AMARSTOCK

Off-Shore Banking Units (OBUs)

Notes to the Financial Statements

as at and for the year ended 31 December 2017

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.

AWARSTOCK

Off-Shore Banking Units (OBUs)

Notes to the Financial Statements

as at and for the year ended 31 December 2017

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 2017 to 31 December 2017.

No.	Particulars	2017		2016	
		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	3,086,065	255,217,535	2,268,510	178,536,717
	Outside Bangladesh	-	-	-	-
		3,086,065	**255,217,535**	**2,268,510**	**178,536,717**
5	Investment				
	General Investment	-	-	-	-
	Bill Discounted and Purchased	131,237,677	10,853,355,916	78,925,922	6,211,643,728
		131,237,677	**10,853,355,916**	**78,925,922**	**6,211,643,728**
6	Other assets				
	Stock of stationery in hand and Stamps in hand	-	-	-	-
	Suspense Account	-	-	-	-
	Income Receivable on Investment	-	-	1,718,464	135,246,928
		-	-	**1,718,464**	**135,246,928**
7	Placement from banks & other financial institutions				
	Bangladesh Bank	-	-	-	-
	Export Import Bank of Bangladesh Limited	119,570,688	9,888,495,932	78,724,954	6,195,827,036
	United Bank Limited, Dubai	11,605,000	959,733,500	-	-
	Total	**131,175,688**	**10,848,229,432**	**78,724,954**	**6,195,827,036**
8	Deposit and Other Accounts	-	-	-	-
9	Other liabilities	**61,989**	**5,126,484**	**1,949,933**	**153,464,044**
10	Retained earnings				
	Opening	-	-	-	-
	Add: Profit for the year	3,086,065	255,217,535	2,238,010	176,136,293
	Less: Transferred to Head Office/Branch	-	-	-	-
	Balance carried forward	**3,086,065**	**255,217,535**	**2,238,010**	**176,136,293**
11	Investment income				
	Income from Mudaraba Import Bills	**5,006,805**	**404,054,686**	**3,836,892**	**301,971,826**

Off-Shore Banking Units (OBUs)

Notes to the Financial Statements

as at and for the year ended 31 December 2017

No.	Particulars	2017 USD	2017 Taka	2016 USD	2016 Taka
12	**Profit paid on deposits, borrowings, etc.**				
	Profit on deposits	-	-	-	-
	Profit on borrowings	1,890,241	152,544,502	1,567,882	123,395,764
	Total	**1,890,241**	**152,544,502**	**1,567,882**	**123,395,764**
13	**Commission and Brokerage**	-	-	-	-
14	**Salaries and allowances**	**30,500**	**2,461,384**	**30,500**	**2,400,417**
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	-	-	-	-
	Total	-	-	-	-

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FINANCIAL STATEMENTS OF SUBSIDIARIES

EXIM EXCHANGE COMPANY (UK) LIMITED

COMPANY INFORMATION

DIRECTORS	Md. Nazrul Islam Mazumder Dr. Mohammed Haider Ali Miah Anika Islam (appointed 24 August 2017)
REGISTERED NUMBER	06814788
REGISTERED OFFICE	5 Old Montague Street London E1 5NL
TRADING ADDRESS	5 old Montague Street London E1 5NL
INDEPENDENT AUDITORS	AGP Consulting Chartered Accountants and Statutory 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 2017

INTRODUCTION

The company is part of a group of inter-linked financial services companies based in Bangladesh, with an office in UK which also provides bureau de change services.

BUSINESS REVIEW

Performance and strategy

Turnover for the year 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 2017.

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.

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EXIM EXCHANGE COMPANY (UK) LIMITED

STRATEGIC REPORT (continued)

for the year ended 31 December 2017

FINANCIAL KEY PERFORMANCE INDICATORS

The results for the Company show a pre-tax profit of £15,301 (2016 - £14 ,000) for the year and turnover of £141k (2016 - £145k)

OTHER KEY PERFORMANCE INDICATORS		
Gross profit	59.9%	(2016: 65.7%)
Net profit	10.8%	(2016: 9.6%)
Net Assets	£38,024	(2016: £22,723)
Gross Assets	£100,726	(2016: £153,383)

This report was approved by the board on 13th of February 2018 and signed on its behalf.



Dr. Mohammed Haider Ali Miah

Director

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EXIM EXCHANGE COMPANY (UK) LIMITED

DIRECTORS' REPORT

for the year ended 31 December 2017

The directors present their report and the financial statements for the year ended 31 December 2017.

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 year. 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 £15,301 (2016 - £14,000).

The directors who served during the year were:

Md. Nazrul Islam Mazumder

Dr. Mohammed Haider Ali Miah

Anika Islam (appointed 24 August 2017)

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.

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EXIM EXCHANGE COMPANY (UK) LIMITED

DIRECTORS' REPORT

for the year ended 31 December 2017

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 Consulting, will be proposed for reappointment in accordance with section 485 of the Companies Act 2006.

This report was approved by the board on 13th of February 2018 and signed on its behalf.

Dr. Mohammed Haider Ali Miah
Director

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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 2017, set out on pages 7 to 19. 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 2017 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 Consulting

Chartered Accountants and
statutory auditor

Unit 8 Quebec Wharf
14 Thomas Road
London
E14 7AF

Date: 12/02/2018

AGP Consulting is the trading name of AGP Accountants Ltd registered in England and Wales (with a registered number 8975602)

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EXIM EXCHANGE COMPANY (UK) LIMITED

STATEMENT OF COMPREHENSIVE INCOME

for the year ended 31 December 2017

Particulars	Notes	2017 £	2016 £
Turnover	4	141,394	145, 455
Cost of sales		(56,674)	(49,878)
GROSS PROFIT		84,720	95,577
Administrative expenses		(69,419)	(81,577)
PROFIT FOR THE YEAR		15,301	14,000

There were no recognised gains and losses for 2017 or 2016 other than those included in the income statement. There was no other comprehens ive income for 2017 (2016:£NIL).

The notes on pages 11 to 19 form part of these financial statements.

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EXIM EXCHANGE COMPANY (UK) LIMITED

REGISTERED NUMBER:06814788

STATEMENT OF FINANCIAL POSITION

as at 31 December 2017

Particulars	Note		2017		2016
		£	£	£	£
FIXED ASSETS					
Tangible assets	8		2,420		1,380
			2,420		1,380
CURRENT ASSETS					
Debtors: Amounts falling due within one year	9	13,728		15,434	
Cash at bank and in hand	10	84,578		136,568	
		98,306		152,002	
Creditors: Amounts falling due within one year	11	(62,702)		(130,659)	
NET CURRENT ASSETS			35,604		21,343
TOTAL ASSETS LESS CURRENT LIABILITIES			38,024		22,723
NET ASSETS			38,024		22,723
CAPITAL AND RESERVES					
Called up share capital	13		450,000		450,000
Profit and loss account	14		(411,976)		(427,277)
			38,024		22,723

The financial statements were approved and authorised for issue by the board and were signed on its behalf on



Dr. Mohammed Haider Ali Miah
Director

The notes pages 11 to 19 form part of these financial statements.

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EXIM EXCHANGE COMPANY (UK) LIMITED

STATEMENT OF CHANGES IN EQUITY

for the year ended 31 December 2017

	Share capital	Retained earnings	Total equity
	£	£	£
At 1 January 2017	450,000	(427,277)	22,723
Profit for the year	-	15,301	15,301
AT 31 DECEMBER 2017	450,000	(411,976)	38,024

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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)	8,723
Profit for the year	-	14,000	14,000
AT 31 DECEMBER 2016	450,000	(427,277)	22,723

The notes on pages 11 to 19 form part of these financial statements.

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EXIM EXCHANGE COMPANY (UK) LIMITED

NOTES TO THE FINANCIAL STATEMENTS

for the year ended 31 December 2017

1. GENERAL INFORMATION

Exim Exchange Company (U.K.) Limited is a limited liability company incorporated in England and Wales. The registered and trading office 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.

2.2 Going concern

The Company reported a profit during the year despite being 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 months 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 2017.

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.

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EXIM EXCHANGE COMPANY (UK) LIMITED

NOTES TO THE FINANCIAL STATEMENTS

for the year ended 31 December 2017

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.

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EXIM EXCHANGE COMPANY (UK) LIMITED

NOTES TO THE FINANCIAL STATEMENTS

for the year ended 31 December 2017

2. ACCOUNTING POLICIES (CONTINUED)

2.8 Financial instruments

The Company only enters into basic financial instruments transctions that result in the recognition of financial assets and liabilites like trade and other accounts receivable and payable loans from banks and other third parties, loans to related parties and investments in non-puttable ordinary shares.

Debt instruments (other than those wholly repayable or receivable within one year), including loans and other accounts receivable and payable, are initially measured at present value of the future cash flows and subsequenly at amortised cost using the effective interest method. Debt instruments that are payable or receivable within one year, typically trade payables or receivables, are measured, initially and subsequently, at the undiscounted amount of the cash or other consideration, expected to be paid or received. However if the arrangements of a short-term instrument constitute a financing transaction, like the payment of a trade debt deferred beyond normal business terms or financed at a rate of interest that is not a market rate or in case of out-right short-term loan not at market rate, the financial asset or liability is measured, initially, at the present value of the future cash flow discounted at a market rate of interest for a similiar debt instrument and subsequently at amortised cost.

Investments in non-convertible preference shares and in non-puttable ordinary and preference shares are measured:

i) at fair value with changes recognised in the income statement if the shares are publicly traded or their fair value can otherwise be measured reliably;
ii) at cost less impairment for all other investments.

Financial assets that are measured at cost and amortised cost are assessed at the end of each reporting period for objective evidence of impairment. If objective evidence of impairment is found, an impairment loss is recongnised in the income statement.

For financial assets measured at amortised cost, the impairment loss is measured as the difference between an asset's carrying amount and the present value of estimated cash flows discounted at the asset's orginal effective interest rate. If a financial asset has a variable rate, the discount rate for measuring any inpairment loss is the current effective interest rate determined under the contract.

For financial assets measured at cost less impairment, the impairment loss is measured as the difference between an asset's carrying amount and best estimate of the recoverable amount which is an approximation of the amount that the Company would receive for the asset if it were to be sold at the reporting date.

Financial assets and liabilites are offset and the net amount reported in the Statement of financial position when there is an enforceable right to set off the reconnised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

EXIM EXCHANGE COMPANY (UK) LIMITED

NOTES TO THE FINANCIAL STATEMENTS

for the year ended 31 December 2017

2.9 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.

2.10 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.

2.11 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 ot make significant judgements 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 2017 (2016-100%) have arisen from within the United Kingdom.

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EXIM EXCHANGE COMPANY (UK) LIMITED

NOTES TO THE FINANCIAL STATEMENTS

for the year ended 31 December 2017

5. OPERATING PROFIT

The operating profit is stated after charging:

	2017	2016
	£	£
Depreciation of tangible fixed assets	810	755
Other operating lease rentals	24,000	38,120

The Company's Auditors were paid a fee of £3,000 (2016 £3,000) for audit services, there were also fees of £1,500 (2016 £1,500) for non audit services.

6. EMPLOYEES

Staff costs were as follows:

	2017	2016
	£	£
Wages and salaries	36,511	35,066
	36,511	35,066

The average monthly number of employees, including the directors, during the year was as follows:

	2017	2016
	No.	No.
Management	1	1
Counter staff	2	2
	3	3

7. TAXATION

FACTORS AFFECTING TAX CHARGE FOR THE YEAR

The tax assessed for the year is lower than (2016 - lower than) the standard rate of corporation tax in the UK of 19.25% (2016 - 20%).The differences are explained below:

	2017	2016
	£	£
Profit on ordinary activities before tax	15,301	14,000
Profit on ordinary activities multipled by standard rate of corporation tax in the UK of 19.25% (2016-20%)	2,945	2,800
EFFECTS OF:		
Utilisation of tax losses	(2,945)	(2,800)

FACTORS THAT MAY AFFEXT FUTURE TAX CHARGES

The Company has tax of £413,301 (2016-£427,563) carried forward to relieve future trading profits, no deferred tax asset thas been recongnised due to the uncertainty of future taxable profits for offset.

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EXIM EXCHANGE COMPANY (UK) LIMITED

NOTES TO THE FINANCIAL STATEMENTS

for the year ended 31 December 2017

8. TANGIBLE FIXED ASSETS

	Fixtures & fittings	Office equipment	Total
	£	£	£
COST OR VALUATION			
At 1 January 2017	6,234	11,229	17,463
Additions	547	1,302	1,849
At 31 December 2017	6,781	12,531	19,312
DEPRECIATION			
At 1 January 2017	6,226	9,856	16,082
Charge for the period on owned assets	-	810	810
At 31 December 2017	6,226	10,666	16,892
NET BOOK VALUE			
At 31 December 2017	555	1,865	2,420
At 31 December 2016	7	1,373	1,380

9. DEBTORS

	2017	2016
	£	£
Other debtors	13,728	13,525
Prepayment and accrued income	-	1,909
	13,728	15,434

10. CASH AND CASH EQUIVALENTS

	2017	2016
	£	£
Cash at bank and in hand	84,578	136,568
	84,578	136,568

11. CREDITORS: Amounts falling due within one year

	2017	2016
	£	£
Trade creditors	1,418	-
Other creditors	61,284	130,659
	62,702	130,659

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EXIM EXCHANGE COMPANY (UK) LIMITED

NOTES TO THE FINANCIAL STATEMENTS

for the year ended 31 December 2017

12. FINANCIAL INSTRUMENTS

	2017	2016
	£	£
FINANCIAL ASSETS		
Financial assets that are debt instruments measured at amortisde cost	98,306	150,093
	98,306	150,093
FINANCIAL LIABILITES		
Financial liabilities measured at amortised cost	(62,701)	(130,659)
	(62,701)	(130,659)

Financial assets measured at amortised cost comprise cash at bank and in hand, trade debtors and other debtors.

Financial Liabilites measured at amortised cost comprise trade creditors, other creditors and accounts fot goods and services

13. SHARE CAPITAL

	2017	2016
	£	£
Allotted, called up and fully paid		
450,000 Ordinary shares of £1 each	450,000	450,000

14. RESERVES

Profit & loss account

The profit and loss account consists of the profits retained within the business and is recorded at historic cost.

15. COMMITMENTS UNDER OPERATING LEASES

At 31 December 2017 the Company had future minimum lease payments under non cancellable operating leases as follows:

	2017	2016
	£	£
Not later than 1 year	24,000	24,000
Later than 1 year and not later than 5 years	18,000	42,000
	42,000	66,000

AMARSTOCK

EXIM EXCHANGE COMPANY (UK) LIMITED

NOTES TO THE FINANCIAL STATEMENTS

for the year ended 31 December 2017

16. 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 £61,284 (2016 £130,660).

17. 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 2017

	2017	2016
	£	£
Turnover	**141,394**	145,455
Cost of sales	**(56,674)**	(49,878)
GROSS PROFIT	**84,720**	95,577
LESS: OVERHEADS		
Administration expenses	**(69,419)**	(81,577)
PROFIT FOR THE YEAR	**15,301**	14,000

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EXIM EXCHANGE COMPANY (UK) LIMITED

SCHEDULE TO THE DETAILED ACCOUNTS

for the year ended 31 December 2017

TURNOVER

	2017	2016
	£	£
Commission Income on Foreign Remittances	141,394	129,435
Rent receivable	-	16,020
	141,394	145,455

COST OF SALES

	2017	2016
	£	£
Bank Charges	56,674	49,878
	56,674	49,878

ADMINISTRATION EXPENSES

	2017	2016
	£	£
Staff salaries	36,511	35,066
Printing and stationery	720	318
Telephone and fax	1,018	1,160
Advertising and promotion	286	219
Legal and professional	1,350	1,024
Sundry expenses	125	183
Rent - operating leases	24,000	38,120
Rates	2,860	2,586
Light and heat	942	1,472
Insurances	541	104
Repairs and maintenance	256	360
Depreciation - plant and machinery	810	965
	69,419	81,577

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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, 2017 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 not, in all respects in accordance with generally accepted accounting principles.

January 16, 2018

Syed Mahmood

ACCU-TAX
ACCOUNTING & TAX SERVICES
3000 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 2017

(All figures are in Canadian dollar)

ASSETS	
Current	
Cash in hand	$ 72, 789
Cash at Bank	132, 183
	$ 204,972
Capital	
Leasehold Improvement	$ 2,575
Computer Equipment	763
Machinery and Equipment	731
Furniture and Fixtures	1,345
	$ 5,414
Other	
Advances, Deposits and Prepayment	$ 128,230
Total Assets	**$ 338,616**
LIABILITIES	
Current	
Accounts Payable	$ 64,172
Total Liabilites	**$ 64,172**
EQUITY	
Share capital	$ 600,000
Retained earnings/ (Deficit)	$ (325,556)
Total equity	**$ 274,444**
Total liabilites and equity	**$ 338,616**

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EXIM EXCHANGE COMPANY (CANADA) LIMITED

STATEMENT OF LOSS AND DEFICIT

for the year ended 31 December 2017

(All figures are in Canadian dollar)

INCOME	
Commission	$ 43, 708
Exchange Gain	17, 524
Other Income	9,791
Total Income	**$ 71,023**
EXPENSES	
Salary and Allowances	$ 44,434
Repairs and Maintenance	1,067
Professional Fees	3,600
Rent	34,800
Utilities	1,491
Office Expenses	1,334
Bank Charges	9,426
Amortization	1,000
Phone, Fax and Internet	3,076
Total Expenses	**$ 100,228**
Income/ (Loss) for the year	$ (29,205)
Add: Retained Earnings (Deficit), beginning of year	(296,351)
Retained Earnings/ (Deficit), end of Year	**$(325,556)**

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EXIM Islami Investment Limited

Independent Auditor's Report To the shareholders of EXIM Islami Investment Limited

We have audited the accompanying financial statements of EXIM Islami Investment Limited (the "Company"), which comprise the Statement of Financial Position as at 31 December 2017, and the Statement of Comprehensive Income, 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 accordance with Bangladesh Financial Reporting Standards (BFRSs), 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 relevant 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 risks 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 that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit 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 2017 and of its financial performance and its cash flows for the year then ended in accordance with Bangladesh Financial Reporting Standards (BFRSs) 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

In accordance with the Companies Act 1994 and other applicable laws and regulations, 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's Statement of Financial Position (balance sheet) and the Statement of comprehensive income (profit and loss account) together with the annexed notes 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 Chowdhury & Co
Chartered Accountants

Dhaka, 14 February 2018

National Office : BTMC Bhaban (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 2017

Particulars	Notes	2017 BDT	2016 BDT
ASSETS			
Non current assets			
Property, plant and equipment at cost	3	3,189,913	3,103,115
Less: Accumulated depreciation		(2,389,933)	(2,017,910)
		799,980	**1,085,205**
Investment in marketable securities	4	481,143,180	410,234,279
Current assets			
Margin investment to investors	5	1,229,738,769	1,241,577,384
Accounts receivable	6	319,763,301	370,260,883
Cash & cash equivalents	7	386,386,153	318,643,361
Other assets	8	180,920	12,535
		1,936,069,143	**1,930,494,163**
Total assets		**2,418,012,303**	**2,341,813,647**
SHAREHOLDERS' EQUITY AND LIABILITIES			
SHAREHOLDERS' Equity			
Share capital	9	1,000,000,000	1,000,000,000
Retained earnings/(Accumulated losses)		13,325,648	(91,382,465)
		1,013,325,648	**908,617,535**
Liabilities			
Current liabilities			
Accounts payable	10	7,656,277	9,490,885
Borrowings from EXIM Bank	11	570,566,247	570,566,247
Other liabilities	12	826,464,131	853,138,980
		1,404,686,655	**1,433,196,112**
Total shareholders equity and liabilities		**2,418,012,303**	**2,341,813,647**

These financial statements should be read in conjunction with the annexed notes.

Chairman | Director | Chief Executive Officer

See annexed report of even date

Dhaka, 14 February 2018

Hoda Vasi Chowdhury & Co
Chartered Accountants

EXIM BANK

EXIM Islami Investment Limited (EIIL)

Statement of Comprehensive Income

for the year ended 31 December 2017

Particulars	Notes	2017 BDT	2016 BDT
Profit on Margin Investment		15,444,404	8,674,171
Portfolio Management Income		3,399,095	1,934,036
Settlement Income		14,860,157	3,144,593
Income From Investment in Shares/Securities		8,023,096	10,797,308
Investment Income		**41,726,752**	**24,550,108**
Profit on Sale of Investment in Shares		50,368,093	15,125,835
Net Investment Income		**92,094,845**	**39,675,943**
Other Operating Income			
Documentation		15,500	8,500
CDBL Maintenance		152,900	103,700
Underwriting		375,000	-
Profit on Bank Deposit		20,695,028	17,957,338
Total Operating Income		**113,333,273**	**57,745,481**
Salary and Allowances		88,000	78,000
Rent, Taxes, Insurance, Electricity	13	7,932,484	8,422,679
Postage, Stamps and Telephone		266,189	285,358
Audit Fee		86,250	86,250
Printing, Stationery, Advertisement		291,561	176,944
Directors' Fees and Expenses		148,000	138,728
Depreciation on EIIL's Property		372,023	372,314
Other Expenses	14	3,424,213	2,508,349
Total Operating Expenses		**12,608,720**	**12,068,622**
Profit before provisions		**100,724,553**	**45,676,859**
Provisions for Margin Investments		28,500,000	55,000,000
Provision for Diminution in Value of Shares		-	15,000,000
Profit before Tax		**129,224,553**	**115,676,859**
Provision for Current Tax	16	(24,516,440)	(11,079,690)
Profit after tax		**104,708,113**	**104,597,169**
Other comprehensive income		-	-
Total Comprehensive Income		**104,708,113**	**104,597,169**
Earnings Per Share (EPS)	17	**10.47**	**10.46**

These financial statements should be read in conjunction with the annexed notes.

Chairman | Director | Chief Executive Officer

See annexed report of even date

Hoda Vasi Chowdhury & Co
Chartered Accountants

Dhaka, 14 February 2018

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EXIM Islami Investment Limited (EIIL)

Statement of Cash Flows

for the year ended 31 December 2017

	2017 BDT	2016 BDT
A) Cash Flows from Operating Activities		
Investment Income Receipts	84,071,749	28,878,635
Dividend Receipts	8,023,096	10,797,308
Fees and Commission Receipts	543,400	112,200
Cash Payment to Employees (including Directors)	(236,000)	(216,728)
Cash Payment to Suppliers and Service providers	(12,000,697)	(11,479,580)
Receipts from Other Operating Income	20,695,028	17,957,338
Cash generated from/(used in) operating activities before changes in Operating Assets and Liabilities	**101,096,576**	**46,049,173**
(Increase) /Decrease in Operating Assets and Increase/(Decrease) in Operating Liabilities:		
Margin Investment to Investors	11,838,615	(16,426,411)
Payable to Investors	(1,834,608)	2,277,255
Receivable from Brokers and Investors	50,497,582	40,752,177
Other assets	(168,385)	-
Other Liabilities	(22,691,289)	(26,362,262)
	37,641,915	**240,759**
Net cash generated/(used) by Operating Activities (Total of "A")	**138,738491**	**46,289,932**
B) Cash Flows from Investing Activities		
Purchase of Fixed Assets	(86,798)	(535,250)
Investment in Shares	(70,908,901)	(22,559,942)
Net cash generated/(used) by Investing Activities (Total of "B")	**(70,995,699)**	**(23,095,192)**
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)	**67,742,792**	**23,194,740**
E) Opening Cash & Cash Equivalents		
Cash	17,426	10,722
Balance with Banks	318,625,935	295,437,899
	318,643,361	**295,448,621**
F) Closing Cash & Cash Equivalents	**386,386,153**	**318,643,361**
G) Cash & Cash Equivalents		
Cash	15,246	17,426
Balance with Banks	386,370,907	318,625,935
	386,386,153	**318,643,361**

See annexed report of even date

Chairman **Director** **Chief Executive Officer**

EXIM Islami Investment Limited (EIIL)

Statement of Changes in Equity

for the year ended 31 December 2017

Amount in BDT

Particulars	Share Capital	Retained Earnings/ (Accumulated losses)	Total
Balance at 01 January 2017	1,000,000,000	(91,382,465)	908,617,535
Total comprehensive income for the year	-	104,708,113	104,708,113
Total Shareholders' Equity as at 31 December 2017	**1,000,000,000**	**13,325,648**	**1,013,325,648**
Total Shareholders'Equity as at 31 December 2016	**1,000,000,000**	**(91,382,465)**	**908,617,535**

These financial statements should be read in conjunction with the annexed notes.

Chairman **Director** **Chief Executive Officer**

EXIM Islami Investment Limited (EIIL)

Notes to the Financial Statements

for the year ended 31 December 2017

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. Profit on margin investment is recognised only when such profit become probable

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, 2017 to December 31, 2017.

2.8 General

Previous year's figures have been rearranged wherever necessary, to confirm to the current year's presentation.

EMAP STOCK

EXIM Islami Investment Limited (EIIL)

Notes to the Financial Statements

for the year ended 31 December 2017

		2017 BDT	2016 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	979,465	1,146,465
	Computer accessories	231,480	17,000
	Other Office Equipment	235,516	140,600
	Micro Oven	17,000	73,400
	Books	3,952	3,150
		3,189,913	**3,103,115**
	Less: Depreciation	(2,389,933)	(2,017,910)
	Written Down value	**799,980**	**1,085,205**
4	**Investment in Securities**		
	Investment in Marketable Securities **(Annexure-II)**	481,143,180	410,234,279
5	**Margin investment to investors**		
	Opening Balance	1,241,577,383	1,225,150,973
	Add : Disbursement during the year	172,676,015	31,196,451
		1,414,253,398	**1,256,347,424**
	Less : Realised during the year	(184,514,629)	(14,770,040)
	Closing Balance	**1,229,738,769**	**1,241,577,384**
6	**Accounts receivable**		
	Income Receivable	319,164,882	364,048,417
	Receivable from Brokers-**(CDI)**	508,197	5,419,420
	Receivable from Brokers-own portfolio **(EIIL)**	90,222	793,046
		319,763,301	**370,260,883**
7	**Cash & cash equivalents**		
7.1	**Cash in Hand**	**15,246**	**17,426**
7.2	**Cash at Bank**		
	MSND A/C with EXIM Bank, Rajuk Br. (Investment & Capital)	31,192,502	13,559,061
	Alwadia CD A/C with EXIM Bank, Rajuk Br. (Revenue)	222,038	774,580
	MSND A/C with EXIM Bank, Rajuk Br. (Deposit)	81,724,751	45,999,908
	Alwadia CD A/C with EXIM Bank, Rajuk Br. (Withdrawal)	214,677	54,285
	EIIL IPO Application A/C (MSND)with EXIM Bank, Rajuk Br.	39,838	396,564
	MTDR No. 01360100171385 with EXIM Bank, Rajuk Br.	155,433,631	146,745,275
	MTDR No. 01360100170494 with EXIM Bank, Rajuk Br.	117,543,470	111,096,262
		386,370,907	**318,625,935**
	Total Cash & Cash Equivalent	**386,386,153**	**318,643,361**
8	**Other assets**		
	IPO share application	165,920	-
	Advance for financial literacy program	15,000	-
	Others	-	12,535
		180,920	**12,535**

AMAR STOCK

EXIM Islami Investment Limited (EIIL)

Notes to the Financial Statements

for the year ended 31 December 2017

		2017 BDT	2016 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	**7,656,277**	**9,490,885**
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	346,373	972,241
	Audit Fees payable	86,250	86,250
	VAT and ITdeducted at source	19,156	15,181
	Provision for corporate Tax **(Note 15)**	15,799,873	7,134,681
	*Provision for Margin Investments	203,764,436	232,264,436
	*Provision for diminution in value of shares	92,415,771	92,415,771
	Sundry payables	5,285,450	10,611,950
	Profit Suspense * *	508,746,822	509,638,470
		826,464,131	**853,138,980**

* No provision is required for Margin Investment as at 31 December 2017. Provision is required for diminution in value of shares at the end of the year 2017 is Taka 83,152,350. However, provision maintained against for Margin Investment and Provision for diminution in value of shares at the end of the year 2017 are Taka 203,764,436 and Taka 92,415,771 respectively to avoid future uncertainty.

* *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 statement of financial position. 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	8,712,484	9,262,679
	Less: Rent received against infrastructure sharing	(780,000)	(840,000)
		7,932,484	**8,422,679**

MARSTOCK

EXIM Islami Investment Limited (EIIL)

Notes to the Financial Statements

for the year ended 31 December 2017

		2017 BDT	2016 BDT
14	**Other Expenses**		
	Entertainment	97,496	97,323
	Drinking Water	33,900	37,860
	Awareness Program Expenses	24,950	20,755
	Conveyance	79,440	55,445
	Repair & Maintenance-Office premises	47,652	14,290
	Repair & Maintenance-Office equipment	80,479	69,685
	Repair & Maintenance-software	199,073	199,073
	Office supplies	120,948	111,510
	Fuel- Generator	6,500	3,250
	CDBL Charges	1,366,560	409,567
	Newspaper & Periodicals	13,558	8,794
	Subscription	150,000	100,000
	Security and Cleaning services	573,234	466,270
	Utility	279,600	274,600
	License Renewal, Registration and Return	175,154	523,722
	Training	32,000	-
	Legal & Professional Service	15,500	-
	Bank charges	20,288	9,105
	Daily labour	4,450	7,100
	Donation	50,000	-
	Accounta Maintenace charge	28,191	-
	IPO Shares Application charge	3,000	-
	Others	22,240	100,000
		3,424,213	**2,508,349**
15	**Income Tax Liability**		
	Balance at the beginning of the year	116,654,547	105,574,857
	Add: Provision made during the year	24,516,440	11,079,690
	Balance at the end of the year (a)	**141,170,987**	**116,654,547**
	Advance Income Tax		
	Balance at the beginning of the year	109,519,866	96,838,520
	Add: Payment made during the year	15,851,248	12,681,346
	Balance at the end of the year (b)	**125,371,114**	**109,519,866**
	Net Balance at the end of the period (a-b)	**15,799,873**	**7,134,681**

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EXIM Islami Investment Limited (EIIL)

Notes to the Financial Statements

for the year ended 31 December 2017

		2017 BDT	2016 BDT
16	**Provision for Current Tax**		
	Computation of Taxable Profit		
	Operating Profit	100,724,553	45,676,859
	Less: Profit on sale of share	50,368,093	15,125,835
	Less: Cash Dividend	8,023,096	10,797,308
	Estimated Taxable Profit	**42,333,364**	**19,753,716**
	Computation of Tax		
	Income tax @37.50% on estimated taxable profit	15,875,012	7,407,644
	Tax on dividend income @ 20.00%	1,604,619	2,159,462
	Tax on profit on sale of share @ 10.00%	5,036,809	1,512,584
	Previous year's adjustment (Assessment year: 2014-2015)*	2,000,000	-
		24,516,440	**11,079,690**

* The Company submitted income tax return under section 82BB for the income year 2013-2014. This return was selected for audit by the income Tax Authority and some additional tax demand has been made. The Company is urguing to consider some lawful adjustment and the assessement order is in the process of revision. However, Taka 2,000,000 has already been deposited by the Company our of its own admitted liability.

17	**Earnings Per Share (EPS)**		
	a) Earnings attributable to the ordinary shareholders	104,708,113	104,597,169
	b) Weighted average number of ordinary shares	10,000,000	10,000,000
	EPS (a/b)	**10.47**	**10.46**

Chairman **Director** **Chief Executive Officer**

EXIM Islami Investment Limited (EIIL)

Schedule of Property, Plant and Equipment

as at December 31, 2017

Annexure -I (Amount in BDT)

Particulars	Cost				Rate	Depreciation				Written down value at 31 December 2017
	Balance at 1 January 2017	Addition during the year	Disposals during the year	Balance at 31 December 2017		Balance at 1 January 2017	Charged for the year	Adjustment for disposals	Balance at 31 December 2017	
Interior decoration	677,500	-	-	677,500	10%	316,048	67,750	-	383,798	293,702
Office Equipment										
Software	970,000	-	-	970,000	20%	826,894	143,104	-	969,998	2
Photocopier Machine	61,500	-	-	61,500	20%	61,499	-	-	61,499	1
Fax Machine	13,500	-	-	13,500	20%	13,499	-	-	13,499	1
Computers	979,465	-	-	979,465	20%	537,224	90,130	-	627,354	352,111
Computer Accessories	167,000	64,480	-	231,480	20%	113,286	23,952	-	137,238	94,242
Other Office Equipment	214,000	21,516	-	235,516	20%	138,710	44,855	-	183,565	51,951
Micro Oven	17,000	-	-	17,000	20%	9,614	1,500	-	11,114	5,886
Books	3,150	802	-	3,952	20%	1,136	732	-	1,868	2,084
Total 31 December 2017	**3,103,115**	**86,798**	**-**	**3,189,913**		**2,017,910**	**372,023**	**-**	**2,389,933**	**799,980**
Total 31 December 2016	**2,567,865**	**535,250**	**-**	**3,103,115**		**1,645,596**	**372,314**	**-**	**2,017,910**	**1,085,205**

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EXIM Islami Investment Limited (EIIL)

Investment in Marketable Securities

as at 31 December 2017

Annexure-II

Amount in BDT

Sl	Ticker of Company	No. of Securities Held	Face Value Per Security	Cost of Investment	Average Cost	Market rate Per Security	Total market Value	Unrealized Gain/(Loss)
1	ACI	11,000	10	5,901,673	536.52	459.80	5,057,800	(843,873)
2	AFTABAUTO	100,000	10	8,353,060	83.53	64.20	6,420,000	(1,933,060)
3	AGNISYSL	332,500	10	8,585,226	25.82	21.90	7,281,750	(1,303,476)
4	APOLOISPAT	625,900	10	12,074,685	19.29	16.67	10,432,620	(1,642,065)
5	BSC	100,000	10	5,977,252	59.77	46.70	4,670,000	(1,307,252)
6	BDTHAI	7,500	10	219,382	29.25	28.60	214,500	(4,882)
7	BAYLEASING	94,000	10	5,961,318	63.42	27.40	2,575,600	(3,385,718)
8	BEACONPHAR	119,170	10	2,736,926	22.97	20.80	2,478,736	(258,190)
9	BEXIMCO	1,586,025	10	50,535,365	31.86	27.44	43,519,508	(7,015,858)
10	BXSYNTH	20,858	10	202,509	9.71	8.90	185,636	(16,873)
11	CNATEX	200,000	10	2,283,420	11.42	8.70	1,740,000	(543,420)
12	CONTININS	150,000	10	3,559,458	23.73	22.00	3,300,000	(259,458)
13	DHAKABANK	100,000	10	2,563,840	25.64	22.00	2,200,000	(363,840)
14	ETL	368,500	10	7,644,335	20.74	16.90	6,227,650	(1,416,685)
15	FEKDIL	100,000	10	2,143,294	21.43	19.50	1,950,000	(193,294)
16	FARCHEM	457,050	10	10,993,506	24.05	19.58	8,948,885	(2,044,621)
17	FAREASTLIF	132,000	10	10,709,633	81.13	72.10	9,517,200	(1,192,433)
18	FEDERALINS	105,000	10	1,512,265	14.40	12.80	1,344,000	(168,265)
19	FIRSTFIN	105,649	10	1,392,222	13.18	11.70	1,236,093	(156,129)
20	FORTUNE	280,000	10	14,896,053	53.20	39.70	11,116,000	(3,780,053)
21	GENNEXT	2,200,000	10	21,731,031	9.88	9.40	20,680,000	(1,051,031)
22	GLOBALINS	100,000	10	1,840,961	18.41	15.60	1,560,000	(280,961)
23	GOLDENSON	650,000	10	19,614,081	30.18	12.85	8,350,000	(11,264,081)
24	HFL	200,000	10	5,139,741	25.70	26.00	5,200,000	60,259
25	HRTEX	3,630	10	122,515	33.75	32.40	117,612	(4,903)
26	IFIC	2,500,000	10	25,000,000	10.00	18.00	45,000,000	20,000,000
27	ICB	34,860	10	6,546,803	187.80	160.80	5,605,488	(941,315)
28	ILFSL	52,767	10	1,139,528	21.60	21.90	1,155,597	16,069
29	ISLAMIBANK	100,000	10	4,807,200	48.07	36.60	3,660,000	(1,147,200)
30	JAMUNAOIL	50,100	10	10,781,968	215.21	191.30	9,584,130	(1,197,838)
31	KPPL	55,000	10	1,073,105	19.51	11.20	616,000	(457,105)
32	LAFSURCEML	200,000	10	24,996,760	124.99	69.60	13,920,000	(11,076,760)
33	NCCBANK	100,000	10	1,924,797	19.25	17.70	1,770,000	(154,797)
34	NAHEEACP	6,847	10	62,246	9.09	73.40	502,577	440,331
35	NURANI	55,000	10	1,161,740	21.12	19.20	1,056,000	(105,740)
36	ORIONINFU	60,000	10	3,827,029	63.78	55.50	3,330,000	(497,029)
37	PDL	200,000	10	4,141,916	20.71	20.00	4,000,000	(141,916)
38	PEOPLESINS	314,000	10	13,083,407	41.67	21.20	6,656,800	(6,426,607)
39	PREMIERLEA	641,719	10	11,956,653	18.63	17.60	11,294,254	(662,399)
40	PRIMETEX	198,400	10	5,191,820	26.17	25.15	4,989,680	(202,140)
41	RAKCERAMIC	93,715	10	5,544,973	59.17	59.90	5,613,529	68,556
42	RSRMSTEEL	58,500	10	4,254,252	72.72	62.20	3,638,700	(615,552)
43	SALAMCRST	200,000	10	8,308,480	41.54	33.40	6,680,000	(1,628,480)
44	SAIHAMTEX	70,759	10	1,945,533	27.50	19.70	1,393,952	(551,581)
45	SALVOCHEM	210,000	10	4,986,076	23.74	21.60	4,536,000	(450,076)
46	SAPORTL	1,187,001	10	59,783,477	50.37	34.35	40,770,227	(19,013,249)
47	SHASHADNIM	53,866	10	4,173,964	77.49	61.70	3,323,533	(850,431)
48	SPCERAMICS	100,000	10	1,935,680	19.36	17.60	1,760,000	(175,680)
49	STANDBANKL	205,572	10	3,324,350	16.17	15.60	3,206,923	(117,427)
50	SUNLIFEINS	108,835	10	5,752,713	52.86	24.70	2,688,225	(3,064,489)
51	TITASGAS	50,000	10	4,627,930	92.56	44.50	2,225,000	(2,402,930)
52	TUNGHAI	100,000	10	1,732,595	17.33	9.50	950,000	(782,595)
53	UNITEDINS	191,101	10	9,024,049	47.22	29.80	5,694,804	(3,329,246)



PHOTO ALBUM



Honorable Prime Minister Sheikh Hasina is receiving a Cheque of Taka 3 Crore from the Chairman of EXIM Bank Mr. Md. Nazrul Islam Mazumder for Prime Minister's Relief Fund aiming to facilitate flood affected people of the country



Honorable Prime Minister Sheikh Hasina is being greeted by the Chairman of EXIM Bank and BAB Mr. Md. Nazrul Islam Mazumder in a program held at PM Office for providing asylum to the Rohingya Refugees. EXIM Bank contributed Taka 5 crore to the Prime Minister's Relief Fund for helping Rohingya Refugees



EXIM Bank donates 1 Lac blankets to the Prime Minister's Relief Fund for supporting cold stricken people of Bangladesh. Chairman of EXIM Bank Mr. Md. Nazrul Islam Mazumder, Member of the Board of Directors Lt. Col. (Retd.) Sirajul Islam Birprotik (BAR), Major (Retd.) Khandker Nurul Afser, Mr. AKM Nurul Fazal Bulbul and the other Chairmen and the Directors of different banks are posing with the Honorable Prime Minister Sheikh Hasina in a blanket donation program held at PMO



Honorable Minister for Cultural Affairs Mr. Asaduzzaman Noor MP along with the guests and the winners are posing after presenting EXIM Bank-Anyadin Humayun Ahmed Sahitya Puroskar 2017



A partial view of the audience of EXIM Bank-Anyadin Humayun Ahmed Sahitya Puroskar 2017



Chairman of the Board of Directors Mr. Md. Nazrul Islam Mazumder is addressing to the Executives and the Relationship Managers in a Half-Yearly Business Development Conference 2017



Chairman of the Board of Directors Mr. Md. Nazrul Islam Mazumder along with the Director of the Bank Lt. Col. (Retd.) Sirajul Islam Birprotik (BAR) and the Managing Director & CEO Dr. Mohammed Haider Ali Miah is posing with the top Executives in an Annual Business Development Conference 2017



Chairman of the Bank Mr. Md. Nazrul Islam Mazumder is presiding over a meeting of the Board of Directors



Chairman of the Bank Mr. Md. Nazrul Islam Mazumder is delivering his inspirational speech to the audience in the Executives and Officers' Get Together 2017 held at the Bangladesh Army Stadium



Managing Director and CEO of EXIM Bank Dr. Mohammed Haider Ali Miah is launching automated 'SWIFT Sanctions Screening" system in a program held at Head Office



Managing Director of EXIM Bank Dr. Mohammed Haider Ali Miah is inaugurating the 114th Branch at Kazi Nazrul Islam Avenue, Dhaka



Managing Director of EXIM Bank Dr. Mohammed Haider Ali Miah is inaugurating Authorized Dealer Branch Activities (AD Branch) in the Sylhet Branch



In presence of the Deputy Governor Mr. S K Sur Chowdhury, Deputy Managing Director of EXIM Bank Mr. M Sirajul Islam and General Manager of Bangladesh Bank (Sustainable Finance Division) Mr. Monoj Kumar Biswash are exchanging documents of agreement after signing on behalf of their respective institutes



Executive Director of Bangladesh Bank Mr. Abdur Rahim and the Deputy Managing Director of EXIM Bank Mr. Sirajul Haque Miah are handing over a Dummy Cheque of Investment to a woman entrepreneur in a Banker-SME Entrepreneur View Exchange Program at Cumilla



School Banking Conference 2017 have been arranged at Kishoregonj and Magura in the leadership of EXIM Bank with the participation of all Scheduled Banks of the two districts under the supervision of Bangladesh Bank



EXIM Bank facilitates educational institutions very often. Likewise, Managing Director of EXIM Bank Dr. Mohammed Haider Ali Miah is handing over a Dummy Key of a Microbus to the Authority of Sappers' Angelic Millennium School, Kaderabad Cantonment, Natore



Managing Director of EXIM Bank Dr. Mohammed Haider Ali Miah is handing over a Laptop to the Secretary General of Hasimukh Samaj Kalyan Songstah Ms Nusrat Akter under the 'One Laptop, One Dream' project of ICT Division



On behalf of EXIM Bank, Director General of BGB Major General Abul Hossain is handing over the cheque of continuous assistance to the family of Subedar Major Nurul Islam, a martyr of the BDR carnage in 2009



Chairman of the Bank Mr. Md. Nazrul Islam Mazumder along with the Members of the Board of Directors is inaugurating the Executives and Officers' Get Together 2017



Managing Director and CEO of EXIM Bank Dr. Mohammed Haider Ali Miah is addressing in a Training Session held at EXIM Bank Training and Research Academy



EXIM Bank has participated a fair on International Migrant Day, organized by the Ministry of Expatriates Welfare and Overseas Employment at the Bangabandhu International Convention Center, Dhaka

In every year, EXIM Bank distributes around 3 lac blankets to the cold stricken people through the Head Office and the Branches. Here are some of the pictures of distributing Blankets by different branches.











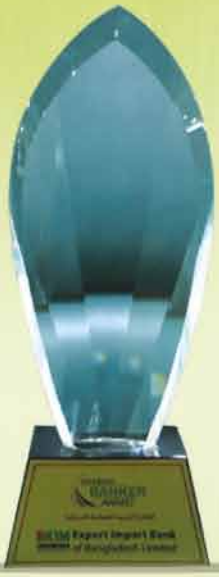








INTERNATIONAL & NATIONAL RECOGNITION



Arabian Banker Award-2017
by the Arabian Bankers Council, KSA



CAMELS Rated Best Bank Award-2017
by the Daily Industry, Bangladesh



Golden Medal for Quality & Service Award-2016
by the Worldwide Marketing Organization, Mexico



ICMAB Best Corporate Award-2015
by the Institute of Cost and Management of Bangladesh



The BIZZ Award-2015
by the world Confederation of Business, USA



ACQ Global Award-2015
by the ACQ5, UK



European Quality Award-2014
by the European Business Assembly, UK



Best Quality Leadership Award-2014
by the European Society for Quality Research, Switzerland

SMART STOCK



ICMAB Best Corporate Award-2014
by the Instiute of Cost and Management of Bangladesh



EMC Transformer Award-2014
by the EMC Corporation, USA



Branding Bangladesh Award-2014
by the Center for NRB, UK



SME Financing Award-2014
by the Bangladesh Bank



The Industry Award-2014
by the Economic Weekly Industry
Bangladesh



Islamic Finance Award-2013
by the World Finance, UK



The BIZZ Award-2013
by the World Confederation
of Business, USA



BSPA Sports Award-2013
by the Bangladesh Sports Press
Association

AMARSTOCK



ICMAB Best Corporate Award-2013
by the Institute of Cost and Management of Bangladesh



International Diamond Prize for Excellence in Quality-2012
by the European Society for Quality Research Switzerland



ICMAB Best Corporate Award-2011
by the Institute of Cost and Management of Bangladesh



Central Shariah Board Islamic Banking Award-2009
by the Central Shariah Board for Islamic Banks of Bangladesh

AMAR STOCK

BRANCHES OF EXIM BANK

Motijheel Branch
Sharif Mansion
56-57 , Motijheel C/A, Motijheel, Dhaka- 1000 Phone: 9553778, 9568534, 9552800, 9568534, 9568093, 9554988, 01711-409060
Fax: 880-2-9569983
Email: motijheel@eximbankbd.com

Panthapath Branch
Union Heights (1st & 2nd Floor), Plot # 55-2
West Panthapath, Dhaka- 1205
Phone: 02-9145910(Direct) 8124261, 9145911, 8141764, 01730-781668
9102671(EXP), 9101334(IMP), 9101332(INV)
Email: panthapath@eximbankbd.com
Fax: 880-2-8126191

Agrabad Branch
World Trade Center, 102,103 Agrabad C/A, Agrabad
Chittagong - 4100
Phone: 031-2511266 (Direct), 031-2511264, 031-727658
031-2510733
Fax: 031-715796
Email: agrabad@eximbankbd.com

Khatungonj Branch
Amaan-Usmaan Plaza
1078, Ramjoy Mahajan Lane
Khatungonj, Chittagong - 4000
Phone: 031-2851290 (Direct), 615544, 610711, 2869699, 2851291
01711-898223, 01755-621721 Fax: 031-639080
Email: khatungonj@eximbankbd.com

Gazipur Chowrasta Branch
MAS Square
Block # C, Plot # 727, Chandona Chowrasta , Gazipur- 1702
Phone: 02-9262443, 02-9263537, 01713-145498
Email: gazipur@eximbankbd.com
Fax: 880-2-9262443

Imamgonj Branch
Nurani Center (1st & 2nd Floor)
16-17 Imamgonj, Chawkbazar, Dhaka - 1211
Phone: 02-57315528, 02-57315529, 02-57342155, 01715-191744
Email: imamgonj@eximbankbd.com
Fax: 880-2-7315530

Gulshan Branch
Delta Life Tower, Plot # 37, Road # 45 & 90
Gulshan Circle-2, Dhaka - 1212
Phone: 02-9887388, 9862262, 9886296, 8819711, 01711-404821
Fax: 880-2-8818703
Email: gulshan@eximbankbd.com

Sonaimuri Branch
EMA Plaza 1st Floor, Ashaque Meah Sarak, Sonaimuri Bazar
Noakhali - 3827
Phone: 03227-51057, 03227-51058, 01711-750610
Fax: 03227-51059
Email: sonaimuri@eximbankbd.com

Sylhet Branch
Mujtaba Tower, (1st & 2nd Floor)
Holding # 0003-00, Ward No-2, Zindabazar, Sylhet - 3100
Phone: 0821-724413, 0821-719832, 0821-728173, 01714-001964
Fax: 880-821-725070
Email: sylhet@eximbankbd.com

Nawabpur Branch
Holding # 198/1, Nawabpur Road, (Adjacent to Nawabpur Tower)
Nawabpur, Dhaka - 1100
Phone: 02-7125306, 02-7125307, 01711-424031
Fax: 880-2-7125308
Email: nawabpur@eximbankbd.com

Narayanganj Branch
Sattar Tower, Holding # 50, S.M. Maleh Road
Tanbazar, Narayanganj - 1400
Phone: 02-7640213, 02-7640214, 01711-439385, 01730-019950
Fax: 7644414
Email: narayangonj@eximbankbd.com

Shimrail Branch
Haji Ahsanullah Super Market (2nd Floor)
Chittagong Road, Siddhirganj , Narayanganj - 1430
Phone: 02-7694672, 02-7694673, 01819-253283, 01755-606609
Fax: 7694268
Email: shimrail@eximbankbd.com

Rajuk Avenue Branch
D.I.T Avenue, Ali Bhaban
Holding # 9, Motijheel C/A , Motijheel, Dhaka - 1000
Phone: 02-9556884, 02-9565397, 02-9567115, 01713-164699
Fax: 880-2-9555132
Email: rajukavenue@eximbankbd.com

New Eskaton Branch
Standard Center
Holding # 27/1, New Eskaton Road , Dhaka - 1000
Phone: 02-8314159, 02-8314435, 02-9352854, 01819-468730
Fax: 880-2-9349196
Email: neweskaton@eximbankbd.com

EMARSTOCK

Uttara Branch
House # 61/A, Road # 7, Sector # 4, Uttara Model Town
Uttara, Dhaka – 1230
Phone: 02-58957537, 02-58955785, 02-58950646, 01713027731
Fax: 880-2-8952838
Email: uttara@eximbankbd.com

Laksham Branch
Sufia Complex, Daulatgonj Bazar
Holding # 1602, Laksham , Comilla – 3570
Phone: 08032-51333, 08032-51978, 08032-51977, 01711-308032
Fax: 08032-51252
Email: laksham@eximbankbd.com

Mirpur Branch
Srayoshe Tower (1st, 2nd & 3rd Floor)
Plot # 7, Main Road # 3, Begum Rokeya Sarani
Mirpur-10, Dhaka- 1216
Phone: 02-8033801, 02-9024209, 02-9031010, 01709-639769
Fax: 880-2-8035668
Email: mirpur@eximbankbd.com

Jubilee Road Branch
Holding # 63-64, Jubilee Road, Enayet Bazar
Chittagong – 4000
Phone: 031-611170, 031-2863638, 01713-333472, 01819-325000
Fax: 880-31-2854217
Email: jubileeroad@eximbankbd.com

Elephant Road Branch
Holding # 218, Dr. Kudrat-E-Khuda Road (Bata Signal)
Elephant Road, Dhaka- 1205
Phone: 02-9667097, 02-9667098, 01714-021767, 01912003919
Fax: 880-2-9667267
Email: elephantroad@eximbankbd.com

Mawna Chowrasta Branch
Kitab Ali Plaza, Mawna Chowrasta
Sreepur, Gazipur – 1740
Phone: 06825-52359, 01713-099837, 01713-361833
Fax: 06825-52359
Email: mawna@eximbankbd.com

Bogra Branch
Holding # 405-01, Rangpur Road, Sheikh Mansion
Barogola, Bogra- 5800
Phone: 051-60702, 051-60703, 051-60705, 01713375438
Fax: 880-51-60704
Email: bogra@eximbankbd.com

Jessore Branch
Holding # 37, M.K. Road, Jessore Sadar, Jessore- 7400
Phone: 0421-67980, 0421-67981, 0421-67982, 01713-098598
Fax: 0421-67983
Email: jessore@eximbankbd.com

Malibagh Branch
Holding # 484, DIT Road, Malibagh, Dhaka- 1217
Phone: 02-9340444, 02-9338578, 02-8319076, 01819-241068
Fax: 880-2-9357057
Email: malibagh@eximbankbd.com

Ashulia Branch
Rifat Square Plaza
Road # 6, DEPZ Road, Jamgora, Ashulia, Savar, Dhaka-1349
Phone: 02-7789978, 01730-061461, 01773-229333
Fax: 7789480
Email: ashulia@eximbankbd.com

Ashuganj Branch
Haji Zahirul Haque Munshi Shoping Complex, Main Road
Ashuganj, Brahmanbaria- 3402
Phone: 08528-74140, 01713-063433, 01713-063433
Fax: 08528-74456
Email: ashugonj@eximbankbd.com

CDA Avenue Branch
Commerce View Complex
Holding # 191, CDA Avenue
East Nasirabad, Chittagong- 4209
Phone: 031-652074, 031-2551101, 01713-396538, 01730-018184
Fax: 031-653026
Email: cdaavenue@eximbankbd.com

Chowmuhuni Branch
Holding # 60/231, D.B. Road, Chowmuhuni
Begumganj, Noakhali- 3821
Phone: 0321-52700, 0321-51034, 01714-084311
Fax: 0321- 51034
Email: chowmuhuni@eximbankbd.com

Satmasjid Road Branch
Green Rowshanara Tower
Holding # 755, Road # 12/A, Satmasjid Road
Dhanmondi, Dhaka- 1209
Phone: 02-8142849, 02-8118680, 02-9142073, 01709-639951
Fax: 880-2-8142232
Email: satmasjid@eximbankbd.com

Bashundhara Road Branch
A Mozid Tower (1st Floor)
Holding # KA-24, Pragati Sarani
Kuril, Vatara, Dhaka – 1229
Phone: 02-8415155, 02-8415154, 02-8413461, 01730-019973
Fax: 02-8413883
Email: bashundhara@eximbankbd.com

EXIMBANK STOCK

Fenchugonj Branch
Samad Plaza, Poshim Bazar
Shohid Asaduzzaman Road, Fenchuganj, Sylhet – 3116
Phone:08226-56290,08226-56163,017133-96544,01755-571101
Fax: 08226-56162
Email: fenchugonj@eximbankbd.com

Comilla Branch
Goni Bhuiyan Mansion
A. K. Fazlul Haque Road, Monoharpur, Comilla - 3500
Phone: 081-61850, 081-61722, 01713-396537, 01973-229330
Fax: 081-61722
Email: comilla@eximbankbd.com

Rangpur Branch
Shah Amanat Shopping Complex
Holding # 268, Station Road, Jahaj Company More
Rangpur Sadar, Rangpur – 5400
Phone: 0521-61214, 0521-61215, 01755-633863, 01713-380696
Fax: 0521 -61214
Email: rangpur@eximbankbd.com

Moulvibazar Branch
Al-Aksa Shopping Centre
Holding # 1164, Dhaka-Sylhet Road
Kusumbag, Moulvibazar – 3200
Phone: 0861-63007, 0861-63008, 01714-167459
Fax: 0861-63009
Email: moulvibazar@eximbankbd.com

Savar Bazaar Branch
Amin Tower
Holding # 44/A, Savar Bazar Road, Savar, Dhaka- 1340
Phone: 02-7742883, 01755-575408, 01715-028846
Fax: 7742882
Email: savar@eximbankbd.com

Karwan Bazar Branch
BGMEA Complex, 2nd Floor
Holding # 23/1 Panthapath Link Road
Karwan Bazar, Dhaka – 1215
Phone: 02-8140204, 02-8140205, 02-8140206, 01713-098597
Fax: 02-8140200
Email: karwanbazar@eximbankbd.com

Mudaffargonj Branch
Alam Highway Supermarket, 1st Floor
Alam Highway, Mudafforgonj, Laksam, Comilla- 3562
Phone: 01730-061455, 01730-061456
Email: mudaffargonj@eximbankbd.com

Kushtia Branch
Rajab Ali Market
Holding # 152, N.S. Road
Kushtia Sadar, Kushtia- 7000
Phone: 071-71625, 071-73866, 071-71526, 01730-097273
Fax: 071-61158
Email: kushtia@eximbankbd.com

Rajshahi Branch
Chamber Building
Holding # 76, Station Road (Aloker More) Boalia
Rajshahi – 6100
Phone: 0721-772005, 0721-772004, 0721-775227, 01755-625692
Fax: 0721-772004
Email: rajshahi@eximbankbd.com

Head Office Corporate Branch
Symphony, Plot # SE(F):9, Road # 142
Gulshan Avenue, Dhaka- 1212
Phone: 02-8828985, 02-9884753, 02-9889567, 01713-061306
Fax: 02-8828962
Email: corporategulshan@eximbankbd.com

Golapgonj Branch
Noor Mansion
Holding # 334, Sylhet-Zakiganj Road
Chowmuhani, Golapganj , Sylhet – 3160
Phone: 08227-56462, 01730-097267, 01730-097268
Fax: 08227-56463
Email: golapgonj@eximbankbd.com

Chhagalnaiya Branch
H.S. Plaza
Holding # 827, Main Road
Banshpara, Chhagalnaiya, Feni- 3910
Phone: 03322-78018, 01730-001242, 01709-639957
Fax: 03322-78188
Email: chhagalnaiya@eximbankbd.com

Naria Branch
Janakallan Bipony, 1st Floor
Naria Bazar (West), Shariatpur – 8020
Phone: 0601-59135, 0601-59136, 01730-018970, 01730-018971
Fax: 0601-59124
Email: naria@eximbankbd.com

Khulna Branch
A. Hossain Plaza
Holding # 4, Sir Iqbal Road
Khulna Sadar, Khulna – 9100
Phone: 041-2831470, 041-2831471, 041-2831472, 01713-193397
Fax: 041-2831473
Email: khulna@eximbankbd.com

Pahartali Branch
Noor Jahan Tower, Alanker More
Holding # 800/A/801, D.T. Road
Pahartali, Chittagong- 4202
Phone: 031-2771695, 031-2771696, 01714-166966, 01709-639937
Fax: 031-750065
Email: pahartali@eximbankbd.com

EXIM BANK STOCK

Paltan Branch
BM Tower (Ground & 1st Floor)
209/A, Shaheed Sayed Nazrul Islam Sarani, Bijoy Nagar
Purana Paltan, Dhaka-1000
Phone: 02-9513572, 02-55112401, 02-55112528-29(PABX), 01715-123867
Email: paltan@eximbankbd.com

Board Bazaar Branch
Hazi Fazlul Haque Plaza, 1st Floor
Dhaka-Mymensingh Highway, Board Bazar, Gazipur- 1704
Phone: 02-9293053, 01713-229344, 01730-018199
Fax: 9293054
Email: boardbazar@eximbankbd.com

Bahaddarhat Branch
Khaza Super Market, 1st Floor
Holding # 680/A, Arakan Road
Bahaddarhat , Chittagong - 4212
Phone: 031-2555056, 031-2555058, 01730-031489
01730-097265
Fax: 031-2555057
Email: bahaddarhat@eximbankbd.com

Sitakunda Branch
KDS Logistics Bhaban, Main Road (D.T. Road)
Ghoramara, Sonaichari, Kumira , Sitakunda, Chittagong – 4318
Phone: 03042-51093, 01713-229338, 01847-189442
Fax: 031-2528900
Email: shitakunda@eximbankbd.com

Faridpur Branch
Faridpur Plaza, Thana Road
Holding # 108/5, Moyrapotty, Faridpur–7800
Phone: 0631-61128, 0631-61170, 0631-61174, 01730-444034
Fax: 0631-61182
Email: faridpur@eximbankbd.com

Barisal Branch
Holding # 105, Sadar Road, Nasim Biswas Lane
Barisal Sadar, Barisal- 8200
Phone: 0431-2177080, 0431-2177081, 01714-178882
01991-194563
Fax: 0431-63767
Email: barisal@eximbankbd.com

Beanibazar Branch
Zaman Plaza, 1st Floor
Holding # 6, Main Road, Beanibazar , Sylhet- 3170
Phone: 08223-56109, 08223-56108, 01730-452002
01709-649148
Fax: 08223-56110
Email: beanibazar@eximbankbd.com

Nabiganj Branch
Bangla Town
Sherpur Road, Nabiganj, Habiganj- 3370
Phone: 08328-56524, 08328-56526, 01730-001240
Fax: 08328-56528
Email: nobigonj@eximbankbd.com

Panchabati Branch
Atlanta Plaza, 2nd Floor
Dhaka-Munshiganj Highway, Panchabati, Shasongaon
Fatullah, Narayanganj- 1421
Phone: 02-47670607, 01730-001241, 01834-895053
Fax: 02-47670806
Email: panchaboti@eximbankbd.com

Feni Branch
Chistiya Trade Center
Holding # 308-309, S.S.K. Road
Feni Sadar, Feni- 3900
Phone: 0331-74060, 0331-74061, 01709-639955
Fax: 0331-74062
Email: feni@eximbankbd.com

Dinajpur Branch
Northern Plaza, 1st Floor
Holding # 1017/985, Goneshtola, Dinajpur- 5200
Phone: 0531-61880, 01730-001243
Fax: 0531-61770
Email: dinajpur@eximbankbd.com

Keranigonj SME/Agri Branch
Rashed Iron Market, Bond Dakpara
Zinzira Highway Road, Keraniganj, Dhaka- 1310
Phone: 02-7763691, 01730-706768
Fax: 02-7763692
Email: keranigonj@eximbankbd.com

Biswanath Branch
Al-Madina Complex, Puran Bazar
Jagannathpur Road, Biswanath, Sylhet- 3130
Phone: 08224-56219, 08224-56218, 01777-763409
01730-735340
Fax: 08224-56217
Email: biswanath@eximbankbd.com

Goalabazar Branch
Abdul Karim Mansion, South Goalabazar
Dhaka-Sylhet Highway, Osmani Nagar, Sylhet- 2431
Phone:08242-56255,08242-56256,01911-712065,01755-646710
Fax: 08242-56254
Email: goalabazar@eximbankbd.com

SMART STOCK

Thakur Bazar SME/Agri Branch
Toffazal Hossain Chowdhury Market
Holding # 60/1, Shahrasti Gate, Thakur Bazar
Shahrasti, Chandpur- 3620
Phone: 08427-56273, 08427-56278, 01730-373897
Fax: 08427-56274
Email: thakurbazar@eximbankbd.com

SonargaonSME/Agri Branch
Zohra Mansion
College Road, Mograpara Chowrasta, Sonargaon
Narayanganj - 1441
Phone: 02-7656103, 02-7656236, 01755-584938, 01717-328450
Fax:02- 7656155
Email: sonargaon@eximbankbd.com

Banani Branch
Kazi's Heritage
House # 49, Block # H, Road # 11
Banani, Dhaka-1213
Phone: 02-55041942, 02-55041939, 02-55041940
01755-584939, 01731-928643
Fax: 02-55041943
Email: banani@eximbankbd.com

Bashurhat Branch
H.R. City Complex, Zero Point
Bashurhat, Companyganj
Noakhali - 3850
Phone: 03223-56060, 03223-56073, 01755-594112, 01755-594105
Fax: 03223-56575
Email: basurhat@eximbankbd.com

Dhanmondi Branch
Dhanmondi Tower
House # 4/A, Plot # 4, Road # 16 (Old-27)
Dhanmondi, Dhaka- 1207
Phone: 02-58156216, 02-58156319, 02-58154268
01847-089271
Fax: 880-2-58155970
Email: dhanmondi@eximbankbd.com

Dhopadighipar Branch
Mahmud Complex, , East Dhopadighirpar
Holding # 15, Main Road, Sylhet - 3100
Phone: 0821-728602, 0821-728601, 01730-735341
Fax: 0821-728603
Email: dhopadighirpar@eximbankbd.com

Mymensingh Branch
Holding # 34, Muktijoddha Sharani Sarak
(Former Bipin Sen Road)
Choto Bazar, Mymensingh- 2200
Phone: 091-51508, 091-51506, 091-51507, 01755-643214
Fax: 091-51506
Email: mymensingh@eximbankbd.com

Takerhat Branch
Rahman Tower
Takerhat Bazar, Rajoir, Madaripur- 7911
Phone: 0662-356261, 0662-356263, 0662-356330
01755-587568
Email: takerhat@eximbankbd.com

Garib-e-Newaz Branch
Plot # 29, Garib-E-Newaz Avenue, Sector # 11, Uttara
Dhaka- 1230
Phone: 02-48951936, 02-48959759, 02-48959754
0175-5643215, 01712-800616
Fax: 88 02 48959754
Email: garibenewaz@eximbankbd.com

Cox's Bazar Branch
Holding # 65, Main Road, (Opposite to Cox's Bazar Fire Service)
Bazar Ghata, Cox's Bazar- 4700
Phone: 0341-63719, 0341-63729, 01847-189771, 01715-542540
Fax: 0341-63719
Email: coxsbazar@eximbankbd.com

Khulshi Branch
BGMEA Bhaban,
Holding # 669/E, Jhautola Road
Khulshi, Chittagong- 4225
Phone: 031-2869602, 031-2869600, 031-2869601, 01709-639935
Email: khulshi@eximbankbd.com

Nazirhat Branch
Jamia Shopping Complex, 1st Floor, Hospital Road
Nazirhat Bazar, Fatikchhari , Chittagong - 4353
Phone: 01755-621521, 01755-638168
Email: najirhat@eximbankbd.com

Dania Branch
Holding # 436, Masjid Road # 1
Nayapara, Dania, Kadamtali, Dhaka- 1232
Phone: 02-7549115, 02-7549105, 02-7549110, 01713-191936
Email: dania@eximbankbd.com

Gouripur Branch
Riaz Tower, 1st Floor, Gouripur Bazar
Kathpatty Road, Daudkandi, Comilla- 3517
Phone: 01730-781273, 01713-380697
Email: gouripur@eximbankbd.com

Sandwip Branch
Surma Plaza
Plot # 2407 & 2408, Guptachara Road
Haramia, Sandwip, Chittagong- 4300
Phone: 030-2756039, 01730-781274
Email: sandwip@eximbankbd.com

EXIM BANK STOCK

Bagmara Branch
Talukder Tower, Bagmara Bazar
Sadar South, Comilla- 3570
Phone: 08045-59011, 01766-665997, 01755-515175, 01766-665997
Fax: 08045-59012
Email: bagmara@eximbankbd.com

Satarkul Branch
Mustafa's Dream, 1st Floor, Uttar Badda
Holding # 233, Satarkul Road, Dhaka- 1212
Phone: 02-9840217, 01755-625696, 01755-545275
Fax: 8802 984018
Email: satarkul@eximbankbd.com

Manikgonj Branch
Jinnot Plaza
Holding # 80/1, Shahid Rafiq Road
Manikganj Sadar, Manikganj- 1800
Phone: 02-7710328, 02-7710307, 01755-625690
Fax: 02- 7710319
Email: manikgonj@eximbankbd.com

Magura Branch
Monowara Complex, Poshu Hospital Para
Holding # 219, Syed Atar Ali Road
Magura Sadar, Magura- 7600
Phone: 0488-51079, 0488-51217, 01755-515177
Fax: 0488-51197
Email: magura@eximbankbd.com

Hemayetpur Branch
Hazi Ashraf Shopping Complex & Tower, 2nd Floor
Jadur Char, Plot # 251, Dhaka-Aricha Highway
Hemayetpur, Tetuljhora, Savar , Dhaka- 1340
Phone: 01755-625693, 44065019, 01713-443863
Fax: 44065020
Email: hemayetpur@eximbankbd.com

Mouchak Branch
Siddique Shopping Complex, 1st Floor
Holding # RS-1763, Dhaka-Tangail Highway Mouchak
Kaliakoir, Gazipur - 1751
Phone: 02-9297526, 02-9297527, 01913-824099, 01755-625694
Fax:02- 9297527
Email: mouchak@eximbankbd.com

Chapainawabgonj Branch
Holding # 68, Boro Indara More, Chapainawabganj Sadar
Chapainawabganj- 6300
Phone: 0781-51337, 01766-673511, 01766673511
Fax: 0781-51336
Email: chapainawabganj@eximbankbd.com

Nayarhat Branch
Mofiz Uddin Super Market, Nayarhat Bazar
Sohid Sergeant Sabed Dewan Road
Ashulia, Savar, Dhaka- 1350
Phone: 02-7792714, 02-7792719, 01766-695360
Fax: 02-7792715
Email: nayarhat@eximbankbd.com

Dohazari Branch
Hazari Tower, 1st Floor, Dohazari Bazar
Arakan Road, Chandanaish, Chittagong- 4382
Phone: 01715-741116, 01755-643216
Email: dohazari@eximbankbd.com

Sheikh Mujib Road Branch
Mawla Chamber, 1st & 2nd Floor
Holding # 6, Sk. Mujib Road (Badamtoli More)
Agrabad C/A , Agrabad, Chittagong – 4100
Phone: 031-726901, 031-726902, 031-726903, 01730-018190
Fax: 031-726905
Email: skmujibroad@eximbankbd.com

Ring Road Branch
Ring Tower
Industrial Plot # 6/A, Ring Road
Mohammadpur, Dhaka- 1207
Phone: 02-9129521, 02-9129504, 0177-7763407, 01777-763406
Fax: 02-9129341
Email: ringroad@eximbankbd.com

Pabna Branch
Mid Town Homes, 1st Floor
Holding # 1345, Thana Road (Kheya Ghat More)
Salgaria, Pabna- 6600
Phone: 0731-64650, 0731-64653, 01777-763400
Fax: 0731-64650
Email: pabna@eximbankbd.com

Seed Store Bazar Branch
Somola-Taher Plaza, 1st & 2nd Floor
Dhaka-Mymensingh Highway Road
Seed Store Bazar, Bhaluka, Mymensingh- 2240
Phone: 01847-089270, 01847-089273, 01847-089270
Email: seedstore@eximbankbd.com

Kishoregonj Branch
Holding # 659, Boro Bazar, Kishoreganj Sadar, Kishoreganj- 2300
Phone: 0941-62057, 0941-62058, 0941-62062, 01847-089272
Email: kishoregonj@eximbankbd.com

SAMPLE STOCK

Halishahar Branch
AKH Tower, 1st & 2nd Floor
Plot # 10, Lane # 5, Road # 1, Agrabad Access Road, Boropole
Halishahar, Chittagong- 4216
Phone: 031-2527598, 031-2527593, 031-2527594, 01847-089274
Fax: 031-711406
Email: halishahar@eximbankbd.com

Balirtek Bazar Branch
Biswas Super Market, 1st Floor, Balirtek Bazar
College Road, Manikganj Sadar, Manikganj- 1800
Phone: 01847-089275, 01847-189440, 01847-089275
Email: balirtekbazar@eximbankbd.com

Jhalakathi Branch
Holding # 19, Doctor Potti Road (Shadhonar More)
Jhalakathi Sadar, Jhalakathi- 8400
Phone: 0498-63205, 0498-63206, 01847-189769, 01847-089278
Fax: 0498-63212
Email: jhalakathi@eximbankbd.com

Naogaon Branch
Rafique Tower, 1st Floor
Kancha Bazar Road, Naogaon Sadar, Naogaon- 6500
Phone: 0741-81408, 0741-81407, 0741-81409, 01711-126938
01847-189438
Email: naogaon@eximbankbd.com

Mukterpur Branch
Laila Plaza, 1st Floor
Mawa-Munshigonj Highway
Muktarpur, Panchashar, Munshiganj – 1500
Phone: 02-7610160, 02-7610270, 01729-272991
Fax: 02-7610190
Email: mukterpur@eximbankbd.com

Tangail Branch
Shahin City Point, 1st Floor
Holding # 309, Mosjid Road, Tangail Sadar, Tangail – 1900
Phone: 0921-61570, 0921-61572, 01787-687021
Email: tangail@eximbankbd.com

Charbata Kasherhat Branch
Bilash Tower, 1st Floor, Charbata Khasherhat Bazar
Bank Road, Subarnachar, Noakhali- 3813
Phone: 01709-639763, 01819-514658, 0170-9632756
Email: khasherhat@eximbankbd.com

Dollai Nowabpur Branch
Mojib Plaza, 1st Floor, Dollai Nawabpur Bazar
Madaiya-Rahima Nagor Road, Chandina, Comilla-3510
Phone: 01709-639761, 01911-825992, 01709-639760
Email: dollainawabpur@eximbankbd.com

Pakundia Branch
Purnima Plaza, 1st Floor, Pakundia Bazar
College Road, Kishoreganj-2326
Phone: 09433-56053, 09433-56059, 01709-639767
Email: pakundia@eximbankbd.com

Lalpur Branch
Anowara Market, 1st Floor
Lalpur-Gopalpur Road, Lalpur, Natore- 6421
Phone: 07725-75343, 07725-75342, 01847-215747
01847-189443
Email: lalpur@eximbankbd.com

Mithamoin Branch
Sonali Bhaban, 1st and 2nd Floor, Mithamoin Bazar Road
Mithamoin, Kishoreganj- 2370
Phone: 01916-663729, 09435-56110, 09435-56111, 01847-189439
Email: mithamoin@eximbankbd.com

Islampur Branch
Baboli Star City, 2nd Floor
Holding # 3/2, Wise Ghat Road
Patuatuli, Dhaka- 1100
Phone: 02-57396573, 02-57396576, 02-57396577, 01713-361838
Email: islampur@eximbankbd.com

Tungipara Branch
Hazi Layek Ali Biswas Plaza
Holding # 159, Patgati Bus Stand, Tungipara, Gopalganj- 8120
Phone: 02-665604, 02-6656305, 02-6656306, 0155-4594500
Fax: 88-02-6656308
Email: tungipara@eximbankbd.com

Mohila Branch, Uttara
Masum Plaza, 1st Floor
Holding # 13, Road # 15 Sector # 3
Rabindra Sarani, Uttara, Dhaka-1230
Phone:02-7912472,02-55093903,02-55093902,01709-639764
Email: uttaraladies@eximbankbd.com

Rayer Bazar Branch
Sikder Tower, 2nd Floor
Holding # 309, Road # 4, Monowara Sikder Road
Rayer Bazar, Hazaribagh, Dhaka- 1209
Phone: 02-9181143, 02-9181144, 02-9181145, 01911-307918
01709-639765
Fax: 88-02-9131545
Email: rayerbazar@eximbankbd.com

Morjal Branch
Saymon Plaza, 1st & 2nd Floor
Belabo Road, Morjal, Raipura, Narsingdi– 1630
Phone: 01709-649149, 01847-215748, 01847-215749
Email: morjal@eximbankbd.com

EXIMSTOCK

Rajapur Branch
Chikhutia, Jholam (North), Rajapur, Monohargonj
Comilla- 3570
Phone: 01787-674981, 01709-639932, 01787-674981
Email: rajapur@eximbankbd.com

Netrokona Branch
Mir Plaza, 1st Floor
Holding # 690, Boro Bazar, Netrokona Sadar, Netrokona- 2400
Phone: 0951-62612, 0951-62613, 01718-044206
01709-639930, 01718-044206, 01787-674982
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, 01730-031414
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, 01991-194551
Email: madhabdi@eximbankbd.com

Raozan Pahartali Branch
Haji Makbul Tower, 1st Floor, Chittagong, Kaptai Highway
Pahartali Chowmuhani Bazar, Raozan
Chittagong-4348
Phone: 01787-674983, 01991-194558, 01917-660078
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, 01730-707369
Email: panchlaish@eximbankbd.com

Sirajganj Branch
Dollar Plaza, 1st Floor, Holding # 166-167, Mujib Road
Sirajganj Sadar, Sirajganj- 6700
Phone: 0751-62768, 0751-62769, 0751-62775 , 01709-639939
Email: sirajganj@eximbankbd.com

Narayanpur Branch
Kalu Mia Plaza, 1st Floor
Narayanpur Bazar (Middle), Narayanpur, Matlab South
Chandpur- 3640
Phone: 01991-194557, 01847-215751, 01991-194557
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
Email: dattapara@eximbankbd.com

Shantinagar Branch
Nasir Uddin Tower (1st Floor), 104/1, Kakrail, Shantinagar, Dhaka
Phone: 02-8300531, 02- 8300527, 01703-777777
01991-194560
Email: shantinagar@eximbankbd.com

Kazi Nazrul Islam Avenue Branch
BSEC Bhaban (1st Floor), 102, Kazi Nazrul Islam Avenue
Karwan Bazar, Dhaka.
Phone: 8802-41020011, 8802-41020013, 8802-41020014
01991-194565, 01713-099843
Email: knlavenue@eximbankbd.com

Bhola Branch
"Amena Plaza", Holding no. 00-0061 (new) and 3442/1 (old)
Bhola Sadar Road, Bhola-8300
Phone: (+88) 0491-61686 (Direct), 0491-61687, 01709-639943
Email: bhola@eximbankbd.com

CEPZ Branch
Islam Mansion (1st Floor), 2099, M.A. Aziz Road
(Airport Road), Chittagong-4100.
Phone: 031-740252, 031-740261, 01709-639944, 01730-018184
Email: cepz@eximbankbd.com

Joypara Branch
Haji Adalat Complex, Joypara Bazar, Dohar, Dhaka
Phone: 01718-606187, 01911-194564
Email: joypara@eximbankbd.com

Jagannathpur Branch
Barrister Mirza Abdul Matin Market, Pourapoint, Jagannathpur
Sunamgonj
Phone: 01709-639952, 01709-639953, 01709-639954
Email: Jagannathpur@eximbankbd.com

EMAR STOCK

Export Import Bank of Bangladesh Limited

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

PROXY FORM

I/We _____

REGISTERED BO ID																	

of _____

being a Member (shareholder) of **EXPORT IMPORT BANK OF BANGLADESH LIMITED** (the "Company") do hereby appoint Mr./Mrs./Ms. _____

of _____

as my/our proxy to attend and vote on my/our behalf, at the **Nineteenth Annual General Meeting** of the Company to be held on Wednesday, 27 June 2018 at 11:00 a.m. at **'RAOWA Convention Hall'**, Hall No. 1 (HELMET) at Level-2, VIP Road, Mohakhali, Dhaka-1206, Bangladesh and at any adjournment thereof.

Signed this _____ day of _____ 2018.

SIGNATURE OF THE PROXY	Please affix Revenue Stamp of Tk. 20.00	SIGNATURE OF THE MEMBER(S)

Notes:

i) Signature of the Member (shareholder) must be in accordance with specimen signature registered with Depository Participant(s)/ Company.

ii) A Member/Members of the Company entitled to attend and vote at the **Nineteenth Annual General Meeting** may appoint any person as a Proxy to attend and vote on his/her/their behalf. The Proxy Form duly signed and stamped must be deposited at the Registered Office of the Company at least 48 hours before the time fixed for the meeting.

Signature Verified

Authorized Signatory
Export Import Bank of Bangladesh Limited

Export Import Bank of Bangladesh Limited

ATTENDANCE SLIP

I hereby record my attendance at the **Nineteenth Annual General Meeting** of the Company being held on Wednesday, 27 June 2018 at 11:00 a.m. at **'RAOWA Convention Hall'**, Hall No. 1 (HELMET) at Level-2, VIP Road, Mohakhali, Dhaka-1206, Bangladesh.

Name of the Member	
Registered BO ID	
No. of Shares (As on 22-05-2018)	
Name of the Proxy	

Signature of the Proxy	Signature of the Member(s)

N.B.: 1. Please present this Slip at the Reception Desk.
2. Please note that Annual General Meeting can only be attended by the honourable Members (shareholders) or properly constituted Proxy/Attorney/Representative thereof. Therefore, any friend or children accompanying with honourable shareholder or Proxy/Attorney/Representative will not be allowed to the meeting.

সম্মানিত শেয়ারহোল্ডারবৃন্দের সদয় অবগতির জন্য জানানো যাচ্ছে যে বাংলাদেশ সিকিউরিটিজ এন্ড এক্সচেঞ্জ কমিশনের সার্কুলার নং এসইসি/সিএমআরআরসিডি/২০০৯-১৯৩/১৫৪ তারিখঃ অক্টোবর ২৪, ২০১৩ মোতাবেক বার্ষিক সাধারণ সভায় কোন প্রকার উপহার অথবা কোন ধরনের আপ্যায়নের ব্যবস্থা থাকবে না।

IMAR STOCK

AMARSTOCK

EXIM BANK

Shariah Based Islami Bank

EXPORT IMPORT BANK OF BANGLADESH LIMITED

HEAD OFFICE
Plot # SE (F): 9, Road # 142 , Gulshan Avenue, Dhaka-1212
Phone: 880-2-9889370, 9889468, 9889375, 9887025, 9889648, 9889363, 9891489
Fax: 880-2-9889358, E-mail: info@eximbankbd.com