EXIM BANK
Shariah Based Islami Bank

TOGETHER TOWARDS TOMORROW



ANNUAL REPORT | 2024

EXIM BANK
Shariah Based Islami Bank

Export Import Bank of Bangladesh PLC.

The Background theme of Cover Page for the year 2024



The theme includes following considerations:

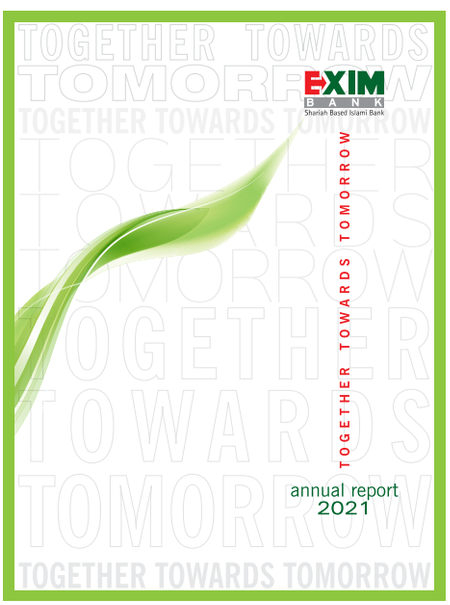
- **Trust** (Head Office photo & solid design)
- **Unity** ("Together")
- **Vision for the Future** ("Towards Tomorrow")

"Together Towards Tomorrow" reflects EXIM Bank's unwavering commitment to progress through unity. As we navigate an evolving financial landscape, our strength lies in collaboration—with our customers, stakeholders, and communities. This theme underscores our shared journey toward a more resilient, innovative, and inclusive future. The cover highlights our Head Office as a symbol of stability, while the forward-focused design embodies our vision for tomorrow.

Album of Cover Design







MESSAGES FROM THE HOLY QUR'AN AND SUNNAH

الَّذِينَ يَأْكُلُونَ الرِّبَا لَا يَقُومُونَ إِلَّا كَمَا يَقُومُ الَّذِي يَتَخَبَّطُهُ الشَّيْطَانُ مِنَ الْمَسِّ ۚ ذَٰلِكَ بِأَنَّهُمْ قَالُوا إِنَّمَا الْبَيْعُ مِثْلُ الرِّبَا ۗ وَأَحَلَّ اللَّهُ الْبَيْعَ وَحَرَّمَ الرِّبَا ۚ فَمَن جَاءَهُ مَوْعِظَةٌ مِّن رَّبِّهِ فَانتَهَىٰ فَلَهُ مَا سَلَفَ وَأَمْرُهُ إِلَى اللَّهِ ۖ وَمَنْ عَادَ فَأُولَٰئِكَ أَصْحَابُ النَّارِ ۖ هُمْ فِيهَا خَالِدُونَ ۔

Those who take Riba will not stand (on the day of Resurrection) except like the standing of a person beaten by Shaitan (the devil) leading him to insanity. That is because they say: "Trading is only like Riba" whereas Allah has permitted trading and forbidden Riba. So whosoever receives an admonition from his Lord and stops taking Riba shall not be punished for the past; his case is for Allah (to judge); but whoever returns (to Riba), such are the dwellers of the Fire (Hell) they will remain therein forever. [Surah Al-Baqarah, verse-275]

يَمْحَقُ اللَّهُ الرِّبَا وَيُرْبِي الصَّدَقَاتِ ۗ وَاللَّهُ لَا يُحِبُّ كُلَّ كَفَّارٍ أَثِيمٍ ۔

Allah destroys Riba and gives increase for Sadaqaat (deeds of charity) And Allah likes not the disbelievers, sinners. [Surah Al-Baqarah, verse-276]

يَا أَيُّهَا الَّذِينَ آمَنُوا اتَّقُوا اللَّهَ وَذَرُوا مَا بَقِيَ مِنَ الرِّبَا إِن كُنتُم مُّؤْمِنِينَ ۔

O you who believe! Be afraid of Allah and give up what remains (due to you) from Riba (from now onward), if you are (really) believers. [Surah Al-Baqarah, verse-278]

فَإِن لَّمْ تَفْعَلُوا فَأْذَنُوا بِحَرْبٍ مِّنَ اللَّهِ وَرَسُولِهِ ۖ وَإِن تُبْتُمْ فَلَكُمْ رُءُوسُ أَمْوَالِكُمْ لَا تَظْلِمُونَ وَلَا تُظْلَمُونَ ۔

And if you do not do it then take a notice of war from Allah and His Messenger; but if you repent, you shall have your capital sums. Deal not unjustly (by asking more than your capital sums), and you shall not be dealt with unjustly (by receiving less than your capital sums). [Surah Al-Baqarah, verse-279]

وَمَا آتَيْتُم مِّن رِّبًا لِّيَرْبُوَ فِي أَمْوَالِ النَّاسِ فَلَا يَرْبُو عِندَ اللَّهِ ۖ وَمَا آتَيْتُم مِّن زَكَاةٍ تُرِيدُونَ وَجْهَ اللَّهِ فَأُولَٰئِكَ هُمُ الْمُضْعِفُونَ ۔

And whatever you give for interest to increase within the wealth of people will not increase with Allah. But what you give in zakah, desiring the countenance of Allah - those are the multipliers. [Surah Ar-Room, verse-39]

يَا أَيُّهَا الَّذِينَ آمَنُوا لَا تَأْكُلُوا الرِّبَا أَضْعَافًا مُّضَاعَفَةً ۖ وَاتَّقُوا اللَّهَ لَعَلَّكُمْ تُفْلِحُونَ ۔

O you who have believed, do not consume usury, doubled and multiplied, but fear Allah that you may be successful. [Surah Al-Imran, verse- 130]

عَنْ جَابِرٍ ؓ قَالَ لَعَنَ رَسُوْلُ اللهِ ﷺ آكِلَ الرِّبَا وَمُوْكِلَهُ وَكَاتِبَهُ وَشَاهِدَيْهِ وَقَالَ هُمْ سَوَاءٌ ۔

It was narrated from Jabir (ؓ) : The Messenger of Allah (ﷺ) cursed the usurer, the payer, the writer of usury, and the witnesses, and said, "They are all equal."
[Sahih Muslim]

عَنْ أَبِي هُرَيْرَةَ (ؓ) قَالَ قَالَ رَسُولُ اللَّهِ ﷺ " الرِّبَا سَبْعُونَ حُوبًا أَيْسَرُهَا أَنْ يَنْكِحَ الرَّجُلُ أُمَّهُ "

It was narrated from Abu Hurairah (ؓ) that the Messenger of Allah (ﷺ) said:
"There are seventy degrees of usury, the least of which is equivalent to a man having adultery with his mother."
[Ibn Majah]

TOGETHER TOWARDS TOMORROW

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Our Vision

The gist of our vision is "Together Towards Tomorrow". Export Import Bank of Bangladesh PLC. (Exim Bank) 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 constant pursuit of excellence in compliance with the Islamic Shariah.

We believe the advantages of Islamic economy can best be extended to the people with a technology-driven modern banking system that upholds the Islamic values, and Exim Bank envisages making itself a perfect instance of that kind.

The 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 trend of constant improvement will be the cornerstone to achieve our operational success.



Our Mission

The Bank's mission comprises:

- Extracting the full benefit of Islamic banking system for its customers
- Providing with quality financial services especially in Foreign Trade
- Maintaining and upgrading a technology-based professional banking environment
- Maintenance of corporate and business ethics and transparency at all levels Sound capital Base
- Ensure sustainable growth for the honorable stakeholders
- Fulfillment of corporate social commitments, and
- above all, to add to the national economy



OUR STRATEGY

OUR STRATEGY IS TO ACHIEVE SUSTAINABLE GROWTH WITH UNITY

OUR STRATEGIC COMMITMENT

To be the top ranking Shariah Based Bank in the country:

An unique very helpful bank to:

- Strengthen trade links across domestic and international markets
- Committed to helping every customer transact with ease and satisfaction, while simplifying even the most complex business situations.
- Integrate the unbanked segments of the population into mainstream financial services.

Three Core Pillars of the Bank's Strategy

1. Financial Inclusion & Accessibility

- Goal: Bring banking services to underserved and unbanked populations.
- Focus Areas: Rural outreach, agent banking, microfinance, SME support, and mobile financial services.
- Impact: Promote inclusive growth and economic empowerment across all segments of society.

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2. Digital Transformation & Innovation

- Goal: Enhance customer experience through technology and automation.
- Focus Areas: Mobile and internet banking, fintech partnerships, AI-driven services, cybersecurity, and real-time payment systems.
- Impact: Deliver fast, secure, and user-friendly banking anytime, anywhere.

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3. Sustainable Growth & Risk-Managed Expansion

- Goal: Achieve long-term profitability while managing risks and ensuring compliance.
- Focus Areas: Diversified lending, green banking, corporate governance, responsible banking practices, and strategic investments.
- Impact: Build a resilient and future-ready institution aligned with national development goals and global standards.

HOW WE ADDRESS:

Our concentration

While our current presence across the country is modest, we are committed to establishing an unequivocal nationwide focus by building deep, lasting relationships at the local level. To expand our horizon and strengthen service accessibility, we are actively growing our branch network—particularly in underserved and unbanked areas—to ensure inclusive banking for all.

Principles of Shari'ah

We believe and are committed to provide banking service that is purely based on Shari'ah.

Deposit Mix & Cost of Deposit

In pursuit of market competitiveness, the Bank continues to focus on acquiring low-cost and zero-cost deposits to support sustainable growth.

Product diversification

In pursuit of long-term stability, EXIM Bank emphasizes attracting stable retail deposits over large, volatile corporate funds. Simultaneously, we are diversifying our investment portfolio by increasing exposure to CMSME and consumer finance, thereby reducing overdependence on corporate lending and enhancing portfolio resilience

Asset quality

The bank's primary objectives are to maintain a high-quality asset portfolio, ensure recovery of Non-Performing Investments (NPI), control compensation costs, and recover written-off investments. To achieve these goals, our Investment Monitoring and Recovery Division and Law Division actively engage in all necessary efforts to prevent the deterioration of asset quality.

Human Resources

The continuous development of human resources is one of the bank's prime objectives. The bank maintains a robust system of rewards and recognition based on employee performance to encourage growth and excellence.

Financial Inclusion

To penetrate untapped markets, EXIM Bank is increasing its Agent Banking operations nationwide

Customer relationship

We prioritize understanding and addressing customer needs over chasing rapid profits or developing standalone products.

Unique culture and values

Our unique culture and values are the source of significant preferences.

Risk mitigation and Regulatory capital

We consider balance sheet quality to be a cornerstone of our business model and strategy. Our focus is on maintaining strong capital adequacy, liquidity, and effective risk mitigation, rather than pursuing profit alone.

Value creation

We believe that organic growth generates the greatest value for our shareholders. When organic growth is not feasible or cannot be achieved within a reasonable timeframe, we will consider acquisitions that strengthen our core strategy.

Our distribution

The Bank is dedicated to providing cordial service and, guided by this commitment, we actively pursue sustainable business practices, strong corporate governance, social responsibility, environmental stewardship, and human resource development.

26 YEARS OF BANKING EXCELLENCE



LETTER OF TRANSMITTAL

All Shareholders, Export Import Bank of Bangladesh PLC.
Bangladesh Bank
Bangladesh Securities & Exchange Commission
Registrar of Joint Stock Companies & Firms
Dhaka Stock Exchange PLC.
Chittagong Stock Exchange PLC.
National Board of Revenue and other Stakeholders

Dear Sir(s),

Subject: Submission of the Annual Report of Export Import Bank of Bangladesh PLC. for the Financial Year 2024

We have the honour to present herewith a copy of the Annual Report 2024 of Export Import Bank of Bangladesh PLC., comprising the Auditor's Report and the Audited Financial Statements for the year ended 31 December 2024, together with the accompanying notes and disclosures, for your valued perusal and official record.

Thank you

Yours faithfully,

Sd/-

Md. Monirul Islam
Company Secretary



Board of Directors

(As on 31 December 2024)

Chairman

Mr. Md. Nazrul Islam Swapan

Directors

Mr. Md. Nurul Amin

Mr. Anjan Kumar Saha

Independent Directors

Mr. S M Rezaul Karim

Mr. Khandaker Mamun, FCA

Managing Director (ex-officio member)

Mr. Mohammad Feroz Hossain

List of Sponsors of the Bank

Mr. Md. Nazrul Islam Mazumder
Mr. Md. Nazrul Islam Swapan
Mr. Mohammad Abdullah
Mr. Md. Altaf Hossain (Deceased)
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 Akhter Alin
Mrs. Rizwana K Riza
Mr. Md. Habib Ullah Dawn
Mr. Md. Nur Hossain(Deceased)
Mrs. Hasina Akhter
Mr. Anjan Kumar Saha
Mr. A.K.M. Nurul Fazal Bulbul
Mrs. Rabeya Khatoon
Mrs. Mahmuda Begum
Mrs. Nasima Akhter
Mrs. Sabira Sultana
Mrs. Mamtaj Begum
Mr. Md. Shaiful Alam
Mrs. Hamida Rahman

Brief Profile of the Directors

Mr. Md. Nazrul Islam Swapan
Chairman

A prominent name in the business arena of Bangladesh, Mr. Md. Nazrul Islam Swapan is the Chairman of the Bank. He is also a Sponsor of the Bank. He is an M.A with B.A (Hons). He obtained his Master degree in Social Science from University of Chittagong. He has more than forty years of experience in 100% export oriented garments business. He has been honoured with the status of CIP since 2000. Mr. Swapan has also been engaged in various social activities.

Mr. Md. Nurul Amin
Director

Mr. Md. Nurul Amin is the Chairman of the Board Risk Management Committee. He is also a member of the Board Audit Committee. He has emerged as one of the business magnets of our country. He is a graduate. He has enormous experience in electronic business. He is the Managing Director of Electro Mart Ltd and Trade International Marketing Ltd. He is engaged in social activities also.

Mr. Anjan Kumar Saha
Director

Mr. Anjan Kumar Saha, who has vast experience as an importer of raw cotton and cotton yarn, is one of the Sponsors of the Bank. He hailed from respectable Hindu family of Cumilla. He is an M.Com. He is a Director of G.N. Cotton Spinning Mills Ltd. He is a member of Board Risk Management Committee of the Bank.

Mr. Khandaker Mamun, FCA
Independent Director

Mr. Khandaker Mamun FCA is the Chairman of Board Audit Committee. He has more than 18 years' experience of working in various reputed group of companies and multi-national companies. He is a Fellow Chartered Accountant who became qualified during the year 2013. He has vast practical experience in Auditing, Corporate Finance, Capital Issue, Company Law matters, Securities and Exchange rules, Taxation, VAT, Customs, Export Policy, Import policy, foreign exchange and other laws.

Mr. S M Rezaul Karim
Independent Director

Mr. S M Rezaul Karim is one of the members of the Board Risk Management Committee of the Bank. He is also a member of ehe Board Audit Committee. He is a former Executive Director of Bangladesh Bank. He worked in the Central Bank for about 30 years. He has vast experience in the process of establishing the sector of virtual payment platforms viz. NPSB, Internet Banking, RTGS, MFS, Bangla QR etc. He also developed the supervisory framework of different platforms in the country.

Mr. Abdul Aziz
Managing Director (C.C)

A corporate banking veteran Mr Abdul Aziz, Managing Director (Current Charge), joined Export Import Bank of Bangladesh PLC. (EXIM Bank) on 26 January 2025 as Additional Managing Director and immediately took over the charge of Chief Business Officer (CBO) to steer the bank to sustained growth and resilience. With his specially tailored business campaigns ``Exim Towards Excellence'' and ``Rise up & rebuild'', he ensured a regular inflow of liquidity, a sine qua non for long-term sustainability and constant expansion, both in the forms of fresh deposit and repaid-recovered investment.

Mr Abdul Aziz has got a fast progressing banking career spanning over long 39 years since his joining National Credit & Commerce Bank PLC in 1986. During his career, he has been exposed to the whole gamut of banking and organizational activities ranging from on-field customer services at the desks of a branch to formulation of strategic business policies at all divisions of the head office, and accordingly has to adorn different key positions of his organizations that include First Security Islami Bank PLC (1999-2005) and Shahjalal Islami Bank PLC (2005-2025) as Chief Business Officer (CBO). As an objective-oriented banking professional with numerous business achievements, Mr Aziz is widely acknowledged for his effective team-building capacity in the banking industry. He is a regular speaker of training sessions, especially on organizational change management, soft skill development, etc. at different training academies.

Mr Aziz represented his organizations in a number of international seminars and conferences held in different countries including UK, Germany, China, Malaysia, Nepal, etc. He has done his M.Com and LLB from University of Dhaka.

Board Audit Committee (As Of 31 December 2024)

Name	Status
Mr. Khandaker Mamun FCA	Chairman
Mr. Md. Nurul Amin	Member
Mr. S M Rezaul Karim	Member

Risk Management Committee (As Of 31 December 2024)

Name	Status
Mr. Md Nurul Amin	Chairman
Mr. Anjan Kumar Saha	Member
Mr. S M Rezaul Karim	Member
Mr. Mohammad Feroz Hossain	Managing Director (Ex-officio member)

Shariah Supervisory Committee (As Of 31 December 2024)

Name	Status
Professor Dr. Abu Noman Md. Rafiqur Rahman	Chairman
Maulana Mohammad Sadequl Islam	Member
Professor Dr. H. M. Shahidul Islam Barakaty	Member
Hafez Maulana Mufti Mohammad Khairullah	Member
Moulana Md. Abdur Razzaque	Member
Al-haj Md. Nurul Amin	Member
Mr. A.K.M Nurul Fazal Bulbul	Member
Mohammad Feroz Hossain	Managing Director (Ex-officio Member)
Mr. Mohammad Julker Nine	Member Secretary

Management Team (As on 31 December 2024)

Managing Director & CEO

Mr. Mohammad Feroz Hossain

Additional Managing Director

Mr. Md. Humayun Kabir

Deputy Managing Director

Mr. Md. Zoshim Uddin Bhuiyan
Ms. Maksuda Khanam
Mr. Mohammed Moidul Islam

Additional Deputy Managing Director

Dr. S. M. Abu Zaker
Mr. Md. Mahbubul Alam
Mr. Md. Israil Khan
Mr. Khandker Md. Mostasir
Mr. Md. Jashim Uddin

Executive Vice President

Mr. Md. Anisul Alam
Mr. Md. Mofazzal Mamun Khan
Mr. Md. Akhteruzzaman
Mr. Md. Azhar Uddin
Mr. Kanu Lal Karmaker
Mr. Shameem Faruque
Dr. Md. Saiful Islam
Mr. Md. Nazrul Islam
Mr. Gazi Abdullah Al Sharif
Mr. Md. Masudur Rahman

Senior Vice President

Mr. Abu Hena Md. Mohsin
Mr. Lal Mohammad
Mr. Md. Hasan Faruk
Mr. Kazi Nesar Uddin Ahamed
Mr. Nur Mohammad Ansari
Mr. Enayet Karim Golder
Mr. Abdus Samad Bhuyan
Mr. Mohammed Ashraful Haque
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. Golam Sagir
Mr. Mohammad Julker Nine
Mr. Mohammad Monirul Islam
Mr. Mohammad Abdul Matin
Mr. Syed Zakir Hossain
Mr. Miraj Muhammed Aziz
Mr. Dewan Zakir Hossain
Mr. Anisur Rahman Chowdhury
Mr. Mohammad Fokhruzzaman
Mr. Mohammad Mahmudun Nabi
Mr. Sanjib Chatterjee
Mr. Md. Touhidul Islam
Mr. Md. Rezaul Karim
Mr. Md. Abdur Razzaque
Mr. Md. Motalab Hossain Mazumder
Mr. Mohammed Kamruzzaman
Mr. Mohammad Masudur Rahman
Mr. Mohammad Parvez Akhter
Ms. Shanaj Parven
Mr. Mohammad Ali Miah
Ms. Jabunnessa Begum
Mr. Md. Abu Azad Mohibul Feroz
Mr. Md. Ziaul Haque
Mr. Mohammad Sadake Bin Jalal
Mr. Mohammad Nasir Uddin
Mr. Gazi Mahbubul Huqe
Mr. Md. Monowar Hossain
Mr. Sayeedur Rahman Chowdhury
Mr. Md. Manjurul Ahsan Shah
Mr. K. M. Shaheen
Mr. Mohammad Badshah Mia
Mr. Sheikh Ishruq Osman
Mr. Mohammed Sultanul Alam
Mr. Md. Idris Ali
Mr. Mohammad Elias
Mr. Md. Amir Hossain
Mr. Mohammad Mizanur Rahaman
Mr. Mohammad 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. Muhammad Mabin Hossain Khan

Vice President

Mr. Lehaj-Ul-Hassan
Mr. Muhammad Yunus Ali
Mr. Mohammad Bakhtiar Hossain
Mr. S. M. Nazim Uddin
Mr. Mohammad Arman Hossain
Mr. Abu Sayed Mohd. Ohiduzzaman
Mr. Mohammed Jahangir Alam
Mr. Md. Golam Rabbani
Mr. Mohammad Kamruzzaman
Mr. Mohammad Didarul Arefin
Mr. Md. Shahidul Islam
Mr. Mohammed Muzammel Hossain
Mr. Mohammad Wasiur Rahman
Mr. Md. Touheedur Rahman
Mr. Akbar Kabir
Mr. Mohammed Anamul Hoque
Mr. A. B. M. Muniruzzaman
Mr. Mizanur Rahman Chowdhury
Ms. Tapati Misra
Mr. Mohammed Abdullah Al Mamun Akhand
Mr. Kamrul Hassan
Mr. Md. Moktarul Islam
Mr. Khandaker Reza Mohd. Ahasan
Mr. Md. Haider Rashid
Mr. Muhammad Abdullah Al Junaid
Mr. Shajedul Alam Md. Firoz
Mr. Mohammad Mofizur Rahman
Mr. Md. Golam Salekin
Mr. Sadhan Kumar Kundu
Mr. Abdullah Al Maruf Rana
Mr. Mohammad Kamruzzaman
Mr. Muhammad Asaduzzaman Rana
Mr. Mohammad Maqsudul Islam
Mr. Nurul Azim Khondaker
Mr. Md. Al Mamun
Mr. Jainul Abedin
Mr. Sheikh Khurshid Alam
Mr. Md. Nazmul Al Mamun
Mr. Md. Akhteruzzaman
Ms. Farzana Kaberi
Mr. Mohammad Monirul Islam
Mr. Md. Monjurul Alam
Mr. Tohedur Islam
Mr. Md. Mahmodul Hassan
Mr. Zafar Ahmad
Mr. Abdullah Al Mahbub
Mr. K. M. Alamgir Kabir
Mr. Md. Mohsin Ali
Mr. Md. Kamrul Hasan Dolon
Mr. Md. Mehedi Hasan
Mr. Md. Abu Sayem Mazumder
Mr. Dhiraj Chakma
Mr. Md. Showkat Rabbi
Mr. Sheikh Mohammad Alamgir Kamal
Mr. Khan Mohammad Anwar Hossain
Mr. Molla Wazibul Imani
Mr. Abu Naim Mohammad Nasir Uddin
Ms. Shormin Islam Khanam
Mr. Faruq Mahmud Hasan
Mr. Bipul Kumar Biswas
Mr. Mohammad Ziaul Haque
Mr. Muhammad Mushfiqur Rahman
Mr. Chowdhury Shohel Rana
Mr. Nahiduzzaman
Mr. Kazi Mohammad Kamrul Hasan
Mr. Md. Mahtab Uddin Khan
Ms. Selina Azim
Mr. Mir Md. Kabir Uddin
Mr. Md. Abdus Salam
Mr. Mohammad Sarawor Hossain
Mr. Muhammad Ziaur Rahman
Mr. Md. Mahabub Mallik
Mr. Md. Noor Alam
Mr. Md. Abul Khair
Ms. Sabiqun Nahar
Mr. Kazi Mohammad Murshed Newaz
Mr. Md. Shohrab Hossain
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

Senior Assistant Vice President

Mr. Mohammad Shahadat Hossain Bhuiyan
Mr. Shaik Md. Wahidul Karim
Mr. Shaikh Muhammad Abul Ahsan
Mr. Mohammad Ali Ashraf Khan
Mr. Md. Solaiman Talukder
Mr. Mohammad Ziaur Rahman
Mr. M. M. Kamrul Hashan
Mr. Md. Abdul Quddus
Mr. Md. Anower Hossain
Mr. Nurul Kibriya Chowdhury
Mr. Md. Mosharraf Hossain

Mr. Md. Habibur Rahman Jalal
Mr. Mohammad Ibrahim Khalil
Mr. Shah Salah Uddin Ahamed
Ms. Sharmeen Akhter
Ms. Rehana Quazi
Mr. Mohammad Mostak Ali
Ms. Niru Parvin Sultana
Mr. Mahfooz Abdullah
Mr. Mohammad Mostak-E-Elahi
Mr. Mohammed Nurul Amin
Mr. Md. Anamul Hoque
Mr. Hafizur Rahman
Mr. Mohammad Anowar Hossain
Mr. Md. Masudul Islam Shah
Mr. Md. Azmal Hossain
Mr. Syed Mostaque Ahmed
Mr. Momtaz Ali
Ms. Nasreen Akhtar
Mr. Nurul Alam
Mr. Md. Shah Alam Mussolly
Mr. Zahidul Islam
Mr. Mohammad Monjur Morshed Khan
Ms. Lipi Akter
Mr. Md. Mokammel Hoque
Mr. Gulam Robbani
Mr. Mohammad Shaiful Islam Bhuiyan
Mr. Mohammad Tanvir Hasan
Mr. Md. Masum Reza
Mr. A.K.M. Badrul Haque
Mr. Mohiuddin Ahmed Khan
Mr. Mohammad Ariful Islam
Mr. Nizam Uddin
Ms. Rabeya Khatun
Mr. Shekh Mohammad Shafiqul Abdullah
Mr. Abu Hana Mostofa Kamal
Mr. Md. Masum Yasin
Mr. Md. Anisur Rahman
Mr. Mohammed Jahangir Alam
Mr. Munshi Md. Aminul Islam
Mst. Surayia Parven
Mr. Md. Nahid Parvez
Mr. Mohammad Kamrul Hasan Khan
Mr. Mohammad Jasim Uddin
Ms. Mahmuda Akther
Mr. Shafat Ahamad Siddique
Mr. Juton Kumar Das
Mr. Md. Nazrul Islam
Mr. Khandakar Moinoul Islam
Mr. Md. Kamrul Islam
Mr. Md. Golam Robbani
Mr. Md. Rafiqul Islam
Mr. Abdul Jalil
Ms. Ripa Amin
Mr. Mohammed Anisuzzaman
Mr. Md. Alauddin
Mr. Badrul Alam
Ms. Nafeesa Islam
Mr. B.M. Salah Uddin
Mr. Abdullah Al Mamun
Mr. Muhammad Nasir Uddin Panna
Mr. Hossain Mahmud
Mr. Mohammad Rezaul Kabir
Mr. Muhammad Ali Jinnah
Mr. Md. Abdul Malek
Mr. Mohammad Alamgir Hossen Sikdar
Mr. Muhammad Nazmul Hasan
Mr. A.B.M. Lutful Karim

Assistant Vice President

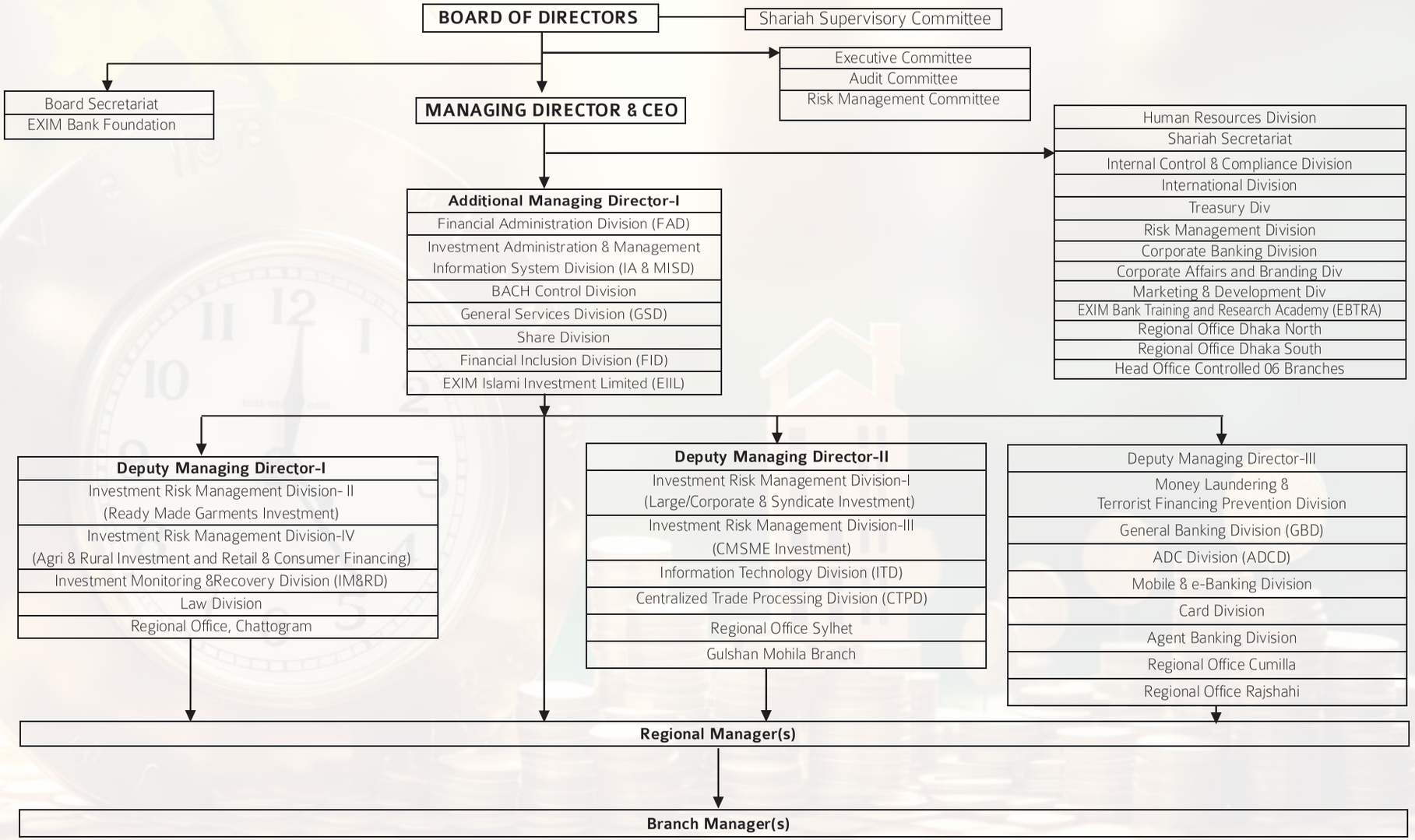
Mr. Kamal Hossain Mojumder
Mr. Md. Omar Faruq
Mr. A.K.M. Shaifullah
Mr. Khan Mohammad Rakib Hasan
Ms. Iffat Jahan
Mr. Md. Kamruzzaman
Mr. Mohammad Abdul Qayum
Ms. Afsana Parvin
Mr. S. M. Abul Kashem
Mr. K. M. Rokonuzzaman
Mr. Mohammad Lutfor Rahman
Mr. Md. Shafiqul Islam
Mr. Md. Ziauddin Ahmed
Mr.Mohammed Iqbal Chowdhury
Mr. Mohammed Anwar Hussain
Mr. Anjan Kumer Saha
Ms. Habiba Akter
Mr. Mohammad Rezaur Rafique
Mr. Adnan Murshed
Mr. Muhammed Jamal Hossain
Mr. A.K.M. Sarwar Hossain
Mr. Mohammad Motaher Hossen
Mr. Md. Abdul Khaleque
Mr. Mohammad Mashud Rana Majumder
Mr. Md. Rabiul Kader Majumder
Mr. Subrata Kar
Mr. Mamun-or-Rashid
Mr. Mohammad Razaul Karim Majumder
Mr. Mohammad Ibrahim Khalil
Mr. A.H.M. Salim Reza
Mr. Mohammad Khalilur Rahman

Assistant Vice President

Mr. Omar Reza Karim
Mr. Ramzan Ali
Mr. Md. Zubair Ahmad
Mr. Mohd. Mashudur Rahman Mazumder
Mr. Md. Ahasan Habib
Mr. Md. Shahgahan Ali
Mr. Sayed Kamal Hossain
Mr. Md. Sherazul Islam
Mr. Mohammed Nasimul Karim Majumder
Mr. Kazi Omar Alahi
Mr. Md. Amirul Islam
Mr. Md. Rafiqul Islam
Ms. Tania Sharmin
Mr. Md. Nasir Ahmed Rubel
Mr. Md. Shakhawat Hossain
Mr. Muhammed Ariful Islam
Mr. Moudud Laskar
Mr. Abu Sayed Mohammad Harunur Rashid
Mr. Mohammad Ishraque Hossain
Mr. Syed Mokimul Hoque
Mr. K. M. Al Mamun
Mr. Arifur Rahman
Mr. Mohammed Reazul Islam
Mr. Khan Md. Mahbubur Rashid
Mr. Md. Mamunur Rashid
Ms. Sum Shun Nahar
Mr. Muhammad Mashudur Rashid Majumder
Mr. Mahbub Hasan
Mr. Mohammed Amir Hossain
Ms. Ferthous Mohal
Mr. Md. Eyasin Mozumder
Mr. S. M. Rezaul Karim
Ms. Qumrun Nahar
Mr. Abul Basar Mohammed Shafiullah
Mr. Mohammad Monirul Islam Patwary
Mr. Md. Golam Kibria
Ms. Farhana Ali
Mr. Mizanur Rahman
Mr. Abdullah-Al-Maruf
Mr. Syed Rashedul Hoque
Mr. Mohammed Joynul Abedin
Mr. Mohammad Abdul Mazed
Mr. Md. Parvez Islam
Mr. Md. Lutfur Rahman
Mr. Al- Mahadi Hasan
Mr. Md. Mahmudul Hasan
Mr. Nasir Uddin Ahmed
Mr. Shamsul Haque
Mr. Aminur Rahman Shawon
Mr. Hussain Ahmed
Mr. Md. Iqbal Hossain
Mr. Mohammad Abdul Hannan Khan
Mr. Muhammad Anowar Hossain
Mr. Mohammed Mahabubul Karim
Mr. A.S.M. Masudur Rahman
Mr. Mohammad Mahfuzur Rahman
Mr. Md. Sakibul Hasan Sajib
Mr. Md. Helal Uddin
Mr. Mohammad Mehedi Hossain
Mr. Mohammad Abdul Hannan
Mr. Mohammad Anower Hossain
Mr. Mohammad Anowar Ullah
Mr. Mohammad Shahajalal Mazumder
Mr. Md. Hasanuzzaman Mondol
Mr. Mohammed Abu Sayeam Mazumder
Mr. Anowarul Islam
Mr. Biplob Kumer Dey
Mr. Md. Nazrul Karim
Mr. Md. Masuduzzaman
Mr. Mohammad Mustafizur Rahman
Mr. S. M. Aminur Rahman
Mr. Mohammad Mahtab Ali
Mr. Sheik Mohammed Mohsin
Ms. Israt Jahan Chowdhury
Mr. Mehedi Hasan
Mr. Mohammad Balayet Hossain
Mr. G.M. Abu Sayed
Mr. Mohammad Ahsan Ullah
Mr. Md. Saiful Islam
Mr. Sohelez Zaman
Mr. Mohammad Rafiqul Islam
Mr. Mohammad Aslamul Hoque
Mr. Sk. Nazmur Rahman
Mr. Manab Kumer Halder
Mr. Md. Shafiqul Islam
Mr. Mohammad Iqramuzzaman
Mr. Md. Ishak Ahmed
Mr. Md. Kowsar Habib
Mr. Md. Mastafa Daulat Hossain
Mr. Abu Naser Mohammad Nurullah Talukder
Mr. Md. Ali Hussain
Mr. Md. Moniruzzaman
Mr. Mohammad Fuad Abdul Hamid
Mr. A.K.M. Ashraful Alam
Mr. Mohammad Rafiqul Islam
Mr. Md. Monjur Hasan Mamun
Mr. Shib Prasad Acharjee
Mr. Md. Ashraful Alam
Mr. Rajib Ahmed

EXPORT IMPORT BANK OF BANGLADESH PLC

HUMAN RESOURCES DIVISION, HEAD OFFICE, DHAKA



Corporate Information

Date of Incorporation	June 02, 1999
Authorized Capital	Taka 20,000.00 million
Paid-up-Capital	Taka 14,475.57 million
Registered Office	"EXIM Bank Tower" Plot #15, Road # 15, Block # CWS (C), Gulshan-1, Dhaka- 1212, Bangladesh. PABX: 09666716246, SWIFT: EXBKBDDH Website: www.eximbankbd.com
Share Division	"SYMPHONY" (Ground Floor) Plot No. SE (F) - 9, Road No. 142, Gulshan Avenue, Dhaka-1212, Bangladesh. PABX : 09666716246
Credit Rating-2024	
Long Term	"A+ "(Single A Plus) Indicating Adequate Safety For Timely Repayment
Short Term	"ST-4" (Indicating Good Certainty of Timely Repayment)
Outlook	"Developing"
Date of Rating	29, July 2025
Credit Rating Agency	Credit Rating Information and Services Limited (CRISL)
Auditors	**Pinaki & Company** Chartered Accountants Ideal Trade Centre (9th Floor), 102 Shaheed Tajuddin Ahmed Sarani, Tejgaon, Dhaka 1208, Bangladesh
Name of the Chairman	**Mr. Md. Nazrul Islam Swapan**
Name of the Managing Director (C.C)	**Mr. Abdul Aziz**
Chief Financial Officer	**Mr. Abu Ahmed Ariful Gofran (From 01-01-2025)**
Head of Internal Audit	**Dr. Md. Saiful Islam**
Company Secretary	**Mr. Md. Monirul Islam**
No. of Employees	**3493**
No. of Branches (including SME/Agriculture)	**155**
No. of Shareholders (31-12-2024)	**52103**
Subsidiary Companies	
EXIM Exchange Company (UK) Ltd. (A fully owned subsidiary of EXIM Bank)	5 Old Montague Street, London E1 5NL, United Kingdom. Tel.: +44 (0) 20 7377 2474; +44 (0) 20 7377 1335 Email: eximexchangeuk@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 41053463-5 E-mail: eiil@eximbankbd.com
Exim Finance (Hong Kong) Limited (A fully own subsidiary of Exim Bank)	Unit 901, 9th Floor, Carnavon Plaza No.20 Carnavon Road, Tsim Sha Tsui, Kowloon, Hong Kong, Tel:+852 26625661-2, 26625877, 26625899, Fax:+852 26625669 email: eximfinancehk@eximbankbd.com

Five Years Financial Performance at a Glance

Sl. No.	Particulars	2020	2021	2022	2023	2024
1	Authorized Capital	20,000.00	20,000.00	20,000.00	20,000.00	20,000.00
2	Paid-up Capital	14,122.51	14,475.57	14,475.57	14,475.57	14,475.57
3	Shareholder's Equity	30,591.52	31,440.42	31,868.08	33,291.37	31,579.57
4	Total Capital (Tier I + Tier II)	42,921.28	50,363.15	51,947.63	55,721.42	52,148.47
5	Statutory Reserve	11,760.07	12,519.51	13,743.43	14,475.57	14,475.57
6	Total Assets	484,850.87	541,665.25	540,408.10	576,139.52	626,267.52
7	Total Liabilities	454,259.25	510,224.82	508,540.01	542,848.15	594,687.95
8	Total Deposits	394,462.90	420,673.77	426,015.24	446,873.70	428,346.33
9	Total Investment (General)	394,174.48	429,033.37	453,449.14	472,825.60	525,396.83
10	Investment (Shares & Securities)	39,394.90	42,496.61	34,487.25	50,537.06	48,120.97
11	Total Contingent Liabilities	82,546.59	98,545.63	116,880.62	126,629.49	111,999.65
12	Total Risk Weighted Assets	323,413.72	350,732.47	374,679.65	381,577.84	533,455.55
13	Total Fixed Assets	5,546.33	5,542.75	5,856.25	5,831.15	5,779.00
14	Total Income	36,506.19	32,895.11	36,229.67	41,567.58	53,653.73
15	Total Expenditure	30,150.50	26,958.85	29,246.74	33,991.99	46,077.52
16	Profit before provision and tax	6,355.69	5,936.26	6,982.93	7,575.59	7,576.21
17	Profit before tax	5,312.49	4,089.55	6,315.15	5,324.68	1,440.39
18	Net profit after provision and tax	2,815.32	2,156.60	3,721.41	3,379.96	258.90
19	Foreign Exchange Business	344,428.99	497,879.30	532,906.78	461,893.82	481,434.22
	a) Import Business	177,825.26	280,093.00	250,137.77	219,541.39	229,857.32
	b) Export Business	161,290.17	211,974.50	276,498.19	235,318.11	246,249.42
	c) Remittance	5,313.56	5,811.80	6,270.82	7,034.32	5,327.48

(Consolidated Basis) (Amount in million Taka)

Sl. No.	Particulars	2020	2021	2022	2023	2024
20	No. of Foreign Correspondent	386	389	392	401	401
21	Profit earning assets	418,621.61	455,719.85	473,521.45	511,059.96	426,804.08
22	Non profit earning assets	66,229.26	85,945.40	66,886.65	65,079.57	199,463.45
23	Investment as a % of total Deposit	*91.14%	*88.02%	*95.47%	*95.85%	*110.68%
24	Capital Adequacy Ratio	13.27%	14.36%	13.86%	14.60%	9.78%
25	Dividend	10.00%	10.00%	10.00%	10.00%	Nil
	Cash	7.50%	10.00%	10.00%	10.00%	-
	Bonus	2.50%	-	-	-	-
26	Rights Share	-	-	-	-	-
27	Net Asset Value Per Share (Restated where applicable)	21.66	21.72	22.02	23.00	21.82
28	Earning per share (EPS)(Restated where applicable)	1.99	1.49	2.57	2.33	0.18
29	Price earning ratio (times)	5.93	8.52	4.05	4.46	40.00
30	Return on Equity (ROE) after tax	9.42%	6.95%	11.76%	10.37%	0.80%
31	Return on Assets (ROA) after tax	0.61%	0.42%	0.69%	0.61%	0.04%
32	Net Operating Cash Flow per Share (NOCFPS)(Restated where applicable)	3.44	9.37	(13.20)	5.94	0.56
33	No. of Shareholders	61,848	58,969	55,362	54,720	52,103
34	Number of Employees	2,917	3,242	3,357	3,236	3,493
35	Number of Branches	131	140	147	151	155
36	Number of Sub-branches	3	39	64	68	73

* As per regulatory adjustments.

Five Years Financial Performance at a Glance

Sl. No.	Particulars	2020	2021	2022	2023	2024
1	Authorized Capital	20,000.00	20,000.00	20,000.00	20,000.00	20,000.00
2	Paid-up Capital	14,122.51	14,475.57	14,475.57	14,475.57	14,475.57
3	Shareholder's Equity	30,532.04	31,221.25	31,440.42	32,700.58	31,167.01
4	Total Capital (Tier I + Tier II)	42,861.77	49,971.93	51,428.63	55,049.24	51,706.45
5	Statutory Reserve	11,760.07	12,519.51	13,743.43	14,475.57	14,475.57
6	Total Assets	484,743.51	541,477.91	540,034.53	575,618.92	626,122.98
7	Total Liabilities	454,211.46	510,256.70	508,594.11	542,918.34	594,955.97
8	Total Deposits	395,308.34	421,705.98	427,044.05	447,950.99	429,931.46
9	Total Investment (General)	392,919.66	428,204.91	452,547.87	471,880.17	524,694.57
10	Investment (Shares & Securities)	40,951.38	43,499.00	35,342.24	51,373.15	49,029.37
11	Total Contingent Liabilities	82,546.59	98,545.63	116,880.62	126,629.49	111,999.65
12	Total Risk Weighted Assets	323,821.70	351,371.58	373,633.81	380,120.72	532,571.09
13	Total Fixed Assets	5,540.65	5,538.41	5,853.81	5,824.40	5,773.36
14	Total Income	36,425.78	32,563.87	35,946.51	41,261.25	53,235.97
15	Total Expenditure	30,112.17	26,920.23	29,185.24	33,894.00	45,857.02
16	Profit before provision and tax	6,313.61	5,643.63	6,761.26	7,367.25	7,378.95
17	Profit before tax	5,270.41	3,797.22	6,119.58	5,116.34	1,593.09
18	Net profit after provision and tax	2,785.98	1,904.24	3,573.82	3,233.25	464.83
19	Foreign Exchange Business	344,428.99	497,879.30	532,906.78	461,893.82	481,434.22
	a) Import Business	177,825.26	280,093.00	250,137.77	219,541.39	229,857.32
	b) Export Business	161,290.17	211,974.50	276,498.19	235,318.11	246,249.42
	c) Remittance	5,313.56	5,811.80	6,270.82	7,034.32	5,327.48

(Solo Basis) (Amount in million Taka)

Sl. No.	Particulars	2020	2021	2022	2023	2024
20	No. of Foreign Correspondent	386	389	392	401	401
21	Profit earning assets	419,067.98	455,893.78	471,064.90	510,950.62	426,804.08
22	Non profit earning assets	65,675.53	85,584.13	68,969.63	64,668.30	199,318.90
23	Investment as a % of total Deposit	*91.14%	*88.02%	*95.47%	*95.85%	*110.68%
24	Capital Adequacy Ratio	13.24%	14.22%	13.76%	14.48%	9.71%
25	Dividend	10.00%	10.00%	10.00%	10.00%	0.00%
	Cash	7.50%	10.00%	10.00%	10.00%	0.00%
	Bonus	2.50%	-	-	-	-
26	Rights Share	-	-	-	-	-
27	Net Asset Value Per Share (Restated where applicable)	21.09	21.57	21.72	22.59	21.53
28	Earning per share (EPS)(Restated where applicable)	1.92	1.32	2.47	2.23	0.32
29	Price earning ratio (times)	5.98	9.65	4.21	4.66	22.42
30	Return on Equity (ROE) after tax	9.33%	6.17%	11.41%	10.08%	1.46%
31	Return on Assets (ROA) after tax	0.61%	0.37%	0.66%	0.58%	0.08%
32	Net Operating Cash Flow per Share (NOCFPS)(Restated where applicable)	4.12	9.38	(13.15)	5.88	0.63
33	No. of Shareholders	61,848	58,969	55,362	54,720	52,103
34	Number of Employees	2,910	3,235	3,351	3,230	3,487
35	Number of Branches	131	140	147	151	155
36	Number of Sub-branches	3	39	64	68	73

* As per regulatory adjustments.

Summary of Business Ratio/Information (Solo Basis)

SL	Particulars	2024	2023	2022
	Key Components			
A	**Capital Adequacy**			
1	Capital to Risk Weighted Asset Ratio(CRAR)	9.71%	14.48%	13.76%
2	Tier 1 Capital to Risk Weighted assets	6.87%	10.02%	9.85%
3	Total regulatory capital (Tier 1 and Tier 2) Growth	-6.07%	7.04%	2.92%
4	Leverage Ratio	5.73%	6.21%	6.49%
B	**Asset Quality**			
1	Gross Non-Performing Investment (NPI) Ratio	28.40%	3.64%	3.86%
2	Net Non-Performing Investment (NPI) Ratio	25.53%	2.06%	1.96%
3	Gross Non-Performing Investment (NPI) Coverage	10.61%	77.08%	72.65%
4	CMSME Investment(Credit) Portfolio in million	82,887	79,240	73,713
5	Large/Corporate Investment Concentration	50.33%	39.74%	38.06%
C	**Earning Quality, Profitablity and Management Efficiency**			
1	Net Investment/Interest Margin (NIM)	1.98%	2.15%	1.81%
2	Cost to Income Ratio	53.84%	50.52%	52.48%
3	Burden Coverage Ratio	0.22%	0.45%	0.10%
4	Recovery to Classified Investment	3.54%	12.16%	7.26%
5	Write-off Invertment Recovery Ratio	0.50%	1.72%	1.68%
6	Investment to Deposit Ratio (ID Ratio)	110.68%	95.85%	95.47%
7	Operating Profit Per Employee (PPE)-In million	2.11	2.28	2.01
D	**Liquidity and Funding**			
1	Liquid Asset to Total Deposit Ratio	17.37%	17.87%	15.57%
2	Liquid Asset to Short Term Liabilities	22.28%	45.07%	36.69%
3	CASA as a % of total deposit	26.56%	28.40%	33.13%
4	Government Securities to Total Investment Ratio	69.52%	68.38%	55.53%
5	Liquidity Coverage Ratio (LCR)	44.66%	114.43%	100.40%
6	Net Stable Funding Ratio (NSFR)	94.42%	105.03%	109.07%
E	**Perfomance with respect to Shareholders**			
1	Operating Profit per share in Taka	5.10	5.09	4.67
2	Dividend Payout Ratio(DPS/EPS)	0.00%	44.77%	40.50%
3	Net Asset Value (NAV) growth	-4.69%	4.01%	0.70%
4	Market Capital growth	-30.77%	0.00%	-18.11%
5	Market price to NAV per share (times)	0.33	0.46	0.48
F	**Business Growth & Financial Inclusion**			
1	General Investment Growth (%)	11.19%	4.27%	5.68%
2	Deposits Growth (%)	-4.02%	4.90%	1.27%
3	Remittance Growth (%)	-24.26%	12.18%	7.90%
4	Import Growth (%)	4.70%	-12.23%	-10.69%
5	Export Growth (%)	4.65%	-14.89%	30.44%
6	Cumulative agricultural and rural credit extended through MFIs to Total Investment (%)	0.51%	0.63%	0.32%
G	**Corporate Governance**			
1	Number of Non-shareholding Director	2	2	2
2	Shareholding Concentration (Public)	38.12%	37.67%	37.56%
3	No. of independent Directors in Audit Committee	2	2	2
4	Directors' minimum Shareholding	2%	2%	2%
H	**Regulatory & Accounting Standard Compliance and Contribution**			
1	Contribution to National Exchequer (Direct and Indirect Tax)-In million	8,281	9,973	7,717
2	CRR Maintained %	4.43%	5.60%	5.70%
3	SLR Maintained %	8.55%	9.00%	7.50%

Export Import Bank of Bangladesh PLC.

Registered Office: "EXIM Bank Tower" Plot # 15, Road # 15, Block # CWS (C), Gulshan-1 Dhaka-1212, Bangladesh
Phone:+8802 09666716246, Web: www.eximbankbd.com

NOTICE OF THE TWENTY-SIXTH ANNUAL GENERAL MEETING

Notice is hereby given that the **TWENTY- SIXTH ANNUAL GENERAL MEETING (AGM)** of the Members' (Shareholders') of Export Import Bank of Bangladesh PLC. (the "Company") will be held on Thursday, 28 August 2025 at 11:30 a.m.(Dhaka time) by using digital platform through the link **https://eximbank.bdvirtualagm.com** 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, 2024 together with report of the Directors and Auditors thereon.
2) To approve Dividend for the year ended December 31, 2024.
3) To appoint Statutory Auditors for the term until the next Annual General Meeting and fix their remuneration.
4) To appoint Certified Professionals (Compliance Auditor) for the year 2025 for certification on corporate governance status and fix their remuneration.

By order of the Board of Directors
Sd/-
Md. Monirul Islam
Company Secretary

Dated, Dhaka
04 August 2025

NOTES:

1) The Record Date of the Company was Thursday, 10 July 2025. Members' (Shareholders') names appearing in the Member/ Depository Register of the Company on the Record Date, will be entitled to attend the Annual General Meeting and vote thereat.
2) This is to inform all concern that Bangladesh Bank, vide its letter DOS(CAMS)1157/41(dividend)/2025-3218 dated 26.05.2025, has instructed that the Bank cannot declare any dividend for the year ended on 31st December 2024.
3) Pursuant to the Bangladesh Securities Exchange Commission's Letter No. BSEC/ICAD/SRIC/2024/318/87 dated 27 March 2024 the AGM of the Company will be conducted through **digital platform.**
4) Any Member/Members' of the Company entitled to attend and vote at the AGM 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 send through e-mail to the Share Division of the Company at **share@eximbankbd.com** at least 48 hours before the time fixed for the meeting.
5) Detail login procedures to participate in the virtual meeting will be available in the Company's website at **www.eximbankbd.com**
6) In pursuant to the Section 47(1) and 48 (1) of Bank Company Act 1991, Bangladesh Bank has dissolved the previous Board of Directors and reconstituted the Board of Directors on 29 August 2024. So the agenda "to elect/reelect Directors" has not been included in the notice of AGM.
7) As per BSEC Notification No. BSEC/CMRRCD/2006-158/208/Admin/81 dated 20 June 2018, Annual Report-2024 will be sent in the form of soft copy to the Shareholders' e-mail address available in their Beneficiary Owner (BO) accounts maintained with the Depository Participants (DP). The soft copy of Annual Report-2024 will also be available in the Bank's Website at: **www.eximbankbd.com**
8) The Members will be able to submit questions/comments and also vote electronically at least 24 (twenty four) hours before commencement of the AGM and during the AGM.



From the Desk of
The Chairman

Respected Shareholders,
Assalamu Alaikum,

Please accept my heartfelt greetings on the occasion of the 26th Annual General Meeting of the Bank. I would also like to take this opportunity to present the Annual Report of the Bank for the year ended December 31, 2024. I extend my deepest gratitude to you for your incessant support. I firmly believe that you have always stood by EXIM Bank - in times of both joy and challenge, and will continue to do so.

As part of reform initiatives, Bangladesh Bank reconstituted the Board of Directors of the Bank on 29th August 2024 and afterwards, we are trying our best to navigate through labyrinth of odds. Alhamdulillah, so far EXIM has been on right track following strategic routes with caution. We are more focused on enhanced good governance.

As you are aware, in the second half of 2024, the banking sector in our country experienced volatility. Our Bank also faced considerable pressure, particularly due to a temporary surge in deposit withdrawals by clients. By the grace of Almighty Allah, we were able to meet our clients' demands with minimal inconvenience.

Valued Shareholders,

We are fine tuning ourselves in the process of steady forward movement. You know that when tidal waves strike, one must either be swept away or stand strong and fight to survive. We, here at EXIM Bank, are determined to defy the difficulties we are facing. We have further strengthened recovery process than ever before. Legal action is being taken against willful defaulters, and repayments from recoveries are being closely monitored. We are offering attractive deposit rates, and our investment portfolio is being managed with greater prudence and care.

We are always ready to harmonize our business practices with changes in regulatory policies, changes in customers' behavioral pattern etc. I urge our officials to work harder to increase ancillary income. Augmented emphasis has been given on risk management. We are also exploring every possible ways to curb expenditure. The way the Bank is marching through dire situation gives us every reason to believe that we will prove once again: "Yes! We can."

Hon'ble Shareholders,

No matter what challenges lie ahead, our manpower is aptly trained to transform them into opportunities. Amidst any concern, I am hopeful that our Bank will demonstrate increased thrust for higher operational efficiencies by dint of acumen and wisdom of the manpower. We assure you that the Bank is keen to be meticulous in complying with the rules and regulations of the regulatory bodies. As to customer service, we provide them tailor-made services.

Prudent Shareholders,

In conclusion, I sincerely thank our shareholders, patrons, business partners, clients, Bangladesh Bank, Bangladesh Securities and Exchange Commission, Stock Exchanges, Registrar of Joint Stock Companies & Firms, and our external auditors for their invaluable guidance and support.

Now, let me end my statement by quoting from the Holy Quran:

"O believers! Patiently endure, persevere, stand on guard, and be mindful of Allah, so you may be successful." (Surah Al-Imran, 3:200)

Allah Hafez.



Md. Nazrul Islam Swapan
Chairman



Round up
Managing Director (C.C)

Dear Shareholders,
Assalamu Alaikum Warahmatullah,

I would like to express my heartfelt thanks to the most Merciful and the most Compassionate, Allah Subhanahu Wa Ta'ala (Glory to Him, the Exalted) as we completed another successful fiscal in 2024 with constant pursuit for operational excellence and vigorous strive for business accomplishments. The business goals of 2024 comprised consolidation of the assets, standardization of customer service, rationalization of operational expenses, regularization of classified investment, arrest of further investment classification, automation of operations, innovation in product design, optimization of external and internal recruitment, and so forth. The goals evidently represent different areas of operational excellence with the consolidation of assets being the focal point.

An organization proves the sustainability of its growth by its steady progression along vertical and horizontal lines. In 2024 the bank expanded its business to fresh areas across the country opening 4 new branches and 3 sub-branches. By the end of year 2024, EXIM Bank had 155 branches, 73 sub-branches and 8 agent banking units in all. It testifies the soaring demand for EXIM services interwoven into the socio-economic texture of the country. The locations of the new branches ranged from remote Tongibari in Munshiganj to the business hub at Mirpur DOHS in Dhaka 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. EXIM Bank has got three specialized branches for female customers with the message of 'Shuva Sakal' (Good Morning).

With the infra-structural expansion, the volume of its services increased substantially—the number of deposit accounts increased by 9.65% in 2024 from the previous year. The number of deposit accounts rose to 1,664,470 in 2024 from 1,517,953 in 2023. EXIM Bank achieved a total profit of BDT

7,378.95 million in 2024 with an increase of 0.16% over the previous year.

Exim Bank has been maintaining consistent growth in all operational areas since the market has an ever increasing appetite for its services. In 2024 the total investment was BDT 524,694.57 million which is 11.19% increase from the investment of the preceding year whereas import and export businesses were BDT 229,857.32 million and BDT 246,249.42 million respectively. Foreign remittance amounted to BDT 5,327.48 million in 2024.

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 have earned much popularity among banking connoisseurs. We have tailor-made banking solutions for people of all strata, ages, professions, tastes, etc.—women, housewives, students, senior citizens, prospective hajj pilgrims, farmers, married couples, marriage-aspirants, self-employed youths, small entrepreneurs, female entrepreneurs, and so on.

In Exim, banking services are not confined to traditional ways characteristic of customer-banker simultaneous presence at given places and during given hours—rather we have alternative delivery channels open round the clock to cater to the needs of 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. It was launched on 8 January 2015. Aiser facilitated transactions amounting to BDT 19,755.69 million in 2024 with a 103.56% 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 2024 our ATMs, as issuers and acquirers, facilitated 1,649,980 transactions for a total of BDT 13,163.40 million. The BDT volume from POS transactions hit a 23.76% increase in 2024 over 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. The Call center was opened on 12 November 2013 with the round-the-clock hunting number 16246. The call centre conducted 110,328 inbound calls and 203,217 outbound calls in 2024.

The first 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, 5500 students had been enrolled in the scholarship programme by 2024 for student-life long financial sponsorship. 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 charity initiatives, during the winter season of 2023-24 Exim Bank donated around 450,000 blankets among the cold-stricken across the country. During the winter seasons of 2022-23 Exim Bank distributed 312,000 pieces of

blankets. 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. EXIM Bank has been sponsoring National Handball Competitions organized by Bangladesh Handball Federation for a long time.

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 2022 Bangladesh Bank appreciated EXIM Bank for its outstanding performance in disbursing investment under Agricultural Refinance Scheme for supporting Covid-19 pandemic-affected agricultural sector. EXIM Bank was awarded ICMAB Best Corporate Award in 2022, 2021, 2019, 2018, 2015, 2014, 2013 and 2011 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. 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. In 2024 and 2017 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.

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 2019, EXIM Bank attended the 5th Annual U.S.-Bangladesh CTF Banking Dialogue jointly organized by the US Department of State, US Department of Justice and Bangladesh Bank held in North Carolina, USA. In 2018 EXIM Bank attended its 4th sitting also, which was in Bangkok, Thailand. 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 inclusive 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. With these driving forces, Exim Bank is in constant pursuit for further excellence in all its services and products, and envisages itself to be one of the top-rated banks of the world that could have succeeded in bringing together modern banking standards and Shariah norms at the same place.

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—



Abdul Aziz
Managing Director (C.C)



DIRECTORS' REPORT

In the Name of Allah
The Most Gracious, the Most Merciful

Dear Shareholders,
Assalamu Alaikum

The Board of Directors of EXIM Bank PLC. extends a warm welcome to you all on the occasion of the 26th Annual General Meeting. We are honored to present the Directors' Report, the Audited Financial Statements, and the Auditors' Report for the year ended 31st December 2024. This report also encompasses a detailed overview of the bank's operational performance and financial health, alongside insights into the economic landscape of Bangladesh and the global market.

The year 2024 has been marked by significant economic challenges both globally and domestically. Bangladesh's economy has faced headwinds due to geopolitical tensions, including the ongoing Russia-Ukraine conflict and the humanitarian crisis in Palestine. Domestically, the country has grappled with persistent inflationary pressures, currency volatility, and challenges in maintaining optimal foreign exchange reserves. The banking sector, in particular, has experienced tight liquidity conditions and elevated non-performing loans, prompting regulatory bodies to implement reforms aimed at restoring stability and discipline.

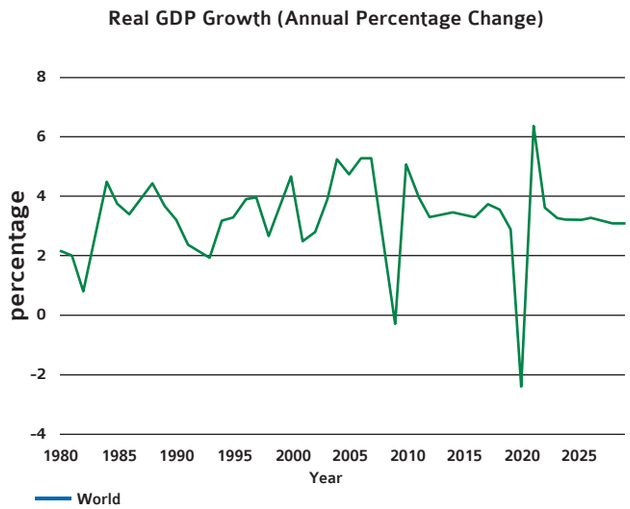
Despite these testing circumstances, EXIM Bank has successfully navigated the liquidity crisis through prudent financial management and strategic foresight. Our proactive approach and firm adherence to Shariah-based principles enabled us to maintain financial stability and continue meeting our obligations without compromising service quality. This steadfast performance has further strengthened public confidence in EXIM Bank as a reliable and trusted institution.

We have continued to expand our service network across the country, enhance customer experience, and embrace cost optimization measures to ensure sustainable operations. These efforts are reflected in our strong performance metrics and growing customer base. We are committed to playing an active role in financial inclusion, digital innovation, and national economic development through ethical and inclusive banking.

As we move forward, we remain optimistic about the future and fully dedicated to creating long-term value for our shareholders, customers, and the broader community. With the blessings of Almighty Allah (SWT), we are confident that EXIM Bank will continue to grow in strength and trust in the years ahead.

World Economy

The global economy faces moderated growth due to trade barriers, geopolitical tensions, inflation, and monetary policies. Despite global trade reaching $33 trillion in 2024, rising protectionism and shifting trade strategies create uncertainty for 2025. The OECD (Organisation for Economic Co-operation and Development) projects GDP growth to slow from 3.2% in 2024 to 3.1% in 2025 and 3.0% in 2026, citing trade restrictions and policy uncertainties. Similarly, the World Bank forecasts stable but subdued growth at 2.7% for 2025 and 2026, insufficient for significant poverty reduction or broader development goals.



Source: World Economic Outlook (October 2024)

Inflation remains a key concern, with the OECD warning that rising trade barriers could prolong price pressures, prompting central banks like the U.S. Federal Reserve to keep interest rates high until mid-2026. Elevated borrowing costs have already dampened investment and consumer spending, slowing economic growth.

U.S. GDP growth is expected to slow to 2.2% in 2025 and 1.6% in 2026 due to persistent inflation. Likewise, Germany and Italy face slower growth amid weak global demand and trade tensions, with the European Central Bank's tight monetary policies further moderating expansion. Despite additional tariffs and external pressures, China remains resilient, with an improved growth forecast driven by strong domestic demand and strategic policies. Meanwhile, Spain is set to be the fastest-growing advanced economy in 2025, with 2.6% growth, benefiting from limited trade conflict exposure and strong domestic consumption.

The OECD stresses the need for global cooperation to avoid escalating trade restrictions, warning that protectionism could lower living standards, extend inflation, and raise interest rates. Policymakers are urged to promote open markets and investment-friendly strategies for economic stability.

Global Economic Outlook

According to the World Bank's latest Global Economic Prospects report, published in January 2025, global economic growth is projected to hold steady at 2.7% through 2025 and 2026. This rate is consistent with the growth observed in 2024 and signals a period of economic stabilization, though at a modest pace. Persistent inflation, elevated interest rates, and geopolitical tensions continue to pose risks, making it difficult for global markets to achieve strong recovery momentum.

The World Trade Organization (WTO) estimates that world merchandise trade volume will increase by 3.0% in 2025, aligning with global GDP growth at market exchange rates. Similarly, the DHL Trade Atlas projects global goods trade to expand at an annual rate of 3.1% from 2024 to 2029, outpacing the previous decade's average. This growth is expected to be driven primarily by emerging economies such as India, Vietnam, Indonesia, and the Philippines, which have strengthened their positions in global trade through strategic policy reforms and supply chain diversification. Despite these positive projections, the United Nations Conference on Trade and Development (UNCTAD) highlights the lingering uncertainty in global trade. While services trade remains strong, goods trade faces challenges due to increased protectionism and shifting trade patterns. The rise of regional trade agreements, supply chain diversification, and technological advancements are significantly reshaping international trade.

The International Monetary Fund (IMF) revised its world trade growth forecast in its January 2025 World Economic Outlook Update, estimating a 3.3% expansion for both 2025 and 2026. This revision reflects a complex mix of geopolitical risks, monetary policy effects, and shifting trade dynamics. Ongoing geopolitical tensions, including trade disputes, regional conflicts, and economic sanctions, have disrupted global supply chains, leading to higher trade costs and increased uncertainty. High interest rates in major economies have also made borrowing costlier, reducing access to trade financing and slowing economic recovery. Weak global demand, particularly in China and advanced economies, has further constrained trade expansion. Structural shifts—such as the increasing prominence of regional trade agreements and supply chain diversification—are redefining global trade flows. Additionally, fluctuations in commodity prices have impacted trade values, especially for resource-exporting nations, which face economic volatility due to shifting energy and raw material demand.

Amid economic uncertainties, technological advancements like AI, automation, and digital trade are transforming industries and trade. At the World Economic Forum 2025, discussions focused on AI governance, emphasizing the need for regulatory frameworks that balance innovation with ethics. AI-driven logistics, blockchain, and smart manufacturing are enhancing trade efficiency, but challenges such as job displacement, data security, and market competition remain. Policymakers and business leaders are exploring strategies to integrate these technologies while addressing socio-economic risks.

The current global economic landscape is defined by moderate growth, persistent inflationary pressures, and uncertainties stemming from trade policies, geopolitical tensions, and monetary decisions. While trade is projected to improve in the coming years, several challenges—including protectionism, high interest rates, and weak global demand—continue to hinder a full economic recovery. At the same time, structural changes in global trade, fueled by regional agreements and technological advancements, are shaping the future of economic growth. As AI, automation, and digital trade solutions gain prominence, economies that successfully integrate these technologies will likely gain a competitive edge.

Bangladesh economy

Bangladesh's economy is navigating a complex landscape shaped by political transitions, economic reforms, and external challenges. In August 2024, significant political upheaval led to the ousting of the long-standing government, paving the way for an interim administration led by Nobel laureate Muhammad Yunus. Tasked with stabilizing the country and implementing critical economic reforms, the interim government has actively sought international support, including from the United States, to rebuild the economy and recover misappropriated assets from previous administrations. The European Investment Bank (EIB) has also expressed its intention to double financing for Bangladesh, focusing on infrastructure development during this transitional period.

To drive economic stabilization, the interim government established six commissions to reform key sectors, including the judiciary, election system, administration, police, Anti-Corruption Commission, and the constitution. These commissions commenced their work on October 1, 2024, with a three-month mandate to propose comprehensive reforms. Recognizing the need for financial sector stability, the government restructured the Board of Directors of Bangladesh Bank and appointed a new central bank governor to enhance oversight. To combat inflation, it removed interest rate controls, tightening the money supply to stabilize prices. Additionally, the adoption of a market-based exchange rate system significantly boosted remittances, increasing them by 58% to $4.63 billion between August and September 2024, while also reducing under-invoicing and money laundering.

In taxation and revenue enhancement, an advisory committee was formed to reform the National Board of Revenue (NBR), alongside a task force to review the Income Tax Act 2023. The introduction of an online tax return filing system for the 2024–25 tax year, with mandatory electronic submissions for certain professions, aims to improve compliance and efficiency. To restore investor confidence and market integrity,

the Bangladesh Securities and Exchange Commission (BSEC) and the Dhaka and Chittagong Stock Exchanges underwent reorganization. Additionally, the capital gains tax was reduced to 15% to attract more investors to the capital markets.

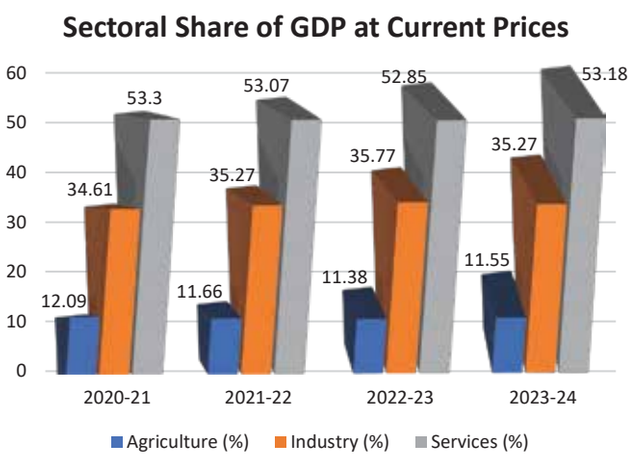
The government has also prioritized the development of Special Economic Zones (SEZs) to attract $5.5 billion in investments and create over 238,000 jobs by enhancing infrastructure and repurposing unused land. Efforts to digitize government processes are underway to reduce bureaucratic hurdles and improve the ease of doing business. Meanwhile, international financial institutions have pledged significant support: the World Bank has committed over $2 billion in financing for reforms, disaster response, air quality improvement, and healthcare enhancements, with an additional $1 billion repurposed from existing programs, bringing the total funding to approximately $3 billion for the fiscal year ending June 2025.

Despite these immediate challenges, Bangladesh remains committed to its long-term development vision. Under its Vision 2041 plan, the country aims to achieve high-income status through industrialization, investment in human capital, and infrastructure development. At this critical juncture, the success of ongoing reforms and the ability to navigate internal and external challenges will be instrumental in shaping Bangladesh's economic trajectory in the coming years.

Growth Driver

The Bangladesh Bureau of Statistics provides a comprehensive dataset on Bangladesh's Gross Domestic Product (GDP) for the fiscal years 2020-21 to 2023-24, detailing sectoral contributions, growth rates, and expenditure categories at both current and constant prices (base year: 2015-16).

Sector wise GDP contribution in %



Source: Bangladesh Bureau of Statistics

Agricultural Sector:

The agricultural sector in Bangladesh, vital for food security and rural livelihoods, has seen its GDP contribution at current prices fluctuate slightly, reflecting both growth and structural shifts. According to the Bangladesh Bureau of Statistics, its share decreased from 12.09% in 2020-21 to 11.66% in 2021-22, dipped further to 11.38% in 2022-23, and marginally rose to 11.55% in 2023-24, signaling a modest recovery. This decline from 2020-21 to 2022-23 contrasts with the slight uptick in 2023-24, driven by a 13.03% nominal growth, particularly in crops and horticulture (5.68% of GDP). Compared yearly, the sector's contribution reflects the economy's pivot toward services (53.18%) and industry (35.27%), yet agriculture's output grew from 4,106,614 million Tk. in 2020-21 to 5,585,364 million Tk. in 2023-24. Key factors bolstering the sector include government subsidies, improved irrigation, and high-yield varieties, especially for rice, alongside aquaculture growth in fishing (2.53% of GDP). However, inflation (deflator: 154.23 in 2023-24) limits real growth (3.30%), highlighting the need for technological advancements and climate-resilient practices to sustain agriculture's critical role.

Industrial Sector:

The industrial sector in Bangladesh, encompassing manufacturing, construction, mining, and utilities, is a key driver of economic growth, though its GDP contribution has shown fluctuations. According to the Bangladesh Bureau of Statistics, its share at current prices rose from 34.61% in 2020-21 to 35.27% in 2021-22, peaked at 35.77% in 2022-23, and slightly declined to 35.27% in 2023-24, indicating stabilization after robust growth. Year-on-year, the sector grew by 0.66% from 2020-21 to 2021-22, 0.50% to 2022-23, but saw no increase in 2023-24, reflecting challenges like energy costs. Nominal output surged from 11,761,197 million Tk. in 2020-21 to 17,057,636 million Tk. in 2023-24, with manufacturing (22.65% of GDP) leading, driven by garments and textiles. Construction (9.77%) also contributed significantly. Key factors include export-oriented industries, foreign investment, and infrastructure development, though real growth slowed to 3.51% in 2023-24 due to inflation (deflator: 141.03). Despite the slight dip in share, industry employs millions and fuels exports, necessitating policies to address energy constraints and global demand fluctuations to sustain its pivotal role in Bangladesh's industrialization and economic diversification.

Service Sector:

The service sector in Bangladesh, the economy's largest contributor, holds a commanding presence with a 53.18% share of GDP at current prices in 2023-24, as per the Bangladesh Bureau of Statistics. This marks a slight increase from 52.85% in 2022-23, though it remains marginally below the 53.30% in 2020-21 and 53.07% in 2021-22. Year-on-year comparisons show a decline of 0.23% from 2020-21 to 2021-22, a further drop of 0.22% to 2022-23, and a rebound of 0.33% in 2023-24, reflecting resilience amid economic shifts. Nominal output soared from 18,110,380 million Tk. in 2020-21 to 25,721,972 million Tk. in 2023-24, driven by a 12.06% growth rate in 2023-24. Key sub-sectors include wholesale/retail trade (15.10% of GDP), real estate (8.46%), and education (3.04%). The primary factor fueling this growth is rapid urbanization, coupled with digitalization, particularly in mobile banking, e-commerce, and IT services, which enhance accessibility and consumption. Despite inflation (deflator: 154.48), real growth reached 5.09% in 2023-24. Employing over half the workforce, the sector's stability demands sustained investment in skills and infrastructure to maintain its economic dominance.

Banking Sector:

As of the financial year ending June 2024, Bangladesh's banking sector comprises 61 scheduled banks and remains a pivotal

component of the country's financial system. The sector demonstrated stable growth, with total deposits reaching approximately BDT 16.75 lakh crore by June 2024, reflecting a year-on-year increase of 9.6%. This upward trend continued, and by March 2025, the deposit base further expanded to BDT 18.18 lakh crore, marking an 8.51% rise compared to the same period of the previous year. This growth was supported by a steady inflow of remittances, growing consumer confidence, and the resumption of economic activities across industries.

Despite this positive momentum, the banking sector continued to face persistent challenges, particularly in the area of asset quality. The volume of non-performing loans (NPLs) increased to approximately BDT 2.11 lakh crore by June 2024, pushing the gross NPL ratio to 12.56%, up from 11.11% in March 2024. This represents the highest level of defaulted loans recorded in the past 16 years. Furthermore, total distressed assets, which include classified loans, rescheduled loans, and written-off amounts, reached around BDT 4 lakh crore by the end of 2023—up from BDT 3 lakh crore in 2022—posing significant concerns for financial stability.

In response, Bangladesh Bank has strengthened its regulatory stance by introducing stricter risk management guidelines, increasing provisioning requirements, and, in some cases, restructuring bank boards to improve governance. These measures aim to restore trust in the sector and ensure long-term financial discipline. Moreover, market regulators and stakeholders have increased their focus on transparency, compliance, and accountability within banks.

Going forward, maintaining a balance between credit growth and asset quality, improving operational efficiency, and embracing digitisation will be key priorities for the banking industry to sustain resilience and support the broader economic recovery of Bangladesh.

Short- and Long-Term Outlook of Bangladesh Economy:

In FY24, Bangladesh's economic growth continued to face pressure from both global and domestic challenges. Real GDP growth is estimated at around 5.2%, a slight decline from 5.8% in FY23, due to inflationary pressures, weak private sector credit growth, and subdued investment. Inflation remained elevated throughout FY24, averaging close to 9.7%, driven by fuel price adjustments, currency depreciation, and global commodity shocks. The foreign exchange reserve position declined significantly from previous years but showed signs of stabilization at approximately USD 20.5 billion by June 2024. Bangladesh Bank adopted a more flexible exchange rate regime, along with the introduction of the SMART (Six-month Moving Average Rate of Treasury bills) system, replacing the lending rate cap and allowing interest rates to better reflect market conditions. These steps, along with tighter monetary policy, were aimed at containing inflation and stabilizing the external sector. The government's fiscal policy remained focused on critical infrastructure, energy, and transport projects, though implementation challenges and resource constraints affected the pace of public investment. In the short term, the economy may continue to face headwinds from inflation and limited fiscal space. However, in the long run, sustained investment in mega projects, policy reforms, and export diversification are expected to support recovery and growth. Priorities such as strengthening financial sector governance, addressing non-performing loans, and enhancing domestic resource mobilization will be essential to achieve macroeconomic stability and inclusive development. With effective implementation, these measures can position Bangladesh on a stable path toward its Vision 2041 targets and upper-middle-income status.



FORWARD LOOKING STATEMENT

The forward-looking statements contained in our 2024 Annual Report are based on current information and assumptions that we believe to be reasonable. However, they are inherently subject to risks and uncertainties that could cause actual results to differ materially from those projected. Key risks include, but are not limited to:

- **Volatile global economic conditions:**
  Persistent inflation, the threat of a global recession, and ongoing geopolitical instability-particularly the conflicts in Ukraine and the Middle East-continue to pose significant challenges.
- **Domestic economic pressures:**
  Within Bangladesh, macroeconomic issues such as inflation, supply chain disruptions, political uncertainty, and potential volatility in the value of the taka could adversely impact our operations and financial performance.
- **Uncertain policy environment:**
  Shifts in government policies or regulatory frameworks, either in Bangladesh or in international markets, may lead to unforeseen impacts on our business activities.

Given these factors, there can be no guarantee that any forward-looking statements will prove accurate. We strongly encourage readers to review the full Annual Report and carefully assess these and other risks before making any investment decisions.

Please note that we do not intend to update the information in this Annual Report after publication. Nevertheless, we remain committed to promptly communicating any material developments that could significantly affect our future performance.

Outlook of Banking Industry for 2025

The banking sector in Bangladesh is expected to face a challenging operating environment in 2025, shaped by both global and domestic headwinds. While there are pockets of opportunity, particularly in digital innovation and resilient domestic demand, a combination of macroeconomic pressures and policy constraints will test the sector's adaptability and resilience.

Global Economic Outlook: The global economy is projected to experience a marked slowdown in 2025, driven by several converging factors:

- Ongoing geopolitical tensions, particularly the wars in Ukraine and the Middle East, continue to create significant uncertainty.
- Central banks in major economies are expected to maintain elevated interest rates to curb persistent inflation.
- The potential imposition of new tariffs by the United States may further dampen global trade volumes.

These global trends are likely to negatively affect Bangladesh's export performance and remittance inflows-two key contributors to national economic growth and foreign exchange reserves.

Deposit mobilization: High domestic inflation is expected to erode consumer purchasing power, making it more difficult for banks to attract and grow deposits. The pressure on deposit growth could lead to:

- Increased competition among banks for funds.
- A rise in lending rates.
- Compressed net investment margins.

Lending Constraints: Lending activity will likely remain subdued in 2025 due to ongoing regulatory caps on interest rates, which are maintained close to inflation levels. These rate caps:

- Limit banks' ability to price credit based on risk.
- Suppress profitability.
- Reduce banks' appetite to expand credit, particularly to SMEs and riskier sectors.

Domestic Economic Challenges: The domestic economic environment is fraught with multiple challenges that will weigh on banking sector performance:

- Persistently high inflation.
- Supply chain disruptions.
- Political uncertainty ahead of potential elections or regulatory shifts.
- A widening fiscal deficit, which may crowd out private sector lending.

These factors are expected to impact both profitability and asset quality across the sector.

Export Sector Pressure: Export growth is expected to slow due to weaker demand in key international markets. Prolonged geopolitical tensions and the resulting global economic deceleration will likely lead to:

- Lower order volumes from traditional buyers.
- Increased uncertainty in foreign exchange earnings.
- Greater pressure on export-oriented borrowers, affecting their creditworthiness.

Rising Non-Performing Investments (NPIs): The combination of increased living costs and supply chain inefficiencies is anticipated to drive a rise in NPIs across the sector. This trend poses a risk to:

- Bank profitability.
- Asset quality.
- Capital adequacy ratios, particularly for banks with weaker provisioning buffers.

Opportunities: Digital Transformation: Despite the challenges, the accelerated adoption of digital banking solutions presents a significant growth opportunity. Digital transformation can:

- Enhance operational efficiency.
- Expand financial inclusion.
- Improve customer service delivery and reduce cost-to-income ratios.

Resilient Domestic Demand: Amid global uncertainty, domestic demand in Bangladesh is expected to remain relatively robust. This internal resilience may support moderate growth in bank lending, particularly in consumer finance and retail segments, providing a partial offset to external pressures.



OUTLOOK OF EXIM BANK 2025

The economic environment in 2025 is expected to remain challenging, marked by persistent inflation, sluggish GDP growth, and heightened geopolitical tensions. Despite these macroeconomic headwinds, EXIM Bank PLC enters the year with cautious optimism, backed by a strong track record of resilience and consistent performance in adverse conditions.

To sustain growth and ensure long-term stability, the Bank will focus on the following strategic priorities:

1. Target High-Growth Sectors

EXIM Bank will prioritize investments in sectors with strong growth potential and higher resilience to economic shocks namely agriculture, manufacturing, and technology. These sectors are expected to remain relatively stable and offer robust opportunities for credit expansion.

2. Expand Market Share in the SME Segment

The SME sector continues to demonstrate resilience amid economic challenges. The Bank will concentrate on increasing its footprint in this segment, offering tailored financial solutions and advisory support to help SMEs thrive.

3. Optimize Deposit Mobilization and Mix

With deposit costs expected to rise, the Bank will focus on mobilizing low-cost and no-cost deposits to maintain a healthy interest spread and improve profitability. Alignment between deposit growth and the Bank's investment strategy will be critical to sustaining lending momentum.

4. Enhance Asset Quality and NPI Recovery

To manage risk effectively, the Bank will work closely with investment clients to recover non-performing investments (NPIs), while carefully monitoring the quality of existing assets to prevent further deterioration.

5. Rationalize Costs and Maintain Service Quality

In light of the cost pressures posed by the current environment, the Bank will implement cost-rationalization measures. These efforts will focus on eliminating non-essential expenditures while preserving the high standard of service that customers expect.

6. Accelerate Digital Banking Expansion

Digital transformation remains a key pillar of the Bank's growth strategy. By expanding online and mobile banking services, EXIM Bank aims to improve customer convenience, attract new clients, and extend its market reach particularly among younger and tech-savvy demographics.

7. Strengthen Risk Management

A robust risk management framework is essential to safeguard capital and ensure investment quality. The Bank will continue to enhance its risk monitoring systems and adopt proactive measures to mitigate emerging financial, operational, and market risks.

8. Invest in Technology for Efficiency

Strategic investments in advanced technology will support operational efficiency, reduce costs, and enhance decision-making capabilities across the organization.

9. Maintain Selectivity in Lending

In a volatile environment, prudent lending remains a top priority. The Bank will emphasize quality over quantity, focusing on creditworthy borrowers and sound investment opportunities to protect asset quality and ensure sustainable returns.

10. Stay Agile and Resilient

Given the uncertain economic landscape, organizational agility will be crucial. EXIM Bank will maintain the flexibility to adjust its strategies swiftly in response to changing conditions, ensuring continued operational and financial resilience.

11. Expand Physical and Digital Footprint

To support financial inclusion and business growth, the Bank plans to expand its presence through new branches, sub-branches, banking booths, and agent banking outlets. Simultaneously, technology-based delivery channels will be leveraged to reach underserved and unbanked populations.

COMPETITIVE LANDSCAPE AND MARKET POSITIONING OF EXIM BANK.

The banking sector serves as a cornerstone of Bangladesh's financial system but faces numerous challenges from both internal and external risks, many of which are beyond its control. With over 26 years of experience, EXIM Bank has successfully weathered multiple industry cycles and economic uncertainties. In response, the bank has developed and continuously enhanced a robust risk identification and mitigation framework that safeguards against potential threats, bolsters operational resilience, and ensures long-term sustainability.

Competitive Rivalry

Driving Forces

- Intense competition due to 61 scheduled banks and 35 NBFIs are operating in the market
- Intensive pricing wars and low switching costs lead to low customer loyalty
- Very little differentiation in terms of products and services

EXIM Bank's Responses

- Putting customer service priority at the core of our operations
- Working on differentiating our products and innovation of unique products and services
- Adopting appropriate strategies to increase brand value

Driving Forces

- High bargaining power of customers as they are key supplier of money and low switching costs
- Higher inflation rate will create pressure on customer's deposits that will increase supplier power
- Withdrawal of single digit interest rate may increase supplier
- Focus on retail deposits and acquiring diversified pool of deposit basket
- Enhance relationship with existing customers by providing value added services
- Making every customer aware of EXIM BANK's brand name through prudent marketing strategy

Buyer Power

EXIM Bank's Responses

- Offering competitive pricing both for deposit and investment schemes
- Catering extraordinary and vibrant services to differentiate from peers in the face of intense competition
- Focus on retail and SME customers as they have lower bargaining power

Threat of new entrants

Driving Forces

- Low threat due to higher requirement of capital and regulatory barriers
- Already matured and competitive market

EXIM Bank's Responses

- Striving to achieve economies of scale by adopting state of the art technologies, training and hiring competent employees and continuous improvement of efficiency
- Being one of the largest and well reputed Islamic Bank, EXIM Bank already has a loyal customer base

Threat of substitutes

Driving Forces

- Products and services of NBFIs are the major substitutes
- EMI facilities are provided by the non-financial institutions on furniture, car, home appliances, etc.

EXIM Bank's Responses

- Offering wider range of innovative products to cater wide range of customer segments
- Embrace modern technology to stay up to date and competitive

Financial Overview of the Bank:

Bangladesh has demonstrated remarkable progress in both economic growth and poverty reduction. It has been among the fastest growing economies in the world over the past decade, supported by a demographic dividend, strong ready-made garment (RMG) exports, and stable macroeconomic conditions. The banking sector has passed another tricky year due to international and local crisis. The economy of Bangladesh is under pressure from various aspects, including the continuous increase in commodity prices, energy crisis, political unrest. By the grace of Almighty Allah (SWT) EXIM Bank has earned a notable operating profit of Tk. 7,378.95 million. Total deposit of the bank decreased from Tk. 447,950.99 million to 429,931.46 million in 2024 at a negative growth rate of 4.02%. Total Investment (General) increased from Tk. 471,880.17 million to Tk. 524,694.57 million in 2024 at a growth rate of 11.19%. As at 31 December 2024 Investment to Deposit Ratio (ID Ratio) of the Bank was 110.68% due to growth Investment. Bank maintained Capital to Risk-weighted Asset Ratio (CRAR) at 9.71% as at 31 December 2024. The bank's ratio of classified Investment to total Investment at 28.40% as at 31 December 2024. Total asset of the Bank increased to Tk. 626,122.98 million in 2024 from Tk. 575,618.92 million of 2023.

Capital and Reserve Fund:

The 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 at 31 December 2024 total paid-up capital was Tk.14,475.57 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 at 31 December 2024, total capital of the bank stood at Tk. 51,706.45 million, which is lower than the previous year's total capital of Tk. 55,049.24 million. The maximum part of the total capital consists of Tier-1 Capital of Tk. 36,551.92 million (70.69% of total capital) and the rest part consists of Tier-2 Capital of Tk. 15,154.52 million (29.31% of total capital). Bank's total capital consists of Paid-up capital, General Reserve, Retained Earnings, Mudaraba Perpetual Bond, General Provision and Mudaraba Subordinated Bond.

As at 31 December 2024 Bank's Capital to Risk Weighted Asset Ratio (CRAR) was 9.71% which is lower than regulatory requirement of 12.50% (10% Minimum Capital Requirement plus 2.50% Capital Conservation Buffer). The Risk Weighted Asset (RWA) of the bank was Tk. 532,571.09 million as at 31 December 2024 whilst it was Tk. 380,120.72 million as at 31 December 2023. Bank has strengthen its capital base (specially CET-1) by introducing Mudaraba Perpetual Bond (1st issuance) for Tk. 6,000.00 million and Mudaraba Subordinated Bond (4th issuance) (Tier-2) for Tk. 5,000.00 million in the year 2021 and EXIM 5th Subordinated Bond (Tier-2) for Tk. 4,000.00 million in the year 2023.

Inflation

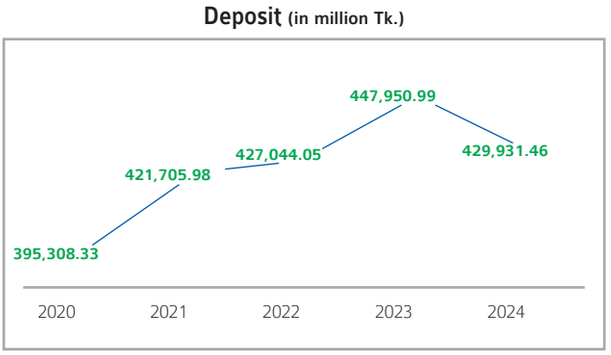
In the international dome, upward inflation has become a common affair due to non-avoidable circumstances. The prices of almost all commodities have risen due to supply disruptions caused by the Russia-Ukraine war, Middle East crisis and other challenges. High demand fueled by stimulus and pandemic interruptions are helping speeded up inflation which spread around the world through global reasons for example, higher food and energy prices, and high transportation costs. The oil price up-down, pushed up transportation and communication cost increased significantly and high import also added to inflation in our country as commodity prices increased sharply amid global inflation Headline CPI inflation edged down to 3.53 percent in December 2024 from 3.40 percent in December 2023 which was attributed to an downward movement of inflation of both the food and non-food items in the global arena. But the upward strain of inflation during 2024 in our country was partly driven by supply chain bottlenecks and resurgent of consumer demand in the domestic economy, and exaggerated by rising shipping costs to an unprecedented level as well as high prices of most of the commodities in the global markets and decrease in government subsidy in the local market. In a brief, Economic situation of the country is adversely affected for inflation due to several global and local issues.

Deposits

Deposits form the cornerstone of a bank's operations, serving as it's primary source of funding . EXIM Bank has devoted to follow a well defined approach and plan to mobilize resources such as deposits. With a negative growth rate of 4.02% the total deposit of the Bank stood at Tk. 429,931.46 million as on 31 December 2024 from Tk. 447,950.99 million as of 31 December 2023. The Bank has set its priority to mobilize no cost and low cost deposits. During the year 2024 total low cost no cost deposit stood at Tk. 114,168.76 million.

With collective effort, quality customer service, financial inclusion, bank continues to maintain 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

A Bank can barely succeed and compete with others effectively without multi dimensional and diversified products and services. EXIM Bank has launched a number of innovative deposit products to serve its customers. The customers of the Bank include individuals, corporations, financial institutions, government bodies, autonomous bodies and NGOs etc. The bank is maintaining remarkable growth in deposit since its inception through various products and resources like quality customer services, modern technologies like ATM service, internet banking, SMS banking, agent banking, POS service, debit card and cordial relationship with its customers. Major Product-wise Deposits are shown in the table below:

(in million Taka)

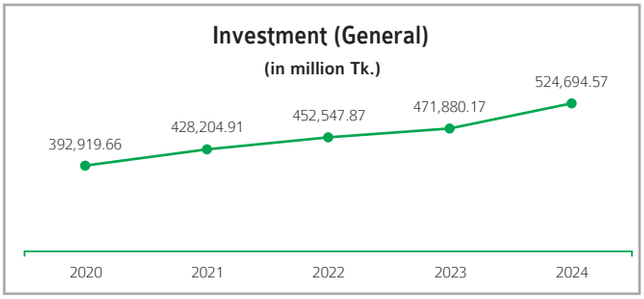
SL. No.	Particulars	2024	2023	Growth
1	Mudaraba savings deposits	31,582.30	40,327.52	-21.69%
2	Mudaraba Short Notice Deposits	20,989.02	25,057.25	-16.24%
3	Mudaraba term deposits	198,884.75	218,705.88	-9.06%
4	Mudaraba Scheme Deposits	116,877.95	102,032.32	14.55%
5	Foreign Currency Deposits	4,203.55	3,232.45	30.04%
6	Al Wadeeah current and other deposit accounts	54,334.02	54,453.23	-0.22%
7	Bills payable	3,059.87	4,142.34	-26.13%
	Total	**429,931.46**	**447,950.99**	**-4.02%**

Investments (General)

Total General Investment of the Bank stood at Tk. 524,694.57 million as on 31 December 2024 against Tk. 471,880.17 million as on 31 December 2023 registering a growth of 11.19%. As at 31 December 2024 Classified Investment to total Investment ratio was 28.40%.

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:

Five years Investment (General) growth of the Bank



Mode-wise Investment

Bank has a number of shariah based Investment products under different modes 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:

(in million Taka)

SL. No.	Particulars	2024	2023	Growth
1	Bai-Muazzal	247,625.35	237,667.28	4.19%
2	Bai – Murabaha	21,467.02	16,444.11	30.55%
3	Bai-Salam	30,596.58	25,161.94	21.60%
4	Izara bill baia (Commercial)	205,949.34	175,649.36	17.25%
5	Izara bill baia (Staff)	2,686.68	2,503.92	7.30%
6	Quard	8,103.16	5,929.93	36.65%
7	Bai - as - Sarf (FDBP)	-	-	-
8	Musharaka Documentary Bill (MDB)	2,314.17	2,242.51	3.20%
9	Mudaraba Import Bill (UPAS)	5,943.63	6,275.86	-5.29%
10	Murabaha Import Bill (MIB)	8.65	5.26	64.39%
	Total	**524,694.57**	**471,880.17**	**11.19%**

Major Industry-wise Investment

Investment diversification 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:

(in million Taka)

SL. No.	Particulars	2024	2023	Growth
1	Garments	56,407.96	52,368.90	7.71%
2	Textile	30,569.39	27,081.04	12.88%
3	Agrobased Industry	59,971.51	48,016.20	24.90%
4	Other Industry	157,454.44	148,530.36	6.01%
5	Trading and others	220,291.27	195,883.67	12.46%
	Total	**524,694.57**	**471,880.17**	**11.19%**

Operating profit & Net Profit

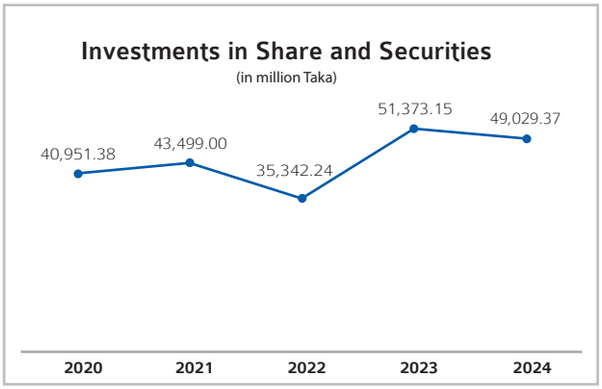
The Bank has always been operated with a view to achieve sustainable growth of businesses parameters and reasonable operating profit thereof. Profit is considered as the logical sequence of satisfaction of stakeholders and boost up capital base of the Bank. Despite the challenges, during the year 2024, the Bank earned an operating profit of Tk.7,378.95 million. Net profit after tax stood at Tk. 464.83 million after making/adjusting provision for general investment, provision for off balance sheet exposure, provision for other assets, provision for diminution in value of share, provision for climate change risk and provision for taxes. Annual EPS decreased compare to previous year EPS mainly due to increase in provision for investment. Profit after tax stood at Tk. 464.83 million as on 31 December 2024 against Tk. 3,233.25 million as on 31 December 2024 mainly due to increase in provisions. Comparative position of broad heads of income and expenditure for the years 2024 & 2023 (Bank's only) are given in the table below:

(in million Taka)

SL. No.	Particulars	2024	2023	Growth
1	Investment income	47,203.75	36,406.95	29.66%
2	Profit paid on deposits, borrowings etc.	-37,248.77	-26,372.63	41.24%
3	**Net investment income**	**9,954.98**	**10,034.32**	**-0.79%**
4	Commission, exchange and brokerage	1255.16	645.36	94.49%
5	Other operating income	4,777.06	4,208.93	13.50%
6	**Total operating income**	**15,987.20**	**14,888.61**	**7.38%**
7	Total operating expenses	8,608.25	7,521.36	14.45%
8	**Profit before provisions**	**7,378.95**	**7,367.25**	**0.16%**
9	Total Provision	5,785.86	2,250.91	157.05%
10	**Profit before taxes**	**1,593.09**	**5,116.34**	**-68.86%**
11	Provision for taxation	1,128.26	1,883.09	-40.08%
12	**Profit after tax**	**464.83**	**3,233.25**	**-85.62%**
13	Earnings per ordinary share (EPS)	0.32	2.23	-85.65%

Investments (Share and Securities)

The Bank is committed to invest in shares and securities with more conscious ways. The diversified investment portfolio (investment in share and securities) of the Bank mainly comprises of Bangladesh Government Islami Investment Bond (BGIIB), Bangladesh Government Investment Sukuk (BGIS), Bangladesh Government Shariah Based Special Bond (BGSPB-EXIM), equity shares of different companies, equity participation in the subsidiaries and mudaraba perpetual & subordinated bonds. Last 05 year's portfolio of the bank is shown in the graph below:



Import-Export Performance 2024

Import Performance

In the year 2024, total import business of EXIM Bank was BDT 229.86 billion (equivalent USD 2.01 billion) by handling 39842 number of import letter of credits. Import business increased by 4.70 % in 2024 compare to 2023

Export Performance

In the year 2024, total export business of EXIM Bank was BDT 246.25 billion (equivalent USD 2.14 billion) from 50683 number of export documents. Export business increased by 4.65% in 2024 compare to 2023.

Foreign Remittance

In the year 2024, EXIM Bank received BDT 5.33 billion (equivalent USD 0.046 billion) as wage earners' remittance by handling 35331 number of transactions. Inward Remittance decreased by 24.26 % in 2024 compare to 2023.

Exchange Company (Subsidiary)

EXIM Bank has a fully owned exchange company (subsidiary) in abroad named as EXIM Exchange Company (UK) Limited, London, UK 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.

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.(Turbo Cash), Al-Ansari Exchange LLC (Cash Express), Aftab Currency Exchange, Prabhu Money Transfer, Doha Bank, Merchantrade, National Exchange Company, SRL (Italy) 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).

EXIM Finance (Hong Kong) Limited (Subsidiary)

EXIM Finance (Hong Kong) Limited has started its operations as a wholly owned subsidiary of Export Import Bank of Bangladesh PLC in Hong Kong on October 15, 2019. The subsidiary has been successfully continuing its business

activities such as LC Advising, Documentary Collection, Bill Discounting/Negotiation and Refinancing etc. In 2024, EXIM Finance (Hong Kong) Limited has routed 3,450 export documents and advised 2,835 letter of credit. Profit After tax is HKD 4.43 Million equivalent BDT 6,86 Crore

Table-Import Performance

SL. No.	Year	Number of Import Letter of Credits	Import Performance (crore BDT)
1	2020	43,840	17,783.00
2	2021	52,934	28,009.00
3	2022	46,087	25,025.00
4	2023	41,036	21,954.14
5	2024	39,842	22,986.00

Import Performance

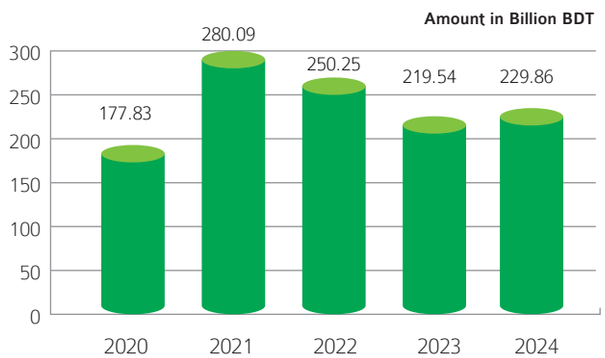


Table-Export Performance

SL. No.	Year	Number of Export Documents	Import Performance (crore BDT)
1	2020	46,365	16,129.00
2	2021	56,228	21,197.00
3	2022	59,752	26,996.39
4	2023	48,257	23,531.81
5	2024	50,683	24,625.00

Export Performance

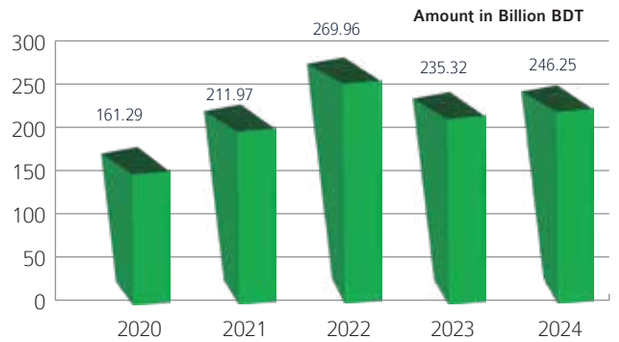
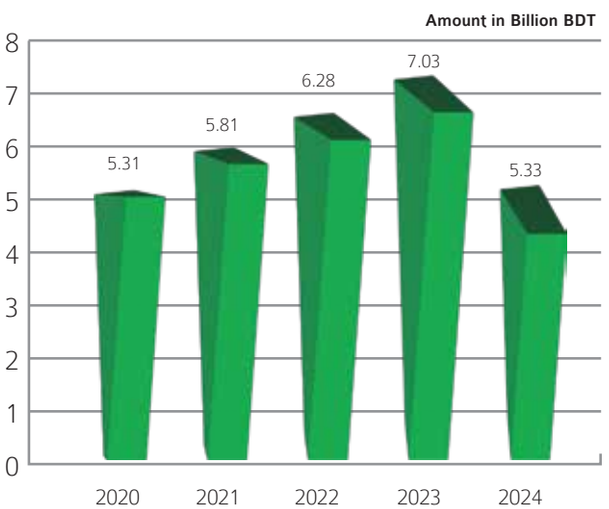


Table-Remittance Performance

SL. No.	Year	Number of Remittances	Remittance Performance (crore BDT)
1	2020	74,173	531.00
2	2021	66,177	581.00
3	2022	68,292	627.61
4	2023	70,941	703.43
5	2024	35,331	533.00

Remittance Performance



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 401 banks and their world-wide around 13,265 branches network in 89 countries around the globe. Besides, we are enjoying credit line facilities against confirmation of our Letter of Credits from our correspondent banks. We are also maintaining relationship with Asian Development Bank (ADB) by signing agreements with them.

EXIM Bank strictly maintains the compliance issues of the 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, HKMA and UNSCR Sanctions List before processing or sending them through SWIFT. We have also procured vessel tracking system along with checking of PEPs, adverse media report etc. from REFINITIVE (former Thomson Reuters) and Lloyd's List Intelligence-LLc.

Offshore Banking Unit (OBU)

With the requirement of time and demand from customer, we are operating with three Offshore Banking Units(OBU) at Motijheel Branch, Dhaka, Agrabad Branch, Chattagram and Gulshan Branch, Dhaka. These units finance against UPAS (Usance Payable at Sight) LCs of our Authorized Dealer Branches. OBU also finance against export bills duly accepted by Authorized Dealer Branches under Musharaka Documentary Bill and provide long-term financing under Ijara Bill Bia subject to permission from regulatory authority. In the year 2024, the units earned total profit for USD 1,867,244.72 equivalent to BDT 22,40,69,366.40 by funding against 213 number of UPAS bills and usance export bills.



Prime operational area of the Bank.

Banking operation enable bank to provide better and personalised service to their customers. Apart from traditional retail operations for individuals banks today are involved in a variety of financial transactions for business. With the use of data processing technology and specialized software, banking operations help to evaluate investment risks, approve investments, resolve disputes, automate service and maintain privacy of sensitive financial transactions.

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 PLC. is one of the full fledged Shariah Based Modern Islami Bank offering corporate and large investment, CMSME and Agricultural sectors with its 155 branches ,73 nos. of sub-branches and 10 nos. Agent Banking to 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. 15.80% of total investment has been achieved in CMSME which is the priority based sector of the government.
3. We achieved 62.04% of CMSME disbursement target in this year.
4. EXIM Bank has disbursed an amount of Tk.32,240.54 crore in Sustainable Finance products values identified by Bangladesh Bank for sustainable development.

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

Investment Banking operations are specialized banking operations subject to high level scrutiny by regulatory bodies. Database maintenance, data analysis, risk management, equity analysis and data processing are key responsibilities of an investment banking operations team.

Islami banking has witnessed an impressive growth in recent years in Bangladesh amid a strong public demand for interest free financial transaction and a profit-loss sharing mechanism. Being a Shariah based Islami Bank, EXIM Bank both in deposits and investments has achieved a massive increases over time, displaying a phenomenal growth and expansion of the system across the country.

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.

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 155 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 focusing 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:

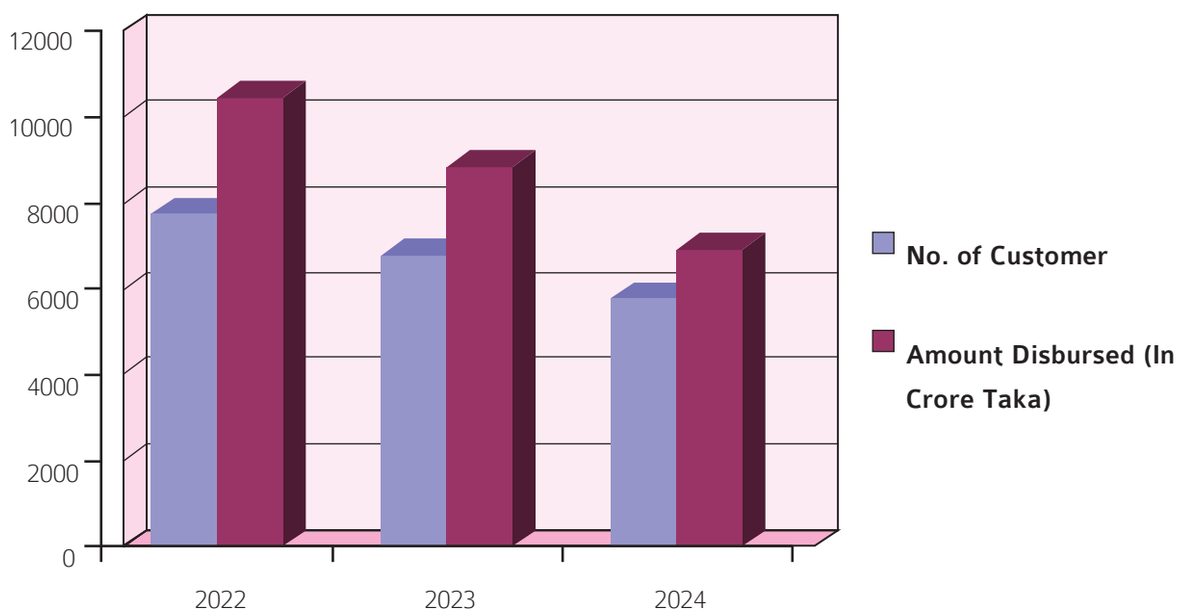
- Strengthen the base of economy by increasing CMSME investment.
- Induct new and potential CMSME customers and educate them through consultancy and assistance.
- Create vast employment opportunity for the huge unemployed people by increasing CMSME sector.
- Strengthen the asset risk management activities 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.

Year	No. of Customer	Amount Disbursed (In Crore Taka)
2022	7748	10450.77
2023	6780	8834.62
2024	5774	6930.47

Year-wise growth of CMSME investment



Sector wise details of disbursement against CMSME Investment-2024:

(Fig. in Crore):

Particulars	Amount as on 31.12.24
Total Investment Outstanding as per CL	52,469.46
CMSME Investment Outstanding	8,288.72
Total Customer Number of CMSME Entrepreneur	2,548.00
Share of CMSME % in Total Investment	15.80%
CMSME Women Entrepreneur Investment	278.42
Total Customer Number of CMSME Women Entrepreneur	194
Percentage of CMSME Women Entrepreneur to Total CMSME Investment	3.36%
Percentage of CMSME Women Entrepreneur to Total CMSME Customer	7.61%
CMSME NPI	1,115.60
Percentage of CMSME NPI	13.46%
CMSME Investment Disbursement Target for the year of 2024	11,170.15
Disbursement under CMSME Investment during the year 2024	6,930.47
Achievement in Percentage	62.04%

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:

Comparative growth of Sector-wise Investment from 2023 - 2024 of the Bank (Including CMSME):

Sector wise Allocation of Investment	31-12-2023	31-12-2024	% of Growth (2023-2024)
Agriculture	610.15	598.69	-1.88%
RMG	5 236.89	5640.80	7.71%
Textile & Weaving	1016.45	1100.23	8.24%
Spinning	1691.66	1956.71	15.67%
Ship Building	259.36	308.27	18.86%
Ship Breaking	23.31	17.49	23.31%
Other Manufacturing Industry	9057.36	10610.44	17.15%
Construction Companies	2891.84	2841.35	-1.75%
Power & Gas	1308.51	1460.33	11.60%
Transport, Communication & Storage	488.60	505.39	3.44%
Trade Service	15394.23	17547.78	13.99%
Commercial Real Estate Financing	2755.08	2714.08	-1.49%
Residential Real Estate Financing	30.12	24.57	-18.43%
Consumer Investment	116.15	116.59	0.38%
Non-bank financial institutions	123.58	137.37	11.16%
Others	6184.73	6889.38	11.39%
Total Investment (including OBU):	**47188.02**	**52469.46**	**11.19%**

"BDT 25,000 crore Pre-finance Scheme under CMSME Sectors" through SMESPD Circular # 04 dated: 19/07/2022; SMESPD Circular letter # 7, dated: 08/11/2022; SMESPD Circular letter # 01, dated: 18/01/2023; SMESPD Circular letter # 02, dated: 31/01/2023 duly allocated by SME Department of Bangladesh Bank.

To accelerate the CMSME sector to boost up economic growth of our country with utmost priority, SME & Special Programs Department of Bangladesh Bank has allocated BDT 25,000 crore Pre-finance Scheme for all Banks of Bangladesh. Bangladesh Bank has disbursed BDT 1540.00 crore infavour of EXIM Bank under the mentioned Pre-finance package details of which are as follows (Upto 31st December, 2024):

Circulars Reference	Total Fund of the Package	BB Allotments for EXIM Bank	Total Pre-finance received by EXIM Bank	Disbursed Amount
SMESPD Circular # 04 dated: 19/07/2022; SMESPD Circular letter # 7, dated: 08/11/2022; SMESPD Circular letter # 01, dated: 18/01/2023; SMESPD Circular letter # 02, dated: 31/01/2023	Tk.25,000 crore	Tk.1540.00 crore	Tk.1540.00 crore	Tk.1304.21 crore 84.69% of allocated fund)

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.

Why women sector is categorized in a different frame?

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

Objectives of creating women entrepreneurs:

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

EXIM Durodorshini:

EXIM Durodorshini is an investment product of EXIM Bank for Women Entrepreneurs. Women empowerment and economic development are very closely related for the ultimate development of the country. The government as well as the policymakers of the country are paying great effort for empowerment of women entrepreneurs of the country through financial inclusion and other supports. EXIM Bank has introduced a specialized product called "EXIM Durodorshini" for the women entrepreneurs through its Small & Medium Enterprise (CMSME) Investment program on easy terms and conditions. It is an investment product for women entrepreneurs/skilled and semi-skilled females having potentiality, practical experience in the respective field.

Statistics of New Women Entrepreneur Investment during 2024:

Total Number of Branch	Total number of New Women Entrepreneurs	Total number of Women Entrepreneurs	Total Women Entrepreneur's outstanding amount (Taka in Crore)
155	47	194	278.42

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. Istisna
20. Izara Bil Baia (Machinery)
21. Izara Bil Baia (HB)
22. Izara Bil Baia (Fact.)
23. Izara Bil Baia (Comm.)
24. Izara Bil Baia (Transport)
25. Izara Bil Baia (NBFI)
26. Izara Bil Baia (Syndication)
27. Izara Bil Baia (Abalamban)
28. Izara Bil Baia (Agriculture)
29. Izara Bil Baia (Exec. Car Scheme)
30. Izara Bil Baia (EHBI)
31. Izara Bil Baia (EIS)
32. Izara Bil Baia (Sahayak)
33. Izara Bil Baia (Bahan)
34. Izara Bil Baia (Abasan)
35. Izara Bil Baia (Easy pay)
36. Izara Bil Baia (Others)
37. Izara (Lease Finance) Machinery
38. Izara (Lease Finance) HB
39. Izara (Lease Fin) Transport
40. HPSM - Machinery
41. HPSM - Real Estate
42. HPSM - Transport
43. Quard Against MTDR
44. Quard (General)
45. Musharaka Doc. Bills (MDB-Inland)
46. EXIM Muktijoddha Abashan Scheme
47. EXIM Farmer
48. EXIM Probashi Abasan
49. EXIM Durodorshini
50. EXIM Scholars (Quard)

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

Issue of Climate Change is being addressed seriously all over the world. Due to rapid change in climate and green house effect, the existence of world environment and bio-diversity is in threat. Proper move for economic & business activities is now becoming a great challenge. In this situation, 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 objective of Sustainable Banking is to protect the environment and also to protect financing from the risks arising out of the deteriorating environmental scenario and to ensure sustainable banking practices.

Banks & Financial Institutions both directly & indirectly 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. Favorable nature is very much essential for enriched economy. And, if climate and environment is deteriorated, economy is bound to go down. So, at present, there is no substitute for Sustainable Banking. And Banks can't avoid themselves in protecting environmental degradation. By encouraging 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 projects; to invest a particular amount of money for environment friendly industry and business activities ; to finance in environment friendly products innovation & marketing ; to encourage its efficient employees and customers to protect the environment ; to provide economic & ethical advocacy for environmental protection related activities of government or other institutions. To face the environmental risk related challenges & for sustainable economic development, EXIM Bank is trying to implement the Green Banking Policy Guideline which is formulated by Bangladesh Bank. For proper implementation of this Guideline, EXIM Bank has taken following initiatives:

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, issued its "Environmental & Social Risk Management Policy Guideline" along with a view to developing In-house Environment 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 already formed Sustainable Finance Unit in 2016 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. Bank has been providing encouragement and economical incentives towards Eco-friendly infrastructures and projects i.e., Recyclable resources, Supplying pure drinking water, Garbage recycling plants, Managing Hard and dangerous wastage, Biogas Plant etc.



Snap of ETP of Camio USA Knitwear Ltd.
(a Green Finance Project by EXIM Bank).



Snap of ETP of Aaron Denim Ltd.3
(a Green Finance Project by EXIM Bank).

Sl. No.	Particulars	No. of Borrowers	Total Amount Disbursed (Tk. in Crore)
1.	Green Finance	7	4.52
2.	Sustainable Linked Finance	144306	32236.02
3.	Total Sustainable Finance	144313	32240.54
4.	Total Term Finance (Excluding Staff Investment)	-	7857.46
5.	Total Finance (Excluding Staff Investment)	-	38985.42

7. In the year 2024, the achievement of our bank in the sector of Sustainable Finance is furnished below:

8. 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 relative investment proposal.

9. Bangladesh Bank has awarded 10 Banks and FIs for their performance in sustainable finance. EXIM Bank has been awarded as the top bank in the "Sustainability Rating" by Bangladesh Bank for the performance years 2020 and 2021. In two consequence year EXIM Bank won the Top-10 banks award from the central bank of Bangladesh.

10. Steps are being taken to introduce green marketing which would incorporate a broad range of activities, including product modification, change of the production process, packaging change as well as modified advertising etc.

11. Bank has formulated specific policies for different environmentally sensitive sectors such as Leather (Tannery), Textile and Apparels, Pulp, Paper, Brick Field etc.

12. Banking activities are operated under fully online communication system & circulates its circulars, office orders & transfer orders etc through this system.

13. It issued necessary circulars regarding Green Banking Activities/Initiatives to implement In-house Environmental Management by all of its branches & regional offices.

14. Reporting the progress work of Sustainable Finance Unit to Sustainable Finance Committee on monthly basis & implement the instructions of the Committee is a good initiative to implement Green Banking Policy Guideline.

15. 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 is also very effective in this respect.

16. Reporting the progress of implementation of Green Banking Activities to Bangladesh Bank on quarterly basis is done regularly.

17. 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 e.g Tungipara Branch. In 2021, most of the workshop and training were conducted through online via Zoom Meeting.

In advance initiatives so far taken by EXIM Bank:

- ✓ Introduction of On-line banking through Centralized (T-24) Banking Software
- ✓ Islamic VISA Card / Debit Card
- ✓ ATM/ POS
- ✓ Electronic Fund Transfer (EFT)
- ✓ Mobile Banking
- ✓ E-statement
- ✓ SMS Banking
- ✓ Internet Banking
- ✓ 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.

Financial Products and Services

Banks play a vital role in economic development by promoting sustainable growth through channeling funds to productive investment activities. Exim Bank emphasizes the importance to bring the people of all segments into the banking system. We believe in togetherness with our customers in its march on the road to growth and progress. Since its inception Exim Bank always trying to serve its clients with various customer friendly shariah compliant financial products and services to satisfy every day banking needs of all segments of society to facilitate financial inclusion and at the same time promoting economic 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 Scheme
9. Mudaraba Femina Monthly Savings Scheme
10. Mudaraba Femina Monthly Benefit Scheme
11. Mudaraba Su-Grehini Monthly Savings Deposit Scheme
12. Mudaraba Su-Grehini Monthly Benefit 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)
27. Exim Probashi Monthly Savings Scheme
28. Exim Probashi Monthly Benefit Scheme
29. Mudaraba Mihnat Savings Deposit Account
30. Mudaraba Mihnat Monthly Savings Deposit Scheme
31. Exim Happiness (Mudaraba Happiness Monthly Savings Scheme)

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)
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42. HPSM - Transport
43. Quard Against MTDR
44. Quard (General)
45. Musharaka Doc. Bills (MDB-Inland)
46. EXIM Muktijoddha Abashan Scheme
47. EXIM Farmer
48. Exim Probashi Abasan
49. Exim Durodorshini
50. Exim Scholars

Other Financial Products and Services:

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

Activities of Marketing & Development Division

In a changing economy like Bangladesh, the banks and other financial institutes operating in the banking industry have to face a very competitive market. Each Bank has different Divisions to develop attractive policies and work plans to overcome the challenges created in the economy. Among various Divisions, the Marketing Division plays a vital role in promoting the banking business and support to achieve the ultimate goal of the bank. It serves as the face of a bank, coordinates and produces all the materials representing the business. The Marketing Division of our bank is known as "Marketing and Development Division".

Among all activities, the division's main focus is to develop Shariah Based lucrative Islami Banking products as well as develop the plans/strategies to reach to its target customers and sell the products to the customers.

In 2024, the banking industry in Bangladesh particularly Islamic Shariah-based banks faced significant challenges due to political instability and limited product expansion opportunities. This led to a sharp rise in deposit withdrawals. In response, the Marketing and Development Division undertook various initiatives and strategies to support business growth and curb the withdrawal trend.

The Marketing and Development Division designed work plans to introduce customer-friendly deposit schemes, secure and profitable investment products, and responsive financial services to address economic uncertainties. It also explored new business opportunities, conducted SWOT analyses, and ensured top-quality client service. All activities were driven by effective motivational efforts and strict adherence to Islamic Shariah principles.

Someimportant activities by the Marketing and Development Division in year 2024are mentioned below:

- Bank's annual business development plan 2025 was developed, implemented and efficiently monitored; which includes account opening target for all branches for the year 2025.
- Motivated and successfully guided all the branches to arrange financial literacy program in different educational institutions and other places in different districts.
- Set the target of School Banking Account for the year 2025 and submitted to Bangladesh Bank.
- Collected and submitted all types of information of School Banking Account and all sorts of No-Frill Accounts to Financial Inclusion Department, Bangladesh Bank on their demand from our branches.
- Monitored and coordinated with branches for conducting School Banking campaigns all the year round.
- Designed marketing strategy for making the deposit and investment products customer friendly.
- Restructured the customer services on the basis of the opinion of our valued customers.
- Reformed different account opening form of the bank considering the requirement of customer and Bangladesh Bank.
- Collected and submitted all types of information of National Integrity Strategy (NIS) and National Financial Inclusion strategy-Administrative Unit (NAU) to Bangladesh Bank.
- Frequently communicated and motivated the corporate customers for opening new collection account, re-open the closed account, provide new deposit, retain the existing deposit despite the withdrawal trend of the year 2024.
- Frequently communicated and motivated the individual customers for opening new account, re-open the closed account, provide new deposit, retain the existing deposit despite the withdrawal trend of the year 2024.
- Monitored, motivated and supported the branches with different motivational ideas to collect new deposits and to retain the existing deposits as well as motivated the customers with various lucrative gifts items.
- New investment product developed by the Marketing and Development Division in 2024 is "EXIM SCHOLARS", an investment by the bank for the scholar students for their educational support.
- Some new agreements also made by the Marketing and Development Division in 2024 with the corporate clients.

The Marketing and Development Division was developed for creating a satisfactory as well as profitable chain between banks product and services with the customers. Now a day, relationship development became important issue for bank. Marketing and Development Division plays a vital role by keeping continuous connection with the clients, providing motivational gifts at different occasions, providing sensitive financial and legal information etc.

To achieve the overall development and growth of the bank, Marketing and Development Division successfully analyze the present situation and forecast the upcoming future as well as make effective plans, implement them successfully and finally monitor the process for necessary present and future changes.

Agriculture & Rural Investment and its product

Introduction:

Economy of Bangladesh directly & indirectly depends on Agriculture. Contribution of Agriculture in GDP 11.02% in FY 2023-24 (Report: Bangladesh Statistical Bureau) & 44.41% labor forces in our country directly involved in Agriculture (Ref: Labor Forces Survey 2023) EXIM Bank has been providing investment in Agricultural & Rural investment sectors since 2000. It has separate Agricultural & Rural investment division in Head Office name "Investment Risk Management Division-4" or IRMD-IV. We provide Agricultural & Rural investment mainly own networks (155 Branches & related Sub-Branches) and 35 nos. MFIs' linkage networks (MFI=Microfinance Institution under Microcredit Regulatory Authority licensed). In FY 2024-25 Bangladesh Bank has fixed our Agri. & Rural investment disbursement target of Tk.1228.00 crore (i.e. 2.50% of our net investment) which is 3.23% of total target of Tk.38,000.00 crore. According to target we are in 4th position out of 42 private commercial banks.

Bangladesh Bank Refinance (BB=Bangladesh Bank, Amount in BDT Crore)

Circular Ref.	Total BB fund	EXIM Bank Target	Achieved & Clients	Recovery
ACD Circular-01, dated: 13/04/2020 For 1st phase COVID Agricultural refinance valid from 13/04/2020 to 30/06/2021.	5000.00 @1% 18 months	147.00 @4% 18 months Own Network	148.78 (101.19%) & 355 Own Network	100%
We have received "Letter of Appreciation" from Honorable Governor of Bangladesh Bank for achieving 101.19% target against ACD Circular-01, dated: 13/04/2020 (Out of 56 banks only 17 banks have got the letter of appreciation).				
ACD Circular-02, dated: 14/09/2021 For 2nd phase COVID Agricultural refinance valid from 14/09/2021 to 30/09/2022.	3000.00 @1% 18 months	50.00 @4% 18 months Own Network	54.54 (109%) & 217 Own Network	100%
FID Circular-01, dated: 20/04/2020 Validity: 27/10/2021 For Microfinance institution (MFI) refinance fund under COVID.	3000.00 @1%	50.00 (Fiscal year revolving target) @3.50% 1 to 3 years	77.50 (100%) & 5 MFIs	100%
FID Circular-02, dated: 28/10/2021 Validity: 20/06/2023 For Microfinance institution (MFI) refinance fund under COVID.	3000.00 @0.50%	100.00 (Fiscal year revolving target) @3.00% 1 to 3 years	122.50 (100%) & 5 MFIs	100%
FID Circular-01, dated: 05/09/2021 TK.10,50,100/- A/c holders refinance valid up to 04/09/2025	500.00 @1.00%	1.00 (Target2024) @7.00% 1 to 3 years Own Network	1.01 & 39 (101%) Own Network	100%
ACD Circular-07, dated: 17/11/2022 "Country Food Security" valid from 19/01/2023 to 30/06/2024.	5000.00 @0.50% 18/12 months	90.00 @4% 18/12 months Own Network	90.00 (100%) & 391 Own Network	100%

Achievement:

We have received three "Letter of Appreciation" from the Governor of Bangladesh Bank for achieving Agricultural & Rural Investment Disbursement Target in three consecutive FY 2012-2013, FY 2013-2014 & FY 2014-2015. We have also achieved more than 100% target in Agricultural & Rural Investment in FY 2015-2016, FY 2016-2017, FY 2017-2018, FY 2018-2019 ,FY 2019-2020, FY 2020-2021, FY 2021-2022, FY 2022-2023, FY 2023-2024.

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. Fisheries

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/Income Generating Activities
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).

Features of Agricultural & Rural Investment:

1) Target will be fixed up highest at 2.5% of total net investment position as on 31st March of previous fiscal year.
2) Import substitute crops (Pulse, Spices, Oil seed, Maize) target will be fixed at 0.5% of fiscal year Agricultural & Rural investment target.
3) At least 50% of Agri. & Rural investment target to be disbursed through own network.
4) 03(Three) core sectors (i.e. crops, fisheries & livestock) get priority in Agricultural investment.
5) Try to provide at least 60% in crops sector, 13% in fisheries & 15% in livestock sectors out of total Agri. & Rural investment target.
6) Disburse Agricultural investment in open field among farmers.
7) Providing Agricultural investment to genuine land less (own land below of 0.494 acres), small & marginal farmer (own land from 0.494 acres to 2.47 acres), sharecroppers (cultivating others land & own land area highest 1.00 acres), women, disable and freedom fighters.
8) CIB report must be obtained for all types of agricultural & rural investment.
9) Crops investment within 10 days after obtaining complete Crops Investment proposal.
10) Highest mark-up profit /rent is 13.50% & EXIM FARMER highest 3% above of deposit account(s) provisional profit rate, which may be reframed from time to time.
11) Provide investment for cultivating pulse, oilseed, spices, maize & salt (Import Substitute Crops) at 4% profit through our selected branches.
12) Open Farmers' Account at Tk.10.00 only & no excise duty will be deducted on debit /credit balance up to Tk.1.00 lac only.
13) Easy & Bengali written all Agricultural & Rural investment application forms.
14) Disbursement according to "Area Approach" concept.
15) Priority to provide investment in under developed area (i.e. Haor, River chor, Coastal area, etc.).
16) Provide investment in exceptional and un-tapped area of agriculture.
17) Providing large investment in Dairy farm, Beef fattening, Poultry, Fishery, Hatchery, Sea fishing boat/trawler.
18) Provide investment to farmers for crops storage & marketing, irrigation & farm machinery, solar home system & solar system, floating bed crops cultivation, combined agriculture farm, income generating rural activities.
19) Follow district wise Lead Bank system.
20) Under Lead Bank system Branch's Manager must attain at DC Office for monthly meeting of local improvement.
21) Provide investment to Microfinance institution (MFI) under Microcredit Regulatory Authority (MRA) licensed.
22) Branch wise separate disbursement target & highest disbursement using own network.
23) Trained & experienced agricultural focal person in Branch.
24) Branch preserves clients & guarantors NID.
25) Preserve clients & guarantors mobile number for communication.
26) Online banking, SMS alert, ATM, Remittance etc. services are also available for farmers account.
27) Islamic shariah based investment modes: Bai-Murabaha, Bai-Muajjal (Agri), IBB(Agri).
28) Head Office level separate division, name IRMD-IV.
29) Providing information, training & technical support to farmers.
30) Selecting good borrowers & strong monitoring system to ensure recovery.
31) IRMD-IV team has formulated different agricultural investment Guidelines.

Bangladesh Bank Refinance (BB=Bangladesh Bank, Amount in BDT Crore).

(Amount in BDT Crore)

Fiscal Year	Target	Achievement	Ratio	Own capacity	Recovery
2009-2010	25.00	25.00	100%	100%(Branch:34)	100%
2010-2011	30.00	30.00	100%	100%(Branch:32)	100%
2011-2012	179.00	158.53	89%	88%(Branch:38)	100%
2012-2013	203.00	242.87	120%	85%(Branch:63)	100%
2013-2014	225.00	276.02	123%	81%(Branch:73)	99%
2014-2015	260.00	288.64	111%	91%(Branch:86)	96%
2015-2016	290.00	312.26	108%	78%(Branch:100)	99%
2016-2017	325.00	343.07	106%	77%(Branch:113)	99%
2017-2018	404.00	423.57	105%	68%(Branch:118)	98%
2018-2019	464.00	486.37	104%	59%(Branch:123)	99%
2019-2020	559.00	591.56	106%	56%(Branch:131)	98%
2020-2021	666.00	691.50	104%	56%(Branch:132)	98%
2021-2022	791.00	871.26	110%	55%(Branch:142)	98%
2022-2023	839.00	1029.44	123%	36%(Branch:148)	98%
2023-2024	1019.00	1096.62	107%	39%(Branch:153)	98%
2024-2025	1228.00	495.17 (Up to March 2025)	40%	40%(Branch:155)	98%

(4% profit + BB subsidy) for Import substitute crops Target & Achievement:

(Amount in BDT lac)

Fiscal Year	Target	Achievement	Ratio	Own capacity	Recovery
2011-2012	10.00	10.00	100%	100%	100%
2012-2013	15.00	15.00	100%	100%	100%
2013-2014	20.00	21.60	108%	100%	100%
2014-2015	20.00	20.00	100%	100%	100%
2015-2016	20.00	20.00	100%	100%	100%
2016-2017	22.00	22.80	104%	100%	100%
2017-2018	22.00	22.30	101%	100%	100%
2018-2019	22.00	22.30	101%	100%	100%
2019-2020	74.25	76.00	102%	100%	100%
2020-2021	111.38	112.55	101%	100%	100%
2021-2022	167.00	167.40	100%	100%	100%
2022-2023	419.50	434.00	103%	100%	100%
2023-2024	509.50	526.00	103%	100%	100%
2024-2025	509.50	394.00 (Up to March 2025)	64%	100%	100%

Exceptional and un-tapped area of Agricultural Investment:

Exceptional and un-tapped area of Agricultural	Branch Name	Area
Saudi Arabian dates cultivation	Mawna Chowrasta Branch	Bhaluka, Mymensing
Apiculture & Honey extraction	Sonargaon SME/Agri Branch	Sonargaon
Mushroom & Flower cultivation	Savar Bazar Branch	Savar, Dhaka
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.

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. Investment clients age limit from 25 to 65 years including investment repayment period.
5. Mode of investment 1) Bai-Muajjal (Agri) & 2) IBB (Agri) for 01 to 05 years.
6. "Short-term Crops Investment Application Form" as per Bangladesh Bank format.
7. Investment application forms & guidelines for fisheries, livestock, bio-gas, mushroom, dairy farm, farm machinery, etc in Bengali.
8. Investment equity ratio= 70:30 (where applicable).
9. Investment facility ceiling from Tk.0.10 lac to Tk.20.00 lac.
10. 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".
11. Field level direct monitoring.
12. Approval authority: Managing Director 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.

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 of Tk.12,000/- in Term/ Scheme Deposit account.
3. Term/Scheme deposit holder 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) & repayment period highest 01 year.
6. Investment will be allowed highest 90% of deposit amount.
7. Approval authority: Managing Director of Bank.

Recovery of Investment:

Due to strong and continuous supervision and monitoring over Agricultural & Rural investment from Head office & Branch level of Bank, the recovery rate is near about 98%.



We Promote Technology-Friendly

DIGITAL BANKING

"Information and Communication Technology in EXIM BANK"

Information and Communication Technology (ICT) has become an essential pillar of modern banking, enabling financial institutions to deliver secure, efficient, and cost-effective services while maintaining a competitive edge in an increasingly dynamic market. As the financial sector continues to grow and evolve, the role of ICT in driving business transformation and customer-centric innovation has become more prominent than ever. In today's fast-paced and highly competitive banking environment, institutions are embracing advanced digital technologies to enhance operational flexibility, streamline service delivery, and quickly adapt to shifting market dynamics. Key benefits of ICT adoption in banking include improved customer service, enhanced branch productivity, real-time transaction processing, seamless fund transfers, robust risk management systems, and agile information flow. These are made possible through modern delivery channels such as Internet Banking, Mobile Banking, SMS Banking, ATM networks, chip-based debit and credit cards, SWIFT international messaging systems, electronic fund transfer mechanisms, and digital wallets. Moreover, ICT has proven instrumental in supporting financial inclusion initiatives, enabling banks to reach underserved populations through agent banking and mobile platforms.

In Bangladesh, Information and Communication Technology (ICT) has emerged as a key driver in the transformation of the financial sector. With globalization, rapid technological advancements, and growing demand for innovation, it has become essential for banks to invest in ICT to remain competitive. In the banking industry, ICT serves two core functions: enhancing communication and connectivity, and streamlining business processes. It enables the creation of advanced financial products, supports robust market infrastructure, improves risk management, and allows banks to extend services to remote and diverse customer segments. In line with this, banks are increasingly focusing on developing a diversified and inclusive product portfolio to bring unbanked populations in remote areas under the formal financial system.

EXIM Bank believes that the acquisition of new technologies has now become a key factor in creating a competitive advantage in the business as well as to improve the profitability, productivity and efficiency in the provision of services. To ensure the delivery of efficient and enhanced banking services, EXIM Bank utilizes the globally recognized Temenos T24 Core Banking Software (CBS), which allows the bank to offer a wide range of services, including general banking, investment, trade finance and SWIFT interface-based services. This system improves management efficiency, business productivity and provides essential reports to customers, management and regulatory authorities. In an effort to further enhance branch functionalities and incorporate digital banking services, the bank upgraded its CBS from the current R07 release to the advanced R18 version. The new version introduces numerous enhanced features, including an advanced browser-based web interface, performance optimizations, adaptation to Multi-App server technology and hardware upgrades to keep pace with evolving technological demands. EXIM Bank has consistently been at the forefront of Bangladesh Automated Clearing House (BACH) activities in collaboration with Bangladesh Bank, including the implementation of BACH-II. Most recently, the bank upgraded BEFTN to NIKASH-BEFTN enabling three settlement sessions per day. EXIM Bank was also one of the first to implement Real-Time Gross Settlement (RTGS) with Bangladesh Bank and notably, it achieved this integration with its in-house developed middleware, rather than purchasing

third-party software. The bank has established a secure network connection with the Election Commission (EC) to access the National ID (NID) Database for identity verification (KYC) during account opening. EXIM Bank introduced an in-house developed e-KYC solution to enhance comprehensive customer due diligence, demonstrating its commitment to innovation and secure banking practices. In line with the Bangladesh Bank guidelines on CRM for banks, a new feature has been added to facilitate thumb impression verification for both investors and guarantors, ensuring the authenticity of the "Charge Document."

In an effort to bring unbanked and underprivileged people into the banking network, EXIM Bank has introduced sub-branches for the people to spare them a lot of hassles considering its accessibility to the root level. The bank now has 155 branches, 73 sub-branches, 9 Agent Banking Outlets and 338 ATMs all over the country. Our ATM services contains a variety of features like 24x7 cash withdrawal facility, balance inquiry, secure fund transfer etc. Any EXIM Bank debit cardholder can now withdraw cash with any ATM booths of any bank by NPSB network of Bangladesh. EXIM Bank has also initiated Real Time Fund Transfer using Internet Banking to other Banks through NPSB Network for the customers. 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 generates alerts for any kind of transaction of any amount for all customers from bank's masked name. "AISER", the Internet banking facility of Exim Bank ensures superior banking experience over the internet features like Real-time Balance Inquiry, Real-time MTDR and Deposit Scheme Information, Real-time Transaction Search and 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 Real Time Fund Transfer, Mobile Recharge, Credit Card Bill Payment, Positive Pay Instruction, DPDC, DESCO and WASA Utility Bill Payment etc. In addition to that, we have the capability for bill collection of NESCO, TITAS Gas, Karnafuli Gas, Sundarban Gas, Alpha Insurance, BGDCL, BREB Payment etc. through in-house developed software named CBS-ISW. Furthermore, EXIM Bank has replaced its legacy in-house developed Mobile App "e-Wallet" with new and improved "EXIM AISER" Mobile App for both Android and Apple-IOS platform. The new app contains several new features like "QR Code payment" along with all the legacy features like Balance inquiry, A/C Statement, fund transfer (own account), Mobile recharge, fund transfer, credit card bill payment, Branch-ATM locator etc. easily from anywhere over the internet. Also, fund transfer to mobile financial services like "NAGAD" and "BKASH" is possible from both "AISER - Internet Banking" and "EXIM AISER" Mobile App.

EXIM Bank has been utilizing SWIFT services since its inception in Bangladesh and currently, 27 Authorized Dealer (AD) branches and the Head Office are engaged in foreign exchange transactions through this platform. The bank has established a direct connection with the SWIFT Network using the SWIFT Alliance Gateway (SAG) and has upgraded its SWIFT Alliance Access (SAA) to version 7.6.80, ensuring a more secure and reliable connection. Additionally, EXIM Bank has integrated additional modules such as "Transaction Sanction Screening (TSS)" and "Automated File Transfer (AFT)" with its Core Banking System (CBS), further enhancing the speed and efficiency of its transfer processes. SWIFT has introduced the "KYC Security Attestation (KYC-SA)" application under its Customer Security Program, which enables secure and transparent exchange of security status information with counterparties, supporting better cyber risk management and due diligence. EXIM Bank's Centralized Trade Processing Division (CTPD) operates using the bank's in-house developed software for managing its Trade Finance operations. Furthermore, EXIM Bank has developed "Remittance Management Software" to efficiently handle and maintain remittance services for its Exchange House in the UK, as well as other foreign remittance services such as RIA, Western Union, MoneyGram, Express Money, Turbocash, Cash Express, Aftab Currency, Prabhu Money Transfer, Doha Bank QPSC, Instant Cash, National Exchange Company (Italy), NEC Money Transfer Limited (UK) and more. The bank also uses Ababil Off-Shore Banking Software for its operations in three Offshore Banking Units (OBUs). In addition, EXIM Bank has established EXIM Finance (Hong Kong) Limited, which operates SWIFT services alongside CBS, ensuring comprehensive security measures for its international transactions.

EXIM Bank's management and banking operations are extensively supported by a wide range of in-house developed software solutions that enhance efficiency, automation, and security. These include the HRM Software, Salary Management System, Provident Fund System, ALCO System, Share-Dividend Management, AGM/EGM Software, Problem Management System (PMS), Automated Billing System, Enterprise Data Warehouse (EDW), Core Banking Interactive Software (CBSISW), Inventory Management System, Internet Proxy Portal, LAN Management Software, PA Verification System, Financial Budgeting Software, and more. The bank has also launched its Agent Banking Services using its proprietary "Agent Banking Platform," designed to promote local development and economic inclusion. All sub-branches operate using the T24 Core Banking Software over a nationwide WAN, offering full-service capabilities equivalent to regular branches. To strengthen administrative efficiency, EXIM Bank has implemented a biometric fingerprint-based attendance system across all branches, regional offices, and the head office, integrated with a real-time reporting system. Our "MIS Reporting Portal" & "MIS General Banking Portal" enables us to generate instant reports from T24 Core banking software to make appropriate and opportune decision and also enables our branches to generate "Bulk Statement" instantly without introducing any overload in the T24 live 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.

EXIM Bank has developed its "EXIM goAML Interface and Anti-Money Laundering Utility Software" in accordance with BFIU (Bangladesh Financial Intelligence Unit) and Bangladesh Bank guidelines. This system enables advanced monitoring, analysis, and reporting of suspicious financial transactions and helps prevent money laundering and terrorist financing. Additionally, the Integrated Reporting System (IRS) has been implemented to support ISS (Integrated Supervision System) reporting for real-time oversight of the bank's financial health. To strengthen risk management under BASEL-III, the bank has adopted specialized Business Intelligence (BI) software that generates detailed risk reports, particularly focused on core investment risks. The EXIM Card Management (ECM) portal another in-house innovation manages the full lifecycle of debit and credit cards, including request processing, activation, deactivation, transaction reconciliation, and dispute handling. ECM facilitates a fully paperless workflow for card issuance and delivery at branch level.

Proudly standing out in the industry, EXIM Bank boasts one of the most advanced IT infrastructures among banks in Bangladesh. To ensure operational resilience and minimize financial or reputational loss, the bank has established three dedicated Data Centers: the primary Data Center (DC), a Near Disaster Recovery (Near DR) site with full-scale systems, and a Far DR site located in Jessore a low-risk seismic zone. These data centers operate 24/7 with robust security, uninterrupted power supply, synchronized data backups, and mirror-site functionality. In the event of disasters such as earthquakes, fires, or hardware failures, the Near DR site is fully capable of sustaining business continuity. The bank has also developed a comprehensive data backup and recovery policy for all critical business applications, which is rigorously followed to maintain operational integrity. EXIM Bank upgraded its Storage Area Network (SAN) to a modern 3-tier architecture, enhancing data security and accessibility. The bank has also initiated the development of an innovative containerized Data Center for its main facility, ensuring energy efficiency and effective server cooling. These advancements, coupled with a commitment to staying at the forefront of technological innovation, underscore EXIM Bank's dedication to providing secure, efficient and resilient banking services.

EXIM Bank has established a secure nationwide corporate intranet through WAN connectivity, ensuring continuous communication between all branches and the Head Office. To maintain data confidentiality, user access to core banking systems is strictly controlled through password-protected credentials and the maker-checker transaction authorization process. System databases are safeguarded with stringent physical and logical access controls, limited to high-level authorized personnel. The bank also ensures 24/7 physical security through a comprehensive CCTV-DVR surveillance system, storing up to one year of recordings across all branches and ATM booths in compliance with Bangladesh Bank regulations. Recognizing the critical importance of cybersecurity, EXIM Bank has adopted a robust ICT Security Policy aligned with the latest Bangladesh Bank ICT guidelines. Oversight is provided by dedicated committees ICT Risk Management, IT Security, IT Steering, and CBS Steering which monitor system performance, operational risks, data and network security, and the ongoing Core Banking System re-implementation. In response to the growing threat of cybercrime amid the surge in digital transactions, the bank has implemented advanced security measures such as Next-Generation Firewalls (NGFW), Web Application Firewalls (WAF), Vulnerability Assessment and Penetration Testing (VAPT), Risk Assessments, and Business Impact Analyses. As an early adopter of digital banking solutions, EXIM Bank continues to drive innovation by exploring technologies of the Fourth Industrial Revolution (4IR), including Business Analytics, Artificial Intelligence, Robotic Process Automation, Blockchain, and Cloud Computing positioning itself to deliver smarter, more secure, and customer-centric financial services.

Modern banking has been revolutionized by the integration of Information Communication Technology (ICT), and the future promises even more advanced and customer-centric services driven by continuous innovation in products and processes. This shift has transformed the banking landscape from a seller's market to a buyer's market, prompting a transition from "Conventional Banking" to "Convenience Banking," and from "Mass Banking" to "Class Banking." As a result, banks are increasingly focused on delivering value-added, personalized services. However, the true potential of ICT can only be realized when it effectively addresses current challenges and seamlessly integrates with existing systems. Strategic implementation of emerging technologies not only meets the rising expectations of customers, regulators, shareholders, and employees but also positions banks to lead in a highly competitive environment. While the adoption of advanced technology involves substantial investment and comes with cybersecurity and operational risks, the long-term rewards enhanced efficiency, greater customer satisfaction, and sustained growth are significant. To ensure this balance, banks must craft a comprehensive approach that harmonizes automation with human oversight. EXIM Bank continues to navigate the dynamic technology landscape with resilience and foresight, leveraging its intellectual capital and strategic decision-making to invest wisely in cutting-edge solutions, thereby reinforcing its competitive edge and commitment to superior service delivery.

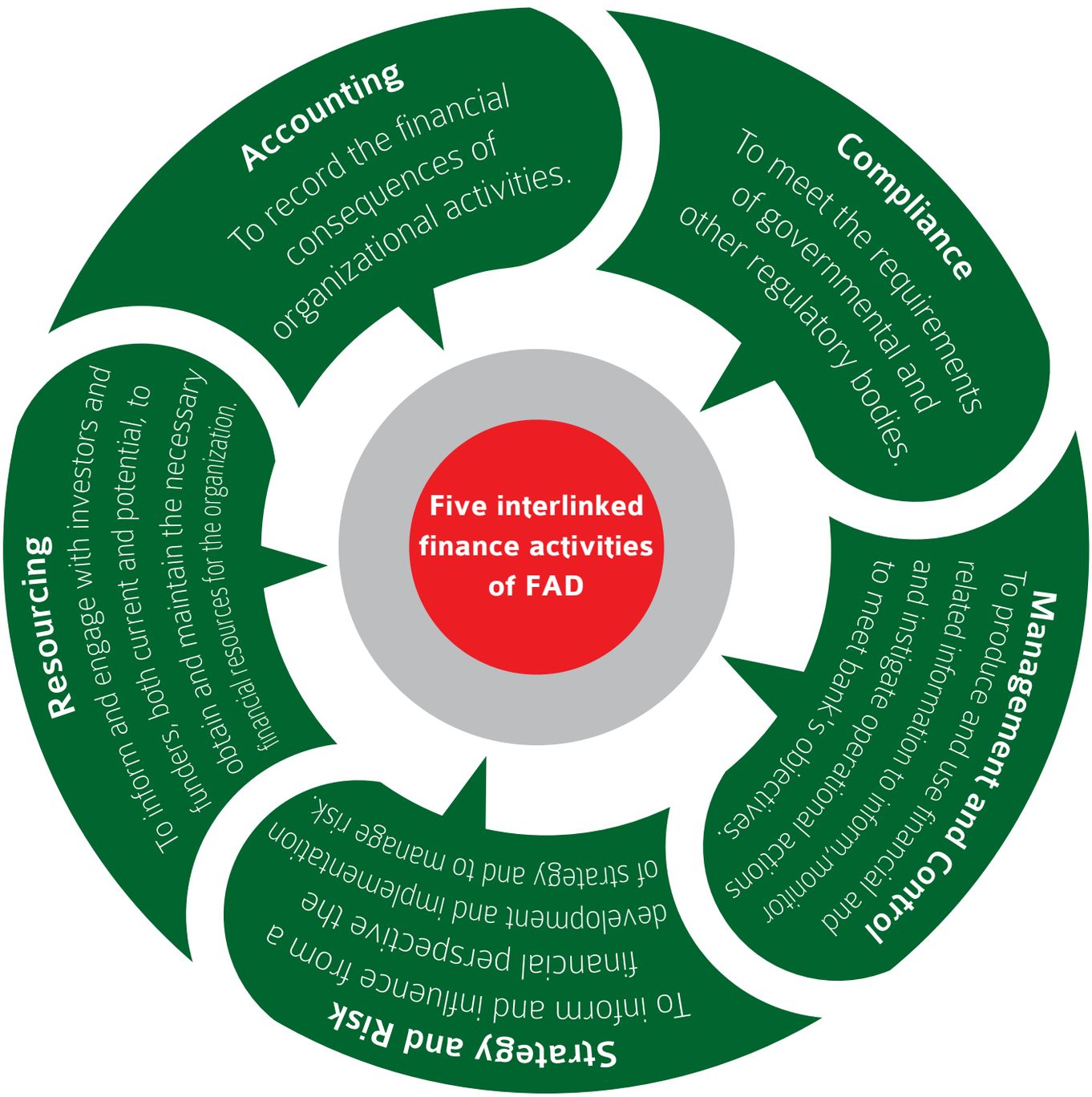
OVERVIEW OF FINANCIAL ADMINISTRATION DIVISION (FAD) OF EXIM BANK

The Financial Administration Division (FAD) of EXIM Bank is responsible for managing the Bank's financial operations to ensure transparency, compliance, and long-term financial stability. FAD oversees a wide range of critical functions, including transaction processing, accounting and financial reporting, financial controls, management accounting, budgeting and forecasting, tax and regulatory compliance, maintaining the records of Provident Fund, Gratuity Fund, and payroll operation.

Staffed by a team of skilled professionals, the Division plays a vital role in maintaining the financial health of the Bank. Its core responsibility lies in applying sound management principles to the Bank's financial assets and liabilities, while also ensuring strong fiscal governance and risk control.

The overarching goal of FAD is to uphold the Bank's vision and strategic objectives by promoting financial accountability, supporting sustainable growth, and meeting the expectations of stakeholders.

Five interlinked finance activities make up the finance function of EXIM Bank as follows:



Financial Administration Division oversees

To support EXIM Bank's broader organizational goals, the Financial Administration Division is committed to the following strategic priorities:

- **Operational Efficiency:**

  Support business operations by minimizing Turnaround Time (TAT), while maintaining strong compliance and control frameworks amid evolving regulatory landscapes.

- **Enable Data-Driven Decision Making:**

  Provide accurate, timely, and relevant financial data and analysis to facilitate informed strategic and operational decisions across the Bank.

- **Preserve Financial Stability:**

  Maintain the Bank's financial health in alignment with its long-term vision and commitment to stakeholders, ensuring sustainability and fiscal responsibility.

- **Drive Business Improvement:**

  Lead and support initiatives that deliver measurable value to the organization through continuous process enhancements and financial discipline.

- **Promote the Three Es—Effectiveness, Efficiency, and Economy:**

  Uphold these core principles in all expenditures and resource allocations to ensure optimal utilization of financial and operational resources.

- **Standardize and Strengthen Accounting Practices:**

  Maintain consistency in accounting processes and ensure accurate, timely reconciliation of all financial transactions across the Bank.

- **Achieve Operational Excellence through Integration:**

  Leverage the optimal mix of People, Process, and Technology to enhance productivity, strengthen controls, and deliver high-quality financial services.

Role of the Financial Administration Division (FAD)

The Financial Administration Division (FAD) plays a pivotal role in supporting the strategic and operational effectiveness of EXIM Bank. Its responsibilities span across financial stewardship, organizational leadership, strategic planning, and operational excellence.

1. Financial stewardship

- Ensure accurate and timely financial reporting in compliance with applicable accounting standards and regulatory requirements.
- Manage financial controls and internal audit coordination to safeguard the Bank's assets.
- Monitor liquidity, capital adequacy, and financial health to support sustainable business growth.
- Oversee taxation and regulatory compliance, ensuring proper filings and adherence to relevant laws.
- Facilitate budgeting and forecasting processes to support effective financial planning and resource allocation.

2. Leadership

- Provide financial leadership across the organization by guiding decision-makers with timely, data-driven insights.
- Excercise a culture of accountability, transparency, and fiscal discipline.
- Lead the development and implementation of financial policies, procedures, and best practices.
- Mentor and develop finance professionals to build a high-performing and future-ready finance team.

3. Planning & Strategy

- Help align financial planning with the Bank's overall strategic objectives and vision.
- Conduct financial scenario analysis and stress testing to support risk-informed strategic decisions.
- Evaluate and support investment decisions through financial modeling, performance metrics, and cost-benefit analysis.
- Collaborate with business units to translate strategic plans into actionable financial targets.

4. Operations

- Manage daily financial operations, including transaction processing, general ledger maintenance, and reconciliation.
- Ensure payroll processing, vendor payments, and fund disbursements are accurate and timely.
- Standardize accounting workflows and automate processes where possible to enhance efficiency and reduce operational risk.
- Continuously review and improve operational controls to maintain compliance and mitigate risk.

Financial Control Mechanism

Financial Control supports management in making informed decisions by overseeing reconciliations and managing payment processes. The Financial Administration Division (FAD) is responsible for maintaining accurate records of all financial transactions and acts as the custodian of the bank's financial statements.

Pre-Audit

- Conduct thorough reviews of all bills to ensure proper approval and due diligence.

Payment Processing and Book keeping

- Ensure all payments comply with the bank's policies and procedures.
- Oversee General Ledger (GL) postings and manage payroll accurately.

GL & Cost Control

- Monitor various General Ledger (GL) accounts across all branches and the Head Office.
- Track and control costs under different expense heads to ensure budget compliance.

Reconciliation

- Perform reconciliation of various GL accounts and the General Account to maintain accuracy and integrity of financial records

Operations

The Financial Administration Division (FAD) provides essential business support for day-to-day operations while ensuring timely and accurate reporting. It regularly assists management and branches with Management Information System (MIS) reports. Additionally, FAD plays a leading role in managing and optimizing the bank's expenses.

Reporting

- Prepare and deliver weekly, monthly, quarterly, half-yearly, and yearly financial reports.

Supportive Role

- Provide ongoing guidance and support to branches.
- Supply required MIS reports to management for informed decision-making.
- Ensure compliance with income tax regulations and other regulatory requirements.
- Manage both direct and indirect taxes, including the preparation and submission of regular tax returns.

Leadership

The Financial Administration Division (FAD) plays a pivotal role in the development of the bank's overall policies and processes.

Policy and Process Development

- Review and enhance systems, processes, and policies to ensure consistent and efficient delivery across all areas of the bank.

Planning & Strategy

- Continuously evaluate, plan, and adjust strategies to keep the bank focused and aligned with its long-term goals.

Budget and Business Plan

- Lead the budgeting and business planning processes by delivering accurate forecasts and incorporating essential inputs from relevant stakeholders.
- Oversee capital planning activities and manage capital allocation to ensure alignment with the Bank's strategic priorities.

- Provide strategic guidance on necessary changes and initiatives that drive continuous business improvement and operational excellence.

Major Initiatives in 2024

In 2024, the Financial Administration Division (FAD) played a crucial role in navigating the Bank through a complex operating environment by driving initiatives that enhanced both operational efficiency and profitability, though outcome of initiatives faced some unavoidable challenges:

- **Active Deposit Cost Management:**

  Tried to control deposit costs, contributing to the optimization of profit spreads and supporting overall financial health.

- **Rigorous General Ledger Oversight:**

  Maintained diligent monitoring of General Ledger accounts to minimize operating expenses while maximizing value for money. Concurrently, initiatives were implemented to optimize the utilization of the Bank's assets.

- **Cost Reduction Strategies:**

  Developed target based cost reduction measures.

- **Strategic Financial Analysis:**

  Delivered timely and insightful financial analyses throughout the year, empowering senior management to make well-informed strategic decisions.

- **Collaborative Profitability Initiatives:**

  Facilitated regular meetings and discussions aimed at identifying opportunities and implementing strategies to enhance profitability.

Special Achievement

EXIM Bank is proud to be recognized for its commitment to transparency, accountability, and good governance, receiving prestigious awards for its 2022 Annual Report. These accolades reflect the Bank's dedication to excellence and its steadfast commitment to serving its stakeholders.

- **Awarded ICMAB Corporate Award for Best Presented Annual Report – 2022.**

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 program of our Bank, we are providing aid to needy, distressed & deprived community & people; opening Branches & Sub-Branches at most remote region of rural areas helps to this cause also. In the year 2024, 04 (Four) Branches as under & 05 (Five) Sub-Branches have been inaugurated wherein now our total number of Branch & Sub-Branch stand at 155 & 73 respectively opened under direct supervision of the bank's General Services Division in different years since inception of the Bank. Contributing to the socio-economic development while staying ahead in the competitive platform of global Banking is our primary objective. Our Branches & Sub-Branches are well equipped with state-of-the-art technology & machineries which enable us to deliver efficient banking services. Innovative design, aesthetic outlook & cost effective implementation made our interior design stand up among other local & global competitors. On schedule delivery of Banking instruments and other logistic support including printing stationeries to the outlets lead us revolved employee & client satisfaction and an obvious choice for clients among the competitors.

Branch Name	Opening Date	Urban/Rural
Mirpur DOHS Branch, Dhaka	28.11.2024	Urban
Barguna Branch, Barguna	05.12.2024	Urban
Tongibari Branch, Munshiganj	12.12.2024	Rural
Araihazar Branch, Narayanganj	24.12.2024	Rural

Activities of Alternative Delivery Channel Division

The Alternative Delivery Channel (ADC) Division of EXIM Bank has made significant progress in 2024 by expanding digital banking services and enhancing customer experience. As part of our continuous innovation, we have focused on increasing convenience, security, and efficiency in financial transactions. Through various alternative banking channels, EXIM Bank has successfully strengthened its position in the competitive financial sector.

Key Achievements in 2024

1. Expansion of ADC Services

- Increased the number of ATMs across strategic locations.
- Debit Card is provided soon as the account is opened.
- Deployed additional POS terminals to facilitate seamless card-based transactions.
- Enhanced Internet Banking services to offer a user-friendly experience.
- Integrated Bangla QR payment solutions for convenient digital transactions.
- Strengthened the Call Center Service to provide round-the-clock customer support.

2. Growth in Digital Transactions

- Recorded increase in internet banking transactions compared to the previous year.
- Achieved rise in ATM transactions, reflecting a higher reliance on self-service banking.
- Contributing to a cashless society by QR-based payments.

3. Enhanced Security & Compliance

- Implementation of advanced cyber security measures to protect customer transactions and data.
- Fraud detection system has been strengthened to prevent unauthorized activities.
- Upgraded all ADC platforms to comply with regulatory and security standards.

Customer-Centric Initiatives:

- Launched personalized SMS banking alerts for real-time transaction updates.
- Improved response time and service quality in the Call Center to enhance customer satisfaction.
- Organized digital banking awareness programs to educate customers on secure transaction practices.

Future Outlook & Strategic Plans:

- Expand the ADC network by adding more ATMs, CDMs, and POS devices in key locations.
- Promote financial inclusion by extending digital banking services to rural and underserved areas.
- Develop block chain-based security solutions to further enhance transaction security.
- Use FinTech and E-KYC banking technology to enrich banking product.

Now, we are presenting the existing status of ADC's Services in below:

Sl. No	ADC Products	Status on 2024
		Number/User
01	ATMs	332
02	Proprietary Debit Card	3,47,765
03	SMS Banking	11,46,769
04	CDM (Kiosk)	03
05	Call Center – Call Volume	3,13,545

The Alternative Delivery Channel Division of EXIM Bank has successfully contributed to the bank's digital transformation. By leveraging modern technology, we have not only improved operational efficiency but also provided seamless banking experiences to our valued customers. We remain committed to driving financial innovation and ensuring greater accessibility to banking services across all segments of society.

Mobile & e-Banking Division

Export Import Bank of Bangladesh PLC. (EXIM Bank),a third generation Bank deals significantly with customers by modern banking instruments and various different products. To fulfil the wish of the increasing customers EXIM Bank, Mobile & e-Banking Division is working to smooth the regular lifestyle by various types of bill payment like DESCO, WASA, DPDC etc through AISER. Beside that, RTGS, BEFTN, NPSB, bKash, NAGAD online transfer can also possible within a minute by AISER. Moreover, POS machines & Bangla-QR Code is also in market by this division with proper safety and security.

Objectives of Mobile & e-Banking Division

- To ensure Technology based online & offline banking
- To promote cards type transactions
- To increase the annual income of the bank

Present Activities of Mobile & e-Banking Division

- Fund Transfer through BEFTN, NPSB, RTGS
- Utility Bill Payment(DESCO,WASA, DPDC)
- VISA Merchant POS service
- Prepaid card transactions in both dual and local currency through online & offline
- E-commerce transactions by prepaid card.
- Real Time Balance Enquiry
- Credit Card Bill Payment & Prepaid card load for both BDT & USD
- Investment Summary Information by AISER
- Transactions through Bangla-QR Code

Current Status of Mobile & e-Banking Division			
SL	Description	Qty	Amount
01	Total Registered Internet Banking (AISER) Customer	61817	
02	Total FUND Transfer through NPSB	150307	799,57,89,059.14
03	Total FUND Transfer through BEFTN	167307	569,95,08,379.86
04	Total Card Bill Payment to other Bank Credit Card	30025	46,33,27,829.15
05	Total Card Bill Payment to EXIM Credit Card	16803	49,21,35,713.24
06	Total DESCO Bill Payment through AISER	278	13,01,985.00
07	Total WASA Bill Payment through AISER	301	21,02,213.00
08	Total DPDC Bill Payment through AISER	1708	5906149
09	Total NAGAD Payment through AISER	57297	27,19,79,652.00
10	Total bKash Payment through AISER	268025	83,88,38,893.00
11	Total Prepaid Card Load through AISER	2774	9,75,20,100.25
12	Total FUND Transfer through EXIM e-Wallet(APP)	158807	13,695,297,439.00
13	Total Contact Centre Support	63708	
14	Visa Card (Prepaid, Hajj, Gift, Travel, Remittance)	8822	
15	Merchant POSs	129	

EXIM Bank, Mobile & e-Banking Division is doing all the probable action to establish EXIM Bank as a full fledged Bank with traditional banking with modern facilities to enlighten a developed nation.

Agent Banking Division

To bring the rural and under privileged community under the Shariah banking facility and increase the contributions on the local development of country, EXIM Bank introduced "Agent Banking Division" on 28 March 2019. Bangladesh Bank accorded Exim Bank to roll out this specialized banking service in December 26, 2019. Exim Bank developed its own software (EABS) for daily operations of agent banking.

Services of Agent Banking Outlet: Transaction of Cash deposit and cash withdrawal; Inward foreign remittance disbursement; Disbursement and repayment of loans; Collections of bills/utility bills; Collection of insurance premium; Payment of retirement and social benefits; Payment of salaries; Transfer of funds; Balance enquiry; Bank Statement Collection of documents in relation to accounts; Account opening, Loan processing, Debit card, Credit card, Internet banking & SMS banking service applications collect; any other activity as Bangladesh Bank may prescribe from time to time.

Export Import Bank of Bangladesh Limited launched Agent Banking Service as per Bangladesh bank approval letter no. BRPD(P-3)/745(46)/2019-10628 dated 26 December 2019. In order to extend banking solution to the unbanked population Agent Banking Service is introduced by the bank. The Agent Banking Division has operated 8 outlets as of June 2025.

Role of Asset and Liability Management Committee (ALCO):

Asset and Liability Management Committee (ALCO) is the committee which plays an important role to manage the risk associated with Assets and Liabilities i.e., Balance Sheet risk of the bank. The committee is formed & performs in accordance with Bangladesh Bank guidelines. This committee mainly works with the risk which arises out of asset and liability mismatch either due to liquidity or changes in profit rates. The Managing Director and CEO is the Chairman, the Head of Treasury is the Member Secretary and heads of concerned divisions are members of the committee. The committee 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 but it can be more than one time in case of contingency for analyzing various internal and external risk indicators to take decision regarding provisional rate of profit on deposit and investment, spread,

asset mix, liability mix, gap between assets and liabilities, contingency fund management, set management action trigger and also analyzing risk sensitive assets and risk sensitive liabilities etc.

Internal Control and Compliance

In respect of 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 is a mechanism that provides reasonable assurance in achieving banks objectives by mitigating risks & irregularities and ensuring adherence to the applicable rules and regulations.

Internal Control includes internal audit, compliance and continuous monitoring of risk functions of the bank through segregation of duties as part of the bank's internal system. Under the umbrella of Internal Control & Compliance Division, EXIM Bank has formed three separate functional units as per guidelines of Bangladesh Bank:

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

Audit & Inspection Unit

To reduce the operational risks of the Bank, the unit remains always vigilant and 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. This 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 2024 and submitted to the board audit committee for their scrutiny and necessary advice and instructions.

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).

This unit is mainly dedicated 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 external audit 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

Money laundering poses an enormous challenge to Bangladesh's economic stability and integrity. Despite of taking numerous initiatives to combat it, this issue persists, primarily fueled by underground mechanisms such as the hundi system. Recently, there has been an increase in investigations conducted by relevant national agencies for AML standards breaches by the banks and financial institutions. Money Laundering and Terrorist Financing have the tradition of eroding the financial institutions and weakening the financial sectors' role resulting in creation of hindrance to economic growth.

EXIM Bank has a comprehensive Money Laundering & Terrorist Financing Risk Management Guideline that promote an in-depth exploration of Anti-Money Laundering (AML) efforts in the bank, covering its operational context, legal obligation, management involvement, recognition of money laundering risk, and proposed solutions. The Guideline has been revised this year for inclusion emerging risks such as money laundering through online gaming, betting, illegal trading of cryptocurrency related conception as well as credit backed money laundering prevention. Separate Trade Based Money Laundering Guideline is also available for its meticulous compliance at operation level in EXIM Bank.

The bank's Board and Management Committee were highly committed to the sustainable improvement of its AML and CFT

compliance. In addition to communicating the annual management commitment to prevent ML and TF, the staff members of the bank were given a strong message throughout the year to ensure proper regulatory compliance at all stages by the Managing Director & CEO of the bank.

As per regulatory requirement, a 14 members Central Compliance Committee (CCC), headed by Deputy Managing Director as the Chief Anti Money Laundering Compliance Officer (CAMLCO) is supervising the AML/CFT issues of the bank. EXIM bank has a separate Money Laundering & Terrorist Financing Prevention Division headed by Deputy CAMLCO. The Deputy CAMLCO looks after the operation of AML/CFT Division and takes part in formulating AML strategies, policies and programs. EXIM Bank also has Branch Anti Money Laundering Compliance Officer (BAMLCO) for every branch to manage ML & TF risk.

Numbers of training programs has been arranged by the Money Laundering and Terrorist Financing Prevention Division in collaboration with EBTRA on prevention of money laundering and terrorist financing and trade based money laundering for the Executives/Officers of the Bank through-out 2024 to develop their professional skills and to ensure better compliance. Total 1372 number of employees were participated in those training and workshops.

Enhanced Due Diligence or EDD process is applied to the customers and transactions that meet certain criteria for being high-risk. Special safeguards have been taken for maintaining relationship with Politically Exposed Persons (PEPs)/ Influential Persons (IPs) deemed to be high risk. It involves subjecting the customers and/or transactions in question to greater scrutiny in order to avoid the risk of large-scale money laundering and financial crime. EXIM Bank has further accelerated its transaction monitoring endeavor with software-based monitoring tools, making them available at all the branches and in the Head Office. About 101 (one hundred one) Suspicious Transaction Reports (STRs) have been reported to BFIU, Bangladesh Bank in 2024. Money Laundering & Terrorist Financing Prevention Division conducted inspection on AML & CFT compliance status of 12 (twelve) branches in 2024 in addition to the inspection conducted by the Internal Control and Compliance Division.

As part of Know Your Employee (KYE) program, bank performs reference check and background check in the process of employee screening. Lloyds List Intelligence system, SWIFT Screening System and Refinitiv Compliance Solution have been using for screening against the lists of United Nations Security Council Resolution (UNSCR), Office of Foreign Assets Control (OFAC), EU, HKMA, HMT and domestic proscription list.

EXIM Bank upholds a strong compliance culture to prevent money laundering and terrorist financing. Bank shall continue its endeavor towards fighting against ML & TF and policy statement as well.

Credit Rating

Credit Rating Information and Services Limited (CRISL), a leading rating agency of the country, rated EXIM Bank as "A+" (Adequate Safety) for long term and "ST-4" (Moderate Grade) for short term based on good financials and operational efficiency for the year 2024 and other4 prevailing qualitative and quantitative information up to the date of rating.

Investment Monitoring, Law and Recovery Activities

In today's ever-evolving banking landscape, managing defaulted Investment and recovering non-performing Investments (NPIs) are crucial to maintaining the financial health and stability of any bank. Banks mobilize funds from the public and depositors through various types of accounts and channel these resources into investments across a broad spectrum of clients—from individuals to large business conglomerates—using a range of investment products. This process plays a crucial role in driving the country's economic development. The bank recovers these investments, along with the agreed-upon profit, and reinvests the funds into new ventures, thereby keeping the economic cycle active and sustainable.

However, this investment cycle can be disrupted when recoveries do not occur as planned. In such cases, the investments turn into Non-Performing Investments (NPIs), which cease to generate income for the bank and strain its financial stability. Recognizing this challenge, our bank has placed strong emphasis on recovering these NPIs—whether they are sticky, stuck-up, or classified—through intensive follow-up efforts, utilizing both legal and non-legal methods as appropriate.

Please be informed that Artha Rin suits and other legal proceedings are currently ongoing against the majority of our defaulted clients, including those listed among the Bank's Top-20 defaulters and Top-20 written-off accounts. As a result, overall recovery from these non-performing investments has yet to reach the anticipated target.

Nevertheless, our Bank has already adopted and implemented a set of strategic and targeted measures aimed at mitigating Non-Performing Investments (NPI), enhancing recovery efforts, and facilitating the regularization of affected accounts, as outlined below:

A. Specific measures for mitigate/regularization of Non-Performing Investments (NPI) and increasing recovery as well.

- A high-powered 'Taskforce' Committee established at the Head Office provides guidance to branches on strategies for the recovery and regularization of non-performing (NP) accounts and concerned division of Head Office collects periodical statements from the branches on recovery positions of Non-Performing Investments (NPI);
- The Bank's branch-wise 'Recovery Teams' actively engage with clients to expedite the recovery of

Non-Performing Investments (NPI) through full and final or amicable settlements. This is achieved by promptly resolving ongoing suits and cases via execution of Deeds of Compromise (Solenama), implementing EXIT plans, and utilizing Alternative Dispute Resolution (ADR) mechanisms in courts. Additionally, non-legal measures such as rescheduling or restructuring are applied in accordance with Bangladesh Bank's circulars, based on the merits of each account. The teams also ensure up-to-date documentation of mortgaged properties by verifying and collecting current and permanent addresses of absconding clients, regularly reporting these updates to the Head Office.

- In order to expedite the disposal of sub-judice suits and cases, several strategic measures have been undertaken — including the engagement of senior and experienced lawyers, regular communication and monitoring of their activities, and proactive steps to resolve or vacate related legal proceedings such as Appeals, Reviews, Revisions, Writs, Civil Rules, and Leave to Appeals — all aimed at accelerating recovery from Non-Performing Investments (NPI).
- To accelerate recovery from long-standing NPIs under litigation, specific legal actions have been initiated to obtain Possession and Ownership Certificates over mortgaged properties under Sections 33(5) and 33(7) of the Artha Rin Adalat Ain, 2003. Upon completion of mutation, registration, and execution of the Bayna Deed in the Bank's name, the properties will be sold through public auction, and the sale proceeds will be adjusted against the outstanding NPI. If the collateral does not fully cover the liability, additional movable or immovable assets of the client—if available—will be attached in accordance with applicable laws.
- To expedite recovery from long-standing NPIs under litigation, specific legal measures have been undertaken to obtain Possession and Ownership Certificates of mortgaged properties under Sections 33(5) and 33(7) of the Artha Rin Adalat Ain, 2003, through the competent court. Upon completion of mutation, registration, and execution of the Baynama Deed in the Bank's name, the properties will be sold through public auction, and the sale proceeds will be adjusted against the outstanding liabilities. In cases where the collateral is insufficient to cover the full exposure, steps will be taken to attach any other movable or immovable assets of the borrower, in accordance with prevailing laws.
- In cases where Non-Performing Investments (NPI) are secured solely by personal guarantees without any collateral, specific measures are being taken to ensure recovery. These include initiating criminal proceedings against the borrower and guarantor under applicable laws, creating lawful social pressure by engaging with their family members and close contacts, and publicly identifying them as defaulters in their present, permanent, and business addresses—so as to compel settlement of their outstanding liabilities with the Bank.

B. Preventive measures for non-growing/slow down of NPI of the Bank:

- Branch Managers and Regional Offices have been advised to exercise greater caution and diligence in the selection of investment clients prior to sanctioning, and have also been instructed to closely monitor all investment accounts, ensuring timely identification of early warning signals and prompt action to prevent accounts from becoming Non-Performing.
- Branch Managers and Regional Offices have been advised to be more cautious/vigilant in selecting investment client(s) before sanction of investment and also instructed to monitor all investment accounts and to make early alert before turning the investment into Non-Performing by taking effective measures in time.
- Training courses and workshops are being organized for relevant branch officials to raise awareness about the adverse impacts of Non-Performing Investments (NPI) and to enhance their understanding of effective recovery strategies.
- From time to time, various specialized teams comprising executives and officers from the Head Office—formed by the competent authority—have been visiting different branches to monitor sticky, stuck-up, classified, and litigated accounts. These visits aim to strengthen recovery efforts from Non-Performing Investments (NPI) and include regular meetings with defaulting borrowers to facilitate the settlement and regularization of their classified investments.

As a result of our ongoing recovery initiatives—including rescheduling, restructuring, implementation of EXIT plans, amicable settlement of suits/cases through ADR, and execution of Deeds of Compromise (Solenama)—we successfully maintained our classified investments at a standard level within the banking industry as of December 2024.

Shariah Supervisory Committee

Export Import Bank of Bangladesh PLC. is a full-fledged Islamic bank. All activities of this bank is in accordance with Islamic Shariah principles. The Bank has been resolutely strengthening its position in national and international arena through pursuance and practice of Islamic Shariah norms and committed to earn faith and do welfare to its clients. The Bank has a Shariah Supervisory Committee consists of learned & experienced members to ensure perfect compliance of Shariah in its day-to-day transaction. Moreover for inspection and follow up the compliance of Shariah rules in each and every activities of Head Office as well as branches, the bank has an individual division named Shariah Secretariat and there are an erudite and experienced team of muraquibs in this department. We firmly believe and hope that this enviable accomplishment of EXIM Bank will be glorified in days to come In-sha-Allah. May the Almighty Allah grants all the noble deeds & welfare endeavours of EXIM Bank. Ameen.

Human Capital: The Driving Force of EXIM Bank's Success

In banking, technology and capital alone are not enough—it is the people behind the processes who make the difference. Human capital is the most valuable asset of EXIM Bank and every success of the bank is rooted in the strength, expertise and dedication of our workforce.

Manpower Position for the year of 2024:

Human resources position stands on 31 December 2024 is as follows:

S.L	Level of Employees	Employee Recruited	Employee Turnover	Current position of the employee
1.	Executives	03	13	374
2.	Officers	459	175	2536
3.	Sub-Staffs (Casual)	03	15	577
Total		**465**	**203**	**3487**

At EXIM Bank, we believe that our people are the foundation of our success. While technological advancements and financial resources are important, it is the skills, dedication and adaptability of our employees that truly differentiate us.

Our bank operates with a workforce of over 3,400 employees, serving millions of customers across Bangladesh. To ensure sustainable growth, we continuously invest in training, leadership development, employee well-being and digital transformation. This strategic focus on human capital has enabled EXIM Bank to maintain high operational efficiency, superior customer service and strong financial performance.

The Significance of Human Capital in EXIM Bank's Success

- Our Human Capital, specially trained in Islamic banking principles, provide expert financial guidance to clients.
- Continuous training in anti-money laundering (AML), cyber security and regulatory compliance ensures that EXIM Bank maintains its strong reputation.
- In times of crisis—such as COVID Pandemic, economic downturns or regulatory changes—a well-trained and motivated workforce helps the bank to adapt quickly.
- EXIM Bank's reputation and market leadership are built on the trust, customers place in our employees. By ensuring ethical banking, professional excellence and superior service, our human capital remains the driving force behind customer loyalty and financial success.

Future Roadmap for Human Capital Development

- Expand Digital Banking Training: More AI, fintech and Customer Focused courses for employees.
- Strengthen Leadership Development: New mentorship and global executive programs.
- Enhance Diversity & Inclusion: More opportunities for women in leadership roles.
- Foster a Culture of Innovation: Establishing an Innovation Hub to encourage employee-driven solutions.

EXIM Bank's 2025 goal is to train all employees in Digital Banking Solutions, ensuring all staff are future-ready.

Summary of Training and Development programs in 2024

Summary of training Programs in 2024 may be mentioned below:

SI	Name of the Institute	Number of Courses with frequencies	Number of Trainees
1	EXIM Bank Training & Research Academy (EBTRA)	21	4581
2	Bangladesh Institute of Bank Management (BIBM)	14	27
3	Bangladesh Bank Training Academy (BBTA)	49	73
4	Bangladesh Association of Bank (BAB)	08	25
5	Other Institutes at home	27	147
6	Foreign Training	04	06
Total		123	4859

Workshop on "BRTA MV Taxes & Fees Collection Software"

Export Import Bank of Bangladesh PLC. Organized a day long Workshop on "BRTA Motor Vehicle Taxes & Fees Collection Software" at its Training Academy for 73 officials of the Bank. Mr. Mohammad Feroz Hossain, Managing Director & CEO of the Bank was present as the Chief Guest and inaugurated the workshop. Officials from Computer Network System supporting BRTA software system and our Information Technology Division have conducted sessions in the workshop.



Training Course on "Core Risk Management"

Export Import Bank of Bangladesh PLC. Organized a 03 days long Training Course on "Core Risk Management" at its Training Academy for 58 officials of the Bank from 27 - 29 February, 2024. Mr. Md. Humayun Kabir, Additional Managing Director & CFO of the Bank was present as the Chief Guest and inaugurated the program anchored by Dr. Md. Saiful Islam, Executive Vice President & Principal of the Training Academy. All the core risks of the bank with special emphasis on Asset Liability Management Risk, Investment Risk, Foreign Exchange Risk, Money Laundering Risk and ICT Risk are thoroughly covered in the training program.



Training Workshop on "Investment Recovery, Documentation and Islamic Banking"

Export Import Bank of Bangladesh PLC. Organized a 02 days long Training Workshop on "Investment Recovery, Documentation and Islamic Banking" at its Training Academy for 55 officials of the Bank from 10 to 11 March, 2024. Mr. Mohammad Feroz Hossain, Managing Director & CEO of the Bank was present as the Chief Guest and inaugurated the program anchored by Dr. Md. Saiful Islam, Executive Vice President & Principal of the Training Academy. Investment monitoring, follow up and recovery through legal and non-legal measures were covered in the program.



Workshop on "Real Time Gross Settlement (RTGS)"

Export Import Bank of Bangladesh PLC. Organized a day long Workshop on "Real Time Gross Settlement (RTGS)" at its Training Academy for 55 officials of the Bank on 09 June, 2024. Mr. Mohammad Feroz Hossain, Managing Director & CEO of the Bank was present as the Chief Guest and inaugurated the workshop. The workshop was anchored by Mr. Mohammad Abdullah Al Junaid, Vice President & Deputy Head of the Training Academy. Adaptation and transformation of the new software and identifying different aspects of Real Time Gross Settlement (RTGS) were focused in the workshop.



i) Every employee shall serve the bank honestly, sincerely, diligently and with utmost dedication. He must sub-ordinate all personal interest to the interest of the Bank. He shall serve the bank to the best of his skill & ability and in all respect conform to the rules and regulations of the Bank.

ii) Every employee shall maintain strictest secrecy of the affairs of the Bank and also the affairs of the customer's account and shall not communicate directly or indirectly to press, public or any other agencies any information or document which will come to his knowledge and possession in the ordinary course of his official duty or assignment unless otherwise directed.

iii) No employee of the Bank shall:

a) Enter into any speculative transactions of dealings in shares, securities or Engage himself in gambling, racing, betting or wagering contracts.

b) Engage himself in any kind of business whatsoever, If any one of his relative (Father/Brother/ Sister/Sons/ Daughter) have any interest in any investment account shall be declared to the Board.

c) Participate in any political and subversive activities. Make any advance or contribution for political purpose.

d) Accepts any gifts or presents from any customers or prospective customers of the Bank or their relative.

e) Act as agent of insurance company or business firm directly or indirectly.

f) Borrow money from any customer or any person having dealing with the Bank.

g) Overdraw the account of himself, his wife, children and relatives or any other benami account.

h) Make personal representation to any director, Managing Director or Chairman directly. Any kind of representation must be routed through proper channel. Make any attempt to influence any director in any manner on Bank affairs.

i) Issue any advance to customers in contravention of credit restrictions imposed by Head Office or Bangladesh Bank in excess of his authority.

j) Leave office even after usual office hour without completing daily balancing of account or specified work for the day.

k) Invest money in the business of the Bank's clients.

l) Do any activity which may undermine the prestige or image of the Bank or making/joining any organization which is not permitted by law.

vi) Every employee of the Bank shall behave with decorum and decency with other employees and customers of the Bank during office hours and at other time.

vii) Every employee shall faithfully and duly carry out all proper orders and instructions of the Bank and obey and observe all regulations applicable to employees and prescribed by competent authority.

viii) Every employee shall abide by leave rules, travelling rules and other orders and rules prescribed by the competent authority.

ix) Every employee shall faithfully and punctually account to the bank or to his immediate superior officers for all monies, drafts, securities, account books, registers, papers vouchers, writings, goods, chattels of other property which the employee may receive on behalf of the Bank or on account of the Bank.

EXIM Islami Investment Limited (EIIL)

EXIM Islami Investment Limited (EIIL), a subsidiary of EXIM Bank, has been providing full-fledged merchant banking services since 2010. EIIL is one of the pioneers in introducing Shariah Based investment facility for the portfolio investors. In its initial phase, the company experienced significant turbulence in the capital market of Bangladesh, which adversely impacted market participants, investors, and investment institutions. Afterwards, the company gained momentum. Though the first half of the year 2024 was somewhat better, unfavourable market conditions once again disrupted the market stability. The effect of these setbacks persisted throughout the rest of the year 2024, leading to a sharp decline in share prices and market turnover which subsequently affected our business performance.

Despite these challenges, EIIL achieved operating profit of Tk.11.94 crore in 2024. However, to comply with the external auditors' opinion along with the regulatory requirement, we have maintained 100% (hundred percent) provision of margin investment and diminution in value of share(s). As a result, our net profit after provision, including tax, became negative of Tk.27.41 crore that turns our earnings per share (EPS) to negative at (Tk.13.71). As of December 31, 2024, the company's total investment in its own portfolio amounting to Tk.122.75 crore.

EIIL has monitored and supervised the portfolios of the investors to safeguard its investments round the year 2024. Additionally, the company has remained proactively engaged with its portfolio investors by consistently providing market insights and emphasizing positive trends to encourage their effective presence in the capital market activities.

Looking ahead, EIIL expects to achieve new milestones, driven by the positive trend in the market indices. The company is committed to strengthening its human resources and upgrading its logistic infrastructure to meet the evolving demands of its clients. As a full-fledged merchant bank, EIIL offers Portfolio

Management Services, Underwriting Services, and Issue Management Services. The financial statements of EXIM Islami Investment Limited for the year under review are also incorporated in this report.

EXIM Investment (Credit) Card Business Development

In banking industry, Card is one of the most popular banking products around the world. In order to consider the demand of modern banking as well as to satisfy its existing and prospective customers/clients, EXIM Bank has offered VISA Investment (Credit) Card under Shariah Principal by following Bai-Murabaha policy on August 03, 2008.

Card Division is one of the divisions of EXIM Bank, which finances through Card in advance upon the request of the clients. Card Division has been issuing different types of Investment (Credit) Card with local limit, international limit or both. Its mode of operation is under "Bai-Murabaha" principals. Presently Card Division issue local & international card under three categories, Signature, Platinum & Gold. 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.

Based on the new era of technological upgradation as well Bangladesh Bank compliance Card Division has already converted all cards in "VISA payWave" with existing Chip Based. Card Division also has introduced EXIM Investment (Credit) Signature & Platinum card with local & international usages facility. By introducing Signature card, EXIM Bank gives facility to the valued cardholders to enjoy Balaka VIP Lounge at Hazrat Shahjalal International Airport, Meet & Greet, EMI and Discounting facilities etc. EXIM Bank also proudly announced 'Tabaru Shield' program under which Card Division has waived outstanding amount of several deceased customers.

We have the following advantages in our card product:

1. Fully Shariah complaint Islamic card.
2. Simple profit rate charged only on spent amount. No cumulative profit markup like other conventional Credit cards.
3. 50% cash withdrawal facility.
4. Secured E-Commerce transaction facility through VISA network.
5. EMI facility.
6. Both Local and International card facility in a single plastic.
7. No additional hidden charges.
8. 24/7 hours customer service @ 16246/+08809604016246 (From Abroad).

Card Division is committed to provide most attractive, most valuable and most flexible service to our honorable customer.

Corporate Affairs and Branding Division (CABD)

The Corporate Affairs and Branding Division (CABD) of EXIM Bank has played a strategic and proactive role in upholding and strengthening the Bank's public image, stakeholder communication, and brand equity. Through a series of well-planned initiatives and timely interventions, the division has successfully upheld EXIM Bank's reputation as a premier modern and Shari'ah-based financial institution.

Strategic Communication and Media Relations

Throughout 2024, CABD ensured maximum visibility of EXIM Bank across print, electronic, and digital media platforms. News coverage of all major events, achievements, and CSR activities were widely disseminated through national dailies and televised on leading channels. Recognizing the religious sensitivities of the majority population, CABD continued its initiative to brand daily prayer times in selected national newspapers, positioning the bank as a value-driven and faith-conscious institution.

To further reinforce the bank's credibility and market position, CABD actively collaborated with prominent TV channels to broadcast banking-related shows, financial discussions, and talk shows where EXIM Bank's contributions were highlighted. Additionally, the division maintained its regular responsibility of publishing auction notices from 155 branches and 73 sub branches efficiently and timely.

Social Media Engagement

In alignment with global digital trends and the country's increasing internet penetration, CABD significantly advanced EXIM Bank's social media presence in 2024. The official Facebook page, which was launched the previous year, has now grown to over 50,000 followers. This platform is being leveraged to promote the bank's services, showcase social initiatives, and foster two-way engagement with a broader and more diverse demographic.

CABD continues to curate impactful content aimed at building lasting relationships with customers and reinforcing the bank's brand identity in the digital domain.

Event Management

During the year under review, CABD successfully organized a range of high-profile internal and external events, including:

- The 25th Annual General Meeting (AGM)
- Branch Inauguration Ceremonies
- Business Development Conferences
- Product Launch Events
- Bilateral Agreement Signings
- Executives and Officers' Get-together

Moreover, the division facilitated the bank's participation in various banking and trade fairs arranged by external authorities, ensuring a strong and consistent brand presence across platforms.

Creative Branding and Publication Initiatives

CABD remains the creative backbone of the bank's branding initiatives. One of the flagship programs, the EXIM Bank–Anyadin Humayun Ahmed Sahitya Puraskar, continued to strengthen EXIM Bank's association with literary excellence and cultural enrichment. This award has become a signature branding initiative for the bank, contributing to a unique and emotionally resonant brand identity.

Additionally, the division redesigned product advertisements, leaflets, and various marketing collateral to ensure consistency with the updated brand language.

Signboard and ATM Booth Branding

To enhance visibility and standardize branding across customer touchpoints, CABD undertook the installation of new signboards and replacement of outdated signage at selected branches and ATM booths throughout the country. This initiative reflects EXIM Bank's commitment to professionalism, clarity, and brand integrity at every level.

Protocol and Stakeholder Engagement

CABD has continued to play a pivotal role in facilitating protocol services for the Bank's Board of Directors and Management. Through strong liaison with the relevant ministries, Armed Forces Division, law enforcement agencies, autonomous bodies, foreign missions, media, and airline authorities, the division ensured smooth access to protocol, visa processing, and VIP services; upholding the dignity and stature of EXIM Bank in all spheres.

The Corporate Affairs and Branding Division has remained at the forefront of strengthening EXIM Bank's market positioning and public trust during a period of national transition. By leveraging strategic communication, innovative branding, and proactive stakeholder engagement, CABD has successfully upheld the bank's image as a resilient, trustworthy, and forward-thinking Shari'ah-based institution. The division remains committed to building a stronger brand presence that resonates with the aspirations of a changing Bangladesh.

Compliance of Corporate Governance Guidelines

The Bangladesh Securities and Exchange Commission has redesigned the Corporate Governance Guidelines for the listed companies by inserting some new conditions vide its Notification, No. BSEC/CMRRCD/2006-158/207/ Admin/80 dated 03June 2018. Further, it has been amended on 16-10-2023, gazette notification of which has been published on 20-11-2023. Accordingly, a compliance report pursuant to the corporate governance guidelines, as stated above, is attached at Annexure A to C. The company has complied the applicable conditions as per Corporate Governance code.

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.

STATEMENT ON GOING CONCERN

Going concern is a basic accounting concept that underlies the preparation of financial statements of companies. The Board of Directors of Export Import Bank of Bangladesh PLC. (EXIM Bank) has made annual assessment about whether there exists any material uncertainty which may cast significant doubt upon the bank's ability to continue as going concern. This assessment involves making appropriate inquiries including review of budget & future outcome and other inherent uncertainties in existence. The Directors are convinced from the following indications, which give reasonable assurance as to the bank's continuance as a going concern for the foreseeable future.

Net Asset Value (NAV)

The NAV of the bank for last five years is given below

Particulars	2024	2023	2022	2021	2020
NAV per share in Tk.	21.53	22.59	21.72	21.57	21.09

Financial Performance indication

2024 was also a difficult year for banking sector due to ongoing Russia Ukraine war and for other global issues. In 2023, EXIM Bank manages to attain progresses in almost all the financial pointers which exhibit the bank's excellence in operating

performance. The operating profit growth was 0.16%, investment growth was 11.19% and total assets growth was 8.77% keeping NPI at 28.40%. ROA and ROE for the year 2024 was 0.08% and 1.46% respectively. The financial performance of the bank was impressive and this was the primary basis of conclusion of our going concern status.

Cash Flow Analysis

The cash flow statement of the bank represents the capacity of the bank to repay its financial obligations, ability to adapt in changing circumstances and generate sufficient cash and cash equivalents which will lead the bank to a sustainable future growth. The Operating Cash Flow generated before changes in operating assets and liabilities in 2024 was BDT 6,601.70 million and net Operating Cash Flow after changes in operating assets and liabilities shows inflow of BDT 910.89 million. The cash flow from operation of the bank was notable positive and this indicates the appropriateness of our going concern assumption.

Payment of Obligations

EXIM Bank has strong commitment in terms of settlement of its obligations to the depositors, lenders and suppliers. The bank is very particular in fulfilling the terms of payment agreements without any exception. This has evident from our effective liquidity management plan. Even in the tightening liquidity scenario, the bank has the ability to settle all of its obligations in time.

Growth of Business

EXIM Bank continues to expand its touch points geographically by opening new branches, sub-¬brunches and ATM booths in different places. The management's initiatives to expand business indicate the appropriateness of going concern assumption.

Consistent Payment of Dividends

EXIM Bank has been paying dividend regularly to its shareholders over the years, which reflects the bank's long term vision and firm commitment to its shareholders. The dividend payment reflects the bank's long term operational viability. The payment of dividend for last five years is given below.

Particulars	2024	2023	2022	2021	2020
Total Dividend	-	10%	10%	10%	10%
Cash Dividend	-	10%	10%	10%	7.5%
Stock Dividend	-	-	-	-	2.5%

Maintenance of Sufficient Regulatory Capital

As per Risk Based Capital Adequacy Guidelines of Bangladesh Bank in line with Basel-III, banks are required to maintain a Capital to Risk Weighted Asset Ratio (CRAR) of 12.50% (including capital conservation buffer) of total risk weighted assets (RWA) of the bank. During the year 2024, the bank maintained CRAR of 9.71%. The CRAR of the bank was 14.48% in 2023.

Risk Management

Effective risk management is of immense importance at EXIM Bank. A robust approach to risk control enables the bank to identify, assess and manage risks efficiently. The bank's Board is ultimately responsible for setting and stewarding the bank's risk strategy and framework. For ensuring effective risk governance the Board entrusts this responsibility through various committees and sub-committees within the bank.

Related Party Transaction

Disclosure of all related party transactions, including the basis for such transaction, is presented to the note no. 48 of the audited financial statement of the Bank.

Management Analysis & Strategy

The management formulates of bank’s policy by comparing peer bank’s performance.

Protection of Minority Shareholders

In EXIM Bank, the rights and interests of all shareholders is protected and taken care of. We are concerned as to the protection of minority shareholders. Your opinion and views are taken into consideration for the interest of all concerned.

Other Points:

In compliance with BSEC Notification No. BSEC/CMRRCD/2006-158/207/Admin/80 dated 03 June 2018, the following points have also been touched upon at different pages of the report:

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 utilization of proceeds from public issues, rights issues and/or through any others instruments (during 2021, there were no public or right issue of shares)

f) 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.

g) that proper books of account of the issuer company have been maintained.

h) 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.

i) 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 there from has been adequately disclosed

j) That the system of internal control is sound in design and has been effectively implemented and monitored.

k) That presentation of key operating and financial data of last five years have been furnished in the Annual Report in summarized form.

l) The Board states that no bonus share or stock dividend has been declared as interim dividend.

m) The number of Board meetings and the attendance of the directors during the year 2024 were as follows:

SL No	Name of Director	Position	No. of Board Meeting Held	No. of Board Meeting Attended	Remarks
1	Mr. Md. Nazrul Islam Swapan	Chairman	40	36	From 1st January 2024 to 31 December 2024
2	Mr. Md. Nurul Amin	Director	40	35	From 1st January 2024 to 31 December 2024
3	Mr. Anjan Kumar Saha	Director	40	28	From 1st January 2024 to 31 December 2024
4	Mr. S M Rezaul Karim	Independent Director	40	20	From 29 August 2024 to 31 December 2024
5	Mr. Khandaker Mamun, FCA	Independent Director	40	20	From 29 August 2024 to 31 December 2024
6	Mr. Md. Nazrul Islam Mazumder	Ex-Chairman	40	20	From 1st January 2024 to 28 August 2024
7	Mr. Mohammad Abdullah	Former Director	40	19	From 1st January 2024 to 28 August 2024
8	Mrs. Nasreen Islam	Former Director	40	19	From 1st January 2024 to 28 August 2024
9	Mr. Md. Nazmus Salehin	Former Independent Director	40	16	From 1st January 2024 to 28 August 2024
10	Mr. Meah Mohammad Kausar Alam	Former Independent Director	40	11	From 1st January 2024 to 28 August 2024
11	Mr. Mohammad Feroz Hossain	Managing Director & CEO	40	39	From 1st January 2024 to 31 December 2024

Remuneration Paid to the Directors

Remuneration paid to the Directors for attending Board Meeting and/or Executive Committee Meeting/Board Risk Manageemnt Committee Meeting/Board Audit Committee Meeting from 1st January 2024 to 31 December 2024.

SL No	Name of Director	Director's Fee/Remuneration (Taka)	Remarks
1	Mr. Md. Nazrul Islam Swapan Chairman	234,000	From 1st January 2024 to 31 December 2024
2	Mr. Md. Nurul Amin, Director	374,000	From 1st January 2024 to 31 December 2024
3	Mr. Anjan Kumar Saha, Director	292,000	From 1st January 2024 to 31 December 2024
4	Mr. S M Rezaul Karim Independent Director	344,839	From 29 August 2024 to 31 December 2024
5	Mr. Khandaker Mamun, FCA Independent Director	314,839	From 29 August 2024 to 31 December 2024
6	Mr. Md. Nazrul Islam Mazumder Ex-Chairman	144,000	From 1st January 2024 to 28 August 2024
7	Mr. Mohammad Abdullah Former Director	202,000	From 1st January 2024 to 28 August 2024
8	Mrs. Nasreen Islam Former Director	176,000	From 1st January 2024 to 28 August 2024
9	Mr. Md. Nazmus Salehin Former Independent Director	453,161	From 1st January 2024 to 28 August 2024
10	Mr. Meah Mohammad Kausar Alam Former Independent Director	433,161	From 1st January 2024 to 28 August 2024

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.14,475,573,440.00 divided into 1,447,557,344 ordinary shares. As per Section 1(5)(xxii)(b) of BSEC Notification No. BSEC/CMRRC-D/2006-158/207/Admin/80 dated 03 June 2018; the pattern of shareholding is given below:

(i) Parent/Subsidiary/Associated companies and other related parties: Please refer to Note 48 of Financial Statement

(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 Swapan	Director	51,168,828	Mrs. Asma Begum	14,805,901
2	Mr. Md. Nurul Amin	Director	28,951,926	Mrs. Ifat Akter Alin	3,808,215
3	Mr. Anjan Kumar Saha	Director	28,951,300	Mrs. Jhumur Saha	1,351,467
4	Mr. Khandaker Mamun, FCA	Independent Director	NIL	Ruksana Choudury	NIL
5	Mr. S M Rezaul Karim	Independent Director	NIL	Mst Khursida Liju	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.	Mr. Mohammad Feroz Hossain	Managing Director & CEO	Nil	Late Anwara Begum	Nil
02.	Mr. Md. Humayun Kabir	Chief Financial Officer	Nil	Mrs. Bilquis Akhter	Nil
03.	Dr. Md. Saiful Islam	Head of Internal Audit	Nil	Mst. Rezima Akter	Nil
04.	Mr. Md. Monirul Islam	Company Secretary	Nil	Mrs. Asma Hossain	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
1	Mr. Md. Zoshim Uddin Bhuiyan	Deputy Managing Director	Nil
2	Ms. Maksuda Khanam	Deputy Managing Director	Nil
3	Mr. Md. Moidul Islam	Deputy Managing Director	Nil
4	Mr. Md. Israil Khan	Additional Deputy Managing Director	Nil
5	Mr. Md. Mahbubul Alam	Additional Deputy Managing Director	Nil

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

DIVIDEND DISTRIBUTION POLICY

This policy, known as the "Dividend Distribution Policy of Export Import Bank of Bangladesh Limited", has been formulated in line with Directive no. BSEC/CMMRRCD/2021-386/03 dated 14 January 2021 of Bangladesh Securities and Exchange Commission (BSEC) on dividend distribution and management. The policy seeks to lay down a broad framework on dividend payments that it makes to the Shareholders taking into consideration of the medium and long-term strategies of the Bank, business performance & financial plan of the Bank, state of the country's economy & the industry, expectations of the shareholders, and applicable law & regulations/directives from time to time. The Policy shall apply to the ordinary equity shares issued and outstanding.

The Board of Directors may declare interim dividend/recommend final dividend complying the applicable rules and regulation in force or to be enforced and issued or to be issued from time to time by Regulatory Authorities.

Entitlement of Dividend

Shareholder(s)/member(s) of the Bank, whose names are appeared in the Register of Members and/or Depository Register of the Bank on the record date fixed by the Bank, are entitled to receive dividends for the corresponding year.

Dividend Recommendation & Approval Process

Dividend to be recommended and approved as per applicable Acts and regulatory directives issued from time to time. The Board shall consider the Policy while proposing dividend on behalf of the Bank. However, this Policy is not an alternative to the decision of the Board for proposing dividends, which takes into consideration all the relevant circumstances or other factors as may be decided by the Board.

Dividend Payment/Distribution Process & Manner

All dividends (cash and / or stock) to be paid/distributed upon deduction of applicable taxes to the entitled shareholder(s) / member(s) following applicable regulatory directives from time to time.

Forfeiture

The Bank shall not forfeit any unclaimed cash dividend or stock dividend till the claim becomes barred by the law of land in force.

Disclosure of the Policy

This policy to be disclosed in the Annual Report, website of the Bank, and any other mode as directed by the regulators.

Review

This policy may be reviewed by the Board as and when the need arises.

Submission of dividend distribution compliance report

The Bank shall submit a dividend distribution compliance report (where applicable) to the regulator(s) in a specified format issued by the regulator(s) within stipulated time of completion of dividend distribution to the entitled shareholders.

Disclaimer

This Policy is not a solicitation for investments in the Bank's share and not an assurance of guaranteed returns in any form of investments related to the Bank's share

Dividend

The Board of Directors of the Bank recommended no Dividend for the year ended December 31, 2024 subject to approval of the Twenty sixth Annual General Meeting of the Company.

Reconstructed Board of Directors

Bangladesh Bank, vide its letter no. BRPD(BMMA)651/9(20)DA/2024-7580 dated 29th August 2024, reconstituted a new Board of Directors of EXIM Bank comprising five members, including two newly appointed Independent Directors, in pursuant to the Section 47(1) and 48(1) of Bank Company Act 1991. The newly formed Board, in its 174th Emergent Meeting held on 30th August 2024, unanimously elected Mr. Md. Nazrul Islam Swapan, Director, as the Chairman of the Board of Directors. The reconstituted Board is as follows:

Sl. No.	Name	Designation
1	Mr. Md. Nazrul Islam Swapan	Chairman
2	Mr. Md. Nurul Amin	Director
3	Mr. Anjan Kumar Saha	Director
4	Mr. S M Rezaul Karim	Independent Director
5	Mr. Khandaker Mamun, FCA	Independent Director

Appreciation

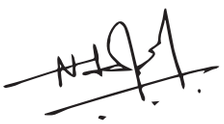
The Board of Directors of EXIM Bank extends its deepest gratitude to the Government of the People's Republic of Bangladesh, Bangladesh Bank, Bangladesh Securities and Exchange Commission (BSEC), Registrar of Joint Stock Companies & Firms (RJSC), Dhaka Stock Exchange (DSE), Chittagong Stock Exchange (CSE), and Central Depository Bangladesh Limited (CDBL) for their continuous support, invaluable guidance, and prudent regulatory oversight. Their contributions have been instrumental in ensuring the stability and governance of the Bank during this pivotal time.

The Board also sincerely thanks all sponsors, promoters, shareholders, valued clients, business partners, and well-wishers whose unwavering confidence and steadfast support have played a vital role in the Bank's sustained growth and resilience. Their trust has served as a source of strength and motivation as we navigate the evolving banking landscape.

In addition, the Board conveys heartfelt appreciation to the management team and all employees of the Bank for their professionalism, dedication, and relentless efforts in upholding operational excellence and organizational integrity. Their commitment has been central to achieving the current milestones and will remain crucial in shaping the Bank's future.

May Allah (SWT) continue to guide us and grant us success in our collective journey.

On behalf of the Board of Directors,



Md. Nazrul Islam Swapan

Chairman

Export Import Bank of Bangladesh PLC.

Declaration by Managing Director & CEO and Chief Financial Officer (CFO)

Annexure-A

[As per condition No. 1(5) (xxvi)]

Date: 28 May 2025

The Board of Directors

Export Import Bank of Bangladesh PLC.

Head Office, Dhaka.

Subject: Declaration on Financial Statements for the year ended on 31 December 2024

Dear Sirs,

Pursuant to the condition No. 1(5) (xxvi) imposed vide the Commission's Notification No. BSEC/CMRRCD/2006-158/207/Admin/80 dated 03 June 2018 issued under section 2CC of the Securities and Exchange Ordinance, 1969, we do hereby declare that:

(1) The Financial Statements of Export Import Bank of Bangladesh PLC. (the "Bank") for the year ended on 31 December 2024 have been prepared in compliance with International Accounting Standards (IAS) or International Financial Reporting Standards (IFRS), as applicable in Bangladesh and any departure there from has been adequately disclosed;

(2) The estimates and judgments related to the financial statements were made on a prudent and reasonable basis, in order for the financial statements to reveal a true and fair view;

(3) The form and substance of transactions and the Bank's state of affairs have been reasonably and fairly presented in its financial statements;

(4) To ensure above, the Bank has taken proper and adequate care in installing a system of internal control and maintenance of accounting records;

(5) Our internal auditors have conducted periodic audits to provide reasonable assurance that the established policies and procedures of the Bank were consistently followed; and

(6) The management's use of the going concern basis of accounting in preparing the financial statements is appropriate and there exists no material uncertainty related to events or conditions that may cast significant doubt on the Bank's ability to continue as a going concern.

In this regard, we also certify that:

(i) We have reviewed the financial statements for the year ended on 31 December 2024 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 collectively present true and fair view of the Bank's affairs and are in compliance with existing accounting standards and applicable laws.

(ii) There are, to the best of knowledge and belief, no transactions entered into by the Bank during the year which are fraudulent, illegal or in violation of the code of conduct for the Bank's Board of Directors or its members.

Sincerely yours,

Md. Akhter Hossain
Managing Director (CC)

Abu Ahmed Ariful Gofran
Senior Vice President & CFO

Arun & Company
CHARTERED ACCOUNTANTS
Member Firm of KPNG & Co. (India)

KPNG & Co.
CHARTERED ACCOUNTANTS

Annexure-B
[As per condition No. 1(5) (xxvii)]

Report to the Shareholders of Export Import Bank of Bangladesh PLC. On Compliance with Conditions of Corporate Governance Code

We have examined the compliance with conditions of the corporate governance Code by Export Import Bank of Bangladesh PLC. (the "Bank") for the year ended 31 December 2024. This code relates to the notification no. BSEC/CMRRCD/2006-158/207/Admin/80, dated 03 June 2018 And Notification No. BSEC/CMRRCD/2009-193/66/PRD/148, dated 16 October 2023 of the Bangladesh Securities and Exchange Commission (BSEC).

Such compliance with the corporate Governance code is the responsibility of the Bank. Our examination was limited to the procedures and implementation thereof as adopted by the Management in ensuring compliance to the conditions of the corporate Governance Code.

This is scrutiny and verification and an independent audit and compliance of the conditions of the corporate Governance Code as well as the provisions of relevant Bangladesh Secretarial Standards (BSS) as adopted by the Institute of Chartered Secretaries of Bangladesh (ICSB) in so far as those standards are not inconsistent with any condition of this Corporate Governance Code.

We state that we have obtained all the information and explanations, which we have required, and after due scrutiny and verification thereof, we report that, in our opinion.

a) The Bank has complied with the conditions of the Corporate Governance Code as stipulated in the above-mentioned Corporate Governance Code issued by the Commission;

b) The Bank has complied with the provisions of the relevant Bangladesh Secretarial Standards (BSS) as adopted by the Institute of Chartered Secretaries of Bangladesh (ICSB) as required by this Code;

c) Proper books and records have been kept by the Bank as required under the Companies Act, 1994, the securities laws and other relevant laws; and

d) The Governance of the Bank is satisfactory.

Date: 15 July 2025

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

Address: House No. 558 (2nd, 3nd & 4th Floor), East Kazipara, Kafrul, Mirpur, Dhaka-1216, Bangladesh
Cell: 01835-018881, 01819-401724, E-mail: arunrrh@gmail.com, Web: www.arun-cabd.com

Annexure-C
[As per condition No. 1(5) (xxvii)]

Status of compliance with the conditions imposed by the Commission's Notification No. BSEC/CMRRCD/2006-158/207/Admin/80, dated 03 June 2018 issued under section 2CC of the Securities and Exchange Ordinance, 1969:

Report under Condition No. 9

Condition No.	Title	Compliance Status (Put √ in the appropriate column)		Remarks (if any)
		Complied	Not Complied	
1	Board of Directors			
1.1	Size of the Board of Directors			
	The total number of members of a company's Board of Directors (hereinafter referred to as "Board") shall not to be less than 5 (five) and more than 20 (twenty).	✓	-	-
1.2	Independent Directors			
1.2 (a)	At least 2(two) directors orone-fifth (1/5) of the total number of directors in the company's Board, whichever is higher, shall be independent directors; any fraction shall be considered to the next integer or whole number for calculating number of independent director(s);	✓		-
1.2(a)(i)	At least 1(one) Female independent director Shall be appoint in the Board of Directors of the company.	-	-	The deadline is 03 April 2025
1.2 (b)	Without contravention of any provision of any other laws, for the purpose of this clause, an "independent director" means a director—"			
1.2 (b)(i)	Who either does not hold any share in the company or holds less than one percent (1%) shares of the total paid-up shares of the company;	✓	-	Independent directors do not hold any shares of total paid up capital
1.2 (b)(ii)	Who is not a sponsor of the company or is not connected with the company's any sponsor or director or nominated director or shareholder of the company or any of its associates, sister concerns, subsidiaries and parents or holding entities who holds one percent (1%) or more shares of the total paid-up shares of the company on the basis of family relationship and his or her family members also shall not hold above mentioned shares in the company: Provided that spouse, son, daughter, father, mother, brother, sister, son-in-law and daughter-in-law shall be considered as family members;	✓	-	-
1.2 (b)(iii)	Who has not been an executive of the company in immediately preceding 2 (two) financial years;	✓	-	-
1.2 (b)(iv)	Who does not have any other relationship, whether pecuniary or otherwise, with the company or its subsidiary or associated companies;	✓	-	-
1.2 (b)(v)	Who is not a member or TREC (Trading Right Entitlement Certificate) holder, director or officer of any stock exchange;	✓	-	-
1.2 (b)(vi)	Who is not a shareholder, director excepting independent director or officer of any member or TREC holder of stock exchange or an intermediary of the capital market;	✓	-	-

Condition No.	Title	Compliance Status (Put √ in the appropriate column)		Remarks (if any)
		Complied	Not Complied	
1.2 (b)(vii)	Who is not a partner or an executive or was not a partner or an executive during the preceding 3 (three) years of the concerned company's statutory audit firm or audit firm engaged in internal audit services or audit firm conducting special audit or professional certifying compliance of this Code;	✓	-	-
1.2 (b)(viii)	Who is not independent director in more than 5 (five) listed companies;	✓	-	-
1.2 (b)(ix)	who has not been reported as a defaulter in the latest Credit Information Bureau (CIB) report of Bangladesh Bank for nonpaymentofanyloanoradvanceorobligationtoa bankorafinancialinstitution;and"	✓	-	-
1.2 (b)(x)	Who has not been convicted for a criminal offence involving moral turpitude;	✓	-	-
1.2 (c)	The independent director(s) shall be appointed by the board of directors and approved by the shareholders in the Annual General Meeting (AGM):	✓	-	-
1.2 (c)(i)	"Provided that the Board shall appoint the independent director, subject to prior consent of the Commission, after due consideration of recommendation of the Nomination and Remuneration Committee (NRC) of the company;"	✓	-	-
1.2 (d)	The post of independent director(s) cannot remain vacant for more than 90 (ninety) days; and	N/A	-	
1.2 (e)	The tenure of office of an independent director shall be for a period of 3 (three) years, which may be extended for 1 (one) term only; Provided that a former independent director may be considered for reappointment for another tenure after a time gap of one tenure, i.e., three years from his or her completion of consecutive two tenures [i.e. six years]: Provided further that the independent director shall not be subject to retirement by rotation as per the Companies Act, 1994.	✓	-	-
1.3	**Qualification of Independent Director (ID)**			
1.3 (a)	Independent director shall be a knowledgeable individual with integrity who is able to ensure compliance with financial laws, regulatory requirements and corporate laws and can make meaningful contribution to the business;	✓	-	-
1.3 (b)	**Independent director shall have following qualifications**			
1.3 (b)(i)	Business Leader who is or was a promoter or director of an unlisted company having minimum paid-up capital of Tk.100.00 million or anylisted company or a member of any national or international chamber of commerce or registered business association; or"	N/A	-	-
1.3 (b)(ii)	Corporate Leader who is or was a top-level executive not lower than Chief Executive Officer or Managing Director or Deputy Managing Director or Chief Financial Officer or Head of Finance or Accounts or Company Secretary or	N/A	-	-

Condition No.	Title	Compliance Status (Put √ in the appropriate column)		Remarks (if any)
		Complied	Not Complied	
1.3 (b)(iii)	Former or existing official of government or statutory or autonomous or regulatory body in the position not below 5th Grade of the national pay scale, who has at least educational background of bachelor decreeing economics or commerce or business or Law: Provided that in case of appointment of existing official as independent director, it requires clearance from the organization where he or she is in service; or"	✓	-	-
1.3 (b)(iv)	University Teacher who has educational background in Economics or Commerce or Business Studies or Law; or	N/A	-	-
1.3 (b)(v)	Professional who is or was an advocate practicing at least in the High Court Division of Bangladesh Supreme Court or a Chartered Accountant or Cost and Management Accountant or Chartered Financial Analyst or Chartered Certified Accountant or Certified Public Accountant or Chartered Management Accountant or Chartered Secretary or equivalent qualification;	✓	-	-
1.3 (c)	The independent director(s) shall have at least 10 (ten) years of experiences in any field mentioned in clause (b);	✓	-	-
1.3 (d)	In special cases, the above qualifications or experiences may be relaxed subject to prior approval of the Commission.	N/A	-	-
1.4	**Duality of Chairperson of the Board of Directors and Managing Director or Chief Executive Officer**			
1.4 (a)	The positions of the Chairperson of the Board and the Managing Director (MD) and/or Chief Executive Officer (CEO) of the company shall be filled by different individuals;	✓	-	-
1.4 (b)	The Managing Director (MD) and/or Chief Executive Officer (CEO) of a listed company shall not hold the same position in another listed company;	✓	-	-
1.4 (c)	The Chairperson of the Board shall be elected from among the non-executive directors of the company;	✓	-	-
1.4 (d)	The Board shall clearly define respective roles and responsibilities of the Chairperson and the Managing Director and/or Chief Executive officer;	✓	-	-
1.4 (e)	In the absence of the Chairperson of the Board, the remaining members may elect one of themselves from non-executive directors as chairperson for that particular Board's meeting; the reason of absence of the regular Chairperson shall be duly recorded in the minutes.	✓	-	-
1.5	**The Directors' Report to Shareholders addition**			
1.5 (i)	An industry outlook and possible future developments in the industry;	✓	-	-
1.5 (ii)	The Segment-wise or product-wise performance;	✓	-	-
1.5 (iii)	Risks and concerns including internal and external risk factors, threat to sustainability and negative impact on environment, if any;	✓	-	-

Condition No.	Title	Compliance Status (Put √ in the appropriate column)		Remarks (if any)
		Complied	Not Complied	
1.5 (v)	A discussion on continuity of any extraordinary activities and their implications (gain or loss);	N/A	-	Exim Bank has no such gain/loss
1.5 (vi)	A detailed discussion on related party transactions along with a statement showing amount, nature of related party, nature of transactions and basis of transactions of all related party transactions;	✓	-	Presented in the Financial Statement
1.5 (vii)	A statement of utilization of proceeds raised through public issues, rights issues and/or any others instruments;	N/A	-	During 2024 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 Share Offer, Direct Listing etc.;	N/A	-	-
1.5 (ix)	An explanation on any significant variance that occurs between Quarterly Financial Performance and Annual Financial Statements;	✓	-	-
1.5 (x)	A statement of remuneration paid to the directors including independent directors;	✓	-	-
1.5 (xi)	A statement 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;	✓	-	-
1.5 (xii)	A statement that proper books of account of the issuer company have been maintained;	✓	-	-
1.5 (xiii)	A statement 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;	✓	-	-
1.5 (xiv)	A statement that International Accounting Standards (IAS) or International Financial Reporting Standards (IFRS), 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)	A statement that the system of internal control is sound in design and has been effectively implemented and monitored;	✓	-	-
1.5 (xvi)	A statement that minority shareholders have been protected from abusive actions by, or in the interest of, controlling shareholders acting either directly or indirectly and have effective means of redress;	✓	-	-
1.5 (xvii)	A statement that there is no Significant doubt 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 there of shall be disclosed;	✓	-	-
1.5 (xviii)	An explanation that significant deviations from the last year's operating results of the issuer company shall be highlighted and the reasons thereof shall be explained;	✓	-	-
1.5 (xix)	A statement where key operating and financial data of at least preceding 5 (five) years shall be summarized;	✓	-	-
1.5 (xx)	An explanation on the reasons if the issuer company has not declared dividend (cash or stock) for the year;	✓	-	Bangladesh Bank Vide letter DOS (CAMS)1157/41 (Dividend)/2025-3218 dated 26.05.2025.

Condition No.	Title	Compliance Status (Put √ in the appropriate column)		Remarks (if any)
		Complied	Not Complied	
1.5 (xxi)	Board's statement to the effect that no bonus share or stock dividend has been or shall be declared as interim dividend;	✓	-	-
1.5 (xxii)	The total number of Board meetings held during the year and attendance by each director;	✓	-	-
1.5 (xxiii)	A report on the pattern of shareholding disclosing the aggregate number of shares (along with name-wise details were stated below) held by:			
1.5 (xxiii)(a)	Parent or Subsidiary or Associated Companies and other related parties (name-wise details);	✓	-	-
1.5 (xxiii)(b)	Directors, Chief Executive Officer, Company Secretary, Chief Financial Officer, Head of Internal Audit and Compliance their spouses and minor children (name- wise details);	✓	-	-
1.5 (xxiii)(c)	Executives; and	✓	-	-
1.5 (xxiii)(d)	Shareholders holding ten percent (10%) or more voting interest in the company (name-wise details);	N/A	-	-
1.5 (xxiv)	In case of the appointment or reappointment of a director, a disclosure on the following information to the shareholders:			
1.5 (xxiv)(a)	A brief resume of the director;	✓	-	-
1.5 (xxiv)(b)	Nature of his/her expertise in specific functional areas; and	✓	-	-
1.5 (xxiv)(c)	Names of companies in which the person also holds the directorship and the membership of committees of the board;	✓	-	-
1.5 (xxv)	**A Management's Discussion and Analysis signed by CEO or MD presenting detailed analysis of the company's position and operations along with a brief discussion of changes in the financial statements, among others, focusing on**			
1.5 (xxv)(a)	accounting policies and estimation for preparation of financial statements;	✓	-	-
1.5 (xxv)(b)	changes in accounting policies and estimation, if any, clearly describing the effect on financial performance or results and financial position as well as cash flows in absolute figure for such changes;	N/A	-	-
1.5 (xxv)(c)	comparative analysis (including effects of inflation) of financial performance or results and financial position as well as cash flows for current financial year with immediate preceding five years explaining reasons thereof;	✓	-	-
1.5 (xxv)(d)	compare such financial performance or results and financial position as well as cash flows with the peer industry scenario;	✓	-	-
1.5 (xxv)(e)	briefly explain the financial and economic scenario of the country and the globe;	✓	-	-
1.5 (xxv)(f)	risks and concerns issues related to the financial statements, explaining such risk and concerns mitigation plan of the company; and	✓	-	-
1.5 (xxv)(g)	future plan or projection or forecast for company's operation, performance and financial position, with justification thereof, i.e., actual position shall be explained to the shareholders in the next AGM;	✓	-	-
1.5 (xxvi)	Declaration or certification by the CEO and the CFO to the Board as required under condition No. 3(3) shall be disclosed as per Annexure-A;	✓	-	-

Condition No.	Title	Compliance Status (Put √ in the appropriate column)		Remarks (if any)
		Complied	Not Complied	
1.5 (xxvii)	The report as well as certificate regarding compliance of conditions of this Code as required under condition No. 9 shall be disclosed as per Annexure-B and Annexure-C;	✓	-	-
1.5 (xxviii)	The Directors' report to the shareholders does not require to include the business strategy or technical specification related toproducts or services, which have business confidentiality.	✓	-	-
1.6	Meetings of the Board of Directors			
1.6	The company shall conduct its Board meetings and record the minutes of the meetings as well as keep required books and records in line with the provisions of the relevant Bangladesh Secretarial Standards (BSS) as adopted by the Institute of Chartered Secretaries of Bangladesh (ICSB) in so far as those standards are not inconsistent with any condition of this Code.	✓	-	-
1.7	Code of Conduct for the Chairperson, other Board members and Chief Executive Officer			
1.7 (a)	The Board shall lay down a code of conduct, based on the recommendation of the Nomination and Remuneration Committee (NRC) at condition no. 6, for the Chairperson of the Board, other board members and Chief Executive Officer of the company;	✓	-	The BoD and CEO/MD follow Bangladesh Bank & CGC guidelines.
1.7 (b)	The code of conduct as determined by the NRC shall be posted on the website of the company including, among others, prudent conduct and behavior; confidentiality; conflict of interest; compliance with laws, rules and regulations; prohibition of insider trading; relationship with environment, employees, customers and suppliers; and independency.	✓	-	-
2	Governance of Board of Directors of Subsidiary Company			
2(a)	Provisions relating to the composition of the Board of the holding company shall be made applicable to the composition of the Board of the subsidiary company;	✓	-	-
2(b)	At least 1 (one) independent director of the Board of the holding company shall be a director on the Board of the subsidiary company;	✓	-	-
2(c)	The minutes of the Board meeting of the subsidiary company shall be placed for review at the following Board meeting of the holding company.	✓	-	-
2(d)	The minutes of the respective Board meeting of the holding company shall state that they have reviewed the affairs of the subsidiary company also;	✓	-	-
2(e)	The Audit Committee of the holding company shall also review the financial statements, in particular the investments made by the subsidiary company.	✓	-	-
3.	Managing Director (MD) or Chief Executive Officer (CEO), Chief Financial Officer (CFO) Head of Internal Audit and Compliance (HIAC) and Company Secretary (CS):			

Condition No.	Title	Compliance Status (Put √ in the appropriate column)		Remarks (if any)
		Complied	Not Complied	
3.1	Appointment			
3.1 (a)	The Board shall appoint a Managing Director (MD) or Chief Executive Officer (CEO), a Company Secretary (CS), a Chief Financial Officer (CFO) and a Head of Internal Audit and Compliance (HIAC);	✓	-	-
3.1 (b)	The positions of the Managing Director (MD) or Chief Executive Officer (CEO), Company Secretary (CS), Chief Financial Officer (CFO) and a Head of Internal Audit and Compliance (HIAC) shall be filled by different individuals;	✓	-	-
3.1 (c)	The MD or CEO, CS, CFO and HIAC of a listed company shall not hold any executive position in any other company at the same time:	✓	-	-
3.1 (d)	Provided that CFO or CS of any listed company may be appointed for the same position in any other listed or non-listed company under the same group for reduction of cost or for technical expertise, with prior approval of the Commission: Provided further that the remuneration and perquisites of the said CFO or CS shall be shared by appointing companies proportionately;	N/A	-	-
3.1 (e)	The Board shall clearly define respective roles, responsibilities and duties of the CFO, the HIAC and the CS;	✓	-	-
3.1 (f)	The MD or CEO, CS, CFO and HIAC shall not be removed from their position without approval of the Board as well as immediate dissemination to the Commission and stock exchange(s).	N/A	-	
3.2	Requirement to attend Board of Directors' Meetings			
	The MD or CEO, CS, CFO and HIAC of the company shall attend the meetings of the Board: Provided that the CS, CFO and/or the HIAC shall not attend such part of a meeting of the Board which involves consideration of an agenda item relating to their personal matters.	✓	-	-
3.3	Duties of Managing Director (MD) or Chief Executive Officer (CEO) and Chief Financial Officer (CFO)			
3.3 (a)	The MD or CEO and CFO shall certify to the Board that they have reviewed financial statements for the year and that to the best of their knowledge and belief:			
3.3 (a)(i)	these statements do not contain any materially untrue statement or omit any material fact or contain statements that might be misleading; and	✓	-	-
3.3 (a)(ii)	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;	✓	-	-

Condition No.	Title	Compliance Status (Put √ in the appropriate column)		Remarks (if any)
		Complied	Not Complied	
3.3 (b)	The MD or CEO and CFO shall also certify that 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 code of conduct for the company's Board or its members;	✓	-	-
3.3 (c)	The certification of the MD or CEO and CFO shall be disclosed in the Annual Report.	✓	-	-
4.	**Board of Directors' Committee**			
4	For ensuring good governance in the company, the Board shall have at least following sub-committees:			
(i)	Audit Committee; and	✓	-	-
(ii)	Nomination and Remuneration Committee.	✓	-	As Per BRPD circular letter no. 21 dated 12th May 2024, Board Audit Committee will perform the duties of NRC
5.	**Audit Committee**			
5.1	**Responsibility to the Board of Directors**			
5.1 (a)	The company shall have an Audit Committee as a sub-committee of the Board;	✓	-	-
5.1 (b)	The Audit Committee shall assist the Board 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;	✓	-	-
5.1 (c)	The Audit Committee shall be responsible to the Board; the duties of the Audit Committee shall be clearly set forth in writing.	✓	-	-
5.2	**Constitution of the Audit Committee**			
5.2 (a)	The Audit Committee shall be composed of at least 3 (three) members;	✓	-	-
5.2 (b)	The Board shall appoint members of the audit committee who shall be non-executive directors of the company excepting Chairperson of the Board and shall include at least 1(one) independent director;	✓	-	-
5.2 (c)	All members of the audit committee should be "financially literate" and at least I (one) member shall have accounting or related financial management background and 10 (ten) years of such experience;	✓	-	-
5.2 (d)	When the term of service of any Committee member expires or there is any circumstance causing any Committee member to be unable to hold office before expiration of the term of service, thus making the number of the Committee members to be lower than the prescribed number of 3 (three) persons, the Board shall appoint the new Committee member to fill up the vacancy immediately or not later than 60 (sixty) days from the date of vacancy in the Committee to ensure continuity of the perfor-mance of work of the Audit Committee;	✓	-	-

Condition No.	Title	Compliance Status (Put √ in the appropriate column)		Remarks (if any)
		Complied	Not Complied	
5.2 (e)	The company secretary shall act as the secretary of the Committee:	✓	-	-
5.2 (f)	The quorum of the Audit Committee meeting shall not constitute without at least 1 (one) independent director.	✓	-	-
5.3	**Chairperson of the Audit Committee**			
5.3 (a)	The Board shall select 1 (one) member of the Audit Committee to be Chairperson of the Audit Committee, who shall be an independent director;	✓	-	-
5.3 (b)	In the absence of the Chairperson of the audit committee, the remaining members may elect one of themselves as Chairperson for that particular meeting, in that case there shall be no problem of constituting a quorum as required under condition No. 5(4)(b) and the reason of absence of the regular Chairperson shall be duly recorded in the minutes.	✓	-	-
5.3 (c)	Chairperson of the Audit Committee shall remain present in the Annual General Meeting (AGM): Provided that in absence of Chairperson of the Audit Committee, any other member from the Audit Committee shall be selected to be present in the annual general meeting (AGM) and reason for absence of the Chairperson of the Audit Committee shall be recorded in the minutes of the AGM.	✓	-	-
5.4	**Meeting of the Audit Committee**			
5.4 (a)	The Audit Committee shall conduct at least its four meetings in a financial year: Provided that any emergency meeting in addition to regular meeting may be convened at the request of any one of the members of the Committee;	✓	-	-
5.4 (b)	The quorum of the meeting of the Audit Committee shall be constituted in presence of either two members or two-third of the members of the Audit Committee, whichever is higher, where presence of an independent director is a must.	✓	-	-
5.5	**Role of Audit Committee**			
5.5	The Audit Committee shall:			
5.5 (a)	Oversee the financial reporting process;	✓	-	-
5.5 (b)	monitor choice of accounting policies and principles;	✓	-	-
5.5 (c)	monitor Internal Audit and Compliance process to ensure that it is adequately resourced, including approval of the Internal Audit and Compliance plan and review of the Internal Audit and Compliance Report;	✓	-	-
5.5 (d)	oversee hiring and performance of external auditors;	✓	-	-
5.5 (e)	hold meeting with the external or statutory auditors for review of the annual financial statements before submission to the Board for approval or adoption;	✓	-	-
5.5 (f)	review along with the management, the annual financial statements before submission on to the Board for approval;	✓	-	-
5.5 (g)	review along with the management, the quarterly and half yearly financial statements before submission to the Board for approval;	✓	-	-

Condition No.	Title	Compliance Status (Put √ in the appropriate column)		Remarks (if any)
		Complied	Not Complied	
5.5 (h)	review the adequacy of internal audit function;	✓	-	-
5.5 (i)	review the Management's Discussion and Analysis before disclosing in the Annual Report;	✓	-	-
5.5 (j)	review statement of all related party transactions submitted by the management;	✓	-	-
5.5 (k)	review Management Letters or Letter of Internal Control weakness issued by statutory auditors;	✓	-	-
5.5 (l)	oversee the determination of audit fees based on scope and magnitude, level of expertise deployed and time required for effective audit and evaluate the performance of external auditors; and	✓	-	-
5.5 (m)	oversee whether the proceeds raised through Initial Public Offering (IPO) or Repeat Public Offering (RPO) or Rights Share Offer have been utilized as per the purposes stated in relevant offer document or prospectus approved by the Commission: Provided that the management shall disclose to the Audit Committee about the uses or applications of the proceeds by major category (capital expenditure, sales and marketing expenses, working capital, etc.), on a quarterly basis, as a part of their quarterly declaration of financial results: Provided further that on an annual basis, the company shall prepare a statement of the proceeds utilized for the purposes other than those stated in the offer document or prospectus for publication in the Annual Report along with the comments of the Audit Committee.	N/A	-	-
5.6	**Reporting of the Audit Committee**			
5.6 (a)	**Reporting to the Board of Directors**			
5.6 (a)(i)	The Audit Committee shall report on its activities to the Board.	✓	-	-
5.6 (a)(ii)	The Audit Committee shall immediately report to the Board on the following findings, if any:			
5.6 (a)(ii)(a)	report on conflicts of interests;	N/A	-	-
5.6 (a)(ii)(b)	suspected or presumed fraud or irregularity or material defect identified in the internal audit and compliance process or in the financial statements;	N/A	-	-
5.6 (a)(ii)(c)	suspected infringement of laws, regulatory compliances including securities related laws, rules and regulations; and	N/A	-	-

Condition No.	Title	Compliance Status (Put √ in the appropriate column)		Remarks (if any)
		Complied	Not Complied	
5.6 (a)(ii)(d)	any other matter which the Audit Committee deems necessary shall be disclosed to the Board immediately;	N/A	-	-
5.6 (b)	Reporting to the Authorities:			
	If the Audit Committee has reported to the Board about anything which has material impact on the financial condition and results of operation and has discussed with the Board and the management that any rectification is necessary and if the Audit Committee finds that such rectification has been unreasonably ignored, the Audit Committee shall report such finding to the Commission, upon reporting of such matters to the Board for three times or completion of a period of 6 (six) months from the date of first reporting to the Board, whichever is earlier.	N/A	-	-
5.7	Reporting to the Shareholders and General Investors			
	Report on activities carried out by the Audit Committee, including any report made to the Board under condition no. 5(6) (a) (ii) above during the year, shall be signed by the Chairperson of the Audit Committee and disclosed in the annual report of the issuer company.	✓	-	-
6.	Nomination and remuneration Committee (NRC)			
6.1	Responsibility to the Board of Directors			
6.1 (a)	The company shall have a Nomination and Remuneration Committee (NRC) as a sub-committee of the Board;	✓	-	As Per BRPD circular letter no. 21 dated 12th May 2024, Board Audit Committee will perform the duties of NRC
6.1 (b)	The NRC shall assist the Board in formulation of the nomination criteria or policy for determining qualifications, positive attributes, experiences and independence of directors and top-level executive as well as a policy for formal process of considering remuneration of directors, top level executive;	✓	-	
6.1 (c)	The Terms of Reference (ToR) of the NRC shall be clearly set forth in writing covering the areas stated at the condition No. 6(5)(b).	-	-	CGC and relevant BB circular letter are followed
6.2	Constitution of the NRC			
6.2 (a)	The Committee shall comprise of at least three members including an independent director;	✓	-	-
6.2 (b)	At least 02 (two) members of the Committee shall be non-executive directors;	✓	-	-
6.2 (c)	Members of the Committee shall be nominated and appointed by the Board;	✓	-	-
6.2 (d)	The Board shall have authority to remove and appoint any member of the Committee;	✓	-	-

Condition No.	Title	Compliance Status (Put √ in the appropriate column)		Remarks (if any)
		Complied	Not Complied	
6.2 (e)	In case of death, resignation, disqualification, or removal of any member of the Committee or in any other cases of vacancies, the board shall fill the vacancy within 180 (one hundred eighty) days of occurring such vacancy in the Committee;	N/A	-	-
6.2 (f)	The Chairperson of the Committee may appoint or co-opt any external expert and/or member(s) of staff to the Committee as advisor who shall be non-voting member, if the Chairperson feels that advice or suggestion form such external expert and/or member(s) of staff shall be required or valuable for the Committee;	✓	-	-
6.2 (g)	The company secretary shall act as the secretary of the Committee;	✓	-	-
6.2 (h)	The quorum of the NRC meeting shall not constitute without attendance of at least an independent director;	✓	-	-
6.2 (i)	No member of the NRC shall receive, either directly or indirectly, any remuneration for any advisory or consultancy role or otherwise, other than Director's fees or honorarium from the company.	✓	-	-
6.3	**Chairperson of the NRC**			
6.3 (a)	The Board shall select 1(one) member of the NRC to be Chairperson of the Committee, who shall be an independent director;	✓	-	-
6.3 (b)	In the absence of the Chairperson of the NRC, the remaining members may elect one of themselves as Chairperson for that particular meeting, the reason of absence of the regular Chairperson shall be duly recorded in the minutes;	N/A	-	-
6.3 (c)	The Chairperson of the NRC shall attend the annual general meeting (AGM) to answer the queries of the shareholders: Provided that in absence of Chairperson of the NRC, any other member from the NRC shall be selected to be present in the annual general meeting (AGM) for answering the shareholder's queries and reason for absence of the Chairperson of the NRC shall be recorded in the minutes of the AGM.	✓	-	-
6.4	**Meeting of the NRC**			
6.4 (a)	The NRC shall conduct at least one meeting in a financial year;	✓	-	-
6.4 (b)	The Chairperson of the NRC may convene any emergency meeting upon request by any member of the NRC;	N/A	-	Did not arise such situation
6.4 (c)	The quorum of the meeting of the NRC shall be constituted in presence of either two members or two third of the members of the Committee, whichever is higher, where presence of an independent director is must as required under condition No. 6(2)(h);	✓	-	-

Condition No.	Title	Compliance Status (Put √ in the appropriate column)		Remarks (if any)
		Complied	Not Complied	
6.4 (d)	The proceedings of each meeting of the NRC shall duly be recorded in the minutes and such minutes shall be confirmed in the next meeting of the NRC.	✓	-	-
6.5	Role of the NRC			
6.5 (a)	NRC shall be independent and responsible or accountable to the Board and to the shareholders;	✓	-	-
6.5 (b)	NRC shall oversee, among others, the following matters and make report with recommendation to the Board:			
6.5 (b)(i)	formulating the criteria for determining qualifications, positive attributes and independence of a director and recommend a policy to the Board, relating to the remuneration of the directors, top level executive, considering the following:			
6.5 (b)(i)(a)	the level and composition of remuneration is reasonable and sufficient to attract, retain and motivate suitable directors to run the company successfully;	✓	-	-
6.5 (b)(i)(b)	the relationship of remuneration to performance is clear and meets appropriate performance benchmarks; and	✓	-	-
6.5 (b)(i)(c)	remuneration to directors, top level executive involves a balance between fixed and incentive pay reflecting short and long-term performance objectives appropriate to the working of the company and its goals;	✓	-	-
6.5 (b)(ii)	devising a policy on Board's diversity taking into consideration age, gender, experience, ethnicity, educational background and nationality;	✓	-	-
6.5 (b)(iii)	identifying persons who are qualified to become directors and who may be appointed in top level executive position in accordance with the criteria laid down, and recommend their appointment and removal to the Board;	✓	-	-
6.5 (b)(iv)	formulating the criteria for evaluation of performance of independent directors and the Board;	✓	-	-
6.5 (b)(v)	identifying the company's needs for employees at different levels and determine their selection, transfer or replacement and promotion criteria; and	-	-	-
6.5 (b)(vi)	developing, recommending and reviewing annually the company's human resources and training policies;	-	-	-
6.5 (c)	The company shall disclose the nomination and remuneration policy and the evaluation criteria and activities of NRC during the year at a glance in its annual report.	✓	-	The NRC's policy and evaluation criteria are guided by CGC, relevant BB circulars & Bank/s own policy
7.	External or Statutory Auditors			
7.1	The issuer shall not engage its external or statutory auditors to perform the following services of the company, namely :-			
7.1 (i)	appraisal or valuation services or fairness opinions;	✓	-	-
7 .1 (ii)	financial information system design and implementation;	✓	-	-

Condition No.	Title	Compliance Status (Put √ in the appropriate column)		Remarks (if any)
		Complied	Not Complied	
7 .1 (iii)	book-keeping or other services related to the accounting records or financial statements;	✓	-	-
7 .1 (iv)	broker–dealer services;	✓	-	-
7 .1 (v)	actuarial services;	✓	-	-
7 .1 (vi)	internal audit services or special audit services;	✓	-	-
7 .1 (vii)	any services that the Audit Committee determines.	✓	-	-
7 .1 (viii)	audit or certification services on compliance of corporate governance as required under condition No.9(1); and	✓	-	-
7 .1 (ix)	any other service that creates conflict of interest.	✓	-	-
7.2	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; his or her family members also shall not hold any shares in the said company: Provided that spouse, son, daughter, father, mother, brother, sister, son-in-law and daughter-in-law shall be considered as family members.	✓	-	-
7.3	Representative of external or statutory auditors shall remain present in the Shareholders' Meeting (Annual General meeting or Extraordinary General Meeting) to answer the queries of the shareholders.	✓	-	-
8.	**Maintaining a website by the Company**			
8.1	The Company shall have an official website linked with the website of the stock exchange.	✓	-	-
8.2	The company shall keep the website functional from the date of listing.	✓	-	-
8.3	The company shall make available the detailed disclosures on its website as required under the regulations of the concerned stock exchange(s).	✓	-	-
9.	**Reporting and Compliance of Corporate Governance**			
9.1	The company shall obtain a certificate from a practicing Professional Accountant or Secretary (Chartered Accountant or Cost and Management Accountant or Chartered Secretary) other than its statutory auditors or audit firm on yearly basis regarding compliance of Corporate Governance Code of the Commission and shall such certificate shall be disclosed in the Annual Report.	✓	-	-
9.2	The professional who will provide the certificate on compliance of this Corporate Governance Code shall be appointed by the Shareholders in the annual general meeting.	✓	-	-
9.3	The directors of the company shall state, in the directors' report whether the company has complied with these conditions or not.	✓	-	The certificate is enclosed in the Annual Report 2024
9.4	Provided that the company may also submit its annual report in computer generated printed copy to the Commission and to the stock exchange	✓	-	-

SUSTAINABILITY REPORTING



MESSAGE FROM THE MANAGING DIRECTOR ON SUSTAINABILITY

Introduction

In an era defined by intersecting global crises—climate change, economic volatility, and widening social inequities—the imperative for sustainable development has never been more urgent. For Bangladesh, a nation acutely vulnerable to environmental shocks and socio-economic disparities, the transition toward sustainability is not merely aspirational but existential. Banks, as pivotal drivers of economic growth, hold the key to unlocking investments in green infrastructure, renewable energy, and socially inclusive projects. Yet, amid a challenging global landscape marked by inflationary pressures, geopolitical tensions, and post-pandemic recovery, financial institutions in Bangladesh face formidable hurdles in prioritizing sustainable financing.

The complexities are multifaceted: perceived risks of long-term green investments, gaps in regulatory frameworks, limited technical expertise in assessing environmental, social, and governance (ESG) metrics, and a shortage of incentives to align profit motives with planetary and societal well-being. These challenges threaten to stall progress toward the Sustainable Development Goals (SDGs), which offer a blueprint for harmonizing environmental resilience, social equity, and economic prosperity.

As governments and private sectors worldwide increasingly collaborate to embed sustainability into core strategies—from decarbonization pledges to ethical supply chains—Bangladesh stands at a crossroads. Thus banking sector of Bangladesh needs to overcome barriers to finance projects that safeguard ecosystems, uplift marginalized communities, and foster climate resilience. By leveraging policy reforms, innovative financial instruments, and cross-sector partnerships, the nation can transform its financial ecosystem into a catalyst for sustainable progress—ensuring survival and growth in an uncertain world.

Evolving roles of Bangladeshi banks in navigating these challenges, emphasizing the SDGs as a strategic framework to escalate action are:

Responsibilities in Financing and Investments

Banks in Bangladesh bear a critical responsibility to align their financing strategies with the imperatives of sustainability. This involves prioritizing investments in renewable energy projects, such as solar and wind farms, which reduce reliance on fossil fuels while addressing energy poverty. However, challenges like high upfront costs, uncertain returns, and a lack of standardized risk-assessment frameworks for green projects deter banks from committing capital. To bridge this gap, financial institutions must adopt innovative instruments like green bonds, sustainability-linked loans, and blended finance mechanisms that mitigate risks through public-private partnerships. Embedding Environmental, Social, and Governance (ESG) criteria into credit evaluations can further ensure that investments support SDGs 7 (Affordable and Clean Energy) and 13 (Climate Action). By recalibrating their portfolios toward low-carbon infrastructure, banks can drive long-term economic resilience while fulfilling their fiduciary duties to stakeholders.

Social Inclusiveness: Development and Obligations

Sustainable financing cannot thrive without addressing systemic social inequities. Banks must integrate social inclusiveness into their core operations by funding projects that uplift marginalized communities—such as affordable green housing, rural electrification, and microfinance initiatives for women entrepreneurs. Yet, many institutions struggle to balance profit motives with social impact, often overlooking grassroots needs. To meet SDGs 1 (No Poverty) and 10 (Reduced Inequalities), banks should collaborate with NGOs and local governments to design inclusive financial products, such as low-interest investments for climate-resilient agriculture or education programs tied to green job creation. Transparent reporting on social outcomes, alongside capacity-building workshops for underserved groups, can foster trust and ensure that growth benefits all segments of society.

Digital Growth and Renewable Energy Integration

Digital innovation is a linchpin for scaling sustainable initiatives, particularly in renewable energy. Smart grids, blockchain-enabled energy trading, and IoT-driven efficiency monitoring can optimize Bangladesh's transition to clean power. Banks must finance tech-driven solutions that enhance grid stability and democratize access to solar home systems in off-grid

regions. Simultaneously, digital platforms can streamline loan disbursements for renewable projects, reducing administrative bottlenecks. By aligning with SDG 9 (Industry, Innovation, and Infrastructure), banks can catalyze a digital revolution that complements Bangladesh's ambitions to generate 40% of its energy from renewables by 2041. However, this requires upskilling staff in digital tools and fostering partnerships with fintech firms to mitigate cyber security risks.

Waste Management and Green Urbanization

As urbanization accelerates, financing sustainable waste management systems and green buildings is non-negotiable. Banks should channel investments into solid and liquid waste recycling plants, biogas facilities, and eco-friendly construction materials to curb pollution and resource depletion. Green building certifications, such as LEED or EDGE, offer frameworks for funding energy-efficient designs that reduce carbon footprints. Yet, a lack of awareness about lifecycle cost savings often discourages developers from adopting such standards. Financial incentives, like reduced interest rates for green mortgages, coupled with awareness campaigns, can spur demand. By prioritizing SDG 11 (Sustainable Cities & Communities), banks can transform urban landscapes into hubs of resilience while addressing Bangladesh's waste crisis.

Energy-Efficient Capital Machinery and Industrial Decarbonization

The industrial sector, a cornerstone of Bangladesh's economy, must transition to energy-efficient machinery to meet climate targets. Banks play a pivotal role in financing upgrades to automation technologies, waste-heat recovery systems, and low-emission manufacturing processes. However, industries often resist due to perceived productivity trade-offs and high retrofit costs. Tailored Investment schemes with longer tenures, coupled with government subsidies for green machinery imports, can alleviate financial burdens. Aligning these efforts with SDG 12 (Responsible Consumption & Production) and SDG 8 (Decent Work & Economic Growth) ensures that industrial growth remains both sustainable and inclusive. By embedding circular economy principles into financing, banks can drive a paradigm shift where economic progress coexists with planetary stewardship.

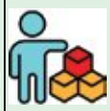
Conclusion

In the backdrop of Bangladesh's social, environmental, political, and economic landscape, a strong commitment to sustainability is essential for long-term prosperity. As a developing nation with a growing economy, Bangladesh faces challenges such as climate change, financial inclusivity, governance issues, and social equity. However, by prioritizing sustainable development, the country can foster resilience, ensure environmental protection, and promote inclusive economic growth.

Banks and financial institutions play a crucial role in this journey by supporting green financing, responsible investments, and sustainable business practices. Government policies, corporate responsibility, and community engagement must align to create a future where economic progress does not come at the cost of environmental degradation or social inequality. With collective efforts, Bangladesh can achieve a balance between growth and sustainability, ensuring a thriving future for generations to come.

EXIM BANK ESG

The following chart outlines the most material environmental, social and governance issues relevant to our business and key stakeholders.

CONCERNED ESG ISSUES of EXIM	Kew Stakeholders					
	Clients  and Customers	Employees 	Suppliers 	 Communities	 Shareholders	Government  & Regulators
Environmental						
Climate Change	√	√	√	√	√	√
Operational Footprint		√	√			√
Products and Services with Environmental or Social Benefits	√		√	√	√	
Social						
Community Development		√	√	√		
Employee Health and Wellbeing		√				
Talent Attraction, Retention and Development		√			√	
Workforce Diversity, Inclusion and Equal Opportunity		√		√	√	
Governance						
Business Ethics	√	√	√	√	√	√
ESG Governance	√	√			√	
Public Policy and Regulation Reform	√			√	√	√
Systematic Risk Management	√				√	
Transparency & Accountability	√			√	√	√

SUSTAINABILITY REPORTING

Sustainability in business refers to a company's strategy and action to reduce adverse environmental and social impacts resulting from business operations in a particular market. By integrating sustainability principles, banks and financial institutions can build resilience and create long-term value for their stakeholders. Sustainability reporting standards are frameworks that guide organization on how to disclose their environmental, social and governance (ESG) impacts, ensuring transparency and accountability. It requires banks to disclose information on material sustainability-related risks and opportunities. These risks and opportunities can affect a bank's financial performance in various ways, impacting cash flow, access to capital, and the cost of borrowing.

While economic factors have traditionally been the primary focus for banks, environmental and social responsibilities are gaining importance. As a responsible stakeholder, Export Import Bank of Bangladesh PLC. recognizes the importance of integrating CSR and environmental initiatives into our operations. This report specifically focuses on our Corporate Social Responsibility (CSR) efforts, environmental initiatives, and social obligations that align with the broader principles of sustainability.

Scope of the Report

Export Import Bank of Bangladesh PLC. recognizes the importance of environmental stewardship and actively implements long-term initiatives to minimize our environmental footprint. As reported to the SFC, quarterly sustainable report of our bank for the year 2024 is as follows:

1st quarter:

Sl. No.	Particulars	No. of Borrowers	Total Amount Disbursed (Tk. in Crore)
1.	Green Finance	3	2.31
2.	Sustainable Linked Finance	62895	8343.39
3.	Total Sustainable Finance	62898	8345.70
4.	Total Term Finance (Excluding Staff Inv.)	-	1017.39
5.	Total Finance (Excluding Staff Inv.)	-	10099.20

*Please note that achievement on 1st quarter, 2024 for Green Finance is 0.23% and Sustainable Finance is 82.64% respectively.

2nd quarter:

Sl. No.	Particulars	No. of Borrowers	Total Amount Disbursed (Tk. in Crore)
1.	Green Finance	1	1.5
2.	Sustainable Linked Finance	47273	7880.14
3.	Total Sustainable Finance	47274	7881.64
4.	Total Term Finance (Excluding Staff Inv.)	-	768.51
5.	Total Finance (Excluding Staff Inv.)	-	8946.75

*Please note that achievement on 2nd quarter, 2024 for Green Finance is 0.20% and Sustainable Finance is 88.10% respectively.

3rd quarter:

Sl. No.	Particulars	No. of Borrowers	Total Amount Disbursed (Tk. in Crore)
1.	Green Finance	3	0.71
2.	Sustainable Linked Finance	20043	5368.10
3.	Total Sustainable Finance	20046	5368.81
4.	Total Term Finance (Excluding Staff Inv.)	-	616.01
5.	Total Finance (Excluding Staff Inv.)	-	6297.78

*Please note that achievement on 3rd quarter, 2024 for Green Finance is 0.12% and Sustainable Finance is 85.23% respectively.

4th quarter:

Sl. No.	Particulars	No. of Borrowers	Total Amount Disbursed (Tk. in Crore)
1.	Green Finance	0	0.00
2.	Sustainable Linked Finance	14095	10644.38
3.	Total Sustainable Finance	14095	10644.38
4.	Total Term Finance (Excluding Staff Inv.)	-	5455.56
5.	Total Finance (Excluding Staff Inv.)	-	13641.69

*Please note that achievement on 4th quarter, 2024 for Green Finance is 0.00% and Sustainable Finance is 78.03% respectively.

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

Issue of Climate Change is being addressed seriously all over the world. Due to rapid change in climate and green house effect, the existence of world environment and bio-diversity is in threat. Proper move for economic & business activities is now becoming a great challenge. In this situation, 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 objective of Sustainable Banking is to protect the environment and also to protect financing from the risks arising out of the deteriorating environmental scenario and to ensure sustainable banking practices.

Banks & Financial Institutions both directly & indirectly 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. Favorable nature is very much essential for enriched economy. And, if climate and environment is deteriorated, economy is bound to go down. So, at present, there is no substitute for Sustainable Banking. And Banks can't avoid themselves in protecting environmental degradation. By encouraging 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 projects;
- to invest a particular amount of money for environment friendly industry and business activities;
- to finance in environment friendly products innovation & marketing;
- to encourage its efficient employees and customers to protect the environment;
- to provide economic & ethical advocacy for environmental protection related activities of government or other institutions.

To face the environmental risk related challenges & for sustainable economic development, EXIM Bank is trying to implement the Green Banking Policy Guideline which is formulated by Bangladesh Bank. For proper implementation of this Guideline, EXIM Bank has taken following initiatives:

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, issued its "Environmental & Social Risk Management Policy Guideline" along with a view to developing In-house Environment 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 already formed Sustainable Finance Unit in 2016 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. Bank has been providing encouragement and economical incentives towards Eco-friendly infrastructures and projects i.e., Recyclable resources, Supplying pure drinking water, Garbage recycling plants, Managing Hard and dangerous wastage, Biogas Plant etc.



Snap of ETP of AKH Knitting and Dying Ltd. (a Green Finance Project by EXIM Bank).

7. In the year 2024, the achievement of our bank in the sector of sustainable finance is furnished below:

Sl. No.	Particulars	No. of Borrowers	Total Amount Disbursed (Tk. in Crore)
1.	Green Finance	07	0.45
2.	Sustainable Linked Finance	144306	3223.60
3.	Total Sustainable Finance	144313	3224.05
4.	Total Term Finance (Excluding Staff Inv.)	-	785.75
5.	Total Finance (Excluding Staff Inv.)	-	40716.47

*Please note that achievement on 4th quarter, 2024 for Green Finance is 0.00% and Sustainable Finance is 78.03% respectively.

1. 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 relative investment proposal.
2. Bangladesh Bank has awarded 10 Banks and FIs for their performance in sustainable finance. EXIM Bank has been awarded as the top bank in the "Sustainability Rating" by Bangladesh Bank for the performance years 2020, 2021 and 2023. In three years EXIM Bank won the Top-10 banks award from the central bank of Bangladesh.
3. Steps are being taken to introduce green marketing which would incorporate a broad range of activities, including product modification, change of the production process, packaging change as well as modified advertising etc.
4. Bank has formulated specific policies for different environmentally sensitive sectors such as Leather (Tannery), Textile and Apparels, Pulp, Paper, Brick Field etc.
5. Banking activities are operated under fully online communication system & circulates its circulars, office orders & transfer orders etc through this system.
6. It issued necessary circulars regarding Green Banking Activities/Initiatives to implement In-house Environmental Management by all of its branches & regional offices.
7. Reporting the progress work of Sustainable Finance Unit to Sustainable Finance Committee on monthly basis & implement the instructions of the Committee is a good initiative to implement Green Banking Policy Guideline.
8. 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 is also very effective in this respect.

9. Reporting the progress of implementation of Green Banking Activities to Bangladesh Bank on quarterly basis is done regularly.

10. 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 e.g Tungipara Branch. Since 2021, most of the workshops, trainings, business conference and business meetings were conducted through online via Zoom Meeting.

In advance initiatives so far taken by EXIM Bank:

- ✓ Introduction of On-line banking through Centralized (T-24) Banking Software
- ✓ Islamic VISA Card /Debit Card
- ✓ ATM/ POS
- ✓ Electronic Fund Transfer (EFT)
- ✓ Mobile Banking
- ✓ E-statement
- ✓ SMS Banking
- ✓ Internet Banking
- ✓ 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.



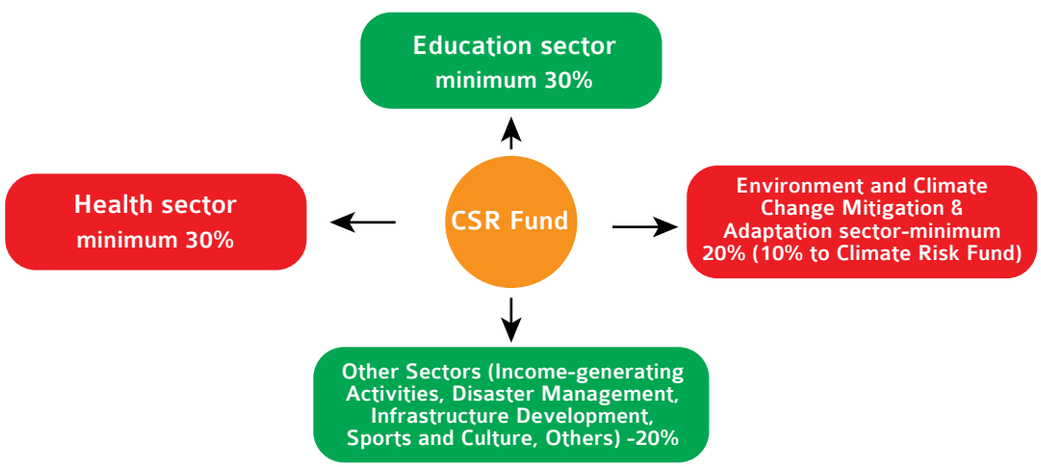
CORPORATE SOCIAL RESPONSIBILITIES

Corporate Social Responsibility Initiatives 2024

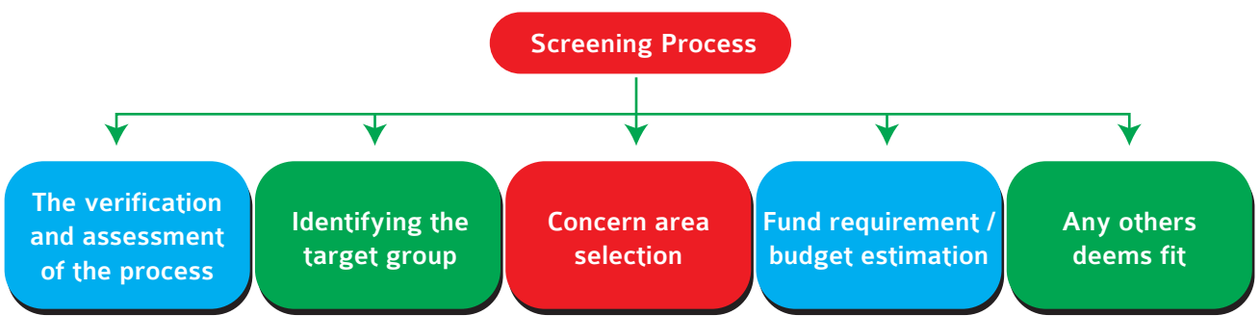
Export Import Bank of Bangladesh PLC. have set out its' journey on 3 August 1999 with a vision 'Together Towards Tomorrow'. The Bank has been established with the essence of collective growth where social and corporate responsibility acts has embalmed every steps of this financial institution. EXIM Bank has been operating business in an open and accountable manner, using resources for productive ends and complying with relevant regulatory requirements. Since establishment, EXIM Bank has been carrying out various Corporate Social Responsibility activities. Among these activities the Bank has emphasized education, health and disaster management sectors. The 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 are being carried out orderly and systematically 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 has been paying respect to social and public welfare rather to pure profit maximization strategy. Every single event of the Bank carried out in CSR activities - strengthens and stimulates to widen the range of such activities which the Bank believes will bring about a sustainable effect in the country. EXIM Bank PLC. has been spontaneously carrying out mainstream Corporate Social Responsibility (CSR) activities under the guidelines of Sustainable Finance Department of Bangladesh Bank. The Board of Directors has revised the CSR Policy of the bank in the year 2022 according to the guidelines of Circular no. 1 of Sustainable Finance Department of Bangladesh Bank issued on January 09, 2022.

The vision of the Bank is to contribute to the social and economic development of underprivileged/non-privileged/distressed/helpless/marginal/hardcore poor and socially backwards sections of the population. The bank has emphasized on sustainability effect of CSR fund allocation. According to CSR policy, the bank has been providing CSR fund amongst the following sectors:



While considering to financing CSR events or projects, the bank meticulously follow the screening process to perform proper CSR fund management and accrue positive performances. The screening process is as mentioned below:

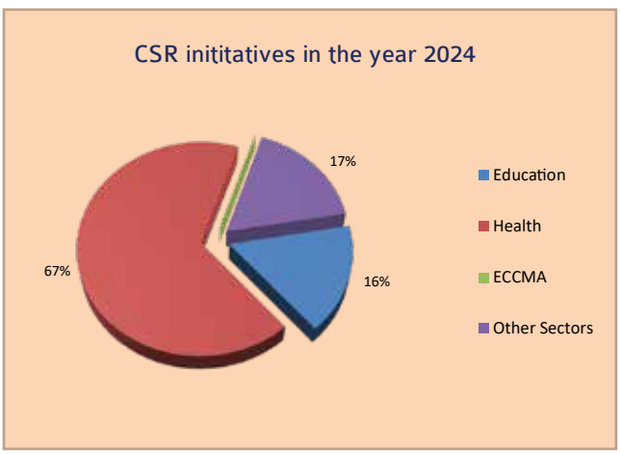


Corporate Social Responsibility Initiatives 2024

The bank has adopted due diligence technique with a view to-

- Ensure whether the purpose of the assistance covers the CSR policy guideline of Bangladesh Bank
- Ensure whether the funding plays a role on assisting sustainability
- Avoid double financing
- Restrict facilitating a fraud, doubtful or terror financing in any circumstances

	Corporate Social Responsibility Initiatives	Expenditure (crore taka)
	Education	8.09
	Health	32.86
	Environment & Climate Change Mitigation and Adaptation	0.002
	Other Sectors (Income generating activities, disaster management, infrastructure development, sports and culture, others)	8.48
Total		49.432



Education Sector ≈

EXIM Bank has been awarding long-term renewable scholarship among meritorious poor students across the country through EXIM Bank Foundation since 2006. Education has a strong impact on poverty and directly contributes in growing up an erudite nation so this is the most emphasized sector in CSR policy of the bank. Since the year 2006 to December 2024, EXIM Bank Foundation has enrolled 5452 students into 'EXIM Bank Scholarship Program'. Besides own educational program, the Bank regularly provides financial assistance to various government initiatives, charitable or similar organizations those are working for development of education.

CSR activities in education sector are:

- EXIM Bank Foundation has renewed scholarship of 63 nos. 'EXIM Scholars' during this year
- EXIM Bank has donated a substantial amount favoring Pubail Central College, Gazipur to facilitate educational activities and infrastructure development
- EXIM Bank has donated a substantial amount favoring EXIM Bank Agricultural University Bangladesh
- EXIM Bank has donated a substantial amount favoring PROYASH which has been providing education for children with special needs

EXIM Bank Agricultural University, Bangladesh (EBAUB)≈

EXIM Bank Agricultural University, Bangladesh (EBAUB) was inaugurated on 9 October 2013 by His Excellency Sheikh Hasina, the honorable Prime Minister of the Peoples Republic of Bangladesh. This is the first private sector full-fledged agricultural university in the country 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. The University is equipped with art-of-the-state amenities, spacious campus, audio-visual air conditioned classrooms, free wifi zone, standard library with sufficient books, male and female hostels, buses for transportation, well-equipped laboratory to introduce students with modern concepts of biological science, etc.

EXIM Bank Agricultural University, Bangladesh (EBAUB) started its educational program by enrolling first batch students at 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.), Bachelor of Business Administration (BBA) and Bachelor of Science in Computer Science & Engineering and Masters programs are Master of Business Administration, Executive Master of Business Administration and Master of Bank Management. The University is committed to offer modern education at an affordable cost.

Health Sector≈ EXIM Bank Hospital:

EXIM Bank Hospital, a sister concern of EXIM Bank Foundation was established in the year 2010. The motto of the hospital is to provide service with care at an affordable cost. A good number of experienced and skilled doctors and other staffs headed by a Resident Director have been providing medical services with utmost care and enthusiasm. At present, 24 hours service units of the hospital are Pathology, Radiology & Imaging, Pharmacy, Emergency, Surgery, Child & Maternity Care, Blood bank, etc. Furthermore, EXIM Bank Hospital has a full-fledged modern dental care unit. During this year, about 26,663 patients received healthcare facilities from OPD (Out Patient Department), 1,173 nos. patients from IPD (In Patient Department) and 768 nos. patients had surgery from this hospital. There are a good number of renowned & veteran consultant doctors at the hospital to provide contemporary medical consultancy services.

- Financial assistance was provided to Bangladesh Navy Freedom Fighters Foundation for treatment of sick freedom fighters from Navy
- Financial assistance was provided to Mr. Md. Nirob Hossain for treatment of his son Mr. Tahsin Hossain Nahiyan who was severely wounded during anti-discrimination student movement in July 2024
- Financial assistance was provided to KPJ Specialized Hospital and Nursing Institute, Gazipur for its capacity enhancement.
- Financial assistance was provided to Mr. Abu Monsur for treatment of his son Mr. Abu Farhan Rafat
- Financial assistance was provided for the treatment of Mr. Fakhrul Islam, Messenger of Dinajpur branch, who was injured in a road accident

Environment and Climate Change Mitigation & Adaptation≈

EXIM Bank has been performing CSR activities since long with a motto to support distressed poor people through various forms of assistances. In previous years, the bank has provided financial assistance to government project which have been benefitting the landless, homeless, rootless, climate refugees and distressed families by providing shelter and assisting in economic activities. Corporate Social Responsibility (CSR) fund has been providing in such programs in considering their huge initiative on mitigating the risk and affect of climate to the vulnerable sector of the country. During the year 2024, 02 climate affected poor farmers of Gazipur district received one time grant from Climate Risk Fund of the bank.

Day Care facility for the Employees of the Bank ≈

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

Other CSR Sectors ≈

EXIM Bank has been persistently supporting other sectors under CSR activities like:

Disaster Management Sector≈

One of the vital areas, which the Bank has been 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 within the country and abroad. The aim of this CSR activity is to help the target group to overcome their provisional discomfort. EXIM Bank Foundation has been distributing a lot of blankets among poor distressed people. During the year 2015, EXIM Bank donated 3500 pieces blankets favoring earthquake victims of Nepal. Likewise, during this year, EXIM Bank stood beside the humanitarian call of war-ravaged Gaza and provided a substantial amount as aid.

Sports≈

EXIM Bank respects the initiatives taken by the Government to facilitate and develop sports and sports events. Since inception, 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. Some of the initiatives in this sector are:

- Bangladesh Army for arranging Marathon race 2024
- Bangladesh Handball Federation for 34th National Men and 35th National Women Handball Tournament 2023
- Bangladesh Police Athletics and Cycling Club for arranging Marathon race
- Bangladesh Kabadi Federation for sponsoring Bangladesh Kabadi Cup 2024
- Bangladesh Handball Federation for sponsoring sports kit for Bangladesh under 18 and under 20 Handball Team participated at International Handball Federation (IHF) Men's Trophy 2024(East and South East Asia) at Jaipur, India.

Other CSR activities≈

Apart from its core CSR activities, EXIM Bank has donated a huge amount of money during the year 2023 for well-being of various philanthropic institutions, association and organizations who has been doing similar welfare activities for the community like:

- Barhatta Jame Masjid, Netrokona for construction works
- Nizgaon Gausia Jame Masjid, Shayestagonj, Habigonj for extension and renovation works
- Baitul Aman Jame Masjid, Tikatuli, Dhaka for extension work
- Area Command Fund, Sylhet Cantonment for construction of a mosque
- Paschim Ratail Hafizia Nurani Madrasa O Yatimkhana, Gopalgonj, as financial assistance for job creation/self employment programs undertaken for the 'Hafiz e Quran' of that institution by providing them computer literacy training and providing sewing machines among distressed poor women of that locality.
- F R Foundation, Chattogram as financial assistance to continue their charitable programs for distressed people.
- Motherland Foundation, Dhaka, as financial assistance to continue their charitable programs for poor people



REPORT ON
RISK MANAGEMENT

Report of the Board Risk Management Committee

Risk is an essential part of the banking industry, that's why effective risk management is deeply embedded in every aspect of its operations from business planning and investment decisions to internal controls and daily activities. By integrating risk management into its operations, the bank fosters a culture of ownership and responsiveness in addressing potential risks. The Board Risk Management Committee (BRMC) plays a crucial role in overseeing the Bank's risk governance, ensuring that the necessary infrastructure is in place to properly identify, assess, monitor and if possible control and mitigate risks. EXIM Bank not only view risk as a challenge but also as an opportunity to strengthen its resilience and improve its operations.

The Bank's Board Risk Management Committee (BRMC) has been diligently tracking the fluctuating global landscape, characterized by significant political and economic instability. The completion of the quota reform movement and the formation of a new interim government in the mid of 2024 as well as the contemporary political volatility have contributed to a challenging environment for the financial sector. With weakened law and order, businesses, industries and banks faced serious challenges. Moreover the conflicts in the Middle East concerned Israel-Palestine situation along with Syria, Lebanon, as well as the Russia-Ukraine war, have further exacerbated uncertainties. The impact of these factors is evident in disruptions to financial markets and foreign direct investments. Amid this turmoil, EXIM Bank took swift action to address its challenges. In response, the BRMC remains committed to ensuring effective board oversight and robust corporate governance, with a focus on maintaining the Bank's strategic objectives through a comprehensive risk management framework. This framework aims to bolster the Bank's resilience and sustainability, enabling it to navigate through such turbulent times while safeguarding its long-term success.

Formulation of the Committee

The Board Risk Management Committee (BRMC) has been established by the Bank's Board of Directors in accordance with Section 15Kha (3) of the Bank Company Act, 1991 (as amended up to 2023) as well as the provisions of BRPD Circular No. 11, dated October 27, 2013 and BRPD Circular No.02, section 10.1 (Kha) and 11.3 (Ga) dated 11 February 2024, issued by Bangladesh Bank.

The Board Risk Management Committee (BRMC) of the Bank plays a significant role in ensuring that the bank effectively manages risks across all areas of its operations. The committee integrates risk management into business planning, investment decisions, and day-to-day activities. It works to identify, assess, and monitor various risks, such as those related to investments, foreign exchange, compliance, and liquidity. The BRMC ensures that the bank has a strong risk management system in place, helping it to be resilient and sustainable over the long term. By providing the Board with clear and timely information, the committee helps guide decisions that support the bank's stability and growth.

Composition and Status of the Committee

The BRMC of EXIM Bank consists of one (01) Chairman and three (03) members, all of them have been exclusively nominated by the Board of Directors. The details of the composition and their respective status (as on 31-12-2024) are as follows:

SL.	Name	Status	
		Bank	Committee
1.	Mr. Md. Nurul Amin	Director	Chairman
2.	Mr. Anjan Kumar Saha	Director	Member
3.	Mr. S M Rezaul Karim	Independent Director	Member
4.	Mr. Mohammad Feroz Hossain	Managing Director	Ex-officio member

The Key Responsibilities of the Board Risk Management Committee (BRMC) are:

i. Policy Formulation and Review: Annually develop and review risk management policies, strategies, risk appetite, and limits, ensuring they align with organizational goals and regulatory requirements.

ii. Risk Monitoring and Control: Oversee the implementation of risk management processes, ensuring effective prevention, control, and compliance with Bangladesh Bank's guidelines and regulatory bodies' instructions.

iii. Organizational Structure and Staffing: Ensure the establishment of an appropriate structure for managing risks, with well-qualified, ethical staff in the Risk Management Division (RMD), providing adequate staffing for effective risk management.

iv. Supervision and Compliance: Supervise the activities of the Executive Risk Management Committee (ERMC) and ensure compliance with core risk management practices, regulatory instructions, and internal audit processes.

v. Record-Keeping and Reporting: Approve and monitor the effectiveness of risk-related reporting systems and ensure proper documentation and communication of risk mitigation efforts.

vi. Board Communication: Submit quarterly summaries, proposals, and suggestions from BRMC meetings to the Board of Directors, ensuring transparency in risk decision-making.

vii. Risk Mitigation Decisions and Implementation: Hold at least four meetings annually to analyze risks and make decisions for risk mitigation, ensuring timely and effective implementation.

viii. Assessment and Evaluation: Annually assess the effectiveness of the overall risk management functions, ensuring ethical standards, internal controls, and audit functions that should be maintained in investment operations, foreign exchange, and securities management.

Meetings of the Committee

In 2024, the Board Risk Management Committee of EXIM Bank held a total of nine (09) meetings, where as the regulatory requirement was to conduct at least 4 meetings per year one meeting per quarter. In the meeting, the Committee thoroughly discussed various risk-related issues, leading to required important decisions, all of which were implemented by the management under the Committee's vigilant oversight. The minutes of these meetings were consistently reported to the Board of Directors and Bangladesh Bank in a timely and regular manner, ensuring full compliance with the regulatory requirements. The key areas of focus for the Committee throughout the year 2024 included:

i. Risk Management Framework

The BRMC recommended the development and implementation of a detailed "Risk Management Framework" to establish a structured risk control system across the bank, aimed at effectively identifying, managing, and mitigating risks at all levels of operation.

ii. Review of Risk Appetite Statement

The Committee reviewed the Risk Appetite Statement of the bank for the year 2024, ensuring that it accurately reflected the bank’s risk tolerance and aligned with its strategic objectives and regulatory requirements.

iii. Core Risk Management Policies

The Committee conducted a review of core risk management activities and policies of the bank, ensuring that they were up-to-date, effective, and in compliance with regulatory requirements and best practices in risk mitigation.

iv. Executive Risk Management Committee (ERMC) Performance

The Committee monitored the performance of the Executive Risk Management Committee (ERMC), ensuring that at least 12 meetings were held throughout the year to address risk-related issues, made deliberate decisions regarding risk issues, as well as oversaw the timely implementation of those decisions.

v. Stress Testing Reports

The Committee evaluated the Stress Testing reports, provided necessary guidance, and recommended the submission of these reports to the Board of Directors and Central Bank to ensure proper risk assessment and compliance with regulatory requirements.

vi. Monitoring Large Investment Restructuring

The BRMC is responsible for overseeing large investment management, ensuring compliance with restructuring terms, and monitoring timely installment payments. It oversees large investments to ensure timely execution, proper documentation, effective recovery mechanisms, and performance tracking in alignment with regulatory guidelines

vii. Monitoring Top 20 Investment Clients

The Committee conducted continuous review and monitoring of the bank's top 20 investment clients, ensuring that their investment profiles remained aligned with the bank's risk management strategies and financial goals.

viii. Risk Management Activities and Effectiveness Review

The Committee reviewed on the risk management activities and assessed the effectiveness of EXIM Bank's risk management functions for the year 2024, ensuring that the guidelines were effectively implemented and aligned with best practices in risk mitigation.

ix. AML & CFT Performance Report

The Committee reviewed the half-yearly performance report of the bank on anti-money laundering (AML) and combating the financing of terrorism (CFT), assessing the effectiveness of the bank's measures and ensuring compliance with relevant regulations.

x. Recovery Plan Review

The Committee reviewed and updated the bank's Recovery Plan based on the 2024 fiscal year, ensuring that it remained effective and aligned with current risk management practices and regulatory requirements.

xi. Asset Quality and Investment Policies

The Committee conducted a review of the bank's asset quality, investment policy, and classified investments to assess their alignment with risk management standards and ensure the bank's financial stability.

xii. Risk Management Reports

Throughout the year, the Committee thoroughly reviewed a range of risk management reports, such as the Monthly Risk Management Report (MRMR), Half-Yearly Comprehensive Risk Management Report (CRMR), Management Action Triggers, and Self-Assessment and Evaluation Reports on Core Risk. The Committee emphasized the importance of adhering to the regulatory authority's requirements and recommended that these be met within the specified timelines.

xiii. Reporting to the board

The proceedings of the BRMC meetings, which included various suggestions and recommendations for the management, were consistently reported to the Board of Directors for review and approval. Throughout the year 2024, the Board Risk Management Committee played a key role in supporting the execution of the bank's overall business strategy, ensuring that it remained within well-defined and prudent risk parameters, all underpinned by a robust risk management system.

In the year marked by extraordinary geopolitical and economic turbulence, the Board Risk Management Committee of EXIM Bank has remained steadfast in its commitment to upholding the highest standards of risk governance. Through proactive oversight, strategic policy reviews, and rigorous monitoring of risk exposures, the Committee has ensured that the Bank navigated 2024 with resilience and adaptability. The Committee's consistent engagement, evidenced by its nine comprehensive meetings, demonstrates its dedication to maintaining a sound risk culture across all levels of the organization. As EXIM Bank moves forward, the BRMC will continue to play a pivotal role in strengthening the Bank's risk management framework, ensuring that it remains responsive to emerging risks while supporting sustainable growth and long-term value creation.



Md. Nurul Amin

Chairman
Board Risk Management Committee

From the Desk of Chief Risk Officer (CRO)

Bangladesh's economy faced significant challenges in 2024, starting with negative indicators that deteriorated after the political shift in August. The economy in 2024 was burdened by persistent high inflationary pressures. Revenue collection declined, with major shortfalls in tax and customs revenue. The banking sector also faced instability, with a surge in non-performing investments as many borrowers defaulted on investments. Despite economic turmoil, some key sectors showed resilience. Remittance inflows reached a record $27 billion, reflecting a 23 percent increase from 2023. The export sector also performed well, surpassing $50 billion, largely driven by the garment industry.

EXIM Bank PLC. has established a risk management system to proactively identify, assess, and mitigate risks across all operations. Key elements include early risk identification, comprehensive risk measurement, effective mitigation strategies, continuous monitoring, and regulatory compliance. To maintain a resilient and well-controlled business environment, the Bank has implemented a comprehensive risk management framework that focuses on proactive risk identification, assessment, and mitigation at all levels which consist with the following key element:

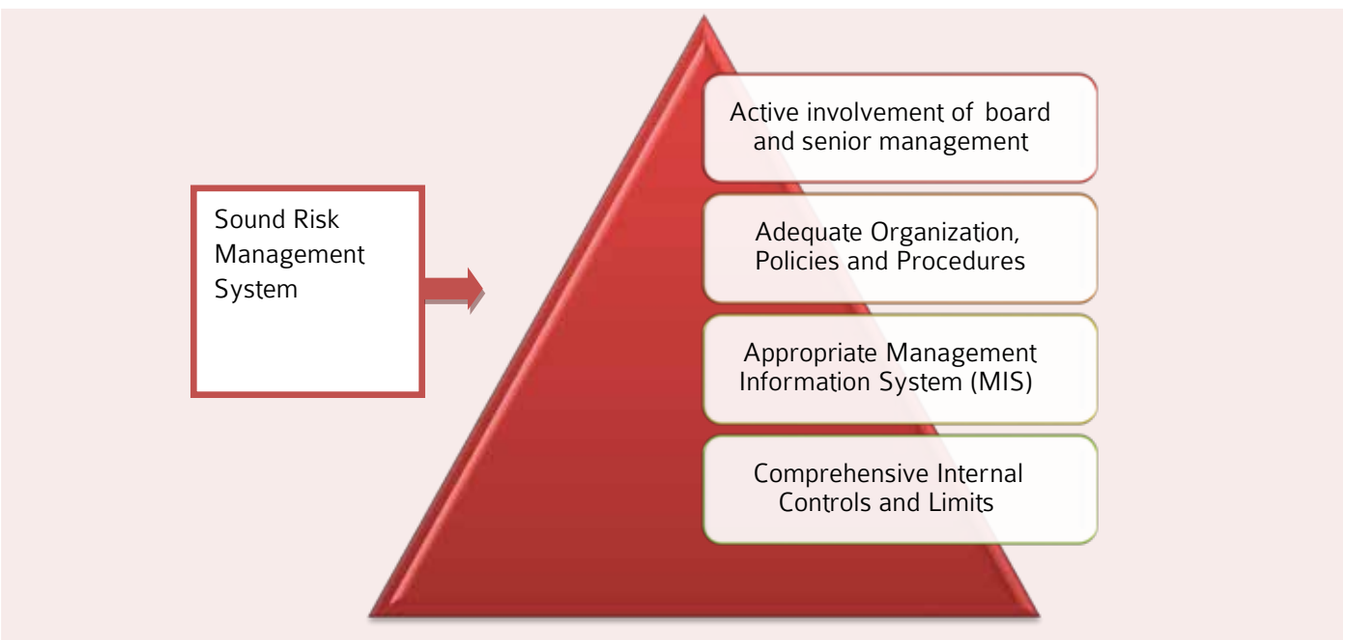


Chart: Sound Risk Management System

Board and Senior Management Overview

The board and its committees, working with management, promote a corporate culture where enterprise-wide risk management is embedded in all business functions. Rather than being treated as a separate function, risk management is integrated into decision-making, influencing how the organization evaluates performance and success.

A clear tone at the top marked by transparency, consistency, and strong communication reinforces the organization's focus on ethical behavior, risk oversight. Senior management maintains awareness of all risk-related activities and ensures alignment with the board's strategic direction through ongoing assessment and mitigation efforts. They stay informed about the institution's risk profile and provide regular updates to the board or its risk committee.

At EXIM Bank, the Board of Directors defines the risk appetite, tolerance, and limits, setting the strategic direction for risk governance. Senior management continuously monitors the risk profile and submits regular reports for board review and follow-up action.

Adequate Organization, Policies and Procedures

The board and senior management develop and implement risk management policies and procedures to address risks arising from the bank's operations. These policies provide daily guidance on executing risk strategies and include limits to protect the institution from excessive risk-taking. This covers investment, liquidity, and operational risks, as well as overall risk management. Management regularly reviews and updates these policies as needed and internal audit provides independent assurance on their effectiveness to ensure adequacy, key factors include proper documentation and internal approval, clear accountability and authority, and independent compliance monitoring through functions like the internal

control unit.

Appropriate Management Information System (MIS)

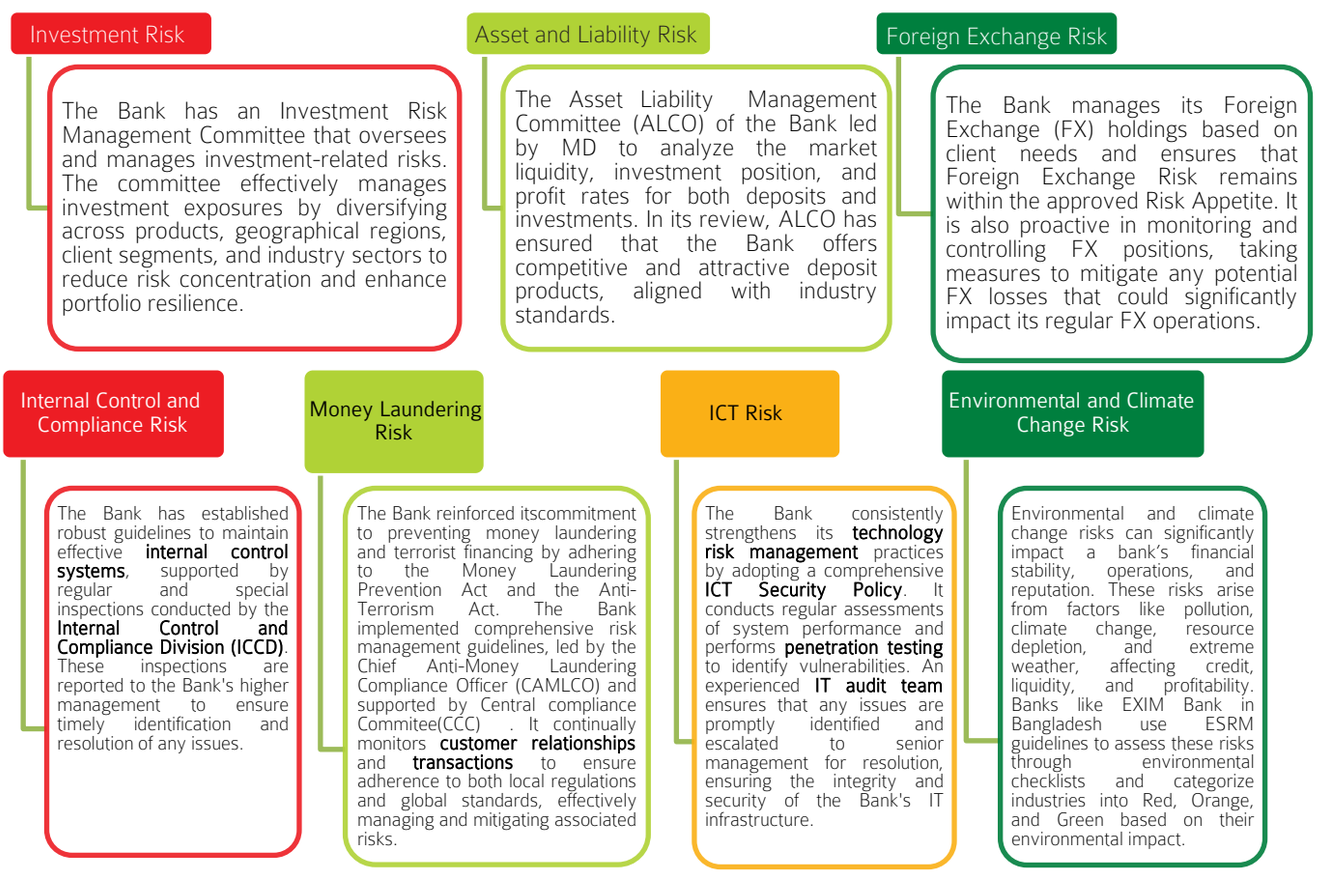
The bank ensures effective risk measurement, monitoring, and reporting by identifying and quantifying all material risk factors through reliable information systems that provide timely and accurate data on financial condition, performance, and risk exposure. It delivers regular, detailed reports to operational managers, covering risk types, business impact, and mitigation recommendations. The effectiveness of these systems is continuously assessed by reviewing monitoring practices, data quality, assumptions and responsiveness to changes in business or products, IT and MIS capabilities, consistency in reporting, compliance with set limits and objectives, and the timeliness and accuracy of information provided to senior management and the board.

Comprehensive Internal Controls and Limits

Internal control is essential for managing risks within a financial institution, helping align risk-taking with the institution's risk appetite, tolerance, and strategic objectives. An effective internal control system ensures clear lines of authority, proper segregation of duties, and the establishment of limits on areas such as liquidity, officer authority, and non-performing assets to prevent excessive risk-taking. The internal control framework is supported by regular internal audits, with the Audit Committee reviewing audit scope, procedures, and findings to address any material weaknesses. To maintain a sound control environment, the bank establishes and enforces internal controls that promote operational effectiveness, ensure accurate financial reporting, protect assets, and support compliance with laws and internal policies. The adequacy of this environment is assessed by evaluating the suitability of controls relative to risk levels, clarity of authority and duties, independence of control functions, reliability of reporting, compliance procedures, documentation standards, and the timely resolution of identified weaknesses.

Bank's Risk Management Approach

The Bank's Risk Management Framework (RMF) is founded on sound Board oversight, layered managerial supervision, effective systems, a clearly articulated risk appetite, and comprehensive policies and procedures. In 2024, the Executive Risk Management Committee (ERMC) carried out an in-depth evaluation of the RMF. This review involved a detailed analysis of Core Risks, leading to enhancements in the Bank's approach in addition to the risks under BASEL-III guidelines to improve risk mitigation processes. The Bank will continuously assess whether any new or emerging risks should be classified as material risks. The table below outlines the Bank's key Core Risks and the associated Risk Management Process.



In addition to addressing its Core Risks, EXIM Bank as a practitioner of Shariah-based Islamic Banking, also faces Shariah Non-Compliance Risk. The Bank takes proactive measures to manage this risk more effectively by focusing on the following:

Non-Compliance with Shariah Principles

The Bank has established a Shariah Supervisory Committee to ensure full compliance with Shariah principles. This committee plays a crucial role in overseeing and guiding the bank's operations in line with Islamic jurisprudence. In addition, the bank has formed a dedicated Shariah Secretariat, responsible for monitoring and inspecting Shariah compliance across all divisions and branches. This division is supported by a team of knowledgeable and skilled Muraqibs (Shariah auditors) who provide continuous supervision and follow-up on all transactions and activities.

Emphasis on Critical Risk Areas

In response to an increasingly complex financial landscape, EXIM Bank remains committed to optimizing its risk management framework while driving innovation. The Bank continuously prioritizes risk management strategies to ensure resilience and sustainable growth:

Enhance the Bank's Risk-Aware Culture

EXIM Bank has embedded a robust Risk Management Framework (RMF) across all operational levels. In 2024, internal initiatives from senior management reinforced a culture of risk awareness, ensuring proactive risk assessment and mitigation across all business functions.

Optimizing the Evaluation Process of Client Investment Risks

To maintain a strong asset quality, EXIM Bank closely monitors the investment rating of its clients. The Bank remains committed to minimizing exposure to high-risk investments through continuous monitoring.

Strengthening Cyber & Information Security

With the rising cyber threats in the financial sector, EXIM Bank has significantly enhanced its Information and Cyber Security (ICS) framework. The Bank has adopted industry-best cyber security practices, conducted crisis management drills, and reinforced employee awareness programs to safeguard sensitive data and critical services.

Managing Climate & Environmental Risks

EXIM Bank is dedicated to sustainable banking and follows stringent Environmental & Social Due Diligence (ESDD) guidelines. In 2024, the Bank saw substantial growth in green and sustainable finance, ensuring that investment decisions align with global environmental standards.

By continuously refining its risk management approach and embracing innovation, EXIM Bank is well-positioned to navigate challenges and support sustainable financial growth.

Emerging Risks

Emerging risk refers to newly developing or evolving risks that could have a significant impact on an organization, industry, or economy in the future. These risks may arise due to changes in technology, regulations, economic conditions, environmental factors, or geopolitical events, etc.

Emerging Risks Management Process

Emerging Risks Management Process in a Bank refers to the structured approach a bank uses to identify, assess, monitor, and mitigate new or evolving risks that could impact its operations, reputation, or financial stability in the future. These risks may not yet be fully understood or may arise from changes in the economic, technological, regulatory, or geopolitical environment. The changes are given bellow:

a) Recovery Plan for Banks

Bangladesh Bank instructed for making Recovery Plan to restore financial strength and viability as well as for the improvement in Banks' recovery included in the content of recovery plans, the practical usability of plans, the governance and decision making around preparing and activating recovery options, integrating plans with stress testing and risk management, preparatory measures and testing of plans, the identification of critical functions, and the coverage of material entities within the recovery plans. This recovery plan also covers the continuity of critical economic functions, the specification of trigger points to activate recovery options, internal and external communications, etc.

b) Prompt Corrective Action (PCA) Framework

Prompt Corrective Action (PCA) Framework enables early identification of bank level problems and steer timely regulatory intervention to restore a weakened bank's financial and operational health, thereby safeguarding financial stability and public confidence. Bangladesh Bank applies to all scheduled banks in Bangladesh including foreign branches that using audited year end (31 Dec 2024) financials and ongoing on site/off site assessments effective from 31 March 2025 as per BRPD circular no 17 dated 05 December 2023. It also detect and resolve emerging financial or operational problems at an early stage to safeguard Bank's stability, prevent systemic fallout, and avoid the high costs of a failure or closure and triggered when one or more key indicators breach prescribed thresholds or when corporate governance quality is deemed unacceptable.

c) Implementation of ECL based Investment Classification and Provisioning under IFRS 9

As per BRPD Circular No. 15 dated 27 November 2024 requires banks to move from the current incurred loss provisioning model to an Expected Investment/Credit Loss (ECL) framework under IFRS 9 by 2027. According to IFRS 9 requirements, Impairment allowances must be based on forward-looking expected investment/credit loss estimates rather than losses already incurred in which led by the Basel Committee's December 2015 guidance outlines expectations for sound investment risk practices, model governance, and validation under an ECL accounting model.

d) Bank Mergers and Acquisitions

Forced bank mergers, if not preceded by a comprehensive assessment of asset quality, may yield counterproductive outcomes. For any consolidation process to be successful, it must be guided by careful evaluation and strategic execution. It is crucial to ensure that financially sound institutions are not adversely impacted by acquiring weaker banks. Therefore, a thorough analysis of the asset quality of underperforming banks is essential before proceeding with any merger or acquisition.

e) Advancement of IT and Data Infrastructure

The risk management function is set to undergo a transformative shift, driven by advancements in technology and data analytics. With an increasing emphasis on automation, real-time systems, and paperless workflows, traditional operational processes will take a backseat, allowing for more efficient and data-driven decision-making.

The integration of big data, AI-driven analytics, and complex algorithms will enhance risk assessment capabilities, enabling more accurate predictions and proactive risk mitigation. As a result, financial institutions will not only reduce operational costs but also improve customer experiences through faster, smarter, and more seamless risk management practices.

f) Managing Climate-Related Transition Risk

Building climate resilience is no longer just a regulatory requirement but a necessity, especially for vulnerable populations. Financial institutions must integrate Environmental & Social Due Diligence (ESDD) ratings into their decision-making processes to assess and mitigate climate-related risks effectively.

With increasing regulatory focus on sustainable finance, ensuring compliance with environmental standards is essential. By prioritizing green investments and responsible financing, banks can not only manage transition risks but also contribute to a more sustainable and resilient economy.

Forward-Looking Perspective for EXIM Bank

By 2025, EXIM Bank's risk management function will need to undergo significant transformation to effectively navigate evolving regulatory demands, rising customer expectations, and emerging risk factors which is expected to bring about more change in risk management than the previous one, and the pace of transformation will likely intensify.

To stay ahead, EXIM Bank must proactively adapt to these shifts, enhancing its risk management capabilities and ensuring alignment with future regulations. If the Bank fails to take the necessary steps to prepare for these changes, it may face challenges in meeting new regulatory requirements and satisfying the evolving demands of its clients. The key to long-term success will lie in embracing innovation, staying agile, and ensuring a robust risk framework that supports sustainable growth.



Khandker Md. Mostasir
Additional Deputy Managing Director & CRO

Risk Management Framework

1. Risk Management Overview of EXIM Bank

EXIM Bank has developed a comprehensive risk management framework to navigate the evolving banking landscape, driven by changes in business models, technology, and regulations. Risk management is integrated into the bank's core operations, focusing on identifying, assessing, and mitigating risks to ensure stability and profitability. By proactively managing risks and setting clear tolerance levels, EXIM Bank aims to protect its financial health while supporting long-term growth. The bank's risk management approach helps address uncertainties and safeguard its strategic objectives, ensuring resilience in an ever-changing market environment.

2. Fundamental Objectives of Risk Management

Foster a Strong Risk Culture
Encourage a superior risk culture across all levels of the bank to promote awareness and proactive management of risks.

Ensure Risk-Adjusted Business
Strive to maintain a balance between risk and reward, ensuring that business decisions are aligned with the bank's risk appetite.

Optimize Financial Resource Utilization
Ensure the efficient and effective use of financial resources to support growth while minimizing risks.

Build Capacity to Absorb Future Losses
Strengthen the bank's ability to absorb potential losses in the future by preparing for uncertainties.

Enhance Financial Soundness
Improve the bank's overall financial stability by maintaining adequate capital and implementing sound risk management practices.

3. Risk Management Policy

EXIM Bank is known for its proactive and adaptive risk management approach, consistently setting high standards in the financial sector. Through comprehensive risk assessments, stress testing, and scenario analysis, the bank effectively identifies and mitigates potential risks, exceeding regulatory requirements with strict internal limits and advanced techniques. Its strategy aligns risk management with long-term goals, enabling swift responses to emerging threats and evolving market conditions. By continuously monitoring key risk indicators and maintaining a balance between risk and growth, EXIM Bank ensures long-term stability, resilience, and the protection of stakeholder interests.

4. Bank's Risk Management Framework

EXIM Bank's risk management process is built on a comprehensive framework of policies, procedures, and standards designed to consistently identify, assess, monitor, and mitigate significant risks across all areas of its operations. This proactive approach ensures that the bank's risk-taking activities align with its strategic objectives, risk appetite, and governance principles.

4.1 Risk Culture

EXIM Bank's Risk Culture: A Comprehensive approach to effective risk management

EXIM Bank has established a strong, integrated risk culture across the institution, which is fundamental to its risk management framework. The bank's risk culture is grounded in a deep understanding of the risks it faces and how these risks are managed effectively. This culture is developed through policies, communication, staff training, and leadership examples, ensuring that every employee is fully aware of their role in managing risk.

Key Aspects of EXIM Bank's Risk Culture:

i. Board and Senior Management Oversight: The Board and the Board Risk Management Committee (BRMC) set the tone for the desired risk culture, ensuring alignment with the bank's strategic objectives and risk management priorities.

ii. Management and Employee Responsibility: Business and operational units are primarily responsible for day-to-day risk management, guided by the bank's risk tolerance and appetite, as well as its risk policies.

iii. Institutional Integration: Risk culture is embedded throughout the organization, ensuring all employees understand the risks they face and how to manage them in line with the bank's policies and procedures.

iv. Promoting Ethical Behavior: Encouraging employees to make decisions that contribute to the overall health of the organization and act responsibly in managing risk.

v. Open Communication: Fostering an atmosphere of openness where employees feel comfortable raising concerns about potential risks.

vi. Clear Risk Appetite: Defining the range of acceptable risks through a risk appetite statement and supporting communication and training efforts.

vii. Alignment of Incentives: Aligning employee incentives with organizational objectives and clearly outlining consequences for breaches of policies or procedures.

EXIM Bank's risk culture is a critical element of its overall risk management strategy. It ensures that risk awareness is ingrained in all levels of the organization, with the leadership fostering an environment where ethical behavior, open communication, and adherence to risk policies are prioritized for the long-term success and stability of the bank.

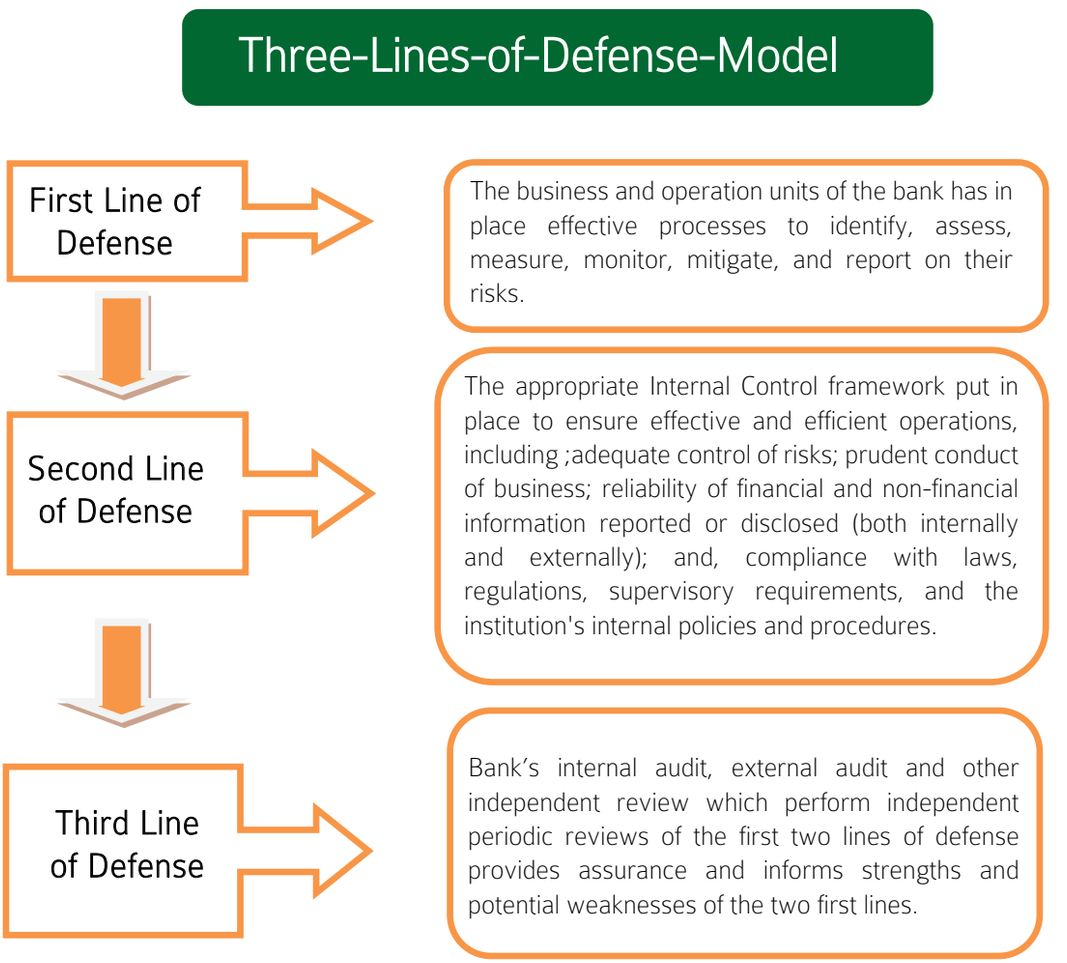
Contribution to the Effectiveness of Risk Culture



4.2 Risk Governance System

Risk governance refers to the structure, rules, processes, and mechanisms by which decisions about risks are taken and implemented. It covers the questions about what risk management responsibilities lies at what levels and the ways the board influences risk-related decisions; and the role, structure, and staffing of risk organization. A good practice in this dimension is where the board has regular involvement in managing key risk issues, and risk management responsibilities are proportionate to the risks assumed at a particular level or unit.

Risk governance follows the three-lines-of-defense-model:



The three-line defense model is vital to EXIM Bank's risk governance, ensuring a structured approach to managing risks. The first line, operational units, handles day-to-day risk management, while the second line, internal controls, oversees compliance and risk mitigation. The third line, internal audit, independently reviews the effectiveness of the first two lines. This model ensures clear accountability, quick risk identification, and comprehensive oversight, with the Chief Risk Officer providing centralized direction, strengthening the bank's overall risk management framework.

4.3 Risk Appetite Statement

The Risk Appetite Statement (RAS) outlines the level and type of risk an organization is prepared to assume in pursuit of its strategic goals. As per the Bangladesh Bank's Risk Management Guidelines (2018) and Board are required to formulate an RAS that encompasses all measurable risk categories. These guidelines recommend setting clear risk limits at three distinct levels for various exposures. Bangladesh Bank regularly evaluates actual exposures against these predefined limits, with particular emphasis on the maximum threshold, or Risk Tolerance. In alignment with these recommendations, EXIM Bank has established its own RAS, defining three different levels of risk thresholds for each identified risk area as suggested by the central bank. These three different scales of risks are expressed as:

- Risk Appetite: The level and nature of risk an organization is ready to undertake in alignment with its business goals and annual financial targets.
- Risk Limit: It offers an extra measure to track whether the actual risk exposure is approaching the organization's maximum risk limit. Exceeding this limit indicates that the organization is nearing its risk tolerance threshold.
- Risk Tolerance: The highest level of risk an organization is willing to accept for each relevant risk factor, which it aims not to surpass under normal circumstances.

Factors Considered in Preparation of Risk Appetite Statement Quantitative Factors:

In preparation of RAS, different quantitative factors are considered as follows:

- Budgetary control: Begin by considering the bank's long-term and short-term strategic, capital, and financial plans, ensuring they are synchronizing with the annual budget for the year.
- Liquidity Management: The liquidity situation, both in local and foreign currencies, is uncertain, and therefore, precautionary measures have been incorporated into the budget figures.
- Asset Quality: Asset quality is considered before determining the risk limit.
- Adopting required Tolerance Level of Risk: Identification of each significant risk and the overall maximum risk level that the bank is prepared to operate within.
- Historical Performance: Historical data on business segments and sector-specific investment portfolios, covering metrics such as outstanding investments, non-performing investments (NPI), cash recovery rates, investments written off, Capital to Risk-Weighted Assets Ratio (CRAR), Net Open Position (NOP), and other essential financial indicators etc.

4.4 Risk Assessment & Risk Treatment at EXIM Bank

The risk management process at EXIM Bank involves a structured approach to applying policies, procedures, and practices for evaluating, addressing, managing, and monitoring risks. This process is designed to be a core component of the Bank's management system, integrated into its culture, and customized to fit its operational processes. It encompasses a thorough assessment and mitigation of risks, as outlined in the following details:

4.4.1 Risk Assessment

Risk assessment is a systematic process to evaluate potential risks in banking activities, involving three key steps: identification, analysis, and evaluation.

1. Risk Identification: Recognize risks from both existing and new initiatives, using adequate tools to identify risks early in the process.
2. Risk Analysis: Analyze risks by considering the likelihood and consequences of unfavorable events, using both quantitative and qualitative methods.
3. Risk Evaluation: Compare identified risks with the bank's risk appetite, tolerance, and regulatory limits to prioritize treatment and take immediate action where necessary.

Responsibility: The Board of Directors is ultimately responsible for evaluating risks independently.

Risk assessment is essential for identifying vulnerabilities, evaluating control measures, and prioritizing actions to ensure effective risk management.

4.4.2 Risk Treatment

Risk treatment is the process of selecting and implementing measures to manage and modify risks. After assessing risks, EXIM Bank chooses the most appropriate treatment option to mitigate or eliminate unacceptable risks.

Risk Treatment Options:

1. Avoidance: Choose not to engage in activities that create the risk.
2. Reduction: Mitigate risks by reducing their likelihood or impact (e.g., staff training, diversifying investments).

3. Transfer: Shift the risk to a third party through insurance or outsourcing.
4. Acceptance: Retain the risk, understanding its potential impact, and prepare for consequences.
5. Sharing: Distribute risk among multiple parties (e.g., insurance or consortium financing).

Decision Process:

- The most suitable treatment option is chosen based on a balance of costs, benefits, and legal/regulatory requirements.
- EXIM Bank establishes clear risk limits through policies and procedures, helping align actions with the bank's risk appetite and strategy as its Risk Control Mechanisms.

5.0 Risk Management Tools

In overseeing investment, market, liquidity, and operational risks, the bank adheres to the most recent regulatory guidelines, including the Core Risk Management Framework, Stress Testing Guidelines, and Recovery Plan issued by Bangladesh Bank. The bank employs a range of risk management tools and models that align with its defined risk appetite, ensuring these practices are seamlessly integrated into the bank's overall strategy and business planning process. This approach allows the bank to proactively manage risks while supporting its long-term growth and stability objectives.

5.1 Risk Guidelines , Policies, Procedures, Process, Standards and Limits

Guidelines: Our detailed guidelines, endorsed by the Board, play a crucial role in effective risk management. They offer an in-depth understanding of various risks and provide clear strategies for mitigating them. To ensure their ongoing relevance, these guidelines are periodically reviewed and updated. Namely-

- Risk Management Guidelines
- Investment Risk Management Guidelines
- ALM Guidelines
- Foreign Exchange Guidelines
- ICC Guidelines
- ML& TF Risk Management Guidelines
- ICT Security Guidelines, etc.

Policies & Procedures: Our policies integrate industry best practices and regulatory requirements, all within the framework of our defined risk appetite, and are closely monitored by the Board. This ensures that our approach to risk management remains robust, compliant, and aligned with both internal goals and external standards. Regular oversight by the Board guarantees that our risk management practices are continuously evaluated and refined to address evolving challenges and opportunities in the market.

- Risk Appetites Statement (RAS)
- Management Action Triggers (MAT)
- Process Document Manual (ICAAP)
- Self-Assessment of Core Risks
- Calculating Weighted Average Cost of Fund
- Fraud Detection & Prevention Policy
- Customer Services & Compliance, etc.

Process: We have established structured processes for identifying, evaluating, documenting, and managing risks, ensuring a systematic approach to risk control. These processes enable proactive risk management, ensuring continuous monitoring and fostering a culture of resilience.

Standards: EXIM Bank follows industry best practices, establishing standards grounded in the approved guidelines and policies within our Risk Management Division. This approach ensures that all risk-related activities are aligned with the highest standards of governance and compliance. By continuously updating and refining these policies, we maintain a proactive stance in identifying and mitigating risks. Our dedicated Risk Management Division works tirelessly to integrate these best practices into daily operations, fostering a secure and resilient environment for the bank and its stakeholders.

Limits: Manage risk-taking actions within the boundaries set by the board and senior management. These limits also define responsibility for critical tasks in the risk-taking process, as well as the criteria or conditions under which transactions can be authorized or carried out.

5.2 Pillar 1 & 2 under Basel III and Stress Testing

Using Basel III's Pillars 1 and 2 and the bank's stress testing programs, the bank can estimate how changes in market conditions, investment situation, operations, liquidity needs, or other risks might impact its income, capital, and liquidity. The development, approval, and regular review of these programs follow the updated guidelines from Bangladesh Bank. Reports for Pillar 1 and stress testing are prepared every quarter, while the Pillar 2 report is made once a year and shared with the ERMC, BRMC, and the Board.

5.3 Measurement, Monitoring and Reporting:

Risk Measurement: EXIM Bank employs various models for several purposes, such as evaluating transaction values, measuring risk exposures, determining investment risk ratings and parameters, and calculating both economic and regulatory capital. The application of quantitative risk methods and models is supported by a robust governance framework, ensuring that experienced judgment is also applied in decision-making.

Risk Monitoring: Ongoing monitoring ensures that business activities stay within approved limits or guidelines and are in line with the bank's strategies and risk appetite. If any of these limits or guidelines is breached, the incident is reported to senior management, risk committees as well as to the Board, depending on the risk parameter.

Risk Reporting: Risk is measured in aggregate across products and business areas in accordance with policies, limits, and guidelines. These measures offer a clear overview of the amounts, types, and sensitivities of various risks within the bank's portfolios. Senior management and the Board use this information to understand the bank's risk profile and assess the portfolio's performance.

5.4 Recovery Plan

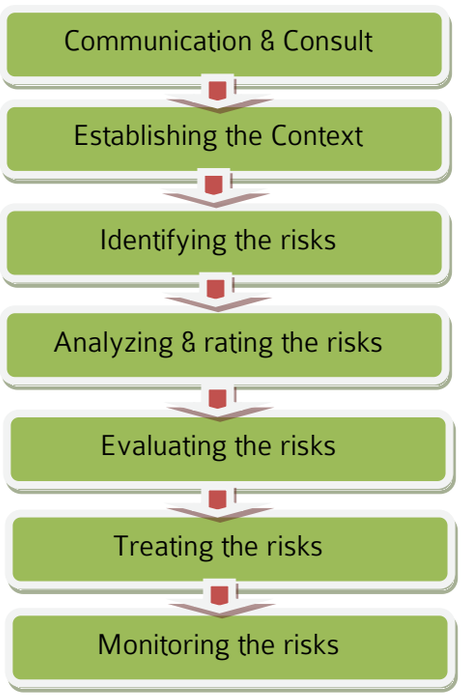
A Recovery Plan is a strategic document prepared by a bank to ensure its continued viability during times of financial or operational stress, without the need for supervisory or government intervention. In order to cope with such stress events, Bangladesh bank issued a circular to provide guidance for banks to develop 'Recovery Plan' for preparing their responses to the potential shocks in advance so that they can act promptly and effectively in the event of a stress situation. The primary aim is to protect the bank's core functions, maintain public confidence, and uphold the stability of the financial system. It outlines key components such as the bank's structure, critical operations, potential vulnerabilities, stress scenarios, recovery triggers, and credible recovery options. The plan also includes procedures for decision-making, escalation, and communication with regulatory authorities. It is tailored to each bank's specific size, risk profile, and complexity, and must be reviewed and approved annually by the board of directors.

5.5 Prompt Corrective Action (PCA) Framework

In anticipation of the PCA Framework set by Bangladesh Bank for 2025, EXIM Bank is proactively calculating key parameters to ensure compliance with the forthcoming regulatory requirements. This forward-thinking approach allows us to identify potential gaps and implement necessary adjustments ahead of time. By aligning our operations with the upcoming regulations, we aim to maintain financial stability, strengthen our risk management practices, and ensure continued growth in a changing regulatory environment.

6.0 Risk management process

The risk management process adopted by EXIM Bank involves a series of steps that help identify, assess, and control potential risks. Here are the key steps involved in a standard risk management process:



EXIM Bank's comprehensive risk management framework reflects its unwavering commitment to maintaining financial stability, operational resilience, and long-term sustainability in an increasingly complex banking environment. Through clearly defined policies, rigorous risk assessment processes, and a deeply ingrained risk culture, the bank effectively identifies, evaluates, and mitigates various forms of risk. The integration of advanced tools, adherence to regulatory requirements, and a structured governance system, including the three-lines-of-defense model and multiple specialized committees, ensures that risk is managed proactively at every level of the organization. By aligning its risk management practices with strategic objectives and maintaining a dynamic approach to evolving market conditions, EXIM Bank continues to safeguard stakeholders' interests while driving sustainable growth and innovation across its operations.

Significant Risks and Potential Uncertainties Faced By the Bank

"In the world of banking, risk is both an inevitable reality and a constant companion. It cannot be ignored or wished away. Instead, it must be acknowledged, understood, and managed with precision and foresight. At EXIM Bank, we recognize that every decision we make carries an inherent risk, whether financial, operational, or strategic. It is our responsibility not only to identify these risks but also to continuously monitor them, reassess their impact, and take proactive steps to mitigate them. Risk is not an obstacle to progress; it is an integral part of our journey towards sustainable growth and long-term success."

The banking sector plays a vital role in driving economic growth and development. By converting idle capital into productive investments, banks are key enablers of productivity and wealth creation. The strength and stability of an economy are directly linked to the health of its banking sector.

However, banking is inherently risky, and while banks must take on risk to facilitate growth, they must do so with a clear understanding of the potential consequences. At the core of a bank's success are customer trust, brand reputation, and the careful management of leverage. A bank's failure can send shockwaves through the broader economy, underlining the importance of effective risk management.

To avoid such outcomes, it is essential for bank management to identify and assess their risk exposures thoroughly and implement robust strategies to mitigate them. Risk management should not be seen as a one-time task but as an ongoing, essential activity, with the board leading the way in setting the tone for a culture of risk awareness and proactive mitigation.

1.0 Risks in Banks

Risk refers to the potential for uncertainty, events, actions, or inactions to negatively affect Bank's ability to meet its organizational goals. These uncertainties can stem from events that may or may not occur, as well as from situations of ambiguity or insufficient information. In the banking context, risk is often viewed as the possibility of loss, which could manifest as either financial loss or damage to the bank's reputation.

For EXIM Bank, risks are events that could jeopardize the achievement of its objectives, impacting both the bank's assets and its earnings capacity. The bank places significant emphasis on strengthening its ability to identify, measure, monitor, and control all forms of risk it assumes. This proactive approach ensures that EXIM Bank can effectively manage and mitigate risks while safeguarding its long-term stability and success.

2.0 Types of Risks in Banks

Like any other commercial entity, banks understand that risk-taking is a fundamental aspect of business. The higher the risk, the higher the potential reward; however, higher risks also carry the possibility of greater losses. Banks, however, adopt prudent risk management practices to identify, measure, and price risk accurately. They ensure they maintain adequate capital reserves to mitigate potential losses.

Banks are exposed to a variety of risks arising from their operations, and these can be categorized into several types. The major banking risks typically encountered include:

- Investment Risk
- Market Risk
- Operational Risk
- Liquidity Risk etc.

Other Risks for Islami Banking

In addition to the aforementioned risks, EXIM Bank also encounters and manages the following risks associated with its Islamic banking operations:

i. Shariah and Legal Governance Risk.

ii. Underdeveloped Secondary Market Infrastructure.

iii. Lack of sufficient secondary market instruments.

iv. Inadequate Development of Investment Instruments Aligned with Shariah Principles.

v. Displaced commercial risk

vi. Lack of scope for shariah based investments.

vii. Legal and regulatory risk etc.

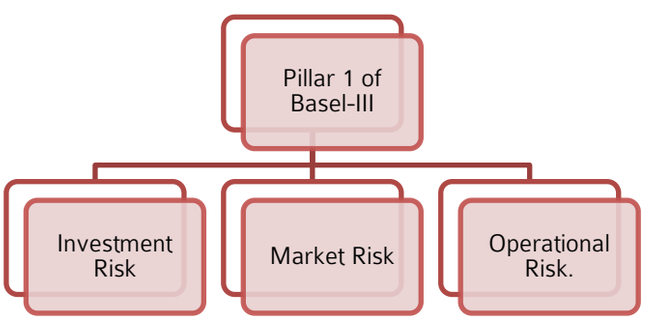
3.0 Risks Assessed Under the Basel III Framework

In accordance with the Risk-Based Capital Adequacy Framework as outlined by Bangladesh Bank, and in alignment with the Basel-III guidelines, EXIM Bank assesses its risk profile to evaluate its overall risk exposure and allocate economic capital accordingly.



Figure: Overall Risk Profile

3.1 Under Pillar 1 of Basel-III, the primary risks:



3.1.1 Investment Risk:

Investment risk refers to the possibility that an investment's actual return will differ from its expected return, including the potential loss of some or all of the original capital. Every investment carries some degree of risk, which arises from uncertainty about future events and market conditions. Investment risk in banks refers to the potential for losses due to fluctuations in the value of financial instruments in which banks invest. These investments may include government securities, corporate bonds, equities, derivatives, or structured financial products. While such investments aim to generate returns and diversify income, they also expose banks to various types of risks.

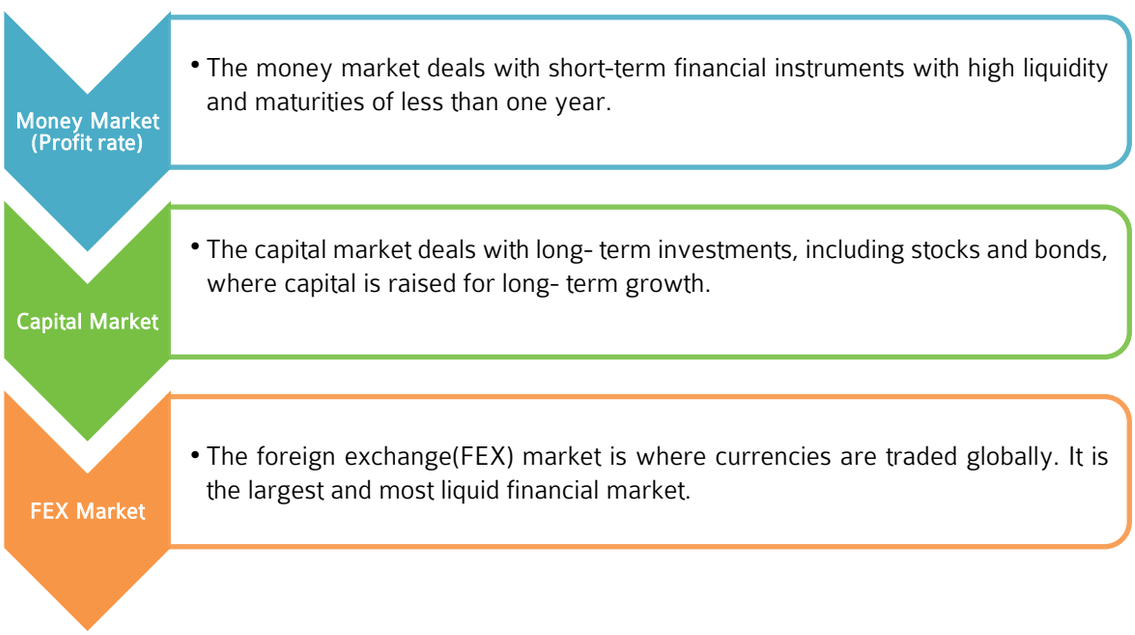
Banks manage investment risk through robust risk management frameworks, including asset-liability management (ALM), diversification strategies, regular stress testing, and compliance with regulatory capital requirements (like Basel III norms). Effective risk management is crucial not only for the bank's financial health but also for maintaining the trust of stakeholders and the stability of the broader financial system.

3.1.2 Market Risk:

Market risk refers to the potential financial losses a bank may experience due to fluctuations in market variables, such as profit rates, exchange rates, and asset prices. These risks arise from the bank's trading activities, investments, and exposure to changing market conditions. In particular, market risk can have a significant impact on the bank's profitability and capital.

Market Components:

a. Money Market (Profit rate)
b. Capital Market
c. FEX Market etc.



The Bank follows the Standardized Approach under the Risk-Based Capital Adequacy Guidelines issued by Bangladesh Bank for assessing market risk. This approach takes into account four key components to calculate the bank's capital requirement, which include:

a. Profit Rate Related Risk
b. Foreign Exchange Position Risk
c. Country Risk or Geopolitical Events
d. Equity Price Risk

By addressing these components, the Bank ensures that it is well-prepared to manage market risk effectively, protecting its financial health and capital stability in the face of dynamic market changes. Some significant risk under market risk are-

3.1.2.1 Profit Rate Risk

Profit Rate Risk refers to the potential impact on a bank's earnings or capital due to fluctuations in profit rates. This risk arises from several factors, including the mismatch between the timing of rate adjustments and cash flows (reprising risk), variations in yield curve relationships that influence the bank's financial activities, shifts in rate dynamics across different maturities (yield curve risk), and embedded profit-rate-related options within the bank's financial products.

3.1.2.1.1 Profit Rate Risk Exposures

EXIM Bank evaluates the potential impact of profit rate fluctuations on its net profit income (NPI). To assess earnings sensitivity, the bank determines the difference between Profit Rate Sensitive Assets (RSA) and Profit Rate Sensitive Liabilities (RSL) within specific time buckets. This difference, referred to as the re-pricing "gap," helps measure the bank's exposure to profit rate changes and its potential effect on overall financial stability.

3.1.2.2 Equity Price Risk

Equity Price Risk refers to the potential losses arising from fluctuations in the market value of equities held by the bank. To access and manage this risk, the bank conducts mark-to-market valuations of its share investment portfolios. These valuations are carried out against a predefined limit to ensure effective risk monitoring and control.

3.1.2.3 Foreign Exchange Risk Management

Foreign Exchange Risk is a critical concern for the Bank, given its significant involvement in supporting export and import businesses, which exposes it to fluctuations in currency exchange rates. As an integral part of international trade, foreign exchange risk can arise from various factors, including changes in the global economy and market conditions. In Bangladesh, the foreign exchange risk has been particularly influenced by factors such as a reduction in foreign exchange reserves, geopolitical events like the Red Sea conflict (which has increased freight charges and made exports harder), global inflationary pressures, supply disruptions, the rising prices of commodities, and a shortage of foreign currencies—mainly the US dollar—leading to adverse exchange rate movements throughout 2024.

The Bank is cognizant of three primary types of foreign exchange risk:

i. Transaction Risk: This risk arises from changes in exchange rates before the settlement of a transaction. It is critical when transactions are conducted in foreign currencies, and fluctuations occur during the time between the agreement and execution.

ii. Economic Risk: Also known as forecast risk, this refers to the risk that the bank's market value or competitive position will be affected by external factors that influence its foreign exchange exposure in the long term.

iii. Translation Risk: This risk occurs when the bank's financial statements, which are denominated in the domestic currency, reflect the outcomes of business activities conducted in foreign currencies, leading to fluctuations in reported performance due to currency movements.

In line with the Foreign Exchange Risk Management Guidelines issued by Bangladesh Bank, the Bank has implemented a comprehensive Foreign Exchange Risk Management framework, which is documented in the Bank's Foreign Exchange Risk Management Manual, approved by the Board of Directors. This manual serves as a guideline for managing the various aspects of foreign exchange risk.

(Figure in BDT crore)

Particulars	2024	2023
Net Open Position Limit	638.28	880
Net Open Position	(808.56)	(1,585.90)
Net Open Position to Regulatory Capital	-15.63%	-28.81%

To effectively manage and mitigate these risks, the Bank adopts the following measures:

- Nostro Account Control: The bank establishes specific limits for Nostro account transactions to ensure proper control and accountability. Regular monthly reconciliations of Nostro accounts are conducted to ensure outstanding entries are resolved promptly.
- Treasury Division's Oversight: The Treasury Division is responsible for managing and assessing risks associated with foreign exchange reserves. The division works closely with the risk management team to monitor foreign exchange positions and manage exposure effectively.
- Daily Monitoring: The Treasury Division is responsible for overseeing daily foreign exchange trading operations. This division actively monitors fluctuations in foreign exchange prices and performs diligent back-office verification of all deals, ensuring accuracy in recording transactions.
- Executive Risk Management Committee (ERMC) Oversight: The ERMC conducts regular monthly reviews of foreign exchange risk metrics. These reviews cover a wide range of indicators, including net open positions, outstanding export bills, overdue export bills, total foreign exchange inflows (from exports, remittances, and other sources), outflows (import-related and others), surplus or deficit in FX flows, total FX assets and liabilities at the end of the period, and the percentage of foreign exchange holdings placed or deposited in the Offshore Banking Unit (OBU). Based on these reviews, the ERMC makes strategic decisions to mitigate foreign exchange risks and communicates necessary actions to the relevant divisions for timely corrective measures.

3.1.3 Operational Risk:

Operational Risk arises from deficiencies or failures in internal processes, human resources, systems, or external events. This risk includes legal risks but excludes strategic and reputational risks. Within the bank, operational risk may stem from employee negligence or dishonesty, weak management supervision, inadequate operational controls, insufficient physical security, outdated technology, lack of automation, regulatory non-compliance, and incidents of internal or external fraud. In the year 2024, the bank did not experience any significant operational risk events. However, to ensure financial resilience, adequate capital was maintained under Pillar-2 of Basel-III through the Internal Capital Adequacy Assessment Process (ICAAP) as part of the Supervisory Review Process (SRP).

3.1.3.1 Types of Operational Risk

i. People :

People risk arises from the actions, inactions, or behavior of individuals within the bank. This includes errors due to insufficient training, intentional misconduct like fraud or theft, and issues related to poor employee morale, high turnover, or lack of accountability. It also includes risks from leadership failures and unethical culture within the organization.

ii. Process :

Process risk refers to losses caused by poorly designed, outdated, or ineffective internal processes and procedures. This includes breakdowns in transaction handling, poor documentation, miscommunication, or lack of quality controls. When processes are not properly monitored or standardized, they can result in costly mistakes or delays.

iii. System (Technology) :

Technology risk involves failures, disruptions, or vulnerabilities in a bank's IT systems, infrastructure, or digital platforms. It includes risks from cyber threats, software bugs, data loss, hardware failures, and insufficient system capacity. In today's digital banking environment, this type of risk has become increasingly critical.

iv. Legal and Compliance :

Legal and compliance risk arises when a bank fails to comply with laws, regulations, codes of conduct, or contractual agreements. It includes exposure to lawsuits, fines, sanctions, and reputational damage. This risk can stem from both unintentional oversights and deliberate non-compliance..

v. External Events

External event risk includes losses due to external events that are beyond the bank's control. These can be natural disasters like floods and earthquakes, geopolitical instability, pandemics, or acts of terrorism. While rare, these events can cause significant operational disruption and financial impact.

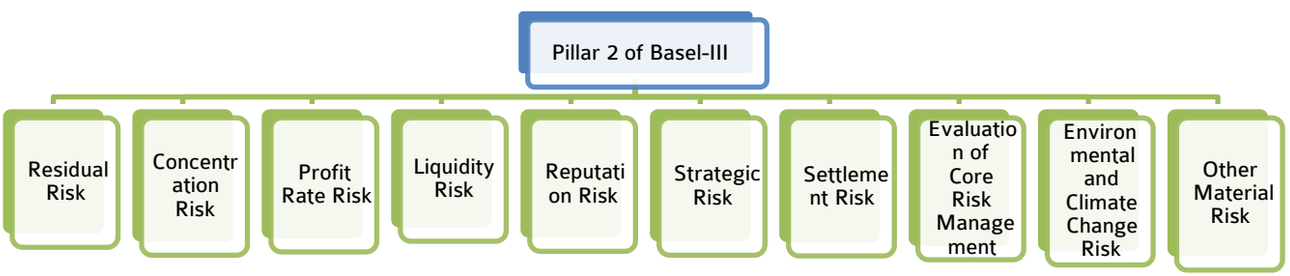
3.1.3.2 Operational Risk Management (ORM) in Banks

Banks implement Operational Risk Management frameworks to identify, assess, control, and monitor risks. Here's how they manage it:

i. Risk Identification
ii. Risk Assessment & Measurement
iii. Internal Controls
iv. Key Risk Indicators (KRIs)
v. Incident Reporting
vi. Business Continuity Planning (BCP)
vii. Technology & Cyber security
viii. Training & Awareness
ix. Regulatory Compliance

These are the core risks used to determine the bank's capital adequacy and stability in the face of various financial pressures.

3.2 In addition to the risks covered under Pillar 1, EXIM Bank also considers a broader range of risks under Pillar 2 through the Internal Capital Adequacy Assessment Process (ICAAP). These additional risks include:



3.2.1 Residual Risk:

The bank employs various strategies to mitigate investment risk, but improper execution or application of these strategies can lead to unforeseen risks, potentially undermining the effectiveness of the overall risk management framework. As a result, these emerging risks such as documentation risk, valuation risk, or modeling errors are classified as "Residual Risk." Residual risk arises predominantly in the following scenarios:

a. Documentation Inaccuracy

The bank ensures that all necessary documents related to investments are collected and securely preserved to provide legal protection in the event of adverse situations, such as default on an investment. Proper documentation is critical to safeguard the bank's interests and facilitate legal actions if required.

b. Collateral Valuation Inaccuracy

The bank requires accurate and timely valuation of collateral, both physical and financial, as well as guarantees, such as bank guarantees and personal guarantees, against investments. Proper valuation helps mitigate the risk of defaults by ensuring that the collateral provided is sufficient to cover potential losses, thus reducing the probability of investment default.

3.2.2 Concentration Risk

Concentration risk arises when a bank allocates a significant portion of its assets into a limited number of individuals, entities, sectors, or financial instruments. This lack of diversification can lead to a heightened exposure to the failure or financial distress of those specific investments, thereby increasing the risk to the bank's financial health.

In the context of Pillar-2 of Basel-III, concentration risk can be categorized into two main types:

a) Investment Concentration Risk

This risk arises when a bank's investment portfolio is overly concentrated in a few individuals, entities, or sectors. Lack of diversification increases vulnerability to losses if any of these concentrated investments face adverse events.

b) Market Concentration Risk

This risk occurs when a bank's investment portfolio is concentrated in a limited number of instruments, companies, or sectors. Such concentration increases exposure to potential losses if any of these specific investments or sectors experience adverse market conditions.

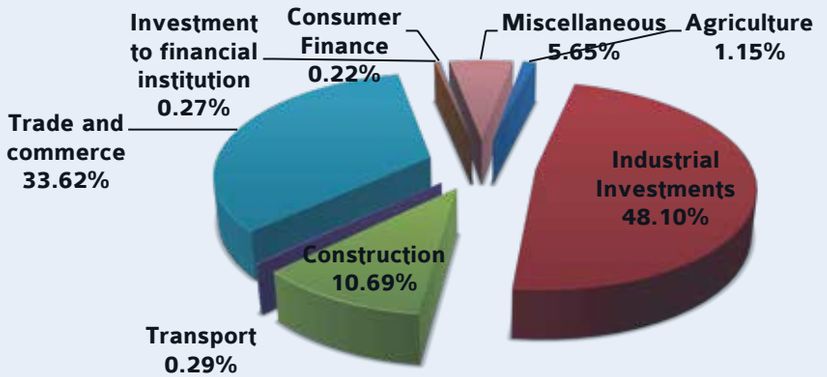


Chart: Sector wise Investment Portfolio Concentration 2024

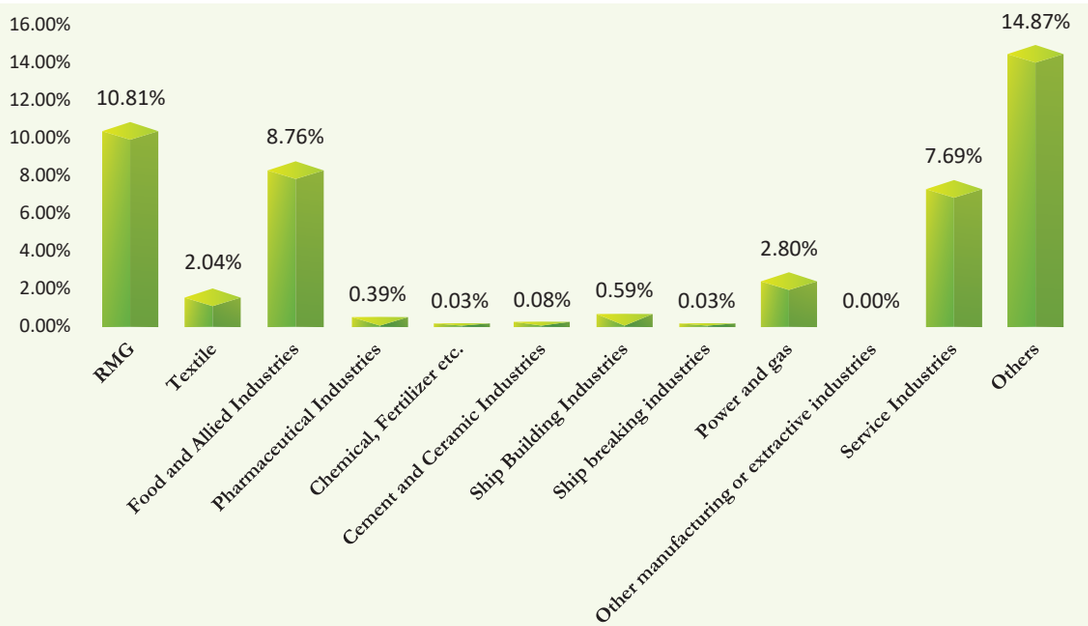


Chart: Industry wise Investment concentration 2024

3.2.3 Profit Rate Risk

Profit rate risk is the risk that changes in market profit rates will adversely affect a bank's financial position. It impacts both the earnings (through income on assets and cost of liabilities) and the economic value (the net worth) of the bank.

This risk is particularly relevant in Islamic banks, which do not charge or pay interest. Instead, they work with profit-and-loss sharing contracts (like Murabaha, Ijara, Mudarabah, etc.) where returns are tied to a benchmark profit rate.

Types of Profit Rate Risk

i. Re-pricing :

Re-pricing risk arises when the timing of rate changes for a bank's assets and liabilities do not align. In other words, the assets and liabilities are re-priced (renewed or adjusted) at different times or on different terms.

ii. Yield Curve :

Yield curve risk arises from unanticipated changes in the shape and slope of the profit rate yield curve (i.e., the relationship between rates and maturities). Different maturities may be affected differently by market changes.

iii. Basis Risk:

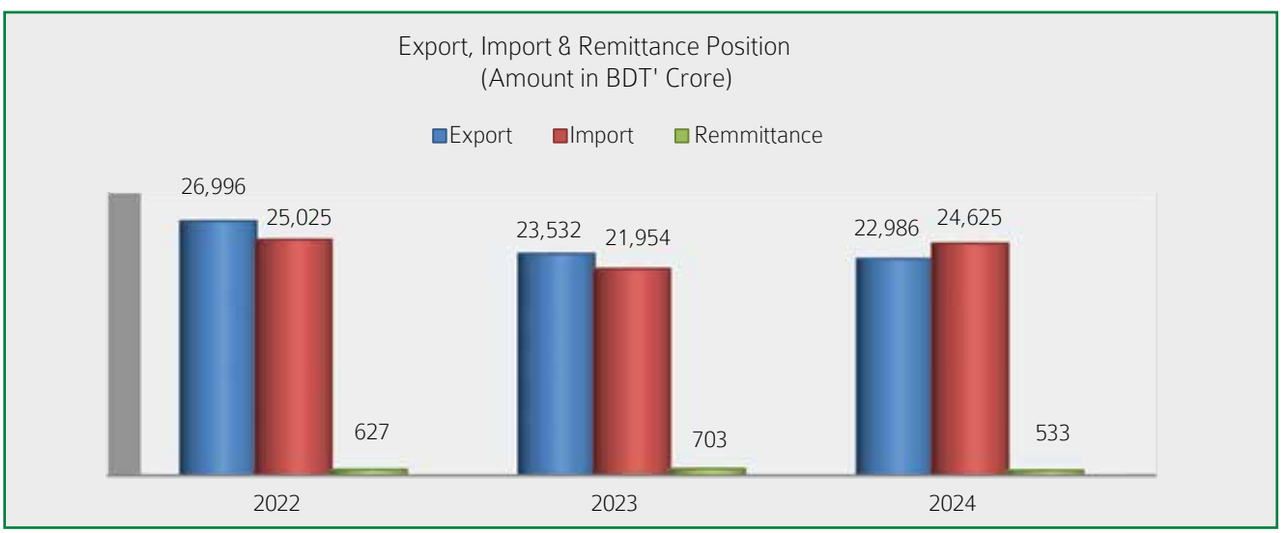
Basis risk happens when the profit rates on assets and liabilities move in different directions or magnitudes, even if they are due for re-pricing at the same time.

iv. Contractual Mismatch Risk (Specific to Islamic Banks)

This arises when the structure of Islamic financing contracts (e.g., fixed-profit Murabaha) is not flexible enough to adjust to market rate changes compared to liabilities that are rate-sensitive.

3.2.4 Liquidity Risk

Liquidity Risk refers to the risk that a bank may face difficulties in meeting its short-term financial obligations. This typically arises when the bank is unable to convert assets into cash without incurring a loss in capital or income. Effective liquidity and balance sheet management are critical to a bank's stability and long-term viability. Additionally, maintaining a profitable and sustainable balance sheet is essential for continued growth and financial resilience.



3.2.4.1 Types of Liquidity Risk

Liquidity risk is interconnected with other financial risks, including investment risk, profit rate risk, and foreign exchange risk. It is often a consequence of these risks rather than an isolated issue. Liquidity risk can be categorized into two main types:

1. Funding Liquidity Risk – The risk that a bank will be unable to meet its financial obligations as they fall due to insufficient cash flow or the inability to secure funding at reasonable terms.
2. Market Liquidity Risk – The risk that a bank may struggle to sell assets quickly without significantly impacting their market price, leading to potential financial losses.

3.2.5 Reputation Risk

Reputational risk may arise from negative publicity surrounding the bank and its business practices, whether within the local market or internationally through related entities, regardless of its accuracy. Such publicity can harm the bank's operations and overall standing. Reputation risk typically stems from failing to meet stakeholders' reasonable expectations regarding the bank's performance and ethical behavior. As a subset of operational risk, reputational risk can negatively affect the bank's capital base if the underlying factors worsen. EXIM Bank remains proactive and aware of the following events to effectively manage and mitigate reputational risk:

- Public Perception: Monitoring public sentiment and media coverage regarding the bank's activities and policies.
- Customer Satisfaction: Regularly assessing customer feedback to ensure satisfaction and address concerns promptly.
- Regulatory Compliance: Ensuring full compliance with all applicable laws, regulations, and ethical standards to avoid legal and reputational damage.
- Corporate Social Responsibility (CSR): Engaging in responsible business practices and community initiatives that align with stakeholders' values and expectations.
- Transparency and Communication: Maintaining clear and open communication with stakeholders to build trust and manage expectations.
- Crisis Management: Having an effective crisis management plan to swiftly address any potential issues that could affect the bank's reputation.

By carefully managing these factors, EXIM Bank aims to minimize reputational risk and safeguard its position in the market.

3.2.6 Strategic Risk

Strategic risk refers to the potential threat to a bank's earnings and capital due to poor business decisions, ineffective implementation of those decisions, or an inadequate response to changes in both the internal and external business environment. This type of risk arises when the bank's strategies fail to align with market conditions or organizational capabilities, leading to potential financial losses and a weakened competitive position.

3.2.7 Settlement Risk

Settlement risk arises when an executed transaction is not settled according to the standard settlement system or within the agreed-upon method. EXIM Bank maintains a very low settlement risk, as it had moderate overdue accepted receivable bills during the year. In line with regulatory requirements, the ICAAP Report for 2024 will be submitted in 2025, adhering to the timeframe set by Bangladesh Bank.

3.2.8 Evaluation of Core Risk Management:

Evaluation of Core Risk Management refers to the systematic assessment of a bank's ability to identify, measure, monitor, and control key risks that affect its financial soundness and operational stability. This process ensures that the bank complies with regulatory standards and maintains strong governance over critical risk areas.

3.2.9 Environmental Risk

Environmental risk refers to potential financial and reputational damage due to exposure to issues like climate change, pollution, and resource depletion. These risks can arise from direct exposure to high-impact industries, regulatory changes, or physical risks from extreme weather events, affecting liquidity, capital, and profitability. In line with Bangladesh Bank's Environmental & Social Risk Management (ESRM) Guidelines, the Bank has established a risk assessment system. Industries are categorized into Red, Orange, and Green sectors based on their environmental impact, and the Bank evaluates factors like air pollution, waste management, and water conservation.

By managing environmental risks, the Bank ensures sustainable lending practices and safeguards its financial stability and reputation.

3.2.10 Other Material Risk

Other material risks refer to risks not directly addressed by the core risk guidelines of Bangladesh Bank, specifically additional risks under Pillar II of Basel III. These risks may not fall under standard regulatory requirements but still pose significant threats to the bank's stability and operations. The Risk Management Division (RMD) is responsible for assessing and developing controls to mitigate these risks.

To manage these risks, the RMD conducts various exercises, including:

- Assessment of Quality Risk-Weighted Assets: Evaluating the bank's assets to ensure they are adequately risk-weighted.
- Stress Testing: Assessing the bank's sensitivity to adverse scenarios, ensuring its resilience in difficult conditions.
- Internal Capital Adequacy Assessment Process (ICAAP): Determining the additional capital required above the Minimum Capital Requirement (MCR) under Pillar II of Basel III.
- Capital Reporting Model: Regular reporting and monitoring of the bank's capital adequacy.

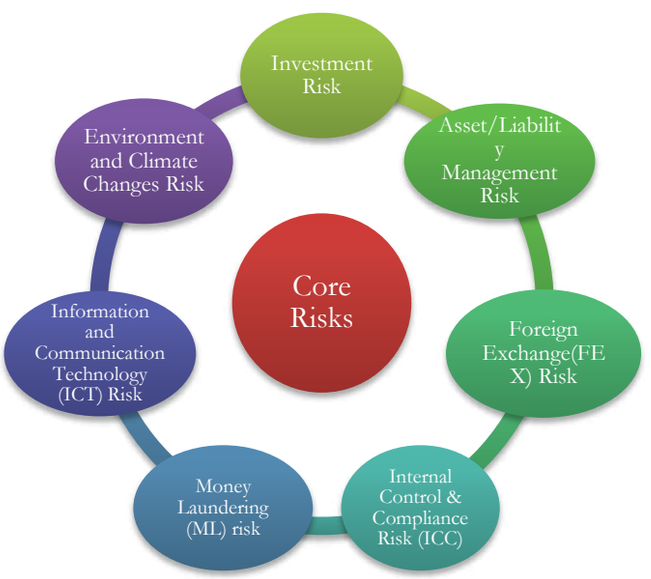
These processes ensure that the bank remains prepared for additional risks and maintains a strong capital base to safeguard against unforeseen challenges.

4.0 Core Risk in Banking Industry

To strengthen the overall risk management practices, Bangladesh Bank has identified six core risks critical to the smooth functioning of banks and issued policy guidelines for their effective management. These core risks are central to the operations of the risk management framework in banks:

- Investment Risk
- Asset/Liability Management Risk
- Foreign Exchange (FEX) Risk
- Internal Control & Compliance (ICC)Risk
- Money Laundering (ML) Risk
- Information and Communication Technology (ICT) Risk
- Environment and Climate Changes Risk

By focusing on these core risks, banks are better positioned to navigate financial challenges, ensuring stability, regulatory compliance, and long-term success.



4.1 Investment Risk

Investment risk arises when a borrower or counterparty fails to meet their financial obligations as per agreed terms, leading to potential losses in profitability and capital for the bank. This risk can originate from both on-balance sheet exposures, such as investment, and off-balance sheet commitments, including guarantees and letters of credit.

Similar to other banks in Bangladesh, EXIM Bank faces significant investment risk due to its investment portfolio, which forms a major portion of its total risk exposure. To mitigate this, the bank emphasizes rigorous investment assessments, continuous monitoring, and strong risk management practices. The risk profile of EXIM Bank, based on economic capital allocation, reflects that investment risk remains a critical area, necessitating proactive strategies to safeguard financial stability and ensure sustainable growth.

4.1.1 Key Indicators of Investment Risk

Identifying early warning signals is essential for effective risk management. The following indicators highlight the presence of heightened investment risk:

- High Investment Exposure: A disproportionately large investment portfolio relative to total assets and equity capital increases financial vulnerability.
- Excessive Growth Rate: Investment growth significantly surpassing industry benchmarks or peer institutions may indicate aggressive investing practices and potential asset quality deterioration.
- Over-Reliance on Investment Income: A high dependency on profit and fee income from investments can expose the bank to revenue instability if investment quality deteriorates.
- Concentration Risk: A significant portion of the investment portfolio is allocated to a few borrowers, industries, or sectors, increasing the risk of sector-specific downturns.
- Breach of Internal Limits: Investment concentrations exceeding prescribed internal risk thresholds may lead to heightened financial instability.
- Rising Volume of Classified Investments: A growing number of non-performing or classified investments signals deteriorating investment quality and increased default risk.
- Liberal Collateral Requirements: Inadequate security measures or lenient collateral policies heighten the risk of loss in case of borrower defaults.

EXIM Bank remains vigilant in monitoring these risk indicators, implementing proactive risk mitigation strategies to safeguard financial stability and asset quality.

4.2 Asset/Liability Management Risk

Asset and Liability Management (ALM) at EXIM Bank is a carefully structured and systematically executed process, supervised by the Asset and Liability Management Committee (ALCO). At EXIM Bank, the ALCO led by the Managing Director & CEO actively oversees ALM-related risks to ensure sustainable and stable financial growth. The committee conducts regular evaluations of key ALM risk metrics, while the Executive Risk Management Committee (ERMC) performs monthly assessments of ALM exposures which covers Statutory Liquidity Ratio (SLR), Cash Reserve Requirement (CRR), Investment Deposit Ratio (IDR), Maximum Cumulative Outflow (MCO), Liquidity Coverage Ratio (LCR), Net Stable Funding Ratio (NSFR), Leverage Ratio, Ratio of liquid assets to total deposit and ratio of liquid assets to short term liabilities; etc. Decisions against the particular ALM risk are communicated to the respective division for taking corrective measures and mitigating the risk issue.

4.3 Foreign Exchange (FEX) Risk

Foreign exchange (FEX) risk refers to the potential financial loss a bank or financial institution could experience due to fluctuations in the exchange rates of foreign currencies. This type of risk arises from the bank's exposure to foreign currencies through transactions such as international trade, investments or other activities involving foreign currency-denominated assets and liabilities.

4.4 Internal Control and Compliance Risk

Internal control and compliance risk management is essential to the smooth operation, integrity, and long-term sustainability of financial institutions, particularly in the banking sector. It helps minimize irregularities, safeguard asset quality, and mitigate risks such as money laundering and financial loss. Internal Control and Compliance refers to the systems and processes that ensure accountability, operational efficiency, reliable financial reporting, and adherence to laws, regulations, and internal policies. EXIM Bank's Internal Control & Compliance Division (ICCD) plays a key role in this process by identifying, preventing, monitoring, resolving issues, and offering advisory support. Structured into three units led by senior executives, the ICCD conducts regular internal audits, with any deviations reported to the Board Audit Committee. The Risk Management Division works closely with the ICCD, while the Executive Risk Management Committee (ERMC) reviews audit findings and compliance issues, ensuring timely corrective actions. ERMC decisions are communicated across divisions, reflecting the bank's strong commitment to integrity, transparency, regulatory compliance, and stakeholder trust.

4.5 Money Laundering & Terrorist Financing Risk

Money laundering and terrorist financing pose significant risks to the integrity of financial institutions and the overall financial system. These illicit activities undermine the trust and reputation of financial institutions and can lead to severe regulatory and financial consequences. The Bank is fully committed to preventing money

laundering and combating the financing of terrorism at all stages of its banking activities. The Bank adheres to the Money Laundering Prevention Act and the Anti-Terrorism Act, having developed its own comprehensive Money Laundering & Terrorist Financing Risk Management Guidelines. The Chief Anti-Money Laundering Compliance Officer (CAMLCO) leads the central compliance efforts, supported by the Central Compliance Committee (CCC), which includes senior executives. The Bank also reports and reviews Suspicious Transaction Reports (STR), Cash Transaction Reports (CTR), and other compliance issues in monthly meetings with the Executive Risk Management Committee (ERMC). Based on these reviews, necessary corrective actions are communicated to the relevant divisions for prompt risk mitigation.

To ensure robust compliance, all employees undergo mandatory training on Money Laundering and Terrorist Financing. The Bank regularly conducts training sessions, workshops, and seminars to enhance the knowledge and awareness of its staff. Furthermore, the Bank has implemented effective Know Your Customer (KYC), Customer Due Diligence (CDD), Enhanced Due Diligence (EDD), and automated screening mechanisms to prevent and detect money laundering and terrorist financing risks.

The EXIM Bank is committed to safeguarding the financial system, ensuring compliance, and protecting the interests of its stakeholders through diligent management of these risks. During the year 2024-

(Figure in BDT crore)

Particulars	CTR	STR
Number of Accounts	39,949	101
Amount	25,485.55	259.48

4.6 Information and Communication Technology (ICT) Risk

In the digital age, Information and Communications Technology (ICT) risk management is crucial for financial institutions, including the Bank, which depend heavily on technology for key operations such as electronic fund transfers, online banking, and digital transactions. With the growing sophistication of cyber threats, safeguarding critical data and systems from external vulnerabilities is of paramount importance.

EXIM Bank has taken proactive steps to mitigate ICT risks by implementing a comprehensive ICT Security Policy, approved by the Board, and aligning it with regulatory standards. The Bank has also upgraded its core banking software to enhance security measures and improve the overall safety of digital transactions. The Executive Risk Management Committee (ERMC) regularly reviews ICT risks, including business disruptions, data breaches, cyber-attacks, and other emerging threats. Given the unique challenges posed by digital banking such as the increasing risks of cyber security breaches and operational disruptions the Bank focuses on developing specialized strategies that address these concerns effectively.

By maintaining a forward-thinking approach, the Bank aims to navigate the complexities of digital finance, manage ICT risks effectively, and provide value while safeguarding the interests of its stakeholders.

4.7 Environment and Climate Changes Risk

Environment and Climate Change Risk refers to the potential negative impact that environmental factors and climate-related events can have on a bank's operations, financial performance, and long-term sustainability. These risks are increasingly recognized as material financial risks, especially for banks that finance industries or projects vulnerable to environmental or climate disruptions.

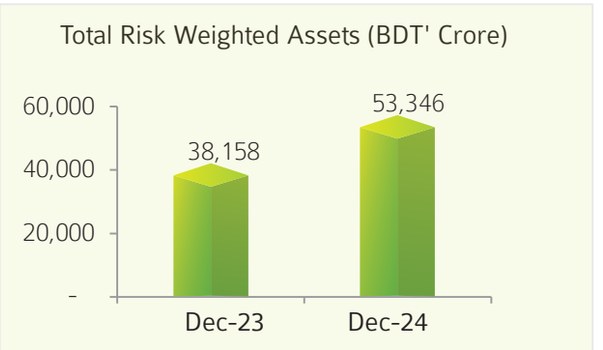
5.0 Key Risk Indicator

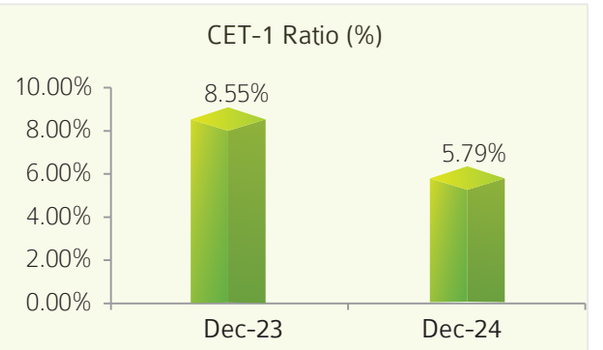
Key Risk Indicators (KRIs) are measurable metrics used by bank management to assess the financial position of the institution and identify potential risk exposures at any given time. These indicators provide early warning signals of potential risk events that could negatively impact the bank's operational objectives and overall stability.

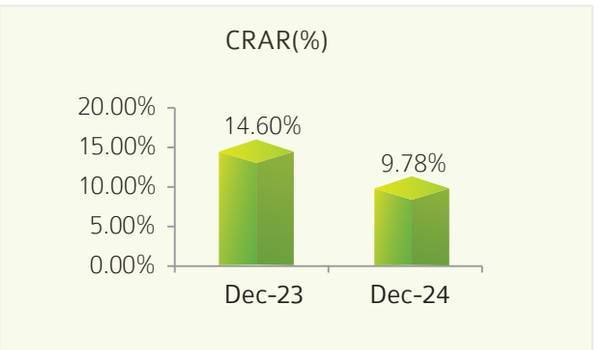
The Risk Management Division regularly reviews KRIs based on reports submitted by line managers and evaluates the effectiveness of mitigation strategies. A comprehensive report detailing these findings is submitted to the Board Risk Management Committee (BRMC) on a quarterly basis. The following KRIs are selected as part of the Bank's holistic risk management framework to monitor and manage risk effectively:

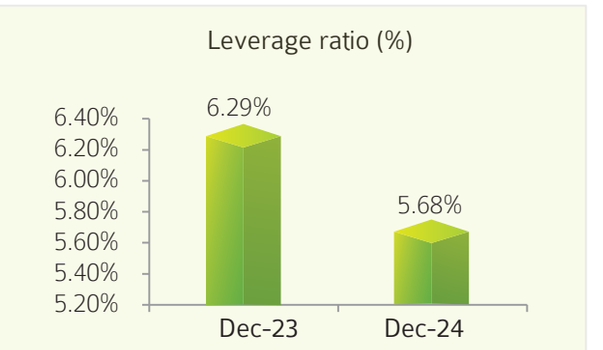
SI No.	Particulars	December' 23 (Cons.)	December' 24 (Cons.)
1	CET-1 Ratio	8.55%	5.79%
2	Total Risk weighted Assets (RWA)	38,157.78	53,345.55
3	Total Eligible Capital	5,572.14	5,214.85
4	CRAR	14.60%	9.78%
5	LCR	114.43%	44.66%
6	Leverage Ratio	6.29%	5.68%
7	NSFR	105.03%	94.42%

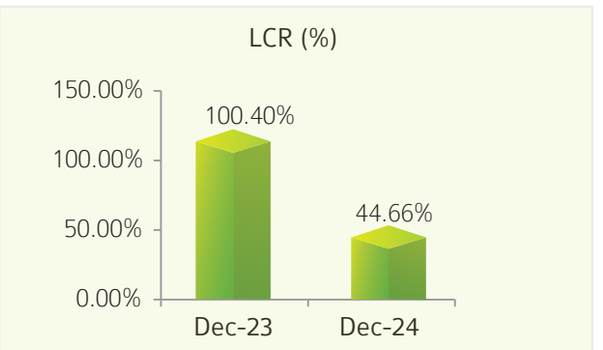
Graphical presentation of KRIs:

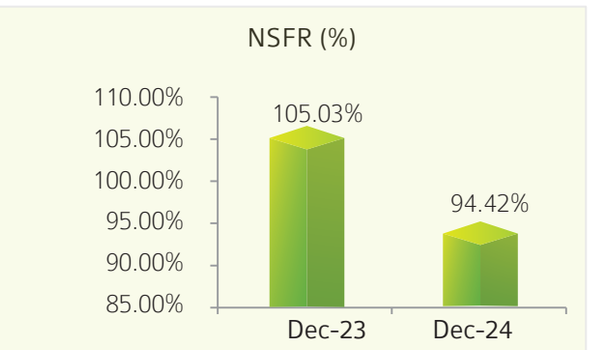


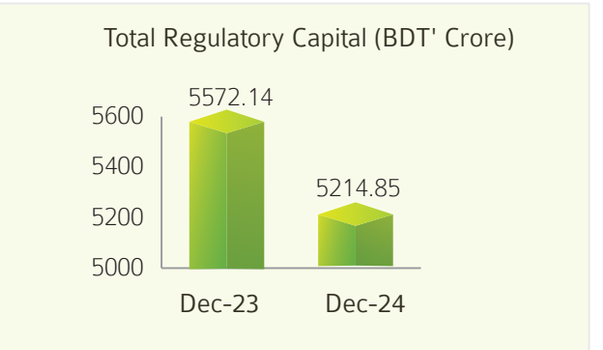












6. Risk Reporting:

Risk reporting is an essential part of Risk Management System. EXIM Bank submits the following reports to Bangladesh Bank on timely basis:

SL No	Name of the reporting	Content of the Reporting	Frequency	Place/Sub mission
1	Recovery plan for Banks	As per BRPD Circular No-03 dated 24 February 2022 on 'Recovery Plan for Banks', EXIM Bank develops a recovery plan that is specific to the Bank and suitable or reasonable in support of its size, risk profile, activities and its organizational & legal aspect. The recovery plan includes: ➢ Overview of Bank ➢ A brief summary of the plan ➢ Identification of triggers and key vulnerabilities ➢ The stress scenarios ➢ Credible options for recovery ➢ Escalation procedures ➢ Management reporting system ➢ Management & Board of Directors Responsibilities, etc.	Yearly	BRPD (Division -2)
2	Risk Appetite Statement	Risk Appetite Statement covered all regulatory requirements related to risk management of the Bank. It includes Risk Appetite, Risk Tolerance, Risk limit and previous performance as well as current year's target with strategic planning.	Yearly	DOS (Division -2)
3	ICAAP Reporting	ICAAP allows Bank to assess their capital adequacy and requires them to have appropriate risk management techniques in place. To facilitate the overall process, EXIM Bank submit ICAAP report to Banking Regulation and Policy Department in both hard and soft format within the prescribed time based on the latest audited financial report.	Yearly	BRPD (Division -2)
4	Review report of RM Policies and effectiveness of RM functions	Review report includes the analysis of the Risk Management Policies and effectiveness of risk management functions of the Bank which was taken during the year. These policies and procedures include not only those relevant to specific risk areas like Investment Policy, Liquidity Management Policy, and Operational Risk Management Policy, but also those related to the overall risk management of the Bank. Review report also compares the actual performance of the Bank with the Risk Appetite Statement for the year. The management should review risk policies, procedures, and limits in a timely manner and update them when necessary. It enables management of the Bank to take risks knowingly and treat risks where appropriate.	Yearly	DOS (Division -2)

SL No	Name of the reporting	Content of the Reporting	Frequency	Place/Submission
5	Comprehensive Risk Management Report (CRMR)	With a view to managing various risks in a prudent manner, Comprehensive Risk Management Report is prepared which includes the following issues: ➢ Portfolio Risk Assessment ➢ Top-20 Borrowers' Risk Assessment ➢ Top-20 Defaulters' (Excluding Written-off Investments) Risk Assessment ➢ Geographical (Based on End-use) Risk Assessment ➢ Assessment of Top-10 Investments' Limit Breach ➢ Stressed Assets' Risk Assessment ➢ Size-wise Investments' Concentration Assessment ➢ Assessment of Non-performing Investments (NPIs) ➢ Status of Off-Balance Sheet (OBS) Exposure ➢ Status of Law suits ➢ Status of credit rating ➢ Stress test result ➢ Profit Rate Sensitivity Analysis ➢ Duration Gap Analysis ➢ Profit Rate Spread Analysis ➢ Foreign Exchange Risks ➢ Capital Market Related Risks ➢ Investment in Capital Market under Special Fund ➢ Analysis of Off-shore Banking Unit (OBU) ➢ CRR & SLR ➢ Advances And Deposits ➢ Structural Liquidity Profile ➢ Other Liquidity Measures ➢ Undrawn Commitments ➢ Gross Losses by Business Lines And Event Types During the Last Six(06) Months ➢ Reputational Risk ➢ Compliance Risk ➢ Capital Management ➢ Composition of RWA of Investment Portfolio, etc.	Half Yearly	DOS (Division-2)

SL No	Name of the reporting	Content of the Reporting	Frequency	Place/Submission
6	Stress testing	It is being used to assess shock absorbing capacity of the Bank considering its impact on Bank's capital adequacy by using minor, moderate and major level of shock. The following factors are considered for determination of stress testing result at different shock level. ➢ Increase in NPIs in two particular sectors ➢ Negative shift in NPI categories ➢ Increase in NPIs due to default of a large borrower ➢ Increase in NPIs ➢ Equity price fluctuation ➢ Foreign exchange rate fluctuation ➢ Decrease in FSV in collateral ➢ Changes in profit rates, etc.	Quarterly	FSD
7	Monthly Risk Management Report (MRMR)	Monthly risk management report contains month wise data of the following information for comparison with previous months: ➢ Capital adequacy ➢ Investment risk ➢ Off-shore banking operations ➢ Market risk ➢ Information about profitability ➢ Liquidity risk ➢ Operational risk ➢ Audit compliance ➢ Reputational risk ➢ Money laundering risk ➢ Compliance of risk management ➢ Performance of Board of Directors, etc.	Monthly	DOS (Division-2)

Comprehensive Report on Risk Mitigation Approaches of EXIM Bank

EXIM Bank adopts a proactive and structured approach to risk mitigation, aiming to minimize potential threats and EXIM Bank adopts a proactive and structured approach to risk mitigation, aiming to minimize potential threats and reduce the likelihood of adverse incidents. The bank's strategic risk management framework is aligned with its operational complexity, business scale, and the dynamic nature of the financial sector.

To ensure comprehensive protection, EXIM Bank has developed and implemented its own set of risk management guidelines and tools, in accordance with directives from Bangladesh Bank. These tools are designed to address a broad spectrum of risks, ranging from financial and operational to reputational.

The bank's risk strategy is shaped by multiple factors, including capital adequacy, profitability targets, market reputation, macro and microeconomic indicators, and the availability of skilled personnel and logistical support. By carefully evaluating these elements, EXIM Bank maintains a risk management approach that is both resilient and responsive.

At the core of its strategy lies a commitment to maintaining adequate capital reserves, ensuring liquidity, and upholding stringent operational controls. This comprehensive risk mitigation methodology is designed to protect the interests of key stakeholders including depositors, borrowers, shareholders, and regulators as well as to support the bank's long-term stability and growth.

1.0 Risk Mitigation Methodology

EXIM Bank employs a structured risk mitigation approach tailored to the complexity and scale of its operations. In alignment with Bangladesh Bank guidelines, the bank has developed its own set of risk management tools and policies to effectively identify, assess, and mitigate risks. Key factors such as capital adequacy, profitability goals, market reputation, skilled personnel, and economic conditions are all considered when forming its risk strategy. The methodology is centered on maintaining strong capital, liquidity, and operational control to safeguard the interests of depositors, borrowers, shareholders, and other stakeholders.

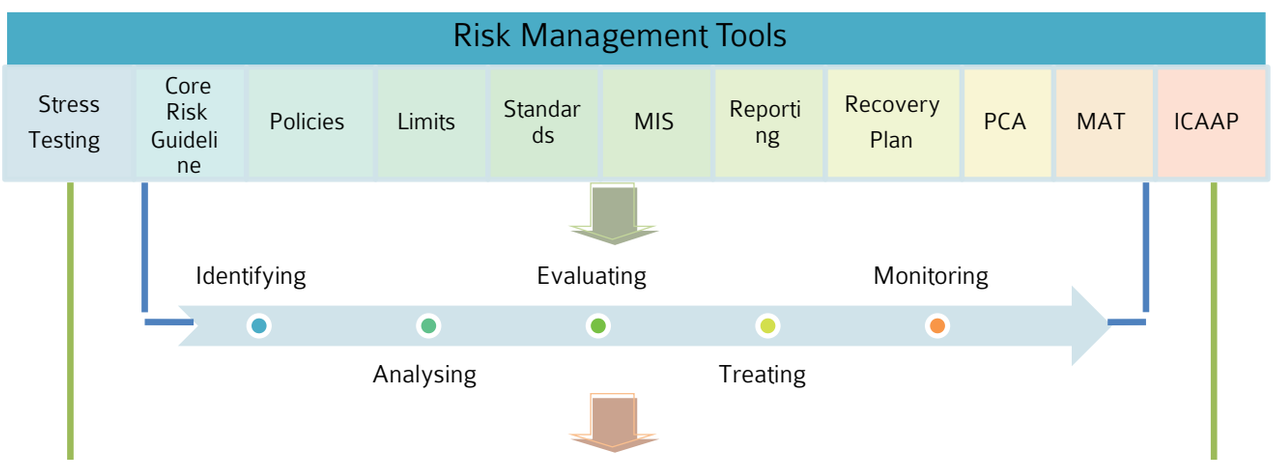
2.0 Risk Mitigation Approach

EXIM Bank has implemented a comprehensive risk mitigation approach designed to effectively manage its risk exposures. The bank's approach aligns with the Board-approved risk appetite, ensuring that risk management practices are consistently integrated with the bank's strategic objectives. Standardized protocols and clear accountability structures are in place to oversee the effective management of all risk types. Given the volatile economic environment in Bangladesh following significant political changes, including the student-mass movement and the formation of an interim government, as well as ongoing global challenges like the Russia-Ukraine war and the Middle East crisis, EXIM Bank has proactively adopted several strategic measures. These actions are aimed at minimizing risk exposure and ensuring the bank's continued stability and resilience in a dynamic global landscape.

3.0 Risk Management and Mitigation Strategies

EXIM Bank adopts dynamic risk mitigation strategies to ensure effective risk management, essential in the inherently risky banking sector. Given the potential impact on financial stability, the bank implements well-defined policies and action plans to address risks that could hinder business goals. In line with regulatory standards and global best practices, EXIM Bank's strategies are aligned with Bangladesh Bank's risk management guidelines and the Basel framework. These include capital allocation, stress testing, and robust MIS reporting, ensuring the bank can effectively manage risk exposure while maintaining financial resilience.

Risk Management and Mitigation Methodology



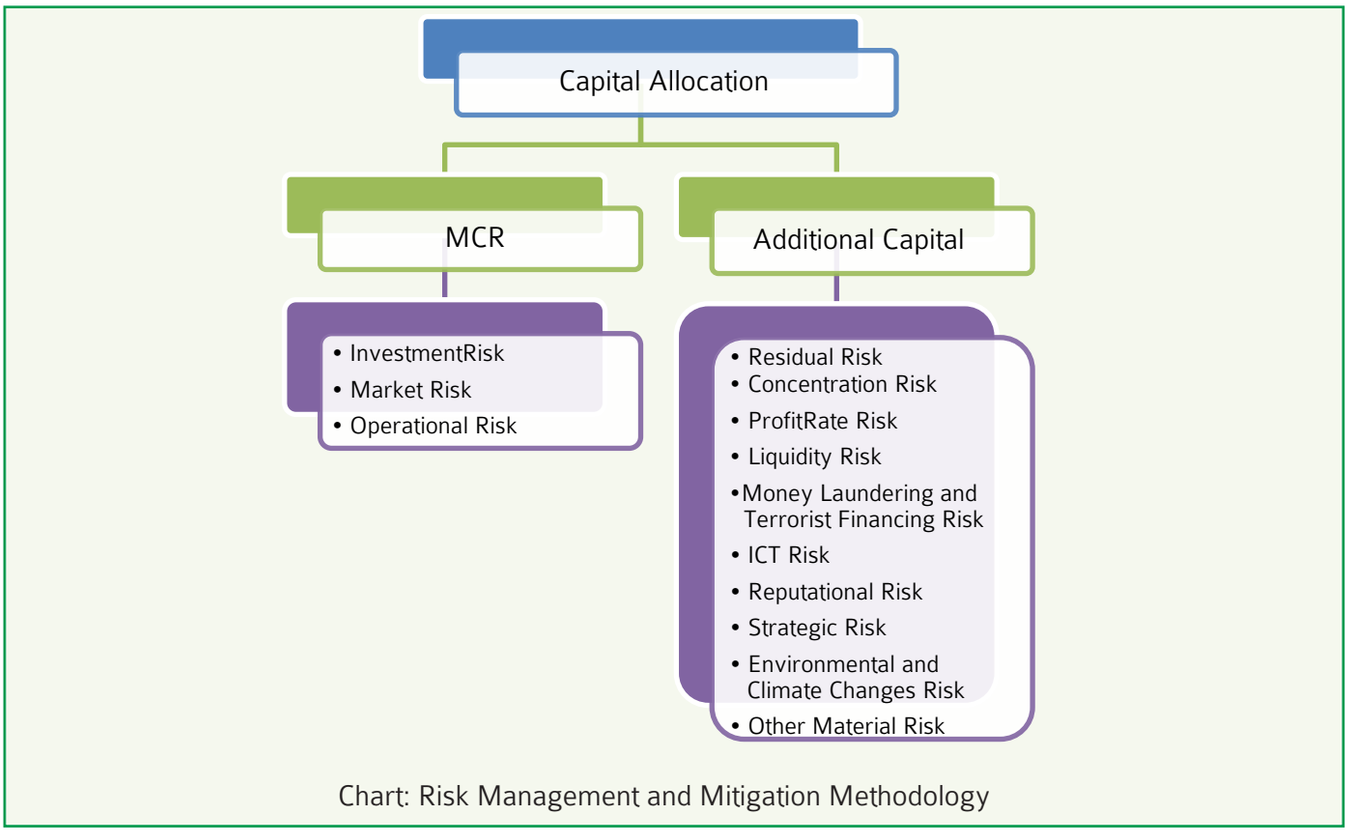


Chart: Risk Management and Mitigation Methodology

3.1 Investment Risk Mitigation

Investment risk remains one of the most significant challenges faced by banks worldwide. At EXIM Bank, Investment risk primarily arises from lending, trade financing, and other financial exposures where borrowers or counterparties may fail to meet their contractual obligations. This risk represents a potential loss of interest or principal and directly impacts the bank's financial health. To manage Investment risk effectively, EXIM Bank employs both preventive and curative strategies. Preventive measures include thorough risk assessment, pricing based on risk, early warning systems, and diversification of the Investment portfolio. Curative actions aim to reduce post-sanction losses through securitization, legal enforcement, risk-sharing, and other tools. The bank places strong emphasis on building a risk-aware culture by regularly conducting Investment risk training for lending staff. Careful selection and continuous development of Investment officers further strengthen the bank's capacity to identify, evaluate, and manage Investment risk effectively.

Investment Risk Management

Investment Risk Identification

1. Review delinquent accounts to spot credit weaknesses
2. Benchmark asset quality with industry peers
3. Assess financial performance and stability
4. Analyze business and industry-related risks
5. Evaluate management quality and experience
6. Check adequacy and enforceability of collateral (security risk)
7. Monitor borrower-bank relationship stability
8. Ensure regulatory and legal compliance

Investment Risk assessment and measurement

1. Internal Investment Rating: Grading borrowers based on creditworthiness.
2. CIB Report: Collecting Credit Information Bureau reports for borrower evaluation.
3. Stress Testing: Analyzing investment portfolios under various economic scenarios.
4. Role Segregation: Dividing responsibilities across departments for effective management and recovery.

Investment Risk Control

1. Investment Policy: Clear guidelines on investment ratings, collateral, and managing delinquent loans.
2. Skilled Investment Personnel: Experienced staff for approval, processing, and reviews.
3. Segregation of Duties: Separation of investment approval and origination functions.
4. Independent Monitoring: Regular independent tracking of investment activities.

Investment Risk monitoring

1. Tracking overdue payments, trade bills, and covenant breaches.
2. Regularly reviewing investment terms, financial statements, and escalating issues.
3. Taking corrective actions based on audit findings.
4. Conducting annual reviews and approvals of investment facilities.

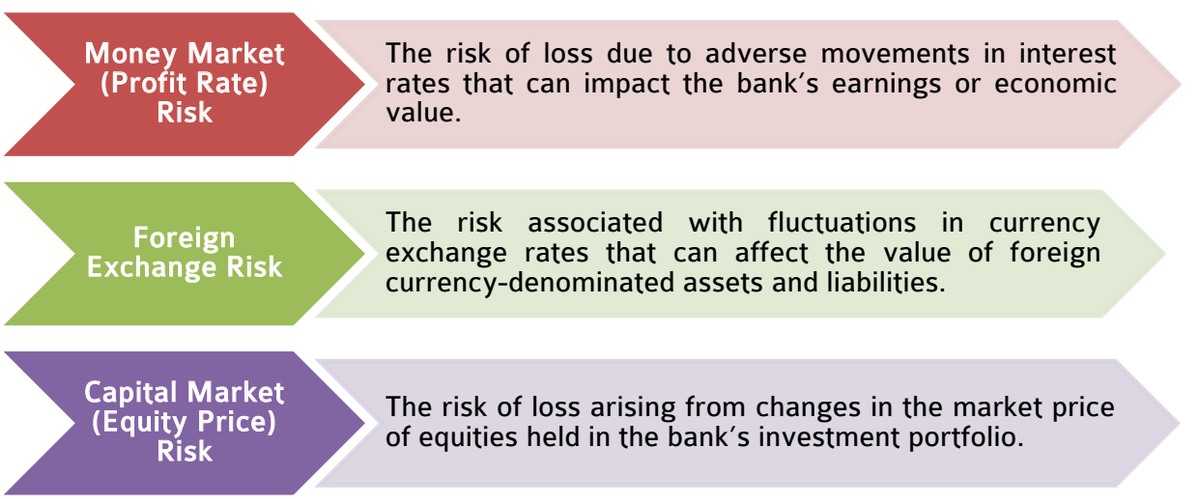
3.2 Investment Risk Mitigation Measurement

EXIM Bank utilizes a range of tools and programs to effectively manage and mitigate investment risk at the operational level. The bank's investment risk control and mitigation mechanisms are detailed below-

Key Risk	Methodology Tools used	Mitigation Process	Measured In	Frequency
Portfolio Risk	Reasons for growth, HHI	MAT, RAS Limit, Sectoral Cap.	MRMR, CRMR, ICAAP	Monthly, Quarterly, Half yearly & Yearly
Investment Concentration	Gini	Sectoral Cap, capital allocation	MRMR, CRMR, ICAAP	Monthly, Quarterly, Half yearly & Yearly
OBS Exposure	Reason for Growth, CCF	Risk Limit	MRMR, Commitment, Leverage Ratio	Monthly, Quarterly, Half yearly & Yearly
Security/Collateral /Margin Status	Reason for Growth, Coverage Assessment	RAS	MRMR, CRMR, Stress Testing	Monthly, Quarterly, Half yearly & Yearly
Asset Quality, Categorization & Classification	Transaction Matrix, Reason for Classification	RAS, Management Action Trigger	MRMR, CRMR, ICAAP, Stress Testing	Quarterly
Investment Rating Status of borrowers	Reason for deterioration	Continuous follow up, Capital Allocation	CRMR, MCR	Quarterly
Undrawn Commitment	Reason for Increase	RAS, Management Action Trigger	MRMR,CRMR, MCR	Monthly, Quarterly, Half yearly & Yearly
Regulatory Adherence	Single Borrower Limit, Env. Risk Rating	Risk Limit, Cap	MAT, CRMR, ICAAP,	Monthly, Quarterly, Half yearly & Yearly

4.0 Market Risk Mitigation

Market risk refers to the potential for losses in both on-balance sheet and off-balance sheet positions due to movements in market prices. These fluctuations may arise from changes in profit rates, equity prices, foreign exchange rates, or commodity prices. As such, market risk encompasses several key components:



4.1 Market Risk Mitigation Management

Particulars	Reported in	Frequency	Mitigation
Profit Rate Sensitivity Analysis	CRMR, MRMR	Semi Annual ,Monthly	Risk Appetite Statement, Escalation to Senior Management oversight through ALCO, ERMC and Board through BRMC and Board
Duration Gap Analysis	CRMR, Stress Testing	Semi Annual, Quarterly	
Profit Rate Spread Analysis	CRMR	Semi Annual	
Foreign Exchange Risks: NOP, VaR, Overdue Bills etc.	CRMR, MRMR, FX Statement	Semi Annual, Monthly	
Capital Market Related Risks	CRMR, MRMR	Semi Annual, Monthly	
Analysis of Off-shore Banking Unit (OBU)	CRMR, MRMR	Semi Annual, Monthly	

5.0 Liquidity Risk Mitigation

Liquidity risk arises when a bank is unable to meet its financial obligations or commitments as they come due. It also includes the inability to liquidate assets at a reasonable price within a timely manner. For example, an asset may need to be sold quickly, but a limited secondary market might prevent the bank from generating sufficient funds at the desired price. Certain assets are highly liquid, such as publicly traded stocks, and thus carry low liquidity risk, while others, like buildings, are less liquid and pose higher liquidity risk.

EXIM Bank effectively manages liquidity risk by maintaining a diversified and stable funding base, which includes core retail, corporate, and institutional deposits. The primary responsibility for liquidity risk management lies with the Treasury Division, under the supervision of the ALCO Committee. The committee ensures liquidity is maintained by evaluating the current liquidity position, future funding needs, asset quality, earnings capacity, capital position, and available funding sources. By continually assessing these factors, EXIM Bank is able to mitigate liquidity risk and ensure that it can meet its obligations, even during times of financial stress.

5.1 Liquidity Risk Mitigation Approach

Liquidity measurement involves evaluating a bank's cash inflows against its outflows to identify any potential net shortfalls, including funding requirements for off-balance sheet commitments. A crucial part of liquidity assessment is making informed assumptions about future funding needs, both in the short-term and over longer periods.

Another vital factor in measuring liquidity is the bank's reputation, which significantly influences its ability to access funds quickly and on favorable terms. To ensure a healthy liquidity position, several key liquidity risk indicators are regularly monitored, including the following:



5.2 Liquidity Risk Mitigation Strategies

EXIM Bank has implemented a robust set of tools and programs to effectively mitigate liquidity risk at the operational level. These strategies ensure that the bank maintains sufficient liquidity to meet its financial obligations while safeguarding its overall financial stability.

Key liquidity risk mitigation strategies employed by EXIM Bank include:

- Assets-Liability Management Guidelines: These guidelines ensure that the bank's assets and liabilities are appropriately matched in terms of maturity profiles, helping to manage liquidity mismatches.
- Wholesale Borrowing and Funding Guidelines: The bank has established clear guidelines for wholesale borrowing and funding to ensure it can secure adequate liquidity from external sources when necessary.
- Liquidity Contingency Plan (LCP): EXIM Bank maintains a comprehensive Liquidity Contingency Plan to address unexpected liquidity shortages, outlining the procedures and actions to take in case of financial stress.
- Management Action Triggers (MAT): MAT is a set of predefined conditions that trigger immediate action when liquidity positions are at risk. These triggers allow the bank to take proactive steps to restore liquidity.

Additionally, EXIM Bank maintains additional capital by calculating capital charges against regulatory liquidity indicators. This capital buffer helps protect the bank against potential liquidity risks and ensures its ability to meet regulatory requirements under various market conditions. By employing these strategies, EXIM Bank effectively mitigates liquidity risk and ensures it can meet both short-term and long-term financial commitments.

Key Risk	Assessment Tool	Measured In	Frequency	Mitigation Process
Sensitivity	RSA, RSL, LCR, NSFR	Stress Testing, CRMR, ICAAP, ALCO Paper, MRMR	Monthly, Quarterly, Half Yearly, Yearly	Management Action Trigger, Escalation to Senior Management, ALCO, Capital Allocation
Liquidity Ratio	CRR, SLR, MCO, ADR	ALCO Paper, ICAAP, MRMR	Monthly, Quarterly, Half Yearly, Yearly	
Maturity Mismatch	Duration Gap, SLP	ALCO Paper, Stress Testing, ICAAP, MRMR, CRMR	Monthly, Quarterly, Half Yearly, Yearly	

6.0 Operational Risk Mitigation

Operational risk at EXIM Bank refers to the potential for loss resulting from inadequate or failed internal processes, people, systems, or from external events. Unlike investment or market risks, operational risk is not undertaken for direct financial gain but arises naturally in the course of daily business activities. It includes unexpected losses caused by events such as fraud, internal process errors, system failures, and external disruptions like political changes or natural disasters. EXIM Bank identifies two main components of operational risk: operational strategic risk and operational failure risk. Operational strategic risk arises from major strategic initiatives or external changes, such as entering new markets or facing new regulatory environments, and is often beyond the bank's control. On the other hand, operational failure risk occurs within business units due to failures in people, processes, or technology. These failures may be anticipated to some extent and factored into the bank's planning, though their impact and frequency may be uncertain. Properly managing operational risk is essential, as failure to do so can misrepresent the bank's risk profile and expose it to significant losses. Thus, EXIM Bank emphasizes a proactive approach to identifying, assessing, and mitigating operational risk to ensure stable and secure operations.

6.1 Operational Risk Managing Approach

EXIM Bank follows a structured and comprehensive strategy for managing operational risk. The bank ensures that risk is identified, assessed, monitored, and mitigated in a proactive and disciplined manner. The approach includes the following key elements:

Operational Risk Management Framework: EXIM Bank continuously updates its Operational Risk Management Framework (ORMF) in line with international best practices. The framework applies across all business units and support functions, ensuring consistent application of risk management principles bank-wide.

Formulation of Detailed Operational Risk Policy: EXIM Bank has developed comprehensive policies and procedures to guide the First Line of Defense in implementing the ORMF. These documents include methods for identifying and assessing risks, monitoring tools, escalation protocols, and mitigation techniques aimed at reducing exposure to operational loss events.

Robust Operational Risk Governance: Governance is central to EXIM Bank's operational risk strategy. A well-defined structure ensures clear roles, responsibilities, and accountability within the operational risk management function. The governance model is designed to promote transparency and ensure that risks are managed within the risk appetite defined by the Board and senior management.

Active Oversight by Board and Senior Management: The Board of Directors and Senior Management provide strategic direction and oversight of operational risk. They have approved a dynamic ORMF that defines the structure, governance mechanisms, and tools used across the bank. Operational risk matters are regularly reviewed through Risk Management Committees to ensure continuous monitoring and improvement.

Three Lines of Defense Model: EXIM Bank has adopted the widely recognized Three Lines of Defense model. The First Line comprises frontline staff responsible for identifying and managing risk in their day-to-day activities. The Second Line includes the Risk Management team, which provides oversight, tools, and guidance. The Third Line, Internal Audit, offers independent assurance on the effectiveness of the ORMF and risk controls.

ICT Risk Integration under Operational Risk: Given the bank's dependence on technology, ICT (Information and Communication Technology) risk is treated as a key component of operational risk. ICT risk management is integrated within the ORMF, allowing for its discussion and resolution in relevant committees. This ensures a proactive approach to cybersecurity and tech-related risks.

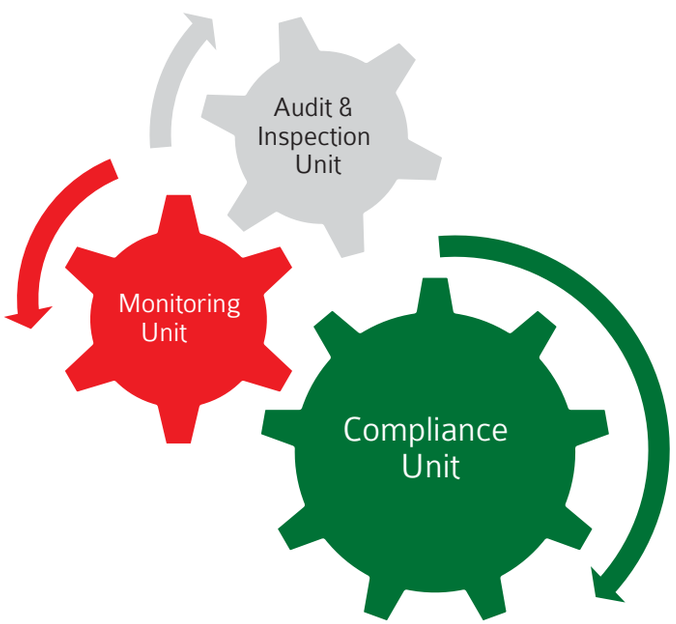
EXIM Bank's approach to managing operational risk reflects its commitment to institutional resilience and long-term sustainability. By aligning with global standards, enforcing strong governance, and encouraging active involvement at all levels, the Bank ensures operational risk is effectively managed, contributing to overall organizational strength and customer trust.

6.2 Operational Risk mitigation strategies

Key Risk	Tools and Strategic Initiatives	Measured In	Frequency	Mitigation strategies
Deficiencies in operational control processes	Operational, Risk Control Self-Assessment	ICAAP	Yearly	Management Action Trigger, Escalation to Senior Management, Capital Allocation
Overall cash on hand within branches and ATM networks	Insurance Coverage Status	CRMR	Half Yearly	
Total customer complaints received, including those forwarded by Bangladesh Bank, along with the number and percentage of complaints resolved	Service Quality Assessment	CRMR, ICAAP	Half Yearly, Yearly	
Fraud & all other Operational Risks	Incident Reporting, Internal Audit, KRI, RCSA	Stress Testing, ICAAP	Monthly, Quarterly, Yearly	

7.0 Internal Control and Compliance Risk Mitigation Measurement

EXIM Bank considers a strong internal control system not merely as a regulatory or statutory obligation, but as a fundamental component for executing internal policies, strategies, and best practices aligned with both domestic and international banking standards. Given the high-risk nature of banking operations, the bank emphasizes the importance of an effective internal control mechanism to ensure transparency, accountability, and operational integrity. Internal control at EXIM Bank encompasses internal audits, compliance checks, and ongoing monitoring activities, supported by a well-defined segregation of duties. These practices are vital to the continuous supervision of the bank's internal processes and help mitigate operational risks. To strengthen risk mitigation, the Internal Control & Compliance Division conducts regular audits and inspections of day-to-day activities, guided by the rules, manuals, and directives issued by Bangladesh Bank and other relevant authorities. In line with regulatory guidelines, EXIM Bank has structured this division into three specialized units:



This tripartite structure enhances the effectiveness of internal controls, allowing the bank to proactively address compliance risks and uphold sound governance across its operations.

7.1 Internal Control and Compliance Risk Mitigation Approach

The approaches to mitigate internal control and compliance risks in an Islami Bank include establishing a strong control environment with clear segregation of duties, conducting risk assessments, and ensuring ongoing monitoring through internal audits and Shariah oversight. Compliance aligns with local regulations, international standards, and Shariah principles, supported by a Shariah Secretariat and dedicated review units. Technology-driven controls, staff training, and regular audits enhance risk management and uphold Shariah-compliant financial integrity.

7.2 Internal Control and Compliance risk mitigation strategies

To mitigate and control internal control and compliance risk at the operational level, EXIM Bank has developed and implemented several tools and programs designed to ensure effective oversight, risk reduction, and regulatory adherence. These initiatives are aimed at strengthening the bank's internal control environment and promoting a culture of compliance throughout the organization. Key tools and programs include:

Key Risk	Tools and Strategic Initiatives	Measured In	Frequency	Mitigation strategies
Number of branches audited, key discrepancies identified, personnel implicated, whether the findings were submitted to the audit committee, actions taken against those responsible, and total instances of non-compliance.	Internal Control and Compliance Status of Internal Audit Report, Risk Control Self-Assessment	MRMR, CRMR, ICAAP	Monthly, Half-yearly, Yearly	Submitted to Senior Management and the Risk Management Committee of the Board.
Number of significant irregularities detected, compliance-related and non-compliance matters, along with corrective measures initiated to address and resolve the non-compliant issues.	Internal Control and Compliance Status of all inspection reports of Bangladesh Bank, Risk Control Self-Assessment	MRMR, CRMR, ICAAP	Monthly, Half-yearly, Yearly	

8.0 Money Laundering Risk and Terrorist Financing Risk Mitigation

EXIM Bank demonstrates a strong commitment to managing money laundering risk by strictly adhering to both internal regulations and international Anti-Money Laundering and Countering Financing of Terrorism (AML/CFT) standards. The bank views AML/CFT compliance as a long-term mission and continually works to strengthen its prevention systems. The top management, led by the Managing Director & CEO, maintains a firm stance against money laundering and terrorist financing, with strategic messages reinforcing this commitment at the beginning of each year. A Central Compliance Committee, headed by the Chief Anti-Money Laundering Compliance Officer (CAMLCO), oversees all AML/CFT operations, while the Deputy CAMLCO handles day-to-day compliance and policy development. At the branch level, Branch Anti-Money Laundering Compliance Officers (BAMLCOs) ensure effective implementation of AML measures, including customer due diligence, KYC reviews, monitoring transactions, screening against sanctions lists, and reporting suspicious activities as per BFIU guidelines. To support this framework, EXIM Bank also prioritizes regular, role-specific AML/CFT training for its employees. At the end of 2024, the bank held a comprehensive BAMLCO conference and achieved an impressive 94% AML certification rate among its officers, underscoring its proactive approach to combating financial crime.

EXIM Bank views money laundering risk as a significant threat that can lead to reputational damage and financial penalties due to non-compliance with anti-money laundering regulations. The bank recognizes that money laundering has become a global issue, driven by complex changes in international markets, and addresses it not only as a regulatory obligation but as a core business value. To confront money laundering-related risks, EXIM Bank adheres to the 'Money Laundering & Terrorist Financing Risk Management Guideline' reviewed in 2024, which outlines comprehensive measures to identify, assess, and mitigate such threats effectively. This structure ensures a robust and independent review process. The Board of Directors and senior management remain firmly committed to preventing money laundering and terrorist financing, embedding this commitment into the bank's culture and daily operations

8.1 Money Laundering Risk and Terrorist Financing Risk Mitigation Approaches

Money laundering and terrorist financing risks are mitigated in an Islami Bank through a comprehensive AML/CFT framework that includes customer due diligence (CDD), enhanced due diligence (EDD) for high-risk clients, and continuous transaction monitoring. The bank implements robust Know Your Customer (KYC) procedures, risk-based screening, and reporting systems to detect and report suspicious activities. Compliance with local AML laws and international standards such as FATF is reinforced through regular staff training, independent audits, and the use of advanced technology and analytics. Oversight from compliance and Shariah governance structures ensures both regulatory and faith-based alignment.

8.2 Money Laundering Risk and Terrorist Financing Risk Mitigation Measures

Key Risk	Tools and Strategic Initiatives	Measured In	Frequency	Mitigation strategies
Potentially Excessive Cash Activity	CTR, STR	MRMR, CRMR	Monthly, half-yearly	Management Action Trigger, Escalation to Senior Management, Capital Allocation
Transactions exceeding set volume limits	TP and KYC Profile	Branch-wise report	Monthly	
Non-compliant cash transactions surpassing the regulatory limit set by Bangladesh Bank	Review of the Cash Transaction and Check List	CTR, STR	Monthly, Half-yearly	
Violation of AML Laws and Guidelines	Risk Control Self-Assessment	ICAAP, CRMR	Half-yearly, yearly	

9.0 Information and Communication Technology (ICT) Risk Mitigation

In today's fast-evolving business environment, particularly within the banking sector, Information and Communication Technology (ICT) plays a central role in shaping operations and driving innovation. With the growing demand for digital banking services such as internet banking, mobile banking, SMS banking, and ATM/POS facilities, EXIM Bank is keenly aware of the numerous benefits these technologies offer, such as faster transactions, increased automation, and enhanced customer service delivery. However, with the integration of advanced technologies comes the heightened risk of ICT-related threats that can significantly disrupt business operations.

At EXIM Bank, ICT risk is recognized as a critical aspect of overall risk management. ICT risk refers to the potential negative impacts that arise from threats to the bank's technological systems, which could harm the bank's business, its customers, and stakeholders. These risks can occur with varying frequency and severity and can affect the bank's ability to achieve its strategic goals. As a result, managing ICT risk is essential for maintaining a secure and resilient operational environment.

To mitigate these risks, EXIM Bank has implemented a comprehensive ICT risk management strategy in line with the ICT Security Guidelines issued by Bangladesh Bank. The bank has updated its ICT Security Policy to address the evolving challenges and threats posed by the digital landscape. This policy outlines specific roles and responsibilities for supervisory committees, ensuring clear accountability for managing ICT security. Additionally, regular internal and external audits of the bank's information systems are conducted to identify vulnerabilities and ensure compliance with industry standards.

EXIM Bank's proactive approach to managing ICT risks also includes continuous staff training and awareness programs, aimed at enhancing the capacity of employees to handle security threats effectively. By adopting a strategic approach to ICT risk management, EXIM Bank ensures that its technological assets are well protected, maintaining the trust of its customers and safeguarding the bank's competitive advantage in the marketplace.

9.1 Approaches to Addressing ICT Risks

a) Adhering to Internal ICT Security Policy and Regulatory Guidelines: EXIM Bank strictly follows its internal ICT security policies, alongside the ICT security guidelines set forth by Bangladesh Bank, to ensure comprehensive administrative control and minimize ICT risks. These policies are regularly reviewed and updated to stay aligned with evolving security standards and regulatory requirements.

b) Deployment of Multi-Layered Security Solutions: To safeguard its infrastructure, EXIM Bank has deployed a variety

of robust security solutions at multiple layers, including Firewalls, Web Application Firewalls (WAF), Intrusion Detection Systems (IDS), Data Loss Prevention (DLP) tools, and Secure API Gateways. These solutions ensure comprehensive protection across the network, application, and data layers, providing security at every touch point.

c) Ongoing Vigilance through Continuous Monitoring: EXIM Bank has implemented advanced monitoring systems such as Security Operations Centers (SOC), Network Operations Centers (NOC). These tools allow for 24/7 surveillance of the bank's ICT infrastructure, enabling rapid detection of any potential intrusions or abnormal activities.

d) Structured Risk Management Framework: The bank follows a structured ICT risk management framework, which includes the identification, assessment, categorization, and treatment of ICT risks. This framework also defines the bank's risk tolerance and outlines the mitigation measures necessary to manage potential risks effectively and within acceptable limits.

e) Clear Definition of Job Responsibilities: EXIM Bank ensures that job descriptions for ICT staff are clearly defined and regularly updated to incorporate any changes in the bank's operations or security landscape. These well-established roles ensure that every ICT personnel understand their responsibilities, contributing to better management and accountability in addressing ICT risks.

These measures reflect EXIM Bank's commitment to maintaining a secure and resilient ICT environment, safeguarding both its operations and customer data from emerging digital threats.

Risk Issue	Risk Type	Mitigation Strategy
Non-compliance with ICT guidelines	Compliance Risk	Follow internal and regulatory ICT policies; regular updates.
Cyber attacks (e.g., malware, DDoS)	Cyber security Risk	Use Firewalls, WAF, Anti-DDoS, PAM, endpoint security, threat detection.
Data breach or loss	Information Security Risk	Implement DLP tools, encryption, and access controls.
Delayed threat detection	Operational Risk	Continuous monitoring via SOC, NOC, and SIEM tools.
System downtime	Business Continuity Risk	Define RTO/RPO for critical systems.
Uncontrolled privileged access	Access Control Risk	Apply Privileged Access Management (PAM) tools.
Undefined ICT staff responsibilities	Governance Risk	Maintain clear and updated job roles.
Insecure system deployment	System Risk	Conduct pre-deployment risk assessments.
Outdated systems and software	Technical Vulnerability	Regularly update patches and software versions.

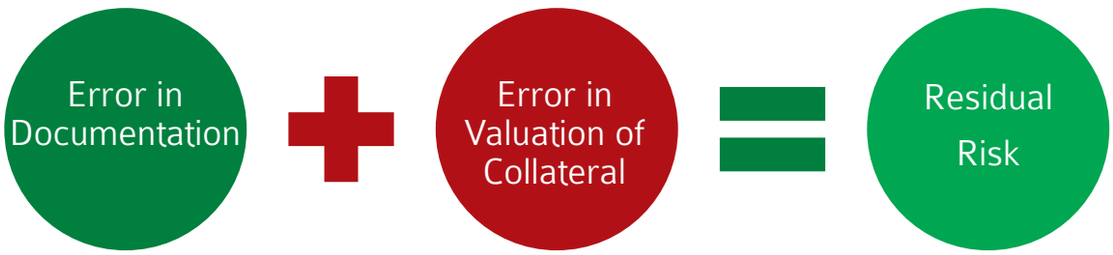
9.2 Audit of IT Infrastructure

EXIM Bank has established a dedicated IT Audit Team in compliance with the regulations set by the Central Bank, reflecting its commitment to ensuring robust oversight of its digital operations. The team is responsible for conducting thorough audits across various branches and divisions, focusing on IT systems, digital platforms, and online transactions. Members of the audit team are well-versed in the legal and regulatory requirements surrounding digital and electronic banking activities. They diligently follow prescribed guidelines, identify and address any unresolved issues during audits, and escalate critical findings to senior management for timely corrective actions. This structured approach helps the bank maintain transparency, enhance security, and ensure compliance with evolving regulatory standards in the digital banking landscape.

10.0 Residual Risk Mitigation

At EXIM Bank, while various risk mitigation techniques such as the use of collateral, guarantees, and legal documentation are employed to manage investment and counterparty risks, there remains a possibility that these techniques may not perform as intended. This may occur due to factors like improper documentation, inaccurate valuation of collateral, or

legal enforceability issues. These shortcomings introduce what is known as residual risk, the portion of risk that persists even after all recognized mitigation efforts have been applied. EXIM Bank acknowledges that effective identification, monitoring, and control of residual risk are essential to ensure the robustness of its overall investment risk management framework, in line with the guidelines prescribed by Bangladesh Bank under the Risk-Based Capital Adequacy (RBCA) framework.



10.1 Residual Risk Management Approach

EXIM Bank employs a structured approach to manage residual risk, focusing on key areas to ensure effective investment risk management:

1. **Policy Development:** The bank establishes clear policies to minimize documentation lapses and valuation errors, which are major sources of residual risk.
2. **Material Documents Checklist:** A checklist categorizing major, moderate, and minor documents is maintained to ensure completeness and accuracy in investment documentation.
3. **Regular Monitoring:** EXIM Bank continuously monitors residual risk through periodic risk assessments and performance reviews.
4. **Client Reviews:** The bank conducts regular reviews of client audit reports and credit ratings to identify potential risks early and take corrective action.

These measures ensure that EXIM Bank manages residual risk effectively, in line with regulatory requirements and best practices.

11.0 Concentration Risk Mitigation

Concentration risk at EXIM Bank occurs when a large portion of its assets is allocated to a small number of individuals, entities, sectors, or financial instruments. This risk arises when the bank does not sufficiently diversify its investment portfolios, making it more vulnerable to negative outcomes from a concentrated exposure.

In the framework of Pillar-2, concentration risk at EXIM Bank can be categorized into two distinct types:

Investment Concentration Risk

- Investment Concentration Risk at EXIM Bank arises from limited diversification, exposing the bank to losses if key investments underperform.

Market Concentration Risk

- Market Concentration Risk at EXIM Bank arises from investing in a narrow range of instruments or sectors, increasing vulnerability to market downturns.

11.1 Concentration Risk Mitigation Measurement

EXIM bank employs the following tools and programs to manage and control concentration risk at the operational level-

Key Risk	Tools and Strategic Initiatives	Measured In	Frequency	Mitigation strategies
Investment Concentration	HHI, Gini	CRMR, ICAAP	Half-yearly, Yearly	Sectoral Investment Cap, Capital Allocation
Market Concentration	HHI, Gini	ICAAP	Yearly	Market Risk Cap, Capital Allocation

12.0 Reputational Risk Mitigation

Reputational risk refers to the potential for negative publicity or public perception, whether accurate or not, to adversely affect a bank's operations, customer confidence, and financial position. For EXIM Bank, reputational risk can emerge from a variety of internal and external sources, including its business practices, compliance failures, operational disruptions, or association with related entities, both within the country and abroad.

As a financial institution operating in a sensitive and trust-based industry, EXIM Bank must maintain a strong and reliable image in the minds of its stakeholders, customers, investors, regulators, and the public. Reputational risk typically arises when the bank fails to meet the reasonable expectations of these stakeholders, particularly regarding ethical behavior, customer service, financial performance, legal compliance, and operational reliability.

Since reputational risk is considered a subset of operational risk, any major operational failure can potentially escalate into a reputational crisis, leading to customer attrition, regulatory scrutiny, or even financial loss. To effectively manage and control reputational risk, EXIM Bank remains alert and responsive to several key risk indicators, such as-

- Negative Media Reports: Adverse coverage in the media, whether due to an internal issue or a wider industry event, can severely tarnish the bank's image.
- Non-payment of Cheques and Accepted Bills: Delays or defaults in honoring financial instruments can damage customer trust and create the perception of financial instability.
- Regulatory Penalties: Fines or sanctions imposed by regulatory authorities for non-compliance with laws or standards can lead to public embarrassment and loss of credibility.
- Technological Disruptions: System failures, cyber attacks, or downtimes affecting digital banking services can frustrate customers and impact the bank's reputation as a modern, reliable service provider.
- Violation of Laws and Regulations: Any involvement in illegal activities, money laundering, or breaches of banking laws can have far-reaching reputational consequences.
- Fake Currency in ATM Machines: The presence of counterfeit notes in ATMs reflects poorly on the bank's operational controls and undermines public confidence.
- Insufficient Funds in ATMs: Frequent cash shortages in ATMs inconvenience customers and may signal poor service management.

To mitigate these risks, EXIM Bank implements strict internal controls, robust compliance mechanisms, and proactive communication strategies. The bank also conducts regular risk assessments and staff training to reinforce its commitment to operational excellence and stakeholder trust.

Key Risk	Tools and Strategic Initiatives	Measured In	Frequency	Mitigation strategies
Negative media report	Electronic and Print Media	MRMR, CRMR	Monthly, Yearly	Escalation to Senior Management and Risk Management Committee of the Board of Directors, Capital Allocation
Technological disruption	System failures	CRMR	Yearly	
Insufficient fund in the ATM machine (number of incident)	Customer's Complaint Documents, Customer Service Evaluation Statement	CRMR	Yearly	
Non-payment of cheques and accepted bills (amount)	Review the Statement	CRMR, ICAAP	Yearly	
Credit Rating Position of Bank (If falls below 2 of BB rating grade)	Credit Rating Report Conducted by ECAIs	ICAAP	Yearly	
Penalty if imposed by the regulatory body (amount)	Letter of Regulatory Body, Review the Statement	MRMR, CRMR	Monthly, Yearly	
Fake notes in the ATM Machine or any other Fraudulent activities	Audit Report, Statement of Fraud and Forgeries	CRMR, ICAAP	Yearly	

13.0 Strategic Risk Mitigation

Strategic risk is the threat to a bank's earnings or capital resulting from poor strategic decisions, ineffective execution, or failure to adapt to internal or external changes, potentially causing financial loss and reduced competitiveness.

13.1 Approach to managing strategic risk

Performance Evaluation

- Conduct annual reviews of senior management performance against set goals.

Market and Technology Monitoring

- Track market changes and technological advancements to identify opportunities for new services or products.

Management Succession Planning

- Establish a strategic policy or plan for leadership succession.

Outsourcing Oversight

- Monitor and control the performance of all outsourcing arrangements.

Compensation Framework

- Define and implement structured compensation guidelines for management and employees.

Training and Development

- Initiate a training plan and allocate sufficient budget to support continuous staff development.

13.2 Strategic Risk Mitigation Measurement

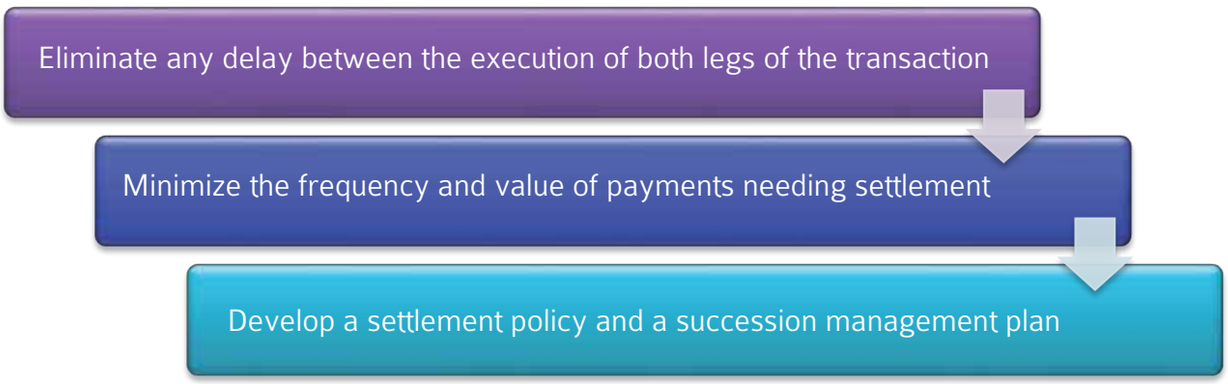
Key Risk	Tools and Strategic Initiatives	Measured In	Frequency	Mitigation strategies
CAMELS Rating Position of Bank (If falls below 2 of BB rating grade)	Letter of Regulatory Body	ICAAP	Yearly	Management Action Trigger, Escalation to Senior Management and Board of Directors, Capital Allocation
Operating expenses, Classified investments ratio, Recovery of classified investments, Written-off investments, Profit waiver, Rescheduling of investments that breach certain limit/times set by Bangladesh Bank	Review the different Statement	ICAAP	Yearly	

14.0 Settlement Risk Mitigation

Settlement Risk at EXIM Bank arises when a completed transaction fails to settle as per the standard system or agreed-upon method, leading to potential financial loss.

14.1 Approach to manage Settlement Risk

Following approaches are made by EXIM Bank to manage settlement risk-



14.2 Settlement Risk Mitigation Measurement

EXIM Bank employs the following tools and programs to mitigate and manage strategic risk at the operational level-

Key Risk	Tools and Strategic Initiatives	Measured In	Frequency	Mitigation strategies
Non-receipt or delayed receipt of receivable bills (both foreign and domestic)	Review the different Statement, Online monitoring system of Regulatory Body	ICAAP	Yearly	Management Action Trigger, Escalation to Senior Management and Board of Directors, Capital Allocation

15.0 Environmental Risk Mitigation

EXIM Bank addresses environmental risks, like climate change, pollution, and resource depletion—that may impact financial stability and reputation. Following Bangladesh Bank's ESRM Guidelines, we assess borrowers based on environmental impact (Red, Orange, Green) and key factors like pollution control and resource management. This ensures responsible lending and long-term sustainability.

15.1 Approaches to Managing Environmental Risk

EXIM Bank has developed an effective approach to managing environmental and social risks. In this context, the Bank addresses these risks through the following measures-

Environmental and Social Risk Management Policy

- EXIM Bank has adopted a comprehensive policy to effectively manage environmental and social risks, ensuring responsible business practices and sustainable development.

Sector-Wise Environmental and Social Due Diligence Implementation

- Implement a sector-specific Environmental and Social Due Diligence checklist in compliance with the directives set by Bangladesh Bank.

Contribution to Environmental and Social Concerns

- Enact policies that positively contribute to addressing environmental and social issues, fostering sustainable practices within the organization.

Balancing Non -Financial Factors

- Acknowledge the importance of balancing non-financial factors, including environmental and social issues, in decision-making processes.

Sustainable Development and Poverty Alleviation

- Protect the natural environment that sustains all life, while simultaneously lifting people out of poverty and promoting economic development.

Employee Training for Policy Implementation

- Provide training to relevant employees, ensuring they take responsibility for the effective implementation of these policies.

Ecological Aspects

- Define the term "environment" to encompass both ecological aspects and the associated social factors that impact and are impacted by environmental changes.

Environmental and Social Aspects in Investments

- Evaluate the environmental and social impacts of all investment applications to ensure sustainable and responsible decision-making.

Prioritizing Environmentally Beneficial Projects

- Prioritize and actively seek to finance projects that offer direct or indirect environmental benefits, supporting sustainability and eco-friendly initiatives.

15.2 Environmental & Social Risk Mitigation Measurement

EXIM Bank utilizes a range of tools and programs to effectively mitigate and manage strategic risks at the operational level, namely-

Key Risk	Tools and Strategic Initiatives	Measured In	Frequency	Mitigation strategies
Environmental Risk Rating Position of Investment (If consider "High" rating grade)	Assess the Sectors specified as high risky in the related guidelines, ESDD Check List	Activities regarding Green Banking Report, ICAAP	Quarterly, Yearly	Presented to Senior Management and Board of Directors, Capital Allocation

16.0 Other material Risk

EXIM Bank faces a variety of risks that go beyond the core guidelines set by Bangladesh Bank. These "other material risks" are addressed under Pillar II of Basel III and include risks like operational, reputational, and liquidity risks, which are not covered by standard capital requirements but are still critical to manage.

17. Risk Management Division

The Risk Management Division (RMD) at EXIM Bank is responsible for identifying, assessing, and mitigating these risks. To do so, the RMD performs several key tasks:

Risk-Weighted Asset Assessment

- Evaluating the quality of the bank's assets to ensure adequate capital is held against potential losses.

Stress Testing

- Simulating adverse market scenarios to assess the bank's ability to withstand financial shocks.

ICAAP (Internal Capital Adequacy Assessment Process)

- A model used to assess additional capital needs beyond the minimum regulatory requirements.

Capital Reporting

- Tracking and reporting the bank's capital to ensure sufficient reserves against unforeseen risks.

18.0 Oversight and Reporting

The RMD regularly reports its findings to the Executive Risk Management Committee (ERMC) and Board Risk Management Committee (BRMC) for oversight and ensures reporting to the regulatory body.

19.0 Key Initiatives in 2024

As per Bangladesh Bank instructions and the bank's strategies, the following issues have been resolved in the year 2024:

- ✓ Approval of Risk Appetite Statement of the Bank for the year-2024.
- ✓ Annual Risk Conference 2024
- ✓ Approval of Recovery Plan 2024 of EXIM Bank.
- ✓ Approval "Money Laundering & Terrorist Financing Risk Management Guidelines" (Revised) of EXIM Bank.
- ✓ Reviewing of Management Action Trigger (MAT) for liquidity indicators.
- ✓ Review of Policies related to treasury Management.
- ✓ Reviewing of Wholesale Borrowing and Funding Guidelines.
- ✓ Formation of revised "Sustainable Finance Unit (SFU)" and "Sustainable Finance Committee (SFC)".
- ✓ Fixing "Recovery target for the year 2024" against Top 20 defaulting investment accounts of our Bank.
- ✓ Fixing "Recovery target for the year 2024" against Top 20 written off investment accounts.
- ✓ Approval of Proposed Business Budget 2024.
- ✓ Contingency Funding Plan (CFP)/Liquidity Contingency Plan.
- ✓ Approval for "Policy for Sustainable Finance" of EXIM Bank.
- ✓ Approval of Bancassurance Guidelines for Conducting Bancassurance Business.
- ✓ Approval of EXIM Bank's "ICT Security Policy Version 4.0".
- ✓ Annual review of Asset Liability Management (ALM) Manual and Overall performance of ALM.
- ✓ Approval of updated Guidelines on Foreign Exchange Risk Management (A part of Managing Core Risk in Banking).
- ✓ Review of Quarterly Progress Report in respect of compliance of Restructured Large Investment for the different quarters A/C. Bangladesh Export Import Company Limited (BEXIMCO), a customer of our Head Office Corporate Branch.
- ✓ Investment Risk Assessment and Resolution Report of Top-20 Investment client of the Bank for different quarters.
- ✓ Review Report on Risk Management Policies and Effectiveness of Risk Management Functions in EXIM Bank for the year 2023.
- ✓ Review of Risk Management Activities of the Bank for different quarters.
- ✓ Approval of Draft Financial Statements- 2023 of our Bank.
- ✓ Management Report – 2023 on our Bank by external auditors M/s Pinaki & Co.
- ✓ Disclosures on Risk Based Capital (Pillar III) under Market Discipline of the Bank as on 31 December 2023.
- ✓ Formation of Law Division and making policy/guideline for strengthening the Division and enlistment/appointment of panel lawyer(s) of the Bank in order to compliance of BRPD circular No.: 14 dated 04 August, 2024.
- ✓ Approval of 03 new products i) Mudaraba Resident Foreign Currency Deposit (RFCD) ii) Mudaraba International Banking (IB) and iii) Mudaraba Term Deposit (FC) accounts.
- ✓ Submission of Statements on ICAAP (Audited) under Supervisory Review Process to Bangladesh Bank based on December 31, 2023.
- ✓ Submission of Credit Rating Report-2023 of our Bank and
- ✓ Stress Testing Report of the Bank for different quarters of 2024 etc.

20. Action plan for the year 2025

EXIM Bank has set forth its intended plans and actions for the year 2025 which are as follows:

- ✓ Annual Risk Conference 2025.
- ✓ Recovery Plan for Bank of the year 2025.
- ✓ Risk Appetite Statement 2025 of the Bank.
- ✓ Increase Tier-2 capital of the bank by issuing Mudaraba Subordinated Bond.
- ✓ Reducing Risk Weighted Assets of the Bank.
- ✓ Improving Capital to Risk-weighted Assets Ratio (CRAR).
- ✓ Increasing Deposit of the Bank.
- ✓ Implementation of Prompt Corrective Action (PCA) Framework.
- ✓ Review of Risk Management Guidelines of the Bank.
- ✓ Review of core risk management guidelines of the Bank.
- ✓ Strong and positive risk management culture will be nurtured at every level of banking operation.
- ✓ Adopting new regulation & guidelines governed by Bangladesh Bank.
- ✓ Ensuring timely preparation and submission of Risk Management Report.
- ✓ Reducing investment exposure through recovery from NPI, Witten off, reschedule and restricting investments of the Bank.
- ✓ Key Risk Indicators/ Key Risk Register will be Monitored and follow up for mitigating the risks on timely basis.
- ✓ Risk management strategies will be determined based on the risk profile.
- ✓ Analyzing the national and global risk issues in line with Bank's exposure.
- ✓ Arrangement of training for employees to grow risk management awareness and
- ✓ Capacity building programs for the risk management officials etc.

Market Discipline

Disclosures on Risk Based Capital (Pillar 3 of Basel III Framework)

The Basel Committee for Banking Supervision (BCBS) introduced a set of regulatory guidelines known as Basel III and later adopted by Bangladesh Bank under the guidelines on risk based capital adequacy to continue to strengthen the risk management frameworks and enhancement of long-term stability within banking organizations. Basel III includes three pillars that address: i) Minimum Capital Requirement ii) Supervisory review process and iii) Market discipline. In addition to the three pillars noted above, it also introduced leverage ratio and liquidity standards (namely liquidity coverage ratio (LCR) and net stable funding ratio (NSFR)) which have greater business impact for banks.

The qualitative and quantitative disclosures under Pillar 3 of Basel III are made according to revised 'Guidelines on Risk Based Capital Adequacy' (Revised Regulatory Capital Framework for banks in line with Basel-III) for banks issued by Bangladesh Bank (Central Bank of Bangladesh). These disclosures are intended to complement the i) Minimum Capital Requirement (MCR) and ii) Supervisory Review Process (SRP). The provision of meaningful information about common key risk metrics to market participants is a fundamental estimation of a sound banking system. The purpose of market discipline is to disclose relevant information on capital adequacy in relation to various risk of the bank so that the stakeholders can assess the position of a bank regarding holding of assets and to identify the risks relating to the assets, risk exposures, risk assessment processes and capital adequacy to meet probable loss of assets as well as can make the economic decision.

The disclosure framework does not conflict with requirements under accounting standards as set by the Bangladesh Bank from time to time. For each separate risk area (e.g. investment, market, operational, banking book profit rate risk, equity etc.) banks describe its risk management objectives and policies, including:

- Strategies and processes
- The structure and organization of the relevant risk management function
- The scope and nature of risk reporting and/or measurement systems policies for hedging and/or mitigating risk.

The following principles aim to provide a solid foundation for achieving transparent, high-quality Pillar 3 risk disclosures that will enable users to better understand and compare a bank's business and its risks. The principles of these disclosures are i) Clear to understand ii) Comprehensive iii) Meaningful to users iv) Consistent over time v) and Comparable across banks.

The following components set out in tabular form are the disclosure under Pillar-3 as on 31 December 2024 are as under:

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

A) Scope of Application		
Qualitative Disclosures:		
a)	The name of the top corporate entity in the group to which this guidelines applies.	Export Import Bank of Bangladesh PLC EXIM Bank has 3 (Three) subsidiaries as on the reporting date namely; EXIM Exchange Company (UK) Limited, EXIM Finance (Hong Kong) Limited and EXIM Islami Investment Limited.
b)	An outline of differences in the basis of consolidation for accounting and regulatory purposes, with a brief description of the entities within the group (i) that are fully consolidated;	A brief description of the Bank and its subsidiaries are given below: Export Import Bank of Bangladesh PLC. (EXIM Bank) was incorporated as a public limited company in Bangladesh under Companies Act, 1994. It commenced its banking business on August 03, 1999 under the license issued by Bangladesh Bank. The Bank has 155 (One hundred fifty five) branches and 73 (Seventy three) sub-branches in the reporting date. The Bank has 03 (Three) Off-shore Banking Units (OBU). The Bank went for Initial Public Offering in 2004 and its shares are listed with Dhaka Stock Exchange Limited and Chittagong

		Stock Exchange Limited as a publicly traded company for its general class of shares. The principal activities of the Bank are to provide all kinds of commercial banking services to its customers through its branches. There are 03 (Three) Subsidiaries of EXIM Bank which are as under: i) EXIM Exchange Company (UK) Limited, a subsidiary company of EXIM Bank, was incorporated in U.K. on February 10, 2009 and commenced its remittance business on June 30, 2009. The Paid up Capital of the company is GBP 0.45 million against Authorized Capital for GBP 1.00 Million. The principal activity of the company is that of the provision of money remittance and related services. ii) EXIM Finance (Hong Kong) Limited, a subsidiary company of EXIM Bank, was incorporated in Hong Kong on March 22, 2019 and commenced its business on October 15, 2019. The company is engaged with Trade Finance activities and it's Paid up Capital is HKD 7.8 Million only. iii) EXIM Islami Investment Limited is a subsidiary company of EXIM Bank incorporated as a private limited company and started its operation on December 01, 2010. The Paid up Capital of the company is BDT 200.00 Crore against Authorized Capital for BDT 500.00 Crore. The main objective of the company is to act as a full-fledged merchant banker. The company is also authorized to buy, sell, hold or otherwise acquire or invest the capital of Company in shares, stocks and other Shariah based securities.
	(ii) that are given a deduction treatment; and	Not applicable
	(iii) that are neither consolidated nor deducted (e.g. where the investment is risk-weighted).	All the subsidiaries are consolidated
c)	Any restrictions, or other major impediments, on transfer of funds or regulatory capital within the group.	Not applicable
Quantitative Disclosures:		
d)	The aggregate amount of surplus capital of insurance subsidiaries (whether deducted or subjected to an alternative method) included in the capital of the consolidated group.	Not applicable

B) Capital Structure		
Qualitative Disclosures:		
a)	Summary information on the terms and conditions of the main features of all capital instruments, especially in the case of capital instruments eligible for inclusion in CET 1, Additional Tier 1 or Tier 2.	Regulatory capital, as stipulated by the revised RBCA guidelines by Bangladesh Bank, is categorized into two 'Tiers' according to the order of quality of capital (Tier I & II). i) Tier-I capital is called 'going concern capital'. It divided into two categories a) Common Equity Tier-I capital of EXIM bank consists of 1. Paid up capital 2. Statutory Reserve 3. General Reserve 4. Retained Earnings 5. Dividend Equalization Reserve and 6. Minority interest in Subsidiaries b) Additional Tier-I – of EXIM bank consists of 1) Mudaraba Perpetual Bond ii) Tier-II capital (gone-concern capital) of EXIM bank consists of 2) General provision 3) Mudaraba Subordinated Bond The Bank aims to comply with all the required conditions for maintaining regulatory capital as stipulated in the revised RBCA guidelines by Bangladesh Bank as per following details: 1. Common Equity Tier-I of at least 4.5% of the total RWA. **Status of Compliance: Complied** 2. Tier-I capital will be at least 6.0% of the total RWA. **Status of Compliance: Complied.** 3. Minimum CRAR of 10% of the total RWA. **Status of Compliance: Not Complied.** 4. Additional Tier-I capital can be admitted maximum up to 1.5% of the total RWA or 33.33% of CET-I whichever is higher. **Status of Compliance: Complied** 5. Tier-II capital can be admitted maximum up to 4.0% of the total RWA or 88.89% of CETI, Whichever is higher. **Status of Compliance: Complied.** 6. In addition to minimum CRAR, Capital Conservation Buffer (CCB) of 2.5% of the total RWA is being introduced which needs to be maintained in the form of CET1. **Status of Compliance: Not Complied.**

Quantitative Disclosures:

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

CET1 Capital

Additional Tier-1 Capital

Total Tier-1 Capital

Tier-2 Capital

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

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

Total eligible capital

As on the reporting date, the Bank had a capital of BDT 5,170.64 Crore (Solo Basis) comprising Tier-I capital of BDT 3,655.19 Crore (out of which CET-1 capital is BDT 3,055.19 Crore and AT-1 capital is BDT 600.00 Crore) and Tier-II capital of BDT 1,515.45 Crore. Following table presents component-wise details of capital as on reporting date i.e. 31 December 2024:

Sl. No	Particulars	Solo Basis
Elements of Common Equity Tier-I Capital		
1	Paid up capital	1,447.56
2	Non-repayable Share premium account	0.00
3	Statutory Reserve	1,447.56
4	General Reserve	150.00
5	Retained Earnings	3.80
6	Dividend Equalization Account	6.27
7	Minority interest in Subsidiaries	0.00
8	Non-Cumulative Irredeemable Preferences shares	0.00
9	Other (if any item approved by Bangladesh Bank)	0.00
10	Sub Total(1+2+----------+9)	3,055.19
11	**Deductions from Common Equity Tier-I Capital**	**-**
12	Total Common Equity Tier-I Capital (10-11)	3,055.19
13	**Additional Tier-I Capital**	**600.00**
14	**Total eligible Tier -I Capital (going concern Capital) (12+13)**	**3,655.19**
Elements of Tier-II Capital		
15	General Provision	455.45
16	Subordinated debt	1,060.00
17	Revaluation Reserves on Fixed Assets	-
18	Sub Total (15+16+17)	1,515.45
19	**Deductions from Tier-II Capital**	**-**
20	**Total eligible Tier -II Capital (gone-concern Capital) (18-19)**	**1,515.45**
	Total Eligible Capital (14+20)	**5,170.64**

C) Capital Adequacy

Qualitative Disclosures:

a) A summary discussion of the bank's approach to assess the adequacy of its capital to support current and future activities.

In terms of RBCA guidelines on Basel-III framework issued by Bangladesh Bank, the bank has adopted

a) Standardized Approach for Credit (Investment) Risk;

b) Standardized (rule based) approach for Market Risk and

c) Basic Indicator Approach for Operational Risk.

As per capital adequacy guidelines, the bank is required to maintain a minimum CRAR of 10.00% with regards to Credit risk, Market risk and Operational risk and capital Conservation Buffer (CCB) @ 2.50% comprised of Common Equity Tier 1 capital, above the regulatory Minimum capital requirement.

Quantitative Disclosures:		
		EXIM Bank focuses on strengthening and enhancing its risk management culture and internal control processes rather than increasing capital to cover up weak risk management and control practices. Earlier, the bank generated most of its incremental capital from retained profit (stock dividend, regulatory profit transfer to statutory reserve) to balance the growth of Risk Weighted Assets (RWA). So far, The bank has issued BDT 2,400.00 Crore Mudaraba Subordinated Tier II Bond (outstanding amount is BDT 1,365.00 crore out of which BDT 1,060.00 crore can be used as capital now). Bank has strengthen its capital base (mainly AT-1) by introducing Mudaraba Perpetual Bond (1st issuance) for Tk.600.00 crore in recent year. The Bank's strategy is to manage and maintain strong Capital to Risk-weighted Asset Ratio (CRAR) through investing on those who are high grade rated investment customer and those who are low risk weight bearing customer. The bank is unable to maintain capital to risk weighted asset ratio as it is 9.71% on Solo basis against the regulatory minimum level of 12.50%. The Bank's policy is to manage and maintain its capital with the objective of maintaining strong capital ratio and high rating. The Bank also ensures that its capital comply with regulatory requirements and satisfy the external rating agencies and other stakeholders including depositors. The whole objective of the capital management process in the Bank is to ensure that the Bank remains adequately capitalized at all times which bank fails to do so in the year 2024.
b)	Capital requirement for Credit (Investment) Risk	
c)	Capital requirement for Market Risk	
d)	Capital requirement for Operational Risk	
e)	Total capital, CET1 capital, Total Tier 1 capital and Tier 2 capital ratio: • For the consolidated group; and • For stand alone	
f)	Capital Conservation Buffer (2.50% of Total RWA)	
g)	Available Capital under Pillar-II Requirement	

Sl. No.	Particulars	Solo	Consolidated
1	Capital Requirement for Credit Risk	4,940.76	4,925.98
2	Capital Requirement for Market Risk	133.75	145.91
3	Capital Requirement for Operational Risk	251.20	262.67
4	Minimum Capital Requirement	5,325.71	5,334.56
5	CET-1 Capital To Total Capital Ratio:	59.09%	59.27%
6	Tier 1 Capital To Total Capital Ratio:	70.69%	70.78%
7	Tier-II Capital To Total Capital Ratio:	29.31%	29.22%
8	Total Risk Weighted Assets (RWA)	53,257.11	53,345.56
9	**Total CRAR**	**9.71%**	**9.78%**
10	CET-I capital to RWA	5.74%	5.79%
11	Tier-I capital to RWA	6.86%	6.92%
12	Tier-II capital to RWA	2.85%	2.86%
13	Total Eligible Capital	5,170.64	5,214.85
14	**Capital Conservation Buffer**	**NIL**	**NIL**
15	**Available Capital under Pillar II requirement**	**NIL**	**NIL**

**As per Bangladesh Bank letter No. DBI-7/4(5)/2025-349 dated 29-04-2025, required provision against General Investments and Off-balance sheet exposures is BDT 12,760.50 crore against of which Bank maintained BDT 1,672.53 crore. Bangladesh Bank vide letter No. DOS(CAMS)1157/41(Dividend)/2025-3218 dated 26 May 2025 allowed the Bank to finalize the audited Financial Statements without adjusting the shortfall amount of provision of BDT 11,087.97 crore.

D) Investment (Credit) Risk

Qualitative Disclosures:

a) The general qualitative disclosures:

* Definitions of past due and impaired (for accounting purpose)

Any Continuous Investment if not repaid/renewed within the fixed expiry date for repayment or after the demand by the bank will be treated as past due/overdue from the following day of the expiry date. Any demand investment if not repaid within the fixed expiry date for repayment or after the demand by the bank will be treated as past due/overdue from the following day of the expiry date. Whereas, In case of any installment(s) or part of installment(s) of Fixed Term Investment is not repaid within the fixed expiry date, the amount of unpaid installment(s) will be treated as past due/overdue after six months of the expiry date.

Failure to repay an investment on time could have negative implications for the customer's credit worthiness or cause the investment terms to be permanently adjusted. In case of past due investment, the bank may charge compensation which does not come under bank's income rather the charges use for benevolent purpose.

An investment is impaired when it is not likely the bank will collect the full value of the investment because the creditworthiness of a customer has fallen. The bank will pursue either restructuring or foreclosure as a result of the impaired status of the investment. Further, the bank must report the investment as impaired on any of its financial statements and CIB of Bangladesh bank.

With a view to strengthening investment discipline and bring classification and provisioning regulation in the line with international standard, a phase wise program for classification and provisioning was undertaken by the Bank as per Bangladesh Bank circulars issued from time to time. In this regard, all the investments are grouped into four categories for the purpose of classification, namely (i) Continuous Investment, (ii) Demand Investment, (iii) Fixed Term Investment and (iv) Short-term Agricultural and Micro Investment. The above investments are classified as follows:

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

Classification Rules for Continuous, Demand, Fixed Term and Short-term agricultural and Micro Investment (Without Cottage, Micro and Small Finance under CMSME)

Type of Investment	Overdue	SMA	SS	DF	BL	Default
Continuous Investment	From the following day of the expiry date	Remain overdue for 2 months or beyond but less than 3 months	Remain overdue for 3 months or beyond but less than 9 months	Remain overdue for 9 months or beyond but less than 12 months	Remain overdue for 12 months or beyond	Remain overdue for 6 months
Demand Investment	From the following day of the expiry date	Remain overdue for 2 months or beyond but less than 3 months	Remain overdue for 3 months or beyond but less than 9 months	Remain overdue for 9 months or beyond but less than 12 months	Remain overdue for 12 months or beyond	Remain overdue for 6 months
Fixed Term Investment	After 3 months of installment due date	Remain overdue for 2 months or beyond but less than 3 months	Remain overdue for 3 months or beyond but less than 9 months	Remain overdue for 9 months or beyond but less than 12 months	Remain overdue for 12 months or beyond	Remain overdue for 6 months
Short Term Agri and Micro Investment	After 6 months of expiry/ installment due date	———	Irregular for 12 months or beyond but less than 36 months from stipulated due date.	Irregular for 36 months or beyond but less than 60 months from stipulated due date.	Irregular for 60 months or more from stipulated due date.	Remain overdue for 6 months

Qualitative Disclosures:

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

Please be aware that, as per new BRPD Circular 03/2019, Term Investment facility will be treated as overdue/ classified on the basis of installment due date/ expiry date. i.e. If any installment or part of installment not paid within due date (date of payment) then overdue or classification status will be calculated from the installment due date/ expiry date.

Classification Rules for Continuous, Demand, Fixed Term and Short-term agricultural and Micro Investment (applicable for Cottage, Micro and Small Finance under CMSME)

Type of Investment	Overdue	SMA	SS	DF	BL	Default
Continuous Investment	From the following day of the expiry date	Remain overdue for 2 months or beyond but less than 6 months	Remain overdue for 6 months or beyond but less than 18 months	Remain overdue for 18 months or beyond but less than 30 months	Remain overdue for 30 months or beyond	Remain overdue for 6 months
Demand Investment	From the following day of the expiry date	Remain overdue for 2 months or beyond but less than 6 months	Remain overdue for 6 months or beyond but less than 18 months	Remain overdue for 18 months or beyond but less than 30 months	Remain overdue for 30 months or beyond	Remain overdue for 6 months
Fixed Term Investment	After 3 months of installment due date	Remain **overdue** for 2 months or beyond but less than 6 months	Remain **overdue** for 6 months or beyond but less than 18 months	Remain **overdue** for 18 months or beyond but less than 30 months	Remain **overdue** for 30 months or beyond	Remain **overdue** for 6 months

Please be aware that, as per new BRPD Circular 03/2019, Term Investment facility will be treated as overdue/ classified on the basis of installment due date/ expiry date. i.e. If any installment or part of installment not paid within due date (date of payment) then overdue or classification status will be calculated from the installment due date/ expiry date.

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

Particulars		Short Term Agri. Investment	Consumer Financing				SMEF		Loans to BHs/MBS /SDs	All other investment
			Other than HF,LP, Credit Card	HF	LP	Credit Card	Cottage, Micro and Small	Medium		
UC	Standard	1.0%	2%	1%	2%	2%	0.25%	0.25%	1%	1%
	SMA	-	2%	1%	2%	2%	0.25%	0.25%	1%	1%
Classified	SS	5%	20%	20%	20%	20%	5%	20%	20%	20%
	DF	5%	50%	50%	50%	50%	20%	50%	50%	50%
	B/L	100%	100%	100%	100%	100%	100%	100%	100%	100%

Base for provision = outstanding -(eligible security + profit suspense) or 15% of outstanding whichever is higher. 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 (credit) risk exposures broken down by major types of Investment exposures:

BDT in crore

Sl	1. Exposure Type (Funded)	Exposure	RWA
1	Claims on Banks and NBFIs	1 885.62	380.84
2	Claims on Corporate	31 655.04	21 277.08
3	Claims under Credit Risk Mitigation	1 060.78	58.67
4	Claims categorized as retail portfolio & SME(excluding consumer loan)	3 441.87	2 493.94
5	Consumer finance	111.15	111.15
6	Claims fully secured by residential property	14.55	7.27
7	Claims fully secured by commercial real estate	479.03	479.03
8	Past Due Claims (Net of Specific Provision, when applicable)	14 001.58	20 603.53
9	Investment in equity and other regulatory capital instruments	1 043.62	1304.53
10	Investments in premises, plant and equipment and all other fixed assets	577.34	577.34
11	Staff loan/Investment	268.67	53.73
12	Others	6 333.28	350.43
	Total	60 872.53	47 697.54

BDT in crore

Sl	1. Exposure Type (Non-Funded)	Exposure	RWA
1	Claims on Banks and other NBFIs:	7.56	1.51
2	Claims on Corporate	3 190.42	1 550.07
3	Claims against SME	263.56	158.51
4	Others	0.00	0.00
	Total	3 461.54	1 710.09

BDT in crore

Sl	1. Mode-wise Investment	Exposure
1	Bai-Muajjal	24 762.53
2	Bai-Murabaha	2 108.35
3	Bai-Salam	3 059.66
4	Bai-Istisna	0.00
5	Musharaka Investment	0.00
6	Ijara Bil Baia (Commercial)	20 515.92
7	Scheme Investment	78.34
8	Employee Investment	268.23
9	Quard	811.43
10	Islamic Investment (Cr.) Card	39.22
11	Musharaka Documentary Bill	231.42
12	Off-Shore Banking Unit	594.36
	Total	52 469.46

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 Division	33 243.39
2	Chattogram Division	15 405.28
3	Khulna Division	762.17
4	Rajshahi Division	1 911.77
5	Sylhet Division	122.86
6	Barisal Division	115.20
7	Rangpur Division	150.87
8	Mymensingh Division	757.92
	Total	**52 469.46**

d) Industry or counterparty type distribution of Exposures, broken down by major types of Investment exposure

BDT in crore

Sl.	Industry-wise investment	Exposure
1	Garments	5 640.80
2	Construction	2 463.22
3	Agro-based Industry	5 997.15
4	Spinning	1 956.71
5	Textile, Dying & Print.	1 347.39
6	Fuel & Power	1 460.33
7	Transport & Communication	138.74
8	Trading & Others	33 465.12
	Total	**52 469.46**

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	7 410.90
2	Less than 3 months	7 332.86
3	More than 3 months but less than 1 year	18 089.65
4	More than 1year but less than 5 years	9 783.21
5	More than 5 years	9 852.83
	Total	**52 469.46**

f) By major industry or counterparty type:

Amount of impaired investment and if available, past due investment, provided separately
BDT in Crore

BDT in crore

Economic Sector	Total Investment	Overdue
1. Agriculture	**598.69**	**107.74**
1a) Cultivation/Crop fin.	236.64	1.27
1b) Plantation	1.30	0.00
1c) Livestock	205.96	98.98
1d) Fishing/Pisciculture	142.61	6.66

1e) Others	12.18	0.83
2.Total Industry (Manufacturing) (IBB+WC)	21 094.26	5 287.50
2.1 Industry (Other than working capital)	11 559.46	2 061.32
a) Jute Industries	150.07	18.19
b) Garments	4 347.75	157.37
c) Leather Industries	19.78	0.34
d) Spinning Mills	1 209.43	56.64
e) Textile	752.81	136.06
f) Weaving	9.95	0.00
g) Food Processing	258.16	166.06
h) Edible Oil Refiner	1 863.44	1 419.88
i) Rice/Flower/Puls Mills	118.22	5.30
j) Steel Engineering &Metallic Product	464.02	45.50
k) Bricks & Sand Factories	48.05	6.34
l) Paper & Paper Product	356.84	4.44
m) Gas/ Electricity/Power Gen Comp.	316.32	0.00
n) Ship Building	87.28	0.65
o) Ship Breaking	17.49	0.00
p) Others	1 539.85	44.55
2.2. Industry (Working Capital)	9 534.80	3 226.17
a) Jute Industries	112.49	0.00
b) Garments	1 293.04	306.99
c) Leather Industries	100.37	30.25
d) Spinning Mills	747.27	185.51
e) Textile	312.90	60.60
f) Weaving	24.57	12.48
g) Food Processing	82.46	6.74
h) Edible Oil Refiner	1 163.74	100.97
i) Rice/Flower/Puls Mills	1 085.61	221.37
j) Steel Engineering &Metallic Product	1 485.41	957.14
k) Bricks & Sand Factories	102.33	58.93
l) Paper & Paper Product	337.08	21.96
m) Gas/ Electricity/Power Gen Comp.	1 144.01	1 003.30
n) Ship Building and Ship Breaking	220.99	22.58
o) Ship Breaking	0.00	0.00
p) Others	1 322.53	237.36
3. Export Financing	5 060.36	779.41
a) Readymade Garments	3 057.26	655.76
b) Textile & Weaving	191.92	0.00
c) Spinning Mills	247.33	101.25
d) Jute	0.00	0.00
e) Jute Goods	0.00	0.00
f) Leather	0.00	0.00
g) Others	32.34	0.59
h) EDF	1 531.51	21.81
4. Import Financing	1 054.71	613.55

a) Food Stuffs	0.00	0.00
b) Edible Oil Refiner	583.07	453.56
c) Garments	7.04	0.00
d) Spinning Mills	133.80	0.00
e) Textile & Weaving	1.34	0.66
f) Chemical (Except Medicine)	0.18	0.00
g) Others	329.28	159.33
5. Internal Trade Financing	**11 432.71**	**4 952.77**
a) Whole Sale Trading	9 838.24	3 942.24
b) Retail Trading	1 576.93	1 000.06
c) Others	17.54	10.47
6. Financial Institutions	**145.98**	**9.09**
a) NBFI	137.37	9.09
b) NGO/ Micro Credit	5.47	0.00
c) Insurance Company	3.14	0.00
d) Others	0.00	0.00
7. Transport and Communications	**138.74**	**2.72**
a) Road Transport	1.27	0.00
b) Water Transport	4.60	0.00
c) Air Transport	0.00	0.00
d) Others	130.34	0.19
e) Tele-Communication	2.53	2.53
8.Housing & Construction Co.	**5 579.99**	**952.88**
a) Housing Companies	2 714.08	241.63
b) Construction Companies	2 463.22	705.47
c) Urban	19.30	4.08
d) Rural	5.27	1.53
e) Others	378.12	0.17
9.Others	**7 364.00**	**2 894.76**
Total:	**52 469.44**	**15 600.41**

• Specific and general provisions BDT in crore

Provision required:	Provisions as on 31.12.2024
Unclassified Investments	357.53
Special mention accounts (SMA)	6.60
Sub total	**364.13**
Substandard	65.75
Doubtful	35.56
Bad/Loss	12 203.74
Sub total	**12 305.05**
Total	**12 669.18**

*** Provision for off-balance sheet item- BDT 91.33 crore
*** Provision for Offshore Banking Unit (OBU)- BDT 5.94 crore

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

*** Charges for specific allowances-BDT 12,305.05 crore
*** Charge-offs on Investment during the period BDT 246.24 crore

g. NPAs

***Gross Non Performing Assets (NPAs)	14 902.79
***Non Performing Assets (NPAs) to Outstanding Investment	28.40%

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

BDT in crore

Opening Balance	1 719.66
Additions	13 563.65
Reductions	380.52
Closing Balance as on 31.12.2024	14 902.79

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

BDT in crore

Opening Balance	747.68
Provisions made during the period	656.94
Write-Off/Waived	(187.55)
Recoveries of amount previously written off	0.01
Write-Back of excess provisions	0.00
Closing Balance 31.12.2024	1 217.08

E) Equities: Qualitative Disclosures for Banking Book Positions

	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; 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	Investment of EXIM Bank in equities is divided into two categories: i) quoted equities (which are traded in the secondary market) and ii) 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. 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 Finance (Hong Kong) Limited and 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	Minimum capital requirement on banking book equities has been BDT 104.36 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' 24	Remarks
1.	Central Depository Bangladesh Limited	1 40 51 038	1 40 51 038	Unquoted
2.	EXIM Exchange Company (UK) Limited	5 20 98 416	5 20 98 416	Unquoted
3.	EXIM Finance (Hong Kong) Limited	8 39 28 390	8 39 28 390	Unquoted
4.	EXIM Islami Investment Limited (EIIL)	199 99 00 000	199 99 00 000	Unquoted
5.	SWIFT	85 96 230	85 96 230	Unquoted
6.	Mudaraba Subordinated Bond	505 00 00 000	505 00 00 000	Unquoted
7.	Mudaraba Perpetual Bond	322 76 65 000	322 76 65 000	Unquoted
	Total	**1043 62 39 074**	**1043 62 39 074**	

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 in Banking Book (PRRBB) refers to the current or potential risk to a Bank's capital and earnings arising from adverse movements in profit rates that cause a mismatch between the Bank's profit rates set on investment customers and on depositors. Due to profit rates change, the present value and timing of future cash flows change. 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. EXIM Bank analysis 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 monitored through prudential limits and Stress testing. We consider both the short-term and long-term perspectives to identify the risks associated with changing PRRBB on their on-balance sheet and off-balance sheet exposures. 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:

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)

As on December 31, 2024 (BDT in crore)

Particulars	1-90 days	Over 3 months to 6 months	Over 6 months to 1 months
Rate Sensitive Assets	15,188.04	6,215.45	11,558.23
Rate Sensitive Liabilities	22,070.99	11,334.06	7,819.99
GAP	(6,882.94)	(5,118.61)	3,738.24
Cumulative Gap	(6,882.94)	(12,001.55)	(8,263.31)
Adjusted profit rate changes	1.00%	2.00%	3.00%
Net profit income impact (up to 12 months)	(82.63)	(165.27)	(247.90)
Re-pricing impact (up to 12 months)	0.00	0.00	0.00

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 Islamic Investment Bond (BGIIB), Bangladesh Government Investment Sukuk (BGIS), 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 timely settlement.

b) Quantitative Disclosures:

BDT in crore

The Capital Requirements for:	Total Capital Charge
Profit Rate Related Instruments	-
Equities a) Specific Risk - Market value of investment in equities BDT 225.10 Crore. Capital Charge at 10% of market value amounting BDT 22.51 Crore. b) General Market Risk -Market value of investment in equities BDT 225.10 Crore. Capital Charge at 10% of market value amounting BDT 22.51 Crore.	45.02
Foreign Exchange Position (Capital Charge at 10% on Sum of Net Short Position amounting BDT 88.72 Crore)	88.72
Total	133.74

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, controlled (to the extent possible) and mitigated by the bank. 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 & 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 counseling. Simultaneously, the bank motivates its employees in minimizing their own performance gap by ensuring friendly & decent environment in its work-place, equal opportunity & fair treatment, establishing ethical behavior 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: The bank focuses on employee development through training and development programs and reviews the performance of employees to prevent loss. 2. Loss control: The bank has the detail planning and defined process in place like back up of computer system controlling the loss. The 'Risk Management Division' under 'Chief Risk Officer' of the bank 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 has a strong 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 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 (regarding Operational Procedure, Business Continuity Planning, Disaster Recovery Planning etc.) for relevant employees. The Bank has been maintaining separate insurance coverage for its critical assets. It conducts routine audit (both internal and external) and internal ICT audit to all its' branches and Head Office divisions. 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:

	Approach for calculating capital charge for operational risk:	K = [(GI 1 + GI 2 + GI 3) × α]/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.

b) Quantitative Disclosures:

BDT in crore

The capital requirements for operational risk	251.20

Capital Charge for Operational Risk-Basic Indicator Approach

BDT in Crore

Year	Gross Income (GI)	Average Gross Income (AGI)	Capital Charge = 15% of AGI
01	2,011.75	1,674.68	251.20
02	1,534.25		
03	1,478.04		

I) Liquidity Ratio

a) Qualitative Disclosures

Views of BOD on system to reduce Liquidity Risk	Liquidity risk is the risk which arises either from 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) considered liquidity risk as a significant risk for a bank. The BOD approves various policies under the guideline of Bangladesh Bank to manage liquidity risk and approves tolerance limit for various liquidity risk indicators. They also review these and take necessary action on regular basis.

	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), bucket-wise gap between assets and liabilities, 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 Division (TD)"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 TD 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), BEFTN, RTGS. 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 we can't fulfill our shortfall by applying all sorts of sources, we may sought liquidity support from Bangladesh Bank as lender of last resort. We also regularly analysis gaps in various buckets in the maturity profile if any bucket 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:	We have an ALM guideline rich in contents, liquidity management policy, transfer pricing policy, profit rate policy, Management Action Trigger (MAT), wholesale borrowing and funding guidelines (WBFG), Contingency Funding Plan (CFP),policy regarding getting clearance about availability of fund from treasury before sanctioning new facilities 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 and Bangladesh Bank requirement. This is done for mitigating the risk of being unable to maintain CRR at any time. Our board approves limits of key liquidity indicators. We take information about large fund flows from branches and concerned divisions of head office 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:

BDT in Crore

Liquidity Coverage Ratio	44.66%
Net Stable Funding Ratio (NSFR)	94.42%
Stock of High quality liquid assets	5 603.91
Total net cash outflows over the next 30 calendar days	12 548.20
Available amount of stable funding	43 798.21
Required amount of stable funding	46 386.61

J) Leverage Ratio

a) Qualitative Disclosures

Views of BOD on system to reduce excessive leverage:

To avoid the building up excessive leverage while apparently maintaining strong risk-based capital ratios, 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.

The leverage ratio is intended to manage through following manner:

a) Constant quarterly monitoring of the build-up of leverage in the bank by theTreasury Division and Investment Risk Management Division.

b) Strengthen the risk based requirements through branch level as well as Head office.

Policies and processes for managing excessive on and off balance sheet leverage:

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 capital applicable from 01 January 2016. 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: -

Approach for calculating exposure:

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;

a) 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 0%, 50% or 100% is applied. Commitments that are unconditionally cancellable at any time by the bank without prior notice, a CCF of 0% 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	5.63%	5.68%
2	On balance sheet exposure	61 395.22	61 409.67
3	Off balance sheet exposure	3 572.76	3 572.76
4	Regulatory adjustment made to Tier I capital	-	-
5	Tier I capital. (Considering all regulatory adjustment)	3 655.19	3 690.84
6	Total exposure = { (2+3) - 4)}	64 967.98	64 982.43

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 PLC; whereas the quantitative information relates to senior managers and 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 six-member Remuneration Committee. It comprises the Managing Director & CEO, one Additional Managing Director, 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 arzas 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 (e.g. 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 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
5	181

b) Information relating to the design and structure of remuneration processes.		
	i) An overview of the key features and objectives of remuneration policy. 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. iii) A discussion of how the bank ensures that risk and compliance employees are remunerated independently of the businesses they oversee	EXIM Bank is committed to maintain 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. The committee reviewed the bank's remuneration policy in the 2024 financial year and brought no change in the policy. 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. 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). iii) A discussion of the ways in which these measures affect remuneration. 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.	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. 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. 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. 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 utilizes 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 eligibleforvariableremunerationarrangementsapplicabletotheirposition. Variable remuneration consists of Incentive Bonus (cash awards) for most of our employees.
	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		
	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 2024 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.			5		181
	Number and total amount of guaranteed bonuses awarded during the financial year.			42 73 780/- (2 festival bonuses)		4 66 23 506/- (2 festival bonuses)
	Number and total amount of sign-on awards made during the financial year.			-		-
	Number of severance payments made during the financial year.			-		4
	Total amount of severance payments made during the financial year.			-		4 61 56 976/-
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	-	4 39 97 708/-	-	60 17 17 969/-
		Shares and share-linked instruments	-	-	-	-
		Others	-	-	-	-
	Variable Remuneration	Cash-based	-	-	-	-
		Shares and share-linked instruments	-	-	-	-
		Others	-	-	-	-
k)	Quantitative information about employees' exposure to implicit (e.g. fluctuations in the value of shares or performance units) and explicit adjustments (e.g. malus, claw backs 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.			

REPORT ON THE ACTIVITIES OF THE AUDIT COMMITTEE

Audit Committee of the Board

The Audit Committee (AC) operates as a subcommittee of the Board of Directors of Export Import Bank of Bangladesh PLC. It is tasked with overseeing the integrity of the Bank's financial reporting processes and the effectiveness of its internal control and audit functions. Serving as an independent oversight body, the Committee plays a critical role in ensuring transparency, strengthening internal monitoring systems, and supporting the Bank's compliance with applicable laws, regulations, and governance standards.

The main objectives of the Audit Committee are:

- To assist the Board in exercising effective oversight of the Bank's operations, with a focus on the execution of approved strategies, objectives, and overall business plans.
- To review and evaluate the integrity of the financial reporting process and assess the adequacy and effectiveness of the internal control system.
- To monitor and evaluate the effectiveness of the Bank's compliance framework, including adherence to applicable laws, regulations, and the code of conduct, and to review compliance findings and corrective actions related to inspection reports issued by the Bangladesh Bank.

Formation of the Audit Committee

In accordance to BRPD Circular No. 11 dated October 27, 2013, and the BSEC Notification No. BSEC/CMRRCD/2006-158/207/Admin/80 dated June 3, 2018, on corporate governance guidelines, the Board of Directors of the Bank restructured the Audit Committee at its 174th Emergent Meeting of the Board of Directors, held on August 30 , 2024. The committee comprises the following three members:

SL	Name of Directors	Status with the Bank	Status with Committee
1	Mr. Khandaker Mamun FCA	Independent Director	Chairman
2	Mr. Md. Nurul Amin	Director	Member
3	Mr. S M Rezaul Karim	Independent Director	Member

Roles and responsibilities of the Audit Committee

The roles and responsibilities of the Audit Committee are defined in line with the Corporate Governance Guidelines set forth by Bangladesh Bank, BSEC, and established governance best practices. The key duties and functions are given below:

Internal control

- Evaluate whether management is adhering to appropriate risk management, compliance, and governance practices and has a clear understanding of their respective roles and responsibilities.
- Examine the adequacy of the systems established by management for developing and maintaining a reliable Management Information System (MIS).
- Oversee the implementation of recommendations provided by internal and external auditors aimed at strengthening internal control practices.
- Review and update the existing risk management policies and procedures to enhance the overall health and efficiency of the investment portfolio.
- Review the corrective measures taken by the management relating to fraud, forgery, deficiencies in internal control, or other similar issues detected by internal and external auditors and Bangladesh Bank and inform the Board on regular interval.

Financial reporting

- Supervise the financial reporting process, including the evaluation of accounting policies and principles.
- Conduct meetings with external or statutory auditors to review the annual financial statements prior to their submission to the Board for approval or adoption.
- Review the annual, half-yearly, and quarterly financial statements before submission to the Board for approval, and determine whether they are complete and consistent with

  applicable accounting and other reporting standards set by regulatory bodies.
- Consulting with the management and external auditors to review the annual financial statements or any special financial reports before finalization.

Internal audit

- Oversee the Internal Audit and Compliance process to ensure that it is adequately resourced, including approval of the Internal Audit and Compliance Plan and review of the Internal Audit and Compliance Report.
- Ensure that the internal audit operates independently

from management oversight.

- Evaluate the internal audit activities and organizational structure, making sure there are no unjustified restrictions or obstacles impeding the audit process.
- Examine the efficiency, effectiveness and adequacy of the internal audit function;
- Review whether management appropriately addresses the findings and recommendations made by internal auditors.
- Evaluate and approve the annual internal audit plan.
- Hold at least one meeting annually with the Head of Internal Control & Compliance and the Head of Internal Audit, without management present, to discuss their responsibilities and any issues identified during internal audits.

External audit

- The Committee shall recommend the Board on the appointment, re-appointment, or removal of the bank's external auditors, subject to shareholder approval at the AGM. It will oversee the selection process and investigate any reasons behind auditor resignations.
- Oversee the relationship with the external auditors, including:
  i. Recommendation of their remuneration, i.e., fees for audit or non-audit services.
  ii. Conducting an annual review to confirm the auditors' independence and impartiality in accordance with applicable professional and regulatory standards.
  iii. Ensure that there are no relationships such as family, employment, investment, financial, or business between the auditor and the bank, except for circumstances arising in the ordinary course of business.
- Prior to Board approval or adoption of the financial statements, the Committee shall meet with the external or statutory auditors to review their audit findings.
- Examine the findings and recommendations of the external auditors regarding irregularities. If any irregularity is detected, it is duly addressed by management.

Compliance with existing laws and regulations

Evaluate the extent to which the bank complies with applicable laws and regulations issued by regulatory bodies (e.g., the Central Bank, BSEC, and others), along with internal circulars, directives, policies, and procedures approved by the Board and management.

Miscellaneous

- The Audit Committee prepares and submits a quarterly "Compliance Report'' to the Board, highlighting any errors, irregularities, instances of fraud or forgery, and other significant issues identified by the Internal Audit, External Audit, or inspections conducted by Bangladesh Bank.
- The Committee provides the Board with a periodic evaluation report that assesses the performance, effectiveness, and independence of both internal and external auditors.
- The Audit Committee shall carry out additional oversight responsibilities as assigned by the Board of Directors and shall regularly evaluate its own effectiveness and performance in fulfilling its mandate.

Access to the Audit Committee

According to the Committee's Approval on the subject, the Audit Committee can be reached directly by the Head of Audit and the Head of Internal Control & Compliance.

Reporting to the Board of Directors

The Audit Committee shall regularly report its activities to the Board. In addition, the Committee shall promptly report to the Board any of the following findings, if arises:

- Any instance of conflict of interest;
- Suspected or confirmed fraud, irregularities, or material deficiencies discovered in the internal audit, compliance processes, or financial statements;
- Suspected infringement of laws and regulatory compliances, including securities-related laws, rules, and

  regulations; and
- Any other matter that the Audit Committee deems necessary shall be disclosed to the Board immediately.

Reporting to the Authorities

If the Audit Committee has reported to the Board about anything that has a material impact on the financial condition and results of operations and has discussed with the board and the management that any rectification is necessary, and if the Audit Committee finds that such rectification has been unreasonably ignored, the Audit Committee shall report such a finding to the Commission.

Meeting of the Audit Committee

In accordance with regulatory requirements, the Audit Committee have to hold a minimum of four meetings annually, with the flexibility to convene additional meetings as deemed necessary. In 2024 the Committee met 6(six) times, engaging in thorough discussions and reviews with the Head of Audit, the Head of Internal Control & Compliance, and the external

auditors. Throughout these meetings, the Committee offered guidance to management on addressing the auditors' findings and recommendations across various matters. The details of these meetings are as follows:

Sl No.	Meetings	Meetings
1	144th Board Audit Committee Meeting	22 April 2024
2	145th Board Audit Committee Meeting	09 May 2024
3	146th Board Audit Committee Meeting	13 June 2024
4	147th Board Audit Committee Meeting	29 July 2024
5	148th Board Audit Committee Meeting	27 October 2024
6	149th Board Audit Committee Meeting	18 December 2024

Major Roles of the Audit Committee in 2025

The Audit Committee:

- Reviewed the bank's annual financial statements as certified by the external auditors, prior to submission to the Board for approval.
- Examined the unaudited quarterly financial statements (Q1, Q2, and Q3) before presenting them to the Board for consideration.
- Reviewed the Management Report on the Bank submitted by the External Auditors and its subsequent compliance.
- Assessed the Comprehensive Inspection Report along with the Special Inspection Report and the AML/CFT Inspection Report issued by Bangladesh Bank, and subsequent compliance by the management.
- Reviewed and approved the 'Annual Audit Plan 2025' and the Risk-Based Audit Plan 2025.
- Evaluated management's response to fraudulent incidents and efforts to enhance supervisory and internal controls to strengthen fraud risk management.
- Reviewed the money laundering and terrorist financing risk management policy, asset-liability management (ALM) policy and other core risk management policies of Export Import Bank of Bangladesh PLC.
- Monitored the Information Technology (IT) Department's actions on IT security matters and reviewed the Bank's ICT Security Policy.
- Reviewed the bank's Non-Performing Investments (NPIs) and related issues.
- Assessed the overall effectiveness of Export Import Bank of Bangladesh PLC's internal control systems.
- Reviewed health report of the bank.

The Audit Committee meeting minutes, outlining key suggestions and recommendations for management, were duly presented to the Board for ratification.

Professional Advice

The Committee may engage external experts for professional advice on matters within its scope. Throughout the year, the Committee consulted with various professionals on matters under its purview.

Focus of Future Activities

At the outset of each year, the Committee sets its main priorities for the year ahead. In 2025, the committee will continue to prioritize internal controls, particularly those supporting regulatory reporting. The Audit Committee expresses its gratefulness to the Board of Directors, management, and auditors for their dedicated support and collaboration in enabling the Committee to fulfill its responsibilities effectively as a whole.

On behalf of the Audit Committee,



Khandaker Mamun, FCA
Chairman
Audit Committee of the Board

STATEMENT OF BOARD OF DIRECTORS ON ADEQUACY OF INTERNAL CONTROL SYSTEM

A strong internal control system has been established by The Board of Directors across Export Import Bank of Bangladesh PLC. to ensure the integrity of the Bank's financial reporting and meticulous compliance with directives and guidelines of various regulatory authorities as well as Bank's own policy guidelines. Considering the significance of corporate internal control culture and risk management strategies for effective corporate governance, the Board has implemented a clear organizational structure. This structure delineates lines of responsibility, authority, limits, and accountability, aligning them with the Bank's business and operational requirements to maintain a strong internal control environment.

In conformity with the instructions and guidelines of Bangladesh Bank, the Board has delegated specific responsibilities to three committees of the Board (the Executive Committee, Audit Committee, and Risk Management Committee). These committees assist the Board in fulfilling its oversight responsibilities by ensuring the adequacy and completeness of accounting records, the accurate representation of financial information, the effective management of risks, and the strengthening of the Bank's assets and overall internal control processes. These committees have the authority to examine specific issues and report to the Board with their recommendations.

The Board has adopted written policies and guidelines, including the Internal Control and Compliance Policy, for various areas of business in order to establish an effective and adequate internal control system for achieving sustainable growth through the orderly and efficient conduct of business. These policies and guidelines are reviewed periodically to ensure that they remain relevant and effective. These policies and guidelines are updated as necessary to ensure compliance with applicable laws and regulations and are made available to all employees. The Internal Control and Compliance Policy promotes awareness among all employees about the internal control components and the basic control policy of the Bank.

To carry out regular supervision of the Bank's operational activities, an independent audit framework has been instituted. These procedures scrutinize and assess the adequacy and efficiency of financial and operational controls and highlight the severity of risks and the consequences of non-compliance.

At the beginning of each calendar year, the Audit Committee approves a risk-based IT and routine audit and inspection plan, and the Internal Control and Compliance Division (ICCD) conducts internal audits and inspections on various branches, divisions, and units of the Bank throughout the year according to the plan. The Audit Committee ensures that ICCD conducts audits and inspections independently, without fear or favor, and reports directly to the Audit Committee and the management without any unwanted interference from the Bank's management. All major findings, observations, and suggestions from internal and external auditors and regulatory authorities are discussed in the Audit Committee meetings. The management implements the decisions and recommendations of the Audit Committee accordingly.

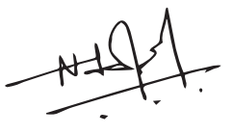
The Board of Directors, through its Audit Committee, reviews the effectiveness of the Internal Control and Compliance system annually. The Audit Committee, where applicable, makes recommendations to improve the effectiveness of the Bank's risk management, control, and governance processes. The Audit Committee of the Board has active oversight of the independence, scope of work, and resources of the internal audit function. It also reviews the internal control and compliance functions, including the scope of the annual audit plan and the frequency of internal audit activities.

The Board is satisfied that the Bank's system of internal control is effective and adequate and provides reasonably, not absolute, assurance of achieving the Bank's objectives and goals, including:

- Reliability of financial information
- Effectiveness and efficiency of operations
- Compliance with applicable laws and regulations
- Adherence to management policies
- Safeguarding the Bank's assets
- Prevention and detection of fraud and errors
- Accuracy and completeness of accounting records, etc.
- upholding image of the bank.

There is always scope for improvement in the existing system, and therefore it cannot entirely remove associated risks, but it can bring the risk level to an acceptable level. The Directors confirm that the Board, through its various committees, has reviewed the effectiveness of the Bank's internal control every year.

On behalf of the Board of Directors,



Md. Nazrul Islam Swapan
Chairman
Export Import Bank of Bangladesh PLC.

STATEMENT OF BOARD OF DIRECTORS ON THE RESPONSIBILITY TO ESTABLISH APPROPRIATE SYSTEM OF INTERNAL CONTROL

The Board of Directors is responsible for overseeing the Bank's overall operations on behalf of its shareholders and is ultimately accountable to them. One of its primary duties is to establish a sound internal control system and to evaluate its effectiveness as a whole. At the Annual General Meeting (AGM), the Board presents a comprehensive report to shareholders during showing the Bank's performance, strategic objectives, and future direction. While the Board sets the framework for internal controls, the responsibility for implementing, operating, monitoring, and improving the system lies with management, ensuring the controls function effectively and in accordance with the Board's directives.

The Board of Directors acknowledges overall responsibility for establishing and maintaining the Bank's internal control systems. These systems are designed to promote operational efficiency and effectiveness, ensuring the reliability and timeliness of information, and support compliance with applicable laws and regulations. Recognizing the complexity and cross-border nature of banking activities, the Board remains committed to ensure that internal controls are robust and responsive to emerging risks. This includes managing exposures within defined risk tolerances to prevent financial losses and safeguard the Bank's reputation. The Board also affirms the critical role of a comprehensive risk management framework in supporting the achievement of the Bank's strategic and operational objectives.

The Board understands that all systems or structures have inherent limitations which cannot guarantee the complete elimination of risk. In this context, the Bank's internal control framework is intended to manage and reduce the risks to a level considered acceptable level. It is therefore designed to provide reasonable assurance, rather than absolute assurance, regarding the attainment of the Bank's strategic goals and its ability to create value for shareholders.

To maintain the integrity of its internal control framework, the Board has established a continuous monitoring and follow-up process to identify and address any deviations that may arise during the Bank's day-to-day operations. This process plays a vital role in ensuring that control deficiencies are promptly amended and that the control mechanism is further strengthened. Moreover, the Bank regularly reviews and updates its policies and procedures aims to adapt changing business conditions and evolving regulatory standards.

On behalf of the Board of Directors,



Md. Nazrul Islam Swapan
Chairman
Export Import Bank of Bangladesh PLC.



Annual Report of the Shariah Supervisory Committee-2024

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 of the world and upon his all other companions and descendants.

We take opportunity to express our sincere thanks and appreciation to the Board of Directors and all Members of the Management Team of EXIM Bank for their constant co-operation and continuous support. We also express our utmost gratitude to our honorable Clients and Share holders for their heartily assistance, confidence and repose on us which is the source of our today's position.

In 2024, EXIM Bank Shariah Supervisory Committee perused inspection reports and reviewed different operational activities of branches including various issues referred by the Board of Directors & the Management of the Bank according to Shariah principles. Besides it after proper scrutiny the committee provided due opinions, decisions and proper guidelines as per Shariah Principles.

In fact it is the responsibility of the Board and Management of the Bank to run the banking activities in accordance with the Islamic Shariah principles, rules and regulations. Alongside the Shariah Supervisory Committee plays a responsible role to analyze and prescribe rational opinion as per Islamic Shariah and keep close monitoring and supervision on practice and implementation of Shariah Principles in different banking operations.

In the year 2024 the Shariah Supervisory Committee of EXIM Bank has performed the following significant activities.

1. Well-thought advices and guidelines have been given after proper analysis of the Shariah Inspection Reports on different branches conducted and presented by the Shariah inspection team i.e. Muraquibs of Shariah Secretariat. As a result, the effective inspection schedule on branches and meticulous compliance of Shariah principles have been strengthened.
2. Held total 05 (five) Shariah Supervisory Committee meetings during the year.
3. Gave deliberate opinion and decisions in accordance with Shariah principles on different issues related to Shariah.
4. Opined for payment of yearly Zakat on the zakatable assets of the Bank after proper calculation and distribution of the same to the eligible sectors as per guidance/direction of the Holy Quran and Sunnah. It is mentionable here that no Zakat has been paid on the accounts of depositors & Share holders.
5. Conducted different training sessions and workshops on Islamic Banking, economics and morality for the bank officials.
6. Ensured proper calculation of profit on Mudaraba deposits of the bank and distribution the same to the depositors properly as per Shariah principles. In this case the excess amount of profit has been paid to the depositors before pronouncement of final rate was considered as EHSAN instead of realizing it from them and additional profit has been paid to the related Mudaraba Deposit Account of depositors whose provisional rate of profit was lower than the final rate of profit.

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 on different aspects of Islamic baking and Shariah principles.

ii. To increase comprehensive knowledge and eagerness of clients about the advantages, benefits and procedures of Islamic Banking by

conducting regular meetings, seminars, symposiums, advertisement in print and electronic media, sponsorship, get-togethers and Ifter mahfil/Ifter distribution in the month of holy Ramadan etc.

iii. To increase awareness, intimacy, morality, sincerity, honesty, efficiency and sound ethics among head office, branch and sub branch level executives and officers to ensure Shariah compliance in every aspect of life.

iv. EXIM Bank plays a praiseworthy role in performing mainstream Corporate Social Responsibility (CSR) activities like poverty alleviation, 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 priorly and properly.

May Allah give us Tawfique to achieve His satisfaction by establishing a success Shariah based banking in true sense. Amin.



Mohammad Julker Nine

Senior Vice President & Head of Shariah Secretariat



Professor Dr. Abu Noman Md. Rafiqur Rahman

Chairman
Shariah Supervisory Committee



FINANCIAL
STATEMENT ANALYSIS



Export Import Bank of Bangladesh PLC.

Value Added Statement
For the year ended 31 December 2024

Value addition is the wealth creadted by a bank through the banking services. Value created from the income from banking services is the excess of cost of service rendered. The value added statement shows the total wealth created, how it was distributed to meet certain obligations and reward those responsible for its creation, and the portion retained for the continued operation and expansion of the Bank. The Comparative value addition position of the bank for the year 2024 and 2023 are as under:

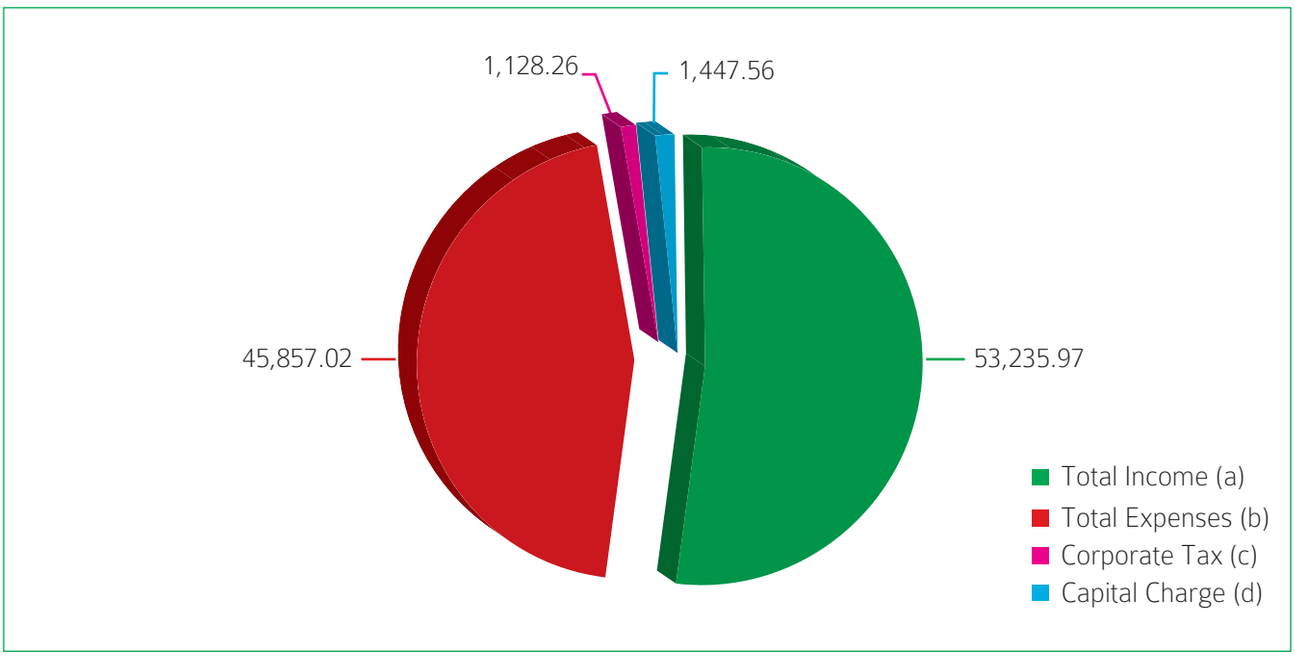
Particulars	(Taka in million)	
	2024	2023
Value created:	47,203.75	36,406.95
Investment income	3,122.03	2,188.08
Income from investment in shares/securities	1,255.16	645.36
Commission, exchange & Brokerage	234.59	11.19
Gain on sale of investment in shares	1,420.44	2,009.67
Other operating income		
Less: Cost of service rendered except value added	(41,503.98)	(29,716.82)
participatory expenses	(5,785.86)	(2,250.91)
Less: Provisions	5,946.13	9,293.52
Value distribution (a):		
To Employees as salary and allowances	3,871.17	3,743.51
To Shareholders as dividend	1,447.56	1,447.56
To Government as tax	1,128.26	1,883.09
	6,446.99	7,074.16
Value retained (b):		
Statutory reserve	-	732.14
Depreciation	481.87	433.67
Other reserves	-	500.00
Start-up Fund	4.64	32.33
Profit on Mudaraba Perpetual Bond	556.80	493.20
Retained earnings	(1,544.17)	28.02
	(500.86)	2,219.36
(a+b)	5,946.13	9,293.52

Export Import Bank of Bangladesh PLC.

Economic Value Added (EVA) Statement

Economic Value Addition (EVA) indicates the true economic profit of the company. EVA is an estimate of the amount by which earnings exceed or fall short of the required minimum return for shareholders at comparable risk. EVA of the Bank stood at BDT 4,803.13 million as on 31 December 2024 as against that of BDT 4,036.60 million as on 31 December 2023.

Particulars	2024	2023
Shareholders' Equity	31,167.00	32,701.00
Total Income (a)	53,235.97	41,261.25
Total Expenses (b)	45,857.02	33,894.00
Corporate Tax (c)	1,128.26	1,883.09
Capital Charge (d)	1,447.56	1,447.56
Economic Value Addition (EVA) (a-b-c-d)	4,803.13	4,036.60

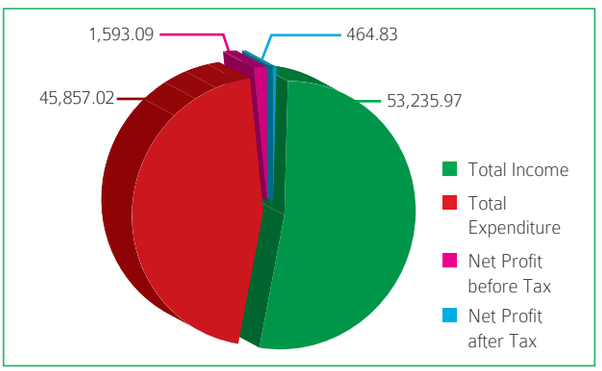


Export Import Bank of Bangladesh PLC.

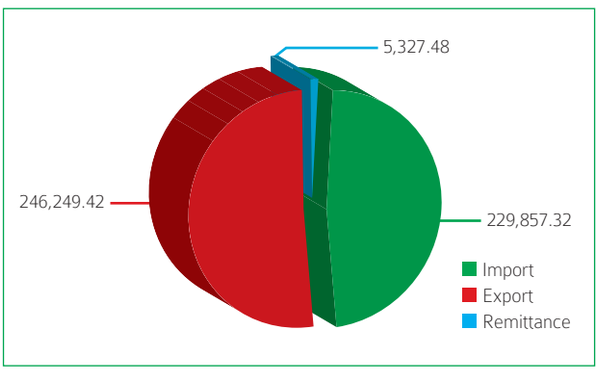
Segment Information

For the year ended 31 December 2024

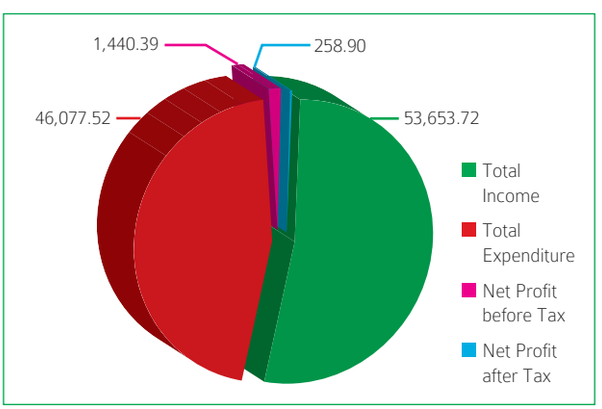
Operating Result	(Taka in million)
Total Income	53,235.97
Total Expenditure	45,857.02
Net Profit before Tax	1,593.09
Net Profit after Tax	464.83



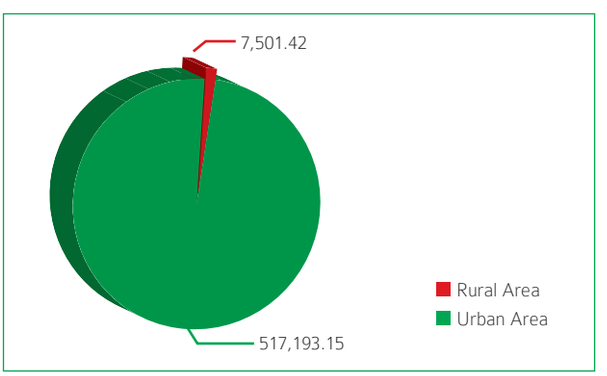
Foreign Exchange Business	(Taka in million)
Import	229,857.32
Export	246,249.42
Remittance	5,327.48



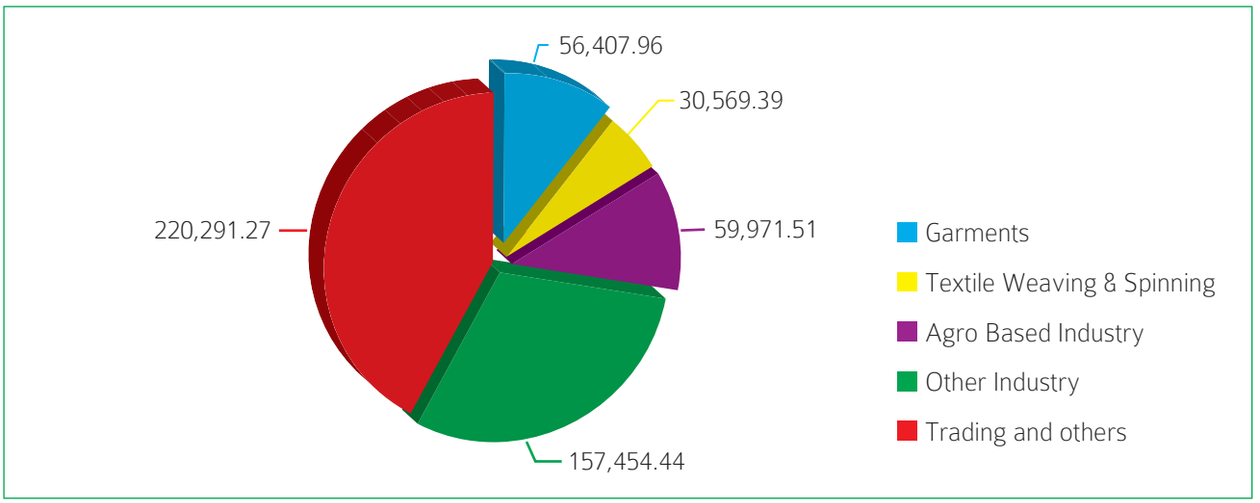
Group Performance	(Taka in million)
Total Income	53,653.72
Total Expenditure	46,077.52
Net Profit before Tax	1,440.39
Net Profit after Tax	258.90



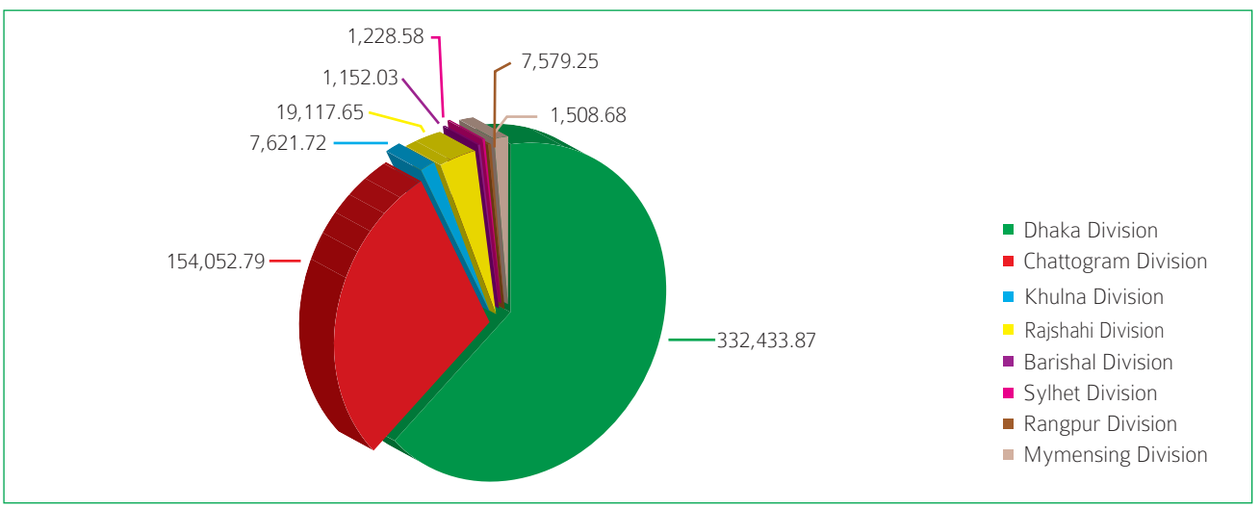
Area Wise Investment	(Taka in million)
Rural Area	7,501.42
Urban Area	517,193.15
Total	524,694.57



Sector Wise Investment	(Taka in million)
Garments	56,407.96
Textile Weaving & Spinning	30,569.39
Agro Based Industry	59,971.51
Other Industry	157,454.44
Trading and others	220,291.27
Total	**524,694.57**



Division Wise Investment	(Taka in million)
Dhaka Division	332,433.87
Chattogram Division	154,052.79
Khulna Division	7,621.72
Rajshahi Division	19,117.65
Barishal Division	1,152.03
Sylhet Division	1,228.58
Rangpur Division	1,508.68
Mymensing Division	7,579.25
Total	**524,694.57**



Export Import Bank of Bangladesh PLC.

Horizontal & Vertical Analysis

Operating Performance (Income Statement)-Horizontal Analysis

	2024	2024	2023	2023	2022	2022	2021	2021	2020	2020
Total Revenue	53,235,968,660	29.02%	41,261,248,986	14.79%	35,946,507,323	10.39%	32,563,867,242	-10.60%	36,425,778,675	-2.60%
Operating profit	7,378,949,351	0.16%	7,367,251,610	8.96%	6,761,263,726	19.80%	5,643,632,986	-10.61%	6,313,610,523	-8.76%
Profit before tax	1,593,089,945	-68.86%	5,116,339,205	-16.39%	6,119,584,185	61.16%	3,797,216,220	-27.95%	5,270,409,180	7.01%
Profit after tax	464,833,528	-85.62%	3,233,249,402	-9.53%	3,573,817,740	87.68%	1,904,244,086	-31.65%	2,785,982,668	14.65%

Operating Performance (Income Statement)-Vertical Analysis

	2024	2024	2023	2023	2022	2022	2021	2021	2020	2020
Total Revenue	53,235,968,660	100%	41,261,248,986	100%	35,946,507,323	100%	32,563,867,242	100%	36,425,778,675	100%
Operating profit	7,378,949,351	14%	7,367,251,610	18%	6,761,263,726	19%	5,643,632,986	17%	6,313,610,523	17%
Profit before tax	1,593,089,945	3%	5,116,339,205	12%	6,119,584,185	17%	3,797,216,220	12%	5,270,409,180	14%
Profit after tax	464,833,528	1%	3,233,249,402	8%	3,573,817,740	10%	1,904,244,086	6%	2,785,982,668	8%

Export Import Bank of Bangladesh PLC.

Statement of Financial Position (Balance Sheet)-Horizontal Analysis

	2024	2024	2023	2023	2022	2022	2021	2021	2020	2020
Cash in Hand (a)	23,979,946,869	-34.55%	36,636,608,007	17.25%	31,246,021,722	-43.32%	55,128,950,860	49.29%	36,926,647,953	14.84%
Balance with other banks and financial institutions (b)	16,642,691,957	300.53%	4,155,148,819	-65.45%	12,025,655,415	126.76%	5,303,260,428	8.70%	4,878,692,159	13.39%
Cash and Cash Equivalents (c=a+b)	40,622,638,826	-0.41%	40,791,756,826	-5.73%	43,271,677,137	-28.40%	60,432,211,288	44.56%	41,805,340,112	14.67%
Investments in shares and securities (d)	49,029,374,494	-4.56%	51,373,149,093	45.36%	35,342,237,235	-18.75%	43,499,001,782	6.22%	40,951,382,881	-5.14%
Investments (e)	524,694,574,902	11.19%	471,880,172,113	4.27%	452,547,871,381	5.68%	428,204,911,629	8.98%	392,919,662,531	14.46%
Fixed assets including premises (f)	5,773,360,406	-0.88%	5,824,403,766	-0.50%	5,853,807,878	5.69%	5,538,414,081	-0.04%	5,540,649,767	-1.81%
Other assets (g)	6,003,028,904	4.41%	5,749,434,826	90.45%	3,018,936,021	-20.62%	3,803,373,822	7.85%	3,526,474,392	4.29%
Total Property and Assets (c:g)	626,122,977,532		575,618,916,624		540,034,529,652		541,477,912,602		484,743,509,683	
Placement from other banks & financial institutions	111,263,457,267	120.80%	50,391,228,562	26.86%	39,723,084,014	-16.93%	47,816,166,976	71.17%	27,934,546,559	68.18%
Deposits and Other Accounts	429,931,460,720	-4.02%	447,950,993,744	4.90%	427,044,050,216	1.27%	421,705,984,879	6.68%	395,308,335,825	11.10%
Mudaraba Bond (Perpetual & Subordinated)	19,650,000,000	1.29%	19,400,000,000	11.49%	17,400,000,000	-5.69%	18,450,000,000	80.88%	10,200,000,000	-11.30%
Other liabilities	34,111,053,603	35.49%	25,176,115,209	3.07%	24,426,975,877	9.61%	22,284,544,364	7.30%	20,768,582,535	10.15%
Total shareholders' equity	31,167,005,942	-4.69%	32,700,579,109	4.01%	31,440,419,545	0.70%	31,221,216,383	2.26%	30,532,044,764	4.71%
Total liabilities and shareholders' equity	626,122,977,532		575,618,916,624		540,034,529,652		541,477,912,602		484,743,509,683	

Export Import Bank of Bangladesh PLC.

Statement of Financial Position (Balance Sheet)-Vertical Analysis

	2024	2024	2023	2023	2022	2022	2021	2021	2020	2020
Cash in Hand (a)	23,979,946,869	3.83%	36,636,608,007	6.36%	31,246,021,722	5.79%	55,128,950,860	10.18%	36,926,647,953	7.62%
Balance with other banks and financial institutions (b)	16,642,691,957	2.66%	4,155,148,819	0.72%	12,025,655,415	2.23%	5,303,260,428	0.98%	4,878,692,159	1.01%
Cash and Cash Equivalents (c=a+b)	40,622,638,826	6.49%	40,791,756,826	7.09%	43,271,677,137	8.01%	60,432,211,288	11.16%	41,805,340,112	8.62%
Investments in shares and securities (d)	49,029,374,494	7.83%	51,373,149,093	8.92%	35,342,237,235	6.54%	43,499,001,782	8.03%	40,951,382,881	8.45%
Investments (e)	524,694,574,902	83.80%	471,880,172,113	81.98%	452,547,871,381	83.80%	428,204,911,629	79.08%	392,919,662,531	81.06%
Fixed assets including premises (f)	5,773,360,406	0.92%	5,824,403,766	1.01%	5,853,807,878	1.08%	5,538,414,081	1.02%	5,540,649,767	1.14%
Other assets (g)	6,003,028,904	0.96%	5,749,434,826	1.00%	3,018,936,021	0.56%	3,803,373,822	0.70%	3,526,474,392	0.73%
Total Property and Assets (c:g)	626,122,977,532	100%	575,618,916,624	100%	540,034,529,652	100%	541,477,912,602	100%	484,743,509,683	100%
Placement from other banks & financial institutions	111,263,457,267	17.77%	50,391,228,562	8.75%	39,723,084,014	7.36%	47,816,166,976	8.83%	27,934,546,559	5.76%
Deposits and Other Accounts	429,931,460,720	68.67%	447,950,993,744	77.82%	427,044,050,216	79.08%	421,705,984,879	77.88%	395,308,335,825	81.55%
Mudaraba Bond (Perpetual & Subordinated)	19,650,000,000	3.14%	19,400,000,000	3.37%	17,400,000,000	3.22%	18,450,000,000	3.41%	10,200,000,000	2.10%
Other liabilities	34,111,053,603	5.45%	25,176,115,209	4.37%	24,426,975,877	4.52%	22,284,544,364	4.12%	20,768,582,535	4.28%
Total shareholders' equity	31,167,005,942	4.98%	32,700,579,109	5.68%	31,440,419,545	5.82%	31,221,216,383	5.77%	30,532,044,764	6.30%
Total liabilities and shareholders' equity	626,122,977,532	100%	575,618,916,624	100%	540,034,529,652	100%	541,477,912,602	100%	484,743,509,683	100%

EVALUATION OF QUARTERLY PERFORMANCE

Every listed company is required to prepare and publish quarterly financial statements for the first quarter (Q-1), half-year (Q-2) and third quarter (Q-3) as per requirement of Bangladesh Securities and Exchange Commission (BSEC). EXIM Bank prepares quarterly financial statements as per requirement of Bangladesh Securities and Exchange Commission (BSEC) and in accordance with International Accounting Standard (IAS)-34:"Interim Financial Reporting"

Key highlights of interim results of the bank is stated below:

(Amount in million)

Balance Sheet	31-Dec-24	31-Dec-23	30-Sep-24	30-Sep-23	30-Jun-24	30-Jun-23	31-Mar-24	31-Mar-23
Balance with other Banks & FI's	16,642.69	4,155.15	11,619.41	(1,094.12)	10,055.02	3,196.19	10,343.09	6,779.86
Investments in Shares & Securities	49,029.37	51,373.15	50,639.34	42,626.47	54,056.14	38,503.09	52,446.72	42,842.24
Investments	524,694.57	471,880.17	520,757.82	462,443.80	513,259.62	457,895.88	491,633.11	450,816.43
Placement from Other Banks & FI's	111,263.46	50,391.23	71,235.89	23,057.78	63,589.88	26,255.55	57,347.07	34,368.86
Deposit & Other Accounts	429,931.46	447,950.99	446,344.56	450,606.22	474,638.15	454,672.80	448,163.92	430,103.68
Paid up Capital	14,475.57	14,475.57	14,475.57	14,475.57	14,475.57	14,475.57	14,475.57	14,475.57
Capital/Shareholder's equity	31,167.01	32,700.58	27,152.69	31,916.66	34,291.40	32,860.06	33,011.22	31,561.91
Total Property & Assets	626,122.98	575,618.92	598,266.54	545,746.26	616,696.58	552,967.74	583,843.10	537,850.02
Off Balance Sheet Items	111,999.65	126,629.49	151,846.17	132,352.63	137,092.18	133,055.57	150,210.27	130,714.13

Profit & Loss Accounts	01 Jan 24 to 31 Dec 24	01 Jan 23 to 31 Dec 23	01 Jan 24 to 30 Sep 24	01 Jan 23 to 30 Sep 23	01 Jan 24 to 30 Jun 24	01 Jan 23 to 30 Jun 23	01 Jan 24 to 31 Mar 24	01 Jan 23 to 31 Mar 23
Net Investment Income	9,954.98	10,034.32	8,573.63	6,266.17	5,987.15	4,079.12	2,561.88	1,494.75
Non Investment Income	6,032.22	4,854.30	3,955.76	3,369.74	3,026.43	2,616.47	1,099.71	1,103.57
Operating Expenses	8,608.25	7,521.36	5,917.66	5,282.23	4,010.20	3,499.22	1,990.62	1,709.03
Operating Profit	7,378.95	7,367.25	6,611.73	4,353.68	5,003.38	3,196.37	1,670.97	889.28
Net Profit/(Loss) after Taxation	464.83	3,233.25	(4,100.33)	2,170.40	1,590.82	1,666.24	310.64	162.59
Earnings Per Ordinary Share(EPS)	0.32	2.23	(2.83)	1.50	1.10	1.15	0.21	0.11

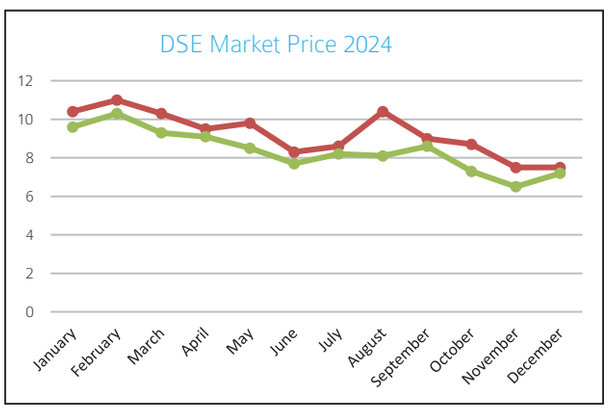
Other Information	31-Dec-24	31-Dec-23	30-Sep-24	30-Sep-23	30-Jun-24	30-Jun-23	31-Mar-24	31-Mar-23
Net Asset Value (NAV) Per Share	21.35	22.59	18.76	22.05	23.69	22.70	22.80	21.80
Net Operating Cash Flow Per Share (NOCFPS)	0.63	5.88	(16.60)	(1.46)	0.05	4.62	(6.72)	0.25

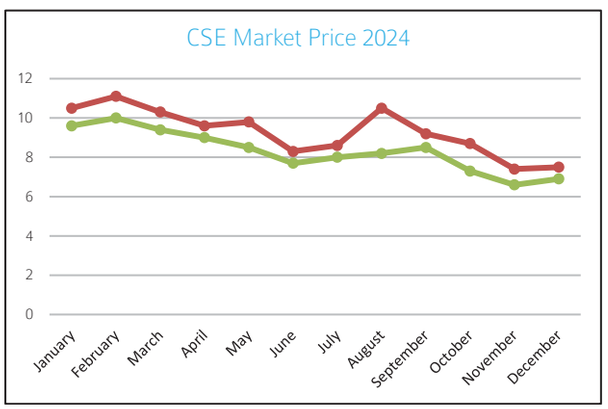
The interim result is reviewed by the Audit Committee of the Board berofe publishing and then referred it to the Board of Directors for its approval. After being approved by the Board of Directors, the interim financial statements are submitted to the Bangladesh Securities and Exchange Commission(BSEC), Dhaka Stock Exchange (DSE) and Chittagong Stock Exchange (CSE) and then published in two daily newspapers (Bangla and English). The report is also available in the Bank's official website at htpps//: eximbankbd.com

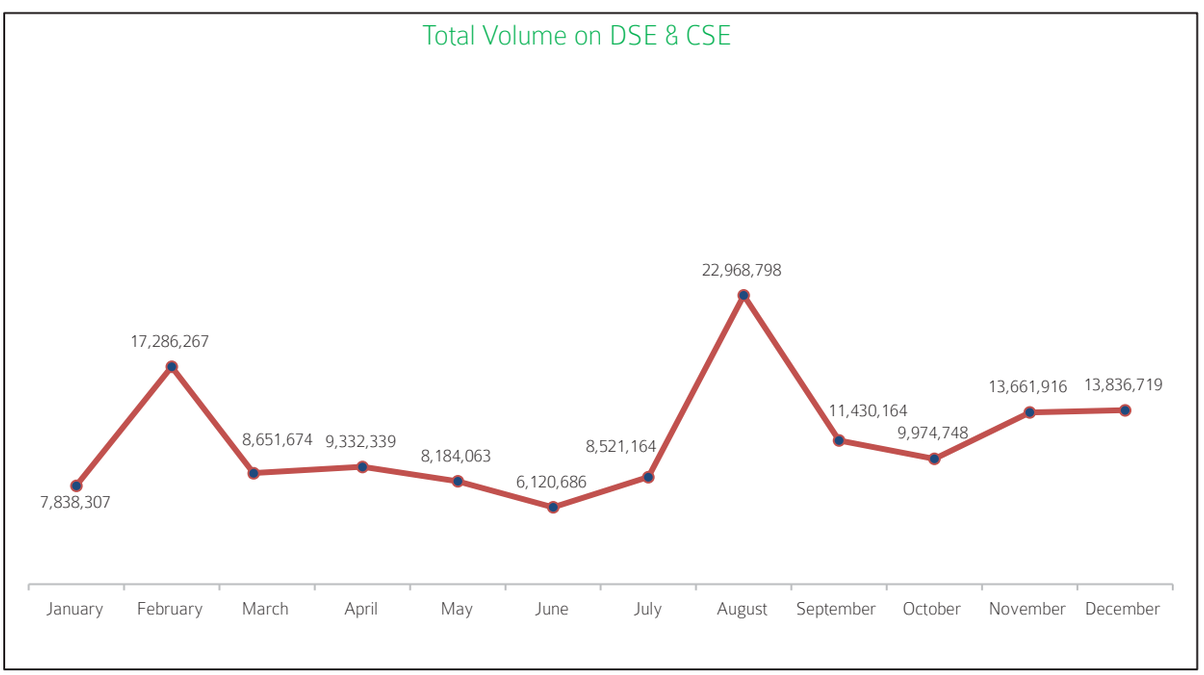
STOCK PERFORMANCE-2024

Closed Price of Shares of Export Import Bank of Bangladesh PLC. During the year 2024 on Dhaka Stock Exchange PLC. and Chittagong Stock Exchange PLC. are given below:

Month	DSE			CSE			Total Volume on DSE & CSE
	High Taka	Low Taka	Volume	High Taka	Low Taka	Volume	
January	10.40	9.60	7,782,745	10.50	9.60	55,562	7,838,307
February	11.00	10.30	17,163,732	11.10	10.00	122,535	17,286,267
March	10.30	9.30	8,340,282	10.30	9.40	311,392	8,651,674
April	9.50	9.10	9,266,186	9.60	9.00	66,153	9,332,339
May	9.80	8.50	8,126,050	9.80	8.50	58,013	8,184,063
June	8.30	7.70	6,077,299	8.30	7.70	43,387	6,120,686
July	8.60	8.20	8,460,761	8.60	8.00	60,403	8,521,164
August	10.40	8.10	22,805,982	10.50	8.20	162,816	22,968,798
September	9.00	8.60	11,349,140	9.20	8.50	81,024	11,430,164
October	8.70	7.30	9,904,041	8.70	7.30	70,707	9,974,748
November	7.50	6.50	13,565,072	7.40	6.60	96,844	13,661,916
December	7.50	7.20	13,738,636	7.50	6.90	98,083	13,836,719

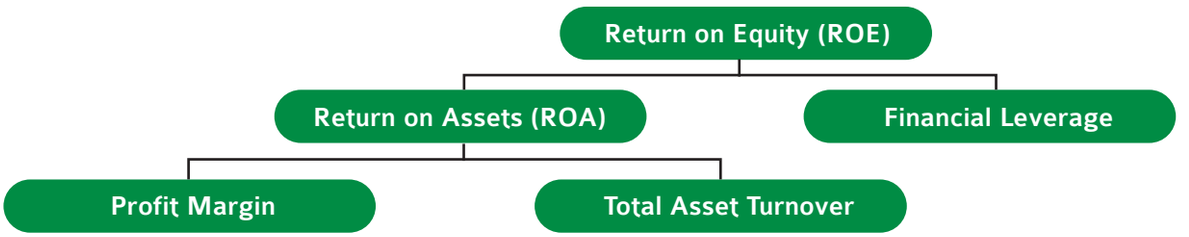






DUPONT ANALYSIS

DuPont analysis provides a broader view of how effectively a company generates returns on shareholders' equity by disaggregating Return on Equity (ROE) into three components: net profit margin, asset turnover and financial leverage. This approach allows management to evaluate the contribution of profitability, asset efficiency and leverage separately. In turn, those insights support strategic and operational decision-making tailored to the most important performance drivers.



Particulars	2024	2023
Net Profit Margin (PAT/Total Income)	0.87%	7.84%
Total Asset Turnover (Total Income/Average Asssets)	8.86%	7.40%
Return on Assets (PAT/Average Assets)	0.08%	0.58%
Financial Leverage (Average Assets/Average Equity) (Times)	18.82	17.39
Return on Equity (PAT/Average Equity)	1.46%	10.08%

The Higher the value of all components of DuPont analysis indicates the higher positive impact on Return on Equity. Main Highlights of DuPont analysis:

1 Net Profit Margin has been decreased due to significant increase in provision for classified investment.
2 Asset Turnover in terms of total income has been increased due to increase in investment income.
3 Financial Leverage shows decreaseing trends due to increase in shareholder's equity.
4 Return on Equity has been decreased due to significant increase in provision for classified investment as well as increase in shareholder's equity.

CREDIT RATING REPORT

Credit Tating Information System Limited (CRISL) performed the rating survillance based on audited financila statements up to 31 December 2024 and other relevant information:

	Long Term	Short Term
Survillance Rating 2024	A+	ST-4
Outlook	Developing	
Date of Rating	29-July-2025	

Year-Wise Credit Rating Report

Year	Rating Agency	Long Term	Short Term
2023	CRISL	AA	ST-2
2022	CRISL	AA	ST-2
2021	CRISL	AA	ST-2
2020	CRISL	AA-	ST-2
2019	CRISL	AA-	ST-2

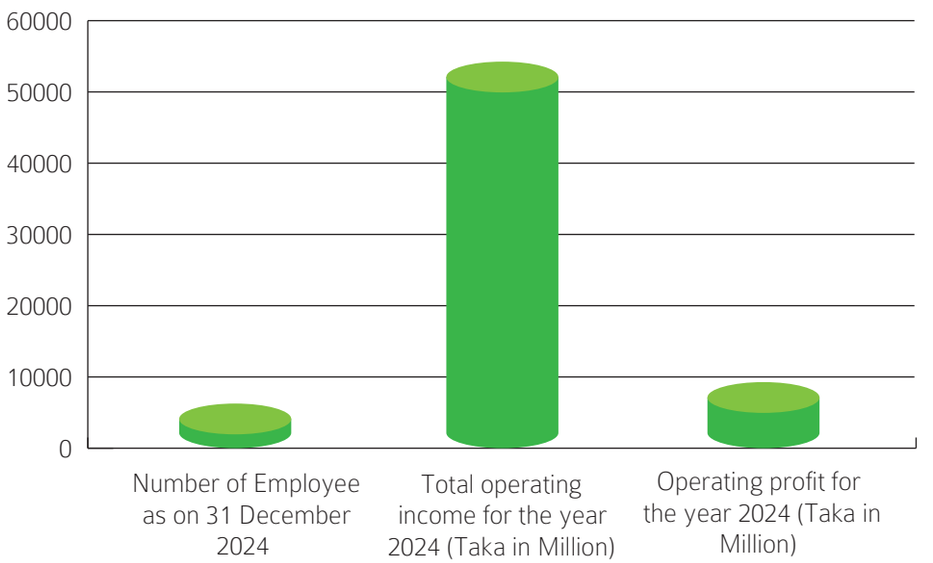
Export Import Bank of Bangladesh PLC.

Human Resources Accounting

Human Resource Accounting is a process of measuring the cost incurred by organization to recruit, select, train, and develop human asset. It is presently unaccounted for in the conventional accounting practicy. Human ResourceAccounting assists personnel management in the valuation of personnel in their knowledge, ability and motivationin the same organization as well as from organization to organization.

Per employee productiity analysis:

Number of Employee as on 31 December 2024	3487
Total operating income for the year 2024 (Taka in Million)	53,235.97
Operating profit for the year 2024 (Taka in Million)	7,378.95



Export Import Bank of Bangladesh PLC.

Financial Calendar-2024

Items	Date
Financial Statements:	
1st Quarter ended on 31 March 2024 (un-audited) approved by the Board of Directors	9-May-2024
2nd Quarter/Half Yearly ended on 30 June 2024 (un-audited) approved by the Board of Directors	29-Jul-2024
3rd Quarter ended on 30 September 2024 (un-audited) approved by the Board of Directors	27-Oct-2024
Year ended on 31 December 2024 (audited) approved by the Board of Directors	28-May-2025
25th Annual General Meeting:	
Notice date of the 25th Annual General Meeting	29-May-2024
Record date	26-May-2024
25th Annual General Meeting held on	27-Jun-2024

INTEGRATED REPORTING

OUR APPROACH TO INTEGRATED REPORT

Introduction

We are delighted to share **EXIM Bank's Integrated Report for the year 2024**, which reflects our ongoing commitment to creating sustainable value through sound financial performance and a strong emphasis on **Environmental, Social, and Governance (ESG)** considerations. This report offers a clear and comprehensive view of our business model, strategic direction, resource utilization, and future prospects.

By embracing the principles of integrated reporting, we aim to help our stakeholders gain a deeper understanding of how we generate value over the short, medium, and long term. To ensure clarity, relevance, and transparency in our reporting, we have aligned our disclosures with the **framework of the International Integrated Reporting Council (IIRC).**

Coverage and Framework of the Report

This integrated report covers the period from **January 1 to December 31, 2024,** and presents both financial and non-financial information relevant to our value creation journey. It includes our financial results, operational highlights, and other critical factors that influence our performance and sustainability.

The content of this report has been prepared in line with the key principles and guidelines of the International **Integrated Reporting Council (IIRC).** We have also consulted the Integrated Reporting Checklist issued by the **Institute of Chartered Accountants of Bangladesh (ICAB),** which is consistent with the IIRC's framework and ensures alignment with both local and international best practices.

Regulations We Follow

- Companies Act 1994 (as amended up to date)
- Bank Company Act 1991 (as amended up to date)
- Securities and Exchange Rules 1987
- Corporate Governance Code issued by Bangladesh Securities and Exchange Commission (BSEC)
- Relevant rules and regulations of Bangladesh Bank
- All other applicable laws and regulations of the land.

Reporting Frameworks and Guidelines

- International Accounting Standards (IAS) and
- International Financial Reporting Standards (IFRS)
- Global Reporting Initiative (GRI) Framework
- International Integrated Reporting Framework by International Integrated Reporting Council
- SAFA/ICAB Integrated Reporting Checklist
- ICAB Corporate Governance Checklist

Determination of Materiality

In EXIM, materiality is a concept that defines why and how certain issues are important to us and our stakeholders. A material issue can have a major impact on the financial, economic, reputational, and legal aspects of our bank, as well as on our internal and external stakeholders.

Assurance

The bank has obtained assurance from both internal and external sources that it is maintaining proper transparency in all of its operations. The combined assurance thus ensures the safety and soundness of its operation

Internal Assurance

Risk management

Regulatory Compliance

Internal Audit

External Assurance

During the reporting period under review, the bank received external assurance on the following reports:

Sl. No.	Description of Report	External Assurance
1	Financial Statements	Pinaki & Co., Chartered Accountants
2	Cash Incentive Audit	PKF Aziz Halim Khair Choudhury, Chartered Accountants ANIL SALAM IDRIS & Co., Chartered Accountants
3	Corporate Governance	Arun & Co., Chartered Accountants
4	Provident Fund	Ahmed Zaker & Co., Chartered Accountants
5	Gratuity Fund Audit	Ahmed Zaker & Co., Chartered Accountants
6	Entity Credit Rating	Credit Rating Information & Services Limited (CRISL)
7	EXIM Subordinated Bond Surveillance Rating	Credit Rating Information & Services Limited (CRISL)
8	EXIM Mudaraba Perpetual Bond Surveillance Rating	Credit Rating Information & Services Limited (CRISL)

GUIDING PRINCIPLES OF INTEGRATED REPORT



Conciseness



Reliability & Completeness



Consistency & Comparability

INCLUSIVE DEVELOPMENT

OUR MATERIAL TOPICS

Material issues encompass both emerging opportunities and potential threats to EXIM Bank's ability to create sustainable value. These issues are identified by considering the expectations of stakeholders within the broader economic, social, environmental, and governance (ESG) context in which we operate.

Topics deemed most relevant are prioritized based on their significance to both management and stakeholders. In the context of our integrated reporting, a matter is considered material if it could meaningfully impact EXIM Bank's ability to generate value over the short, medium, or long term.

EXIM's Approach to Materiality

EXIM Bank's integrated reporting is founded on a robust materiality determination process designed to identify and disclose matters that significantly influence the Bank's value creation across short, medium, and long-term horizons. This approach ensures transparency and builds stakeholder confidence in the information presented.

The Materiality Determination Process is comprised of the following key stages:

1. Identification of Materiality

At this initial stage, comprehensive research is conducted to identify all potential factors that could impact EXIM Bank's value creation. Sources include internal data, industry trends, stakeholder feedback, and regulatory requirements. Identified issues span financial, environmental, social, and governance dimensions.

2. Prioritization of Materiality

Not all issues carry equal significance. This step involves evaluating the relative importance of each identified matter based on its potential impact on value creation. Considerations include the magnitude of impact, likelihood of occurrence, and stakeholder concerns. Tools such as materiality matrices are employed to visually represent the relative importance of each issue.

3. Disclosure of Materiality

Only issues prioritized as material are incorporated into EXIM Bank's integrated report. Disclosures are presented clearly and concisely, providing stakeholders with a thorough understanding of the material matters and their implications. Both quantitative and qualitative information are utilized depending on the nature of each issue.

4. Review of Materiality

Materiality is dynamic and requires regular reassessment. EXIM Bank commits to periodically reviewing and updating its materiality determinations to reflect changes in the Bank's operations, the external environment, and evolving stakeholder expectations. The frequency of these reviews depends on industry dynamics and the occurrence of significant events.

By rigorously adhering to this process, EXIM Bank ensures that its integrated reporting focuses on the most relevant and impactful matters, thereby enhancing transparency and reinforcing stakeholder trust in the Bank's ongoing value creation journey.

Responses to material topics

Material topics	Our Response	Capitals Impacted				
		Financial	Intellectual	Human	Infrastructure	Social
Corporate governance and ethics	The Bank complies with all the requisites laid down by the BSEC Guidelines, Bangladesh Bank Circulars, Bank Company Act 1991 and Companies Act 1994. The bank also has a robust corporate governance and risk management framework.	✓	✓	✓	✓	✓
Regulatory Compliance	EXIM works in a highly regulated industry, so adherence to regulations is essential. EXIM's whole operation complies with all legal, environmental, and social requirements set forth by regulators.	✓				✓
Economic Performance	The bank has performed well even under stressful economic situations due to careful and prudent strategies in management and capital utilization.	✓	✓			✓
Customer satisfaction and brand management	The digital wave has made it easier for the bank to understand and interact with customers. It helped to conceptualize and develop services for improved customer experience.	✓	✓			✓
Information security and data protection	There is already a structure in place for information security and data protection, ensuring the highest level of data and information security.	✓	✓			✓

Materiality in respect of disclosure to stakeholders

EXIM Bank is deeply committed to contributing to the well-being of the communities in which it operates. Our community initiatives are driven by a broader vision of inclusive, sustainable growth and a firm belief that responsible banking extends beyond financial services.

Carbon Footprint

EXIM Bank is taking active steps to measure, monitor, and reduce its carbon footprint. From energy-efficient branch operations to digital banking initiatives that reduce paper usage, the Bank continues to implement environmentally responsible practices as part of its commitment to sustainability.

Corporate Social Responsibility (CSR)

As part of our CSR mandate, EXIM Bank invests in programs focused on education, healthcare, financial literacy, and disaster relief. These initiatives aim to uplift marginalized communities and align with national development priorities and the UN Sustainable Development Goals (SDGs).

Prospects of Job Creation

Through SME financing, rural banking expansion, and support for emerging sectors such as agriculture and technology,

EXIM Bank plays a vital role in job creation across Bangladesh. The Bank's inclusive financing approach empowers entrepreneurs and small businesses, contributing to employment generation and local economic development.

Regulators/ Government

- Compliance with laws and regulations
- Ability of the company to pay Tax/ VAT/Duty, etc.

Suppliers

- Payment policy
- Ability to pay dues
- Selection procedure of vendor

Employees

- Compensation package and benefits
- Career growth opportunities
- Long term service benefits
- Well-being of employees

Customers

- Financing/ savings/ investments needs
- Quality of customer service
- Customers' Right

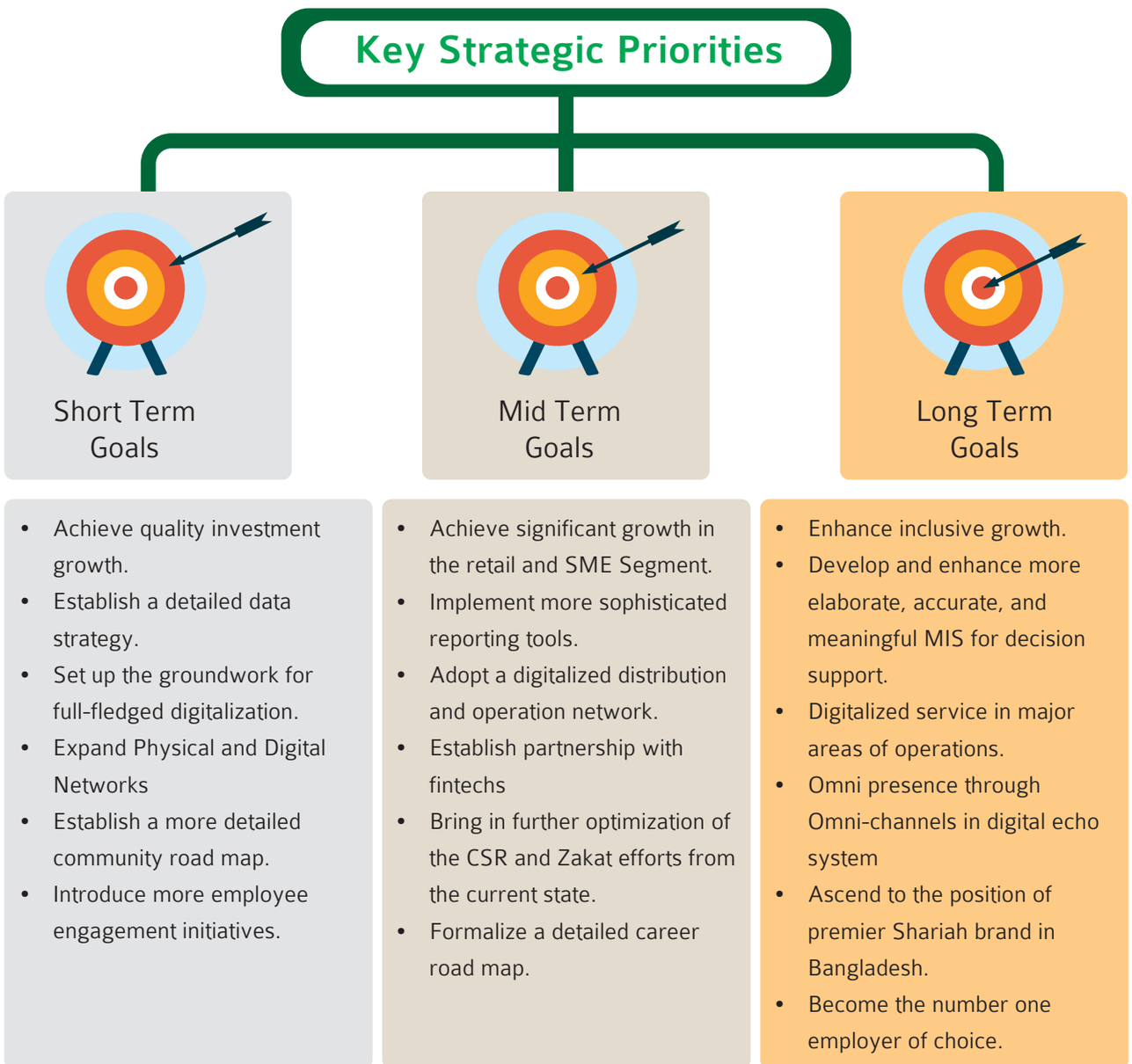
Shareholders

- Return on investment
- Dividend declared
- Market value of share
- Shareholders' rights

STRATEGIC FOCUS AND RESOURCE ALLOCATION

Key Strategic Priorities

In a rapidly evolving financial landscape, EXIM Bank defines its strategic focus areas aligned with short-term, mid-term, and long-term objectives. Committed to safeguarding the interests of investors and all stakeholders, EXIM Bank continuously implements well-considered strategies aimed at achieving sustainable business growth.



Based on the previously outlined goals, EXIM Bank has identified three priority areas that require attention to ensure balanced growth for the bank:

Immediate Focus Areas

Continue to serve the clients of the bank with excellence and efficiency. Engage with the resources and investments from the bank to help communities bounce back from the adverse effects of the global crisis.

Medium-term priority

Use digital technology and human resources' expertise to offer an integrated and one-stop set of products and services.

Invest and update our infrastructure and resources to remain relevant and competitive in the digital age.

Commitment to Long-Term Success

Generate value for all bank stakeholders through the optimal utilization of available resources. Cultivate a favorable environment and establish a strong brand identity with high value, making the organization an attractive choice for all stakeholders.

Our Strategic Focus

EXIM Bank strives to align its strategies with target goals and resource allocation in a consistent and coherent manner Each year, structural amendments are made to improve institutional efficiency. This section provides a detailed breakdown of resource allocation strategies and their effects on capital and the business model. The financial performance analysis is provided in the Management Review and Analysis section, which summarizes the operating environment. The capital-wise resource allocation strategy of EXIM Bank is outlined below:

		Strategic Priorities	Initiatives	KPI's
	Financial Capital	• High quality asset growth • Rationalize cost of deposit and operating expenses • Sustainable growth of income	• Streamlined investment operations and continuous follow up • Obtain low cost deposit and avoid unnecessary operating expenses • Introduced new products and restructuring existing products	• Non-performing investment (NPI) • Cost to income ratio • Net profit margin • Profit after taxation (PAT) • Portfolio growth • No. of awards achieved for financial reporting
	Human Capital	• Create a performance driven Culture • Develop a highly motivated, qualified and experienced Team • Provide safe and healthy work Environment	• Linking reward with performance • Attract qualified employees and provide learning opportunities • Recruit employees in line with growth of business • Arrange effective and timely training programs	• No. of employees promoted • No. of new job opportunities created • No. of Training program arranged and total training hours
	Manufactured Capital	• Increase customer touch point • Provide a superior customer experience • Deliver operational excellence by improving efficiency	• Expansion in geographical presence • Relocation with modern layouts • Investment in IT infrastructure and digitalization	• No. of new branches, ATMs and agent banking outlets opened • Capital expenditure on IT infrastructure • Automation of system, process.
	Social and relationship Capital	• Experience superior customer service • Improve customer loyalty • Sustain investor confidence • Supplier networking	• Continuous training on service excellence • Uninterrupted Customer support during pandemic • Strengthen partnerships with suppliers • Engaging with the community	• Number of customer complaints • Customer retention ratio • No. of MOUs signed during the year • Investment in community development projects

		Strategic Priorities	Initiatives	KPI's
	Intellectual Capital	• Effective usages of social media • Improve service quality and data security • Enhance brand value and reputation	• Upgrade network infrastructure and communication platform • SMS alerts for every transaction • A robust online platform for customers • Advertising and promotions on brand building	• Investment in communication and public relation • No. of customers using online platform • Increasing Brand image
	Natural Capital	• Reduction of carbon footprint • Use of energy efficient technology and use of renewable energy • Responsible waste • management Practices	• Formulate strategies aligned with UN SDGs • Awareness programs on environment protection • Introduction of wastage management system in Head Office	• Carbon footprint • No. of solar powered branches and ATMs • No. of trees planted • No. of awareness programs conducted

Resource Distribution

Taka in million

Particulars	EXIM Bank	Subsidiaries of EXIM Bank	EXIM Bank Group
Total Assets	626,122.98	144.54	626,267.52
Total Investment	524,694.57	702.26	525,396.83
Total Investment in Share and Securities	49,029.37	-908.40	48,120.97
Total Deposit	429,931.46	-1,585.13	428,346.33
Total Placement with other Banks & FIs	111,263.46	-	111,263.46
Investment Income	47,203.75	244.50	47,448.25
Profit paid on Deposit	37,248.77	108.81	37,357.58
Net Investment Income	9,954.98	135.69	10,090.67
Income from Investment in Share and Securities	3,122.03	29.28	3,151.31
Commission, Exchange and Brokerage	1,255.16	89.03	1,344.19
Gain on sale of Investment in Shares	234.59	11.73	246.32
Other Operating Income	1,420.44	43.22	1,463.66
Total Operating Income	15,987.20	308.94	16,296.14
Total Operating Expenses	8,608.25	111.69	8,719.94
Profit before Provision and Taxes	7,378.95	197.26	7,576.21
Net Profit after Tax	464.83	-205.93	258.90
EPS	0.32	-0.14	0.18
Number of Employees	3487	08	3495
Number of Branches	155	-	155
Number of Agent Banking Outlet	08	-	08
Number of ATM	332	-	332
Number of Foreign Correspondent	401	-	401

STRATEGIC FRAMEWORK

INVESTMENT & DEPOSIT STRATEGIES

- Continuously develop and adapt investment products to meet evolving customer business needs.
- Prioritize clients with strong credit ratings to maintain a high-quality loan portfolio.
- Emphasize retail and SME sectors to mitigate risks associated with large-volume defaults.
- Strengthen focus on key sectors including SMEs, agro-based industries, leather, frozen food, and textiles.
- Foster and expand corporate relationships with major investment clients.
- Regularly review and update the bank's investment policy to reflect changing economic conditions and trends.
- Ensure bank profitability by maintaining healthy interest spreads, acquiring new customers, and enhancing services for existing quality clients.
- Utilize the Early Alert System to promptly identify and manage problem investments, enabling timely recovery actions.
- Target SME businesses, particularly those linked to backward industries and supply chains, to stimulate sustainable growth.
- Invest strategically in high-yield business segments by balancing calculated risk with asset quality.
- Promote investment diversification to minimize risk, including exploration of new and unconventional sectors.
- Increase emphasis on emerging industries such as pharmaceuticals, ICT, energy and power, healthcare, light engineering, and ceramics.
- Ensure EXIM's motto, "Together Towards Tomorroe," in every phase of service.
- Cross-selling different products and services, including retail, to corporate customers.
- Create and modify deposit products continuously to meet the requirements of the customers.
- Conduct surveys to identify target groups in search of primarily low-cost and no-cost deposits (CASA) and onboard them in order to reduce deposit costs.
- In comparison to the competitors, keep an eye on deposit options, rates, and how they are portrayed in the media, including the bank's own website.
- Promote micro-savings through opening no-frill accounts like school banking accounts, farmer accounts, RMG worker accounts, and so on, and thereby contribute to national financial inclusion.
- Exploit the growing rural deposit basket by setting up smaller, low-cost rural branches, sub¬branches, as well as agent banking outlets.
- Collect short-term deposits to meet short-term investment needs and long-term deposits to cope with long-term investment needs.
- Ensure that priority banking customers receive the services they expect.
- Emphasize a favorable deposit mix by not sacrificing deposit growth.

Strengthening Global Trade Services

EXIM Bank has developed a strategic framework to strengthen its position in international trade financing while supporting sustainable economic growth. The Bank's import and export strategies focus on client selection, product diversification, regulatory compliance, and alignment with national and global development priorities.

Key Strategic Initiatives:

- Open Letters of Credit (LCs) at margins aligned with Bangladesh Bank circulars, giving priority to clients with proven performance and strong repayment histories.
- Promote the import of green products, including solar panels and Effluent Treatment Plant (ETP) equipment, in support of climate change mitigation and environmental sustainability.
- Actively engage established business houses as well as emerging entrepreneurs with high growth potential to expand trade financing operations.
- Secure foreign currency credit lines from international agencies to support competitive financing for importers, especially in key industrial sectors.
- Build a balanced investment portfolio by financing both well-established exporters and promising newcomers, particularly in the apparel and textile industry.
- Target emerging service export sectors such as IT, education, and healthcare to diversify the Bank's export financing portfolio.
- Facilitate access to various government and international trade support schemes, including Cash Incentives, the Long-Term Financing Facility (LTFF), Export Development Fund (EDF), and refinancing programs from Bangladesh Bank and the World Bank.
- Expand trade financing services to A-category industrial clients in Export Processing Zones (EPZs) and Economic Zones (EZs) through the Bank’s Offshore Banking Unit.
- Ensure strict compliance with national and international trade regulations, including UCPDC, URC, URR, and other global standards governing trade operations.

BUSINESS MODEL

In today's fast-changing global marketplace, stakeholders want to understand how organizations anticipate shifts and adapt effectively, turning potential challenges into opportunities. EXIM Bank's business model outlines the process of transforming resources into results through its fundamental activities, with the aim of fulfilling the Bank's strategic goals and creating value in the short, medium, and long term.

MAJOR STAKEHOLDERS

- Shareholders
- Customers
- Employees
- Regulators
- Society

MAJOR RESOURCES

- Manufactured
- Financial
- Intellectual
- Human
- Social & Relationship
- Natural

SUPPORT ACTIVITIES

- Corporate Governance
- Risk Management
- Training & Development of Employees
- R & D

CHANNELS

- Branch
- ATM
- POS
- Agent Outlet
- Digital Wallet
- Internet Banking
- Fin-techs

CUSTOMER SEGMENT

- Corporate
- SME
- High net worth Individuals
- Institutional clients

MAJOR ACTIVITIES

- Investment and Financing
- Deposits & Borrowings
- Digital banking operations
- Treasury &OBU functions
- Network expansion

VALUE PROPOSITIONS

- Expansion of business network
- Client centered innovation
- Maximization of Shareholders Value
- Investing on Human Capital
- Partnering with regulators for mutual benefit
- Fulfilling environmental & social Obligations

CUSTOMER RELATIONSHIPS

- Marketing & Branding
- Need based product
- Customer Awareness
- Customer engagement
- Customer Feedback

COST STRUCTURE

- Operating Expense
- Profit Expense
- Personnel Expense
- Tax Expense
- Default Investment Write off

REVENUE STREAM

- Treasury Income
- Investment Income
- Fees & Commission
- Other Operating Income

OUR VALUE CREATION MODEL

Our Value Chain Activities Model

Input-output Creation From Value Chain Activities

INPUTS

FINANCIAL CAPITAL

A robust capital base, combined with diversified deposit sources, enables the Bank to provide clients with investment facilities and efficiently support payments and transactions.

MANUFACTURED CAPITAL

Customer touchpoints, organizational structure, and operational processes including fixed assets, digital resources, and information and communication technology (ICT) systems form the framework and mechanisms through which business is conducted and value is created.

INTELLECTUAL CAPITAL

Intangible assets such as brand value, reputation, research and development capabilities, innovation potential, knowledge and expertise, and strategic partnerships serve as key drivers of value creation for the bank.

HUMAN CAPITAL

The bank's corporate culture, combined with the collective expertise, talents, and experience of its workforce, empowers it to deliver innovative and competitive solutions to clients while generating value for all stakeholders.

SOCIAL & RELATIONSHIP CAPITAL

The bank's relationships with stakeholders including the communities it serves and its role in promoting a strong, vibrant community and financial ecosystem are well recognized and highly valued.

NATURAL CAPITAL

The bank's direct consumption of natural resources including energy, water, and its climate impact as well as how these factors influence its business activities, are carefully measured and monitored.

Key Drivers to Business Model

Change of Macroeconomic environment

Digital Transformation

Knowledge-based skill development

Regulatory Changes

Transformation of society





Key Highlights

Deposit growth -4.02%

Investment growth 11.19%

Import growth 4.70%

Operating Profit Growth 0.16%

ROE 1.46%

EPS BDT 0.32

NAVPS BDT 21.53

INPUTS

Financial Capital

Regulatory Capital Tk. 51,706.45million
Deposit Tk 429,931.46 million
Market Capitalization Tk. 10,422.41 million
ROE 1.46%
Price Earnings Ratio 22.42 times

MANUFACTURED CAPITAL

Number of Branches 155 Number of ATMs 322 Number of Agent Banking Outlets 08 IT Infrastructure-Digital Wallet,
Internet Banking, Call Center Interface with third parties for financial transactions

INTELLECTUAL CAPITAL

02 (Two) Qualified Independent Directors to ensure good governance
Credit rating A+ & ST-4 for Long & Short Term respectively

HUMAN CAPITAL

Number of staffs: 3,487

SOCIAL & RELATIONSHIP CAPITAL

Tk 524,694.57 million investment including SME & Agriculture
Tk 88,874.11 million contributed to National Exchequer
Tk 388.37 million CSR fund donated Tk 394.73 million Zakat expenses

Stakeholders impacted

1. Shareholders/ Investors
2. Customers
3. Employees
4. Regulators

1. Local Communities
2. Customers
3. Employees

Outcomes

- Customer satisfaction
- Shareholders' return
- Asset consumption
- Contribution to national exchequer through Tax, VAT, Excise Duty, etc.
- Job creation
- Employee development and engagement
- Improved standard of living
- Impact on Environment

HOW EXIM BANK CREATES VALUE THROUGH BUSINESS OPERATIONS

SHAREHOLDERS

By providing a regular annual dividend and raising the share price over time, the value of the bank has grown for its shareholders. The resources are managed in such a way that they ensure consistent annual returns to the shareholders as well as maximize their wealth.

Market Capitalization

BDT 10,422.41 million

ENVIRONMENT

When making investment decisions, the bank carefully assesses the environmental impact and refrains from funding businesses that harm the environment. Environmental awareness is deeply ingrained across all levels of the bank. Green finance Outstanding

REGULATORS

The bank strictly adheres to all applicable laws and regulations governing its business activities. Policies and procedures have been developed and implemented to foster a compliance culture that ensures adherence to these laws and regulations. As a result, the bank's reputation and image have steadily improved, ultimately adding value to the institution.

COMMUNITY

The bank's diverse portfolio of products and services fosters economic growth, enhances living standards, and generates employment opportunities within the community. Additionally, the bank makes substantial annual contributions to corporate social responsibility (CSR) initiatives and distributes Zakat to support underprivileged community members. Through these efforts, the bank creates value for society both directly and indirectly.

CSR expenses

BDT 388.37 million

Zakat paid

BDT 394.73 million

CUSTOMERS

The bank provides a comprehensive suite of products and services tailored to meet the diverse needs of its customers. Investment products are designed to support financial goals and stimulate business growth, while a range of deposit options helps customers save efficiently and accumulate wealth over time. Trade finance services streamline import and export operations, thereby contributing to the national economy's growth. Additionally, the bank offers a variety of other services aimed at enhancing convenience and supporting customers' daily financial needs.

Profit Paid on Deposit

BDT 32675.35 million

Total Investment Outstanding

BDT 524694.57 million

EMPLOYEES

The bank creates jobs through the value creation process. The bank's objective is to attract, retain, and motivate the best employees by offering a competitive, healthy, safe, and progressive work environment as well as a competitive remuneration package.

Total salary and allowance paid

BDT 3871.17 million

SERVICE PROVIDERS AND SUPPLIERS

The bank has a fair and equitable procurement policy that ensures healthy relationships with suppliers. All procurements are made on a competitive basis in a transparent manner. Moreover, dues are paid to the vendors on a timely basis. Thus, the policies and practices of the bank create value for service providers and suppliers.

MULTIPLE BUSINESS MODEL OF EXIM BANK

EXIM Bank navigates a unique landscape by operating under two distinct, yet interconnected, business models:

1. Main Banking Operations:

This primary model operates under strict Islamic Sharia principles, offering deposit, investment, import and export services, financing options, and other traditional banking services. EXIM Bank generates income through profit-sharing arrangements on financing and returns on investments.

2. EXIM Islami Investment Limited(EIIL):

This distinct model operates through EIIL, a subsidiary, focusing on merchant banking services for its parent bank and individual investors. EIIL earns income through commissions on stock trading, underwriting fees, and other related services. It provides access to the capital market for its clients, facilitating investment opportunities and wealth management.

3. EXIM Exchange Company (UK) Ltd.:

Bangladesh Bank vide their letter No.BRPD(M)204/12/2009-05 dated 11/01/2009 has accorded their approval to the Export Import Bank of Bangladesh PLC. Head Office Dhaka for opening of a fully owned subsidiary company in the UK. Accordingly, Exim Exchange Company (UK) Ltd. was incorporated at Companies House under the registration number 06814788 on 10 February 2009. The principal activity of the company continued to be that of provision of Money Remittance and bureau de change services.

4. EXIM Finance (Hong Kong) Limited:

EXIM Finance (Hong Kong) Limited is a fully owned subsidiary of Export Import Bank of Bangladesh PLC. It is incorporated in Hong Kong under the Certificate of Incorporation Number 2807116 and Business Registration Number 70493570-000-03-19-4 issued on March 22, 2019 upon approval from Bangladesh Bank vide their letter ref. BRPD(M)204/12/2018-7037 dated September 19, 2018. The address and contract details of EXIM Finance (Hong Kong) Limited are: Unit 901, 9th Floor, Carnarvon Plaza, No. 20 Carnarvon Road, Tsim Sha Tsui, Kowloon, Hong Kong.

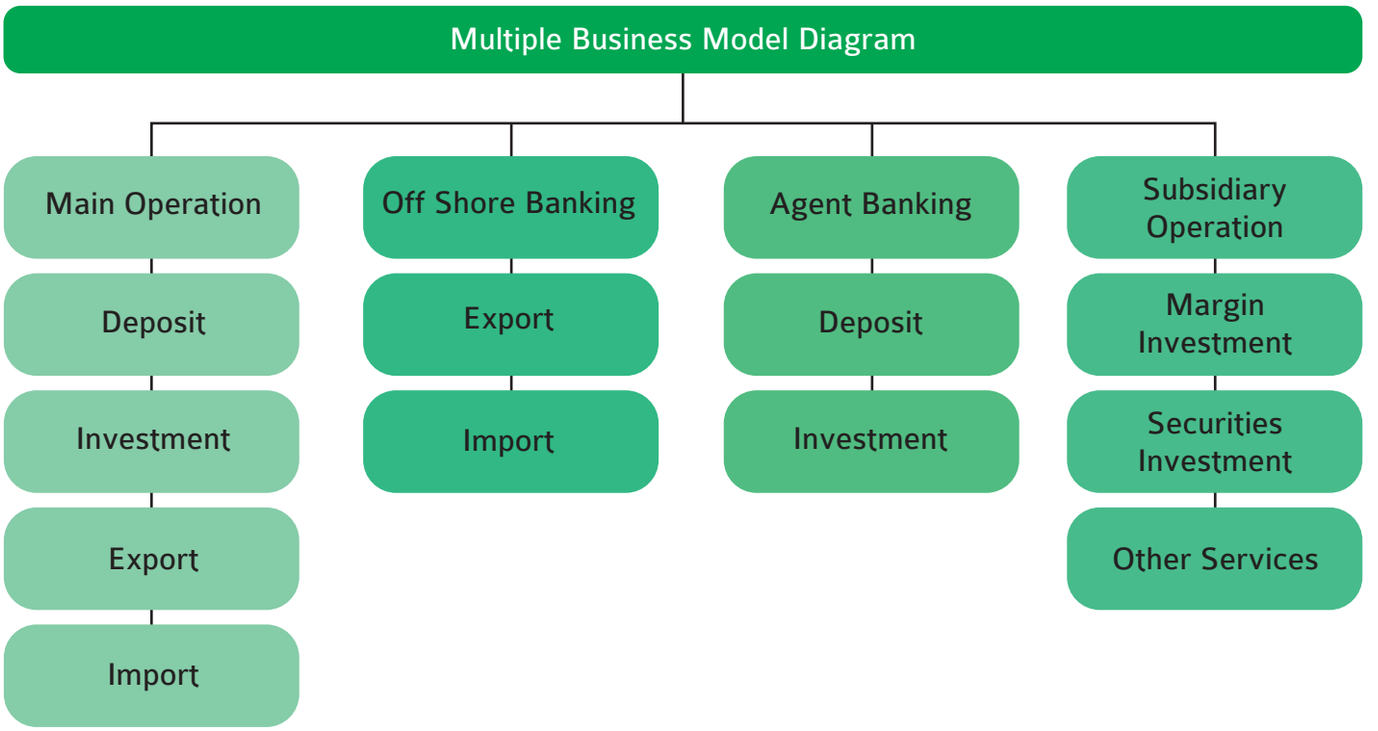
The principal activities of the company are money lemnding in Hong Kong and provides the following services:

- Nogotiation/discounting of documents
- Export Bills collection
- LC advising
- LC confirmation etc.

Interdependence and Synergy:

The operation of subsidiaries is interdependent and create synergy:

- EXIM Bank's customer base provides a ready market for EIIL's services.
- EIIL's investment expertise can generate returns for EXIM Bank's clients and the bank itself.
- All models reinforce EXIM Bank's brand image as a comprehensive financial solutions provider within the Islamic banking framework.


Multiple Business Model Diagram
Main Operation
Deposit
Investment
Export
Import
Off Shore Banking
Export
Import
Agent Banking
Deposit
Investment
Subsidiary Operation
Margin Investment
Securities Investment
Other Services



CAPITALS

We utilize the Six Capitals model to deliver a balanced and holistic approach to reporting. This framework aligns the six capitals with relevant material issues, mapping them to the bank's strategic pillars. It also identifies associated risks and corresponding mitigation strategies, forming a comprehensive value creation model for our key stakeholders. Below is a detailed overview of the six capitals.

FINANCIAL CAPITAL

In 2024, Export Import Bank of Bangladesh PLC. demonstrated the optimal use of financial resources to achieve good returns for its shareholders, other stakeholders, and the nation at large. All important financial metrics for the year show that EXIM Bank achieved sustained development.

Material Drivers	Inputs	Action Plans & Objectives	Capital Outcomes
• Optimal utilization of financial capital • Continuous improvement of performance management. • Disciplined cost management to improve the cost-to-income ratio and thereby strengthen the bottom line • Ongoing liquidity management to maintain a healthy fund position • Delivering a consistent	• Deposits and placement funds • Funds received under the refinance scheme • Funds received from Mudaraba Bonds • Equity	Focused growth in profitable business segments More focus on retail and SME products • Application of a structural cost transformation mechanism and a focus on automation through cost-effective and improved customer service	Net Investment Income (NII) growth of -0.79% • Outstanding SME Investment BDT 82,887.23 Million • Maintaining Cost to Income Ratio at 53.84% which is well below the industry average.

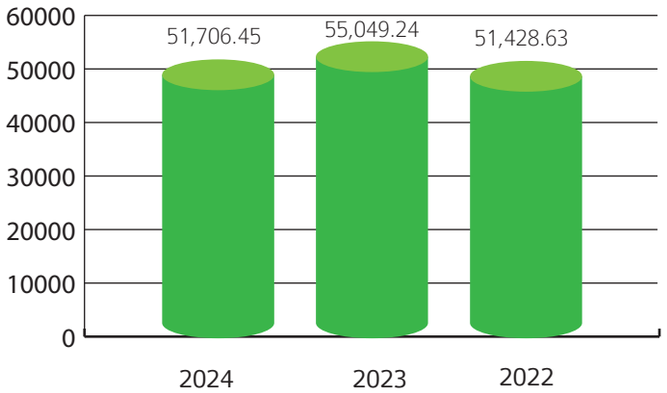
Shareholder return

Despite another year of uncertainty, EXIM Bank's Financial Performance in 2024 faced various challenges.

Highlights for the year 2024

Regulatory Capital Growth	Return on Equity	Investment Growth
-6.07%	1.46%	11.19%

Regulatory Capital (Tk. In Million)



Challenges

- Lower appetite of private sector investment (credit) for uncertainty due to Russia- Ukraine war and Middle East Crisis.
- Investment recovery challenges as a result of higher inflation, slower economic and business growth.
- Increasing trend of operating expenses due to high inflation.
- Liquidity management throughout the year 2024

Responses

- Reshape fund management strategy and invest in alternative instruments.
- Focus on realization and regularization of investment.
- Be cautious in making new investments.
- Rationalization of operating expenses through process automation, productivity improvement, and digitalization.
- Strategically manage excess funds through the treasury and be cautious in accepting deposits.

Way forward

- Emhasize on quality investment growth Emphasize more on the realization and regularization of investments.
- Diversify investment portfolios further
- Bring in further improvements to the deposit mix.

HUMAN CAPITAL

Linkage of SDGs with capital outcomes

Export Import Bank of Bangladesh PLC. devotes its best efforts, time, and resources to grow and retain its workforce, ensuring happiness and creating value for its employees by providing equal employment opportunities, career progression, and romoting diversity. As a result, EXIM Bank has become a great place where employees work with pride and dignity.

Material Drivers	Inputs	Action Plans & Objectives	Capital Outcomes
• Developing an efficient workforce • Improve the productivity of employees. • Placement of the right person in the right position to generate optimum output	• Attractive compensation packages and end-of-service benefits • Continuous training programs - E-learning and E-training initiatives • Initiatives for the health and safety of employees • Recognition, rewards and incentives for performance	• Recognize and reward to high achievers Provide relevant learning • opportunities Build a culture of engagement Talent acquisition • Employee Well¬being	• Number of employee: 3,487 • Number of trainees participated in training: 4,859 • Fresh employee recruited: 465

Export Import Bank of Bangladesh PLC. devotes its best efforts, time, and resources to grow and retain its workforce, ensuring happiness and creating value for its employees by providing equal employment opportunities, career progression, and promoting diversity. As a result, EXIM Bank has become a great place where employees work with pride and dignity.

Highlights for the year 2024

Total employees: 3,487

New recruitment: 465

Total operating income per employee BDT 15.27 million

Challenges	Responses	Way forward
• Recruit and retain qualified, effective, and efficient workforce. • Ensure health and safety in work place. • Ensure the motivation levels of the employees.	• The bank's objective is to attract, retain, and motivate the best employees by offering a healthy, safe, and progressive working environment as well as a competitive remuneration package. • The bank appointed a full¬time medical assistant and maintained a safe and stress- free working environment. • The bank supported all employees' career development plans, focusing on providing the appropriate training to the appropriate personnel.	• Focus on developing a skilled and efficient human resource through appropriate training programs. • Improve the recruitment process for identifying and recruiting adaptive, effective, efficient, and quick- learners to add to the workforce. • Emphasize further tuning of the fair performance evaluation system and the development of an effective reward system. • Focus on individual career plans for the development of the right person for the right position. • Keep people interested in new working environments and processes that are constantly evolving.

MANUFACTURED CAPITAL

The bank's physical assets such as buildings, furniture and fixtures, office and computer equipment, vehicles, books, IT infrastructure, and digital platforms make up its manufactured capital. Effective management and utilization of these assets enable the bank to stay agile and responsive to customer needs, ensuring the efficient delivery of products and services. Notably, the digital infrastructure plays a vital role in minimizing resource consumption while freeing human resources to concentrate on strategic, innovative, and value-generating initiatives.

EXIM Bank strategically prioritizes the optimization and enhancement of its physical and digital infrastructure, recognizing the essential role manufactured capital plays in improving customer accessibility, satisfaction, and operational efficiency, thereby creating greater value for stakeholders..

Material Drivers	Inputs	Action Plans & Objectives	Capital Outcomes
• Extended physical and digital networks. • Enhanced local and virtual footprints. • Systems that enhance productivity and customer experiences. • Reaching out to physical, virtual, as well as unbanked populations. Virtual presence and processes that help in reaching out to a targeted audience. Premises and facilities that support efficient workflows and service delivery.	• Physical touch points • Digital touch points • ICT infrastructure • Office equipment	• Expanding the customer access points • Business process automation • Upgrading Technology • Customer experience	• E-account opening services • QR Code banking services • Elimination of Non-value added activities • App based banking services • Automated reporting system for investment • Automated General Account profit calculation • Upgraded systems, interfaces, increased payment alternative channels, established links with fin-techs, upgraded Core Banking System. • Customer on boarding through eKYC. • Introduced Mobile App based banking service. • Introduced Internet Based banking service.

Linkage of SDGs with capital outcomes

Highlights for the year 2024

Wide network of branches.	A network of Agent Banking Outlet	A wide network of global correspondents.	A network of own ATMs.
155	**08**	**401**	**332**

Challenges	Responses	Way forward
Discovering strategic locations for gaining a competitive advantage Technology adaptability for customers Balance between costs and benefits Cyber threats and attacks affect virtual banking.	• EXIM BANK shows discretion to identify growth opportunities in the competitive landscape. • EXIM BANK provides training for its employees regarding the latest technology. • EXIM BANK introduces customer-friendly technologies and encourages them to be with technology and get the full benefits of its convenience. • Encourage development of software solutions in¬house to reduce costs. Encourage local software companies to develop solutions that are only available through international software firms. • EXIM BANK invests heavily in technology, people, and processes to ensure adequate safety in ICT infrastructure. • EXIM BANK conducts an IT security awareness program amongst bank employees. • EXIM BANK conducts Vulnerability Assessments and Penetration Testing. • EXIM BANK is in the process of obtaining standardization from a renowned international organization for ICT security.	• Open or relocate branches to enhance the customer experience. • Focus on further strengthening the presence in digital media. • Invest in technology to improve productivity and service delivery. Increase customer engagement through digital platforms. Presence through omni channels.

INTELLECTUAL CAPITAL

The bank is dedicated to enhancing its intellectual capital by preserving brand value, delivering exceptional customer service, and embracing advanced information technology. It also invests significantly in employee training and development to build expertise and drive innovation.

To enhance tacit knowledge and fosters a strong compliance culture to mitigate risks and protect stakeholders. The bank places a strong emphasis on innovation to improve and diversify its products and services to meet the evolving needs of its customers.

Material Drivers	Inputs	Action Plans & Objectives	Capital Outcomes
• Enhancing brand value • Continuous improvement in processes • Strengthening the knowledge base • Reinforcing culture and ethics	• Innovation in products and services • Efficiency and expertise of employees • The bank's image, reputation, and brand value • Automation through software development • Working environment to thrive on innovation	• Strengthening the brand image. Enhancing tactical knowledge. Effective and efficient talent management. Enhance technological capabilities to have ease of use for customers.	• Opened 4 new Sub-Branches • Opened 15 new ATM booths • QR Code banking services • Elimination of Non-value added activities App based banking services Automated reporting system for investment Automated General Account profit calculation Upgraded systems, interfaces, increased payment alternative channels, established links with fin-techs, upgraded Core Banking System. Customer on boarding through eKYC. Introduced Mobile App based banking service. Introduced Internet Based banking service.

26 years of glorious experience

Near to zero instances of non-compliance with laws and regulations

Recipient of numerous awards and accolades

Nurtured a good corporate culture

SOCIAL & RELATIONSHIP CAPITAL

Through comprehensive investment and community engagement initiatives, the bank has fostered long-term, meaningful relationships with its customers and local communities. These connections form the foundation of EXIM Bank's social and relationship capital, granting the social license needed to operate effectively. The bank is committed to generating sustainable value for these communities and supporting their ongoing socio-economic development.

Material Drivers	Inputs	Action Plans & Objectives	Capital Outcomes
• Financial inclusion • Promoting young, talented bankers • Understanding customers' needs • Effective communication Knowledge based banking • Outstanding CSR activities. Innovative product offerings Unmatched service Empowering communities Unparalleled distribution	• Contribution to the national exchequer CSR contribution to society • Quality of customer service • Number of SME & Agri customer supported	• Empowering women entrepreneurs Empowering the underprivileged people of the society • Engage in outcome-based community investments Improving customer experience	• Outstanding Investment of women entrepreneurs Tk 2,784.20 million • CSR expenses Tk. 388.37 million • Zakat expenses Tk 394.73 million • Increased employee motivation and productivity • Offering innovative products & services • Enhanced customer satisfaction

Linkage of SDGs with capital outcomes

Highlights for the year 2024

CSR Expense
(Taka 388.37 Million)

Zakat Expense
(Taka 394.73 Million)

EXIM Bank's Customer Value Proposition

- Accessibility
- Customer Service
- Product Responsibility
- Customer Privacy
- Financial Literacy and Customer Education
- Industry Networks

Active Customer Engagement

EXIM Bank maintains a high level of active engagement with customers, which is facilitated through numerous channels, including customer relationship officers, contact centers, and online platforms.

Product Portfolio

The bank offers a range of innovative products and services targeting corporate, retail, SME, and agribusiness customers.

EXIM Bank's Customer Value Proposition

Key Activities for Better Customer Service
The bank arranged training programs through the EXIM Bank Training Academy for the officials of the branches for hassle-free and smooth customer service and complaint management in an efficient manner.

Building awareness for "Customer Services"

Key Activities for Better Customer Service

The bank arranged training programs through the EXIM Bank Training Academy for the officials of the branches for hassle-free and smooth customer service and complaint management in an efficient manner.

Building awareness for "Customer Services"

Circulated to employees:

- Code of Conduct
- Customer Charter
- Service Standard
- Customer Awareness Program

Customer service surveys were conducted in nine branches, and the rating of the service was found to be "satisfactory".

Challenges	Responses	Way forward
• Volatility in macroeconomic factors due to ongoing Russia - Ukraine war • Customer satisfaction	Pursuing business strategies while keeping in mind the challenges and opportunities due to the ongoing Russia - Ukraine war • Benchmarking service standards across the banking industry through digital channels • Developing staff competencies and capabilities Cross functional collaboration Combining digital platforms to serve our customers effectively Creating value by promoting value added services and cross-selling	• Enhance the customer experience through the adoption of the latest technologies and digitalization. • Emphasize retail, SME, and women entrepreneurs who serve underserved segments of society. • Finance for CSR and other sectors in order to achieve the Sustainable Development Goals (SDGs). Focus on driving financial literacy and customer education in an ongoing manner Focus on sustainable and balanced growth in the economic, social, and environmental sectors through CSR, Zakat, and investment.

NATURAL CAPITAL

EXIM Bank's natural capital encompasses the natural resources it utilizes in its value creation process, including energy, water, and materials, as well as the overall health of the ecosystems it affects. While the emissions and waste generated by the bank's operations have some environmental impact, its direct footprint as a financial services provider is relatively limited. Nevertheless, EXIM Bank recognizes its unique position to promote environmental awareness beyond its own operations, influencing customers and communities through responsible investment practices and sustainable initiatives.

Material Drivers	Inputs	Action Plans & Objectives	Capital Outcomes
• Energy management • Water management • Waste management • Green investment • Environmental awareness and CSR	• Green initiatives Use of renewable energy • Efficiency in consumption of Petrol, Oil and Lubricants	• Green initiatives • Use of renewable energy • Efficiency in consumption of Petrol, Oil and Lubricants • Reduction of carbon footprint of EXIM Bank • Moving to paperless working environment • Encourage green investment	• Conducting awareness campaigns • Employee encouragement • Eco-friendly business practices and energy management procedures • Process Automation • Online Banking Internet Banking • Online communications Process re-engineering Continuous improvement • Investment in renewable energy • Pursuing Bangladesh Bank Guidelines • Considering the contribution to Sustainable Development Goals (SDGs)

Highlights for the year 2024

Disbursement of
Agricultural Investment

BDT 5,986.88 million

Challenges	Responses	Way forward
Reduction of carbon footprint against the growth of the Bank Encourage customers towards green investment Restructuring the operations in an eco-friendly way	• Conduct awareness campaigns, employee encouragement, eco-friendly business • practices and energy management procedures in the organization to reduce the carbon footprint • Follow Bangladesh Bank Guidelines and Sustainable Development Goals (SDGs) • It is on our continuous process of the onward journey.	Mobile app-based banking for all customers Paperless banking Minimization of resource consumption Green initiatives Environmental education

STAKEHOLDER IDENTIFICATION / RELATIONSHIPS

Identifying stakeholders is essential for understanding their expectations, enabling the bank to consistently deliver value and meet those needs. EXIM Bank categorizes its stakeholders into two primary groups: the core stakeholders, comprising shareholders, customers, suppliers, and employees; and other stakeholders, including regulators, local communities, and civil society. This classification allows the bank to effectively manage diverse interests and maintain strong, positive relationships across all stakeholder groups.

Customers

Suppliers/Service providers

Regulator Government/

Local/Community

Media, Environmental & Social Groups

Investors Shareholder/

Employee

STAKEHOLDERS' ENGAGEMENT

Stakeholder group	Engagement Mechanism	Key issues / material matters of Stakeholders	Response of EXIM BANK
Shareholders/ Investors	AGM, EGM, annual, semiannual report, published quarterly financials, announcement to DSE & CSE, Press Conference and media releases, credit rating and PSI in newspapers, etc.	• Healthy return on investments and stable dividend policy Growing earnings Sound governance and risk management, ratings of the bank based on overall financial performances	Response of EXIM BANK Maintained attractive dividend payout ratio • Established risk management culture • Transparency & integrity in financial reporting • Each queries of the investors meet up through our share department efficiently and fairly

Stakeholder group	Engagement Mechanism	Key issues / material matters of Stakeholders	Response of EXIM BANK
Customers	• 24/7 Customer hotline 16246 • Customer Relationship Management • Multi-channel engagement, including face-to-face customer engagement • Customer feedback channels (in-branch, email, contact center, social media) • Customer Service Enhancement Program & Complaints Management Cell • Media campaigns/ advertisements • Dissemination of information through digital media like websites, social media, etc.	• Customers Queries, Complaints and suggestions • Good return from deposits • Fast service delivery with excellence • Product varieties catering market demand • Online banking solutions with secured transactions, privacy and confidentiality Ensuring better and uniform services to the customers	• Banking accessibility for all • Reaching out to customers by widening footprint • Continuously developing new products & services • ALCO meets every month to decide pricing • All network nodes are run by the online core banking system (CBS). • Digital banking channels Fast and high-quality service delivery following one-on-one relationships. • Fast and high-quality service delivery following one-on-one relationships. • Proper actions are taken on customer complaints
Employees	• Yearly Strategic Business Conferences • Training, workshops, and orientation programs • Internal circulation through the EXIM Bank Web Portal (HRD Circular, Information Circular, and Instruction Circular) • Physical fitness, Future Leadership Development Program, a safe and clean working environment	• Talents and performances Development Regular training • Job descriptions are created based on individual skills. • Performance-driven career progression • Healthy working environment • Future Leadership Development Program	• 123 training courses were conducted in 2024. • Salary packages are increased in line with market competitiveness and inflation. • Work life balance • Employee motivation is enhanced by a yearly performance bonus. • KPIs for performance and inherent quality analysis that are well defined

Government & Regulatory Authority	• Adhering to all applicable local regulations and circulars issued by the Bangladesh Bank • Strict ethics and compliance with applicable laws, rules, and regulations Directives, notifications, and guidelines • Meetings and discussions with the board and senior management • Submission of necessary reports, returns, and statements	• Proper compliance with laws and regulations • Timely reporting as per requirement • Timely payment of income tax and VAT accurately	• Ensured proper compliance and timely reporting to government bodies and regulators • Contributed BDT 8,281 million to the National Exchequer, which helped considerably with the revenue collection of the government.

Stakeholder group	Engagement Mechanism	Key issues / material matters of Stakeholders	Response of EXIM BANK
Business Partners	• Procurement management, training and communication	• Fair trade, fair enlistment • Sustainable and stable growth of the bank	• Free from any bias or coercion from influencing quarters • Fair play and competition to award work orders • Timely payment to vendors
Local Communities	• Promoting financial inclusion both for banked and unbanked people, • CSR & Zakat contribution Scholarship to poor meritorious students	• Provide banking facility to geographically dispersed poor segment of the society • Benefit economy by poverty reduction through banking services to rural poor people • Support under privileged people through Social Safety Net programs	• Consider the environmental and social impacts carefully, and refrain from having a negative impact on society. • Target segment is underprivileged people. • Services to old citizens, widows, and disabled beneficiaries • Significant contributions to the fields of education, health, disaster management
Board & Management	• Decisions based on financial and business delegation of different levels • Major decisions must be placed to board for approval	• Governance principles, policies & procedures formulation • Strategic focus & value creation Strategic business planning	• At least one board meeting in every month, frequent executive committee meeting, audit committee meeting • Board members meet management on various occasions like annual & semi- annual business conferences, etc.

PESTEL ANALYSIS (MACROECONOMIC FACTORS AND THEIR IMPACTS)

POLITICAL

Macroeconomic factors

Political stability in Bangladesh has ensured continuity in government policies, emphasizing infrastructure development. The government has dedicated substantial resources to building bridges, roads, seaports, and power plants. However, challenges related to good governance and corruption persist in the country. The foreign exchange market has experienced high volatility recently, and the country has also experienced its highest inflation rate in a decade, partly due to the ongoing conflict between Russia and Ukraine and Middle East unrest.

Impact on the industry

- The increase in inflation as well as the foreign trade have a direct impact on the banking business.
- Being a trading country and highly import- dependent for fuel and industrial raw materials, the import business will come under further pressure.
- Lower private sector investment growth

EXIM Bank's Focus

- Due to political stability, almost all the financial and non-financial indicators of our bank have improved during the year, despite the uncertainty resulting from the Russia-Ukraine war and unrest in Middle East.

Evident in

- Director's Report
- Management Discussion and Analysis
- Divisional Overview

ECONOMIC

Macroeconomic factors

- During the same period, exports grew by more than 8.3 percent, while imports increased by 5.3%. However, the inflow of remittances increased by 22 percent.
- The inflation rate for the year 2024 stood at 10.34%, according to the Bangladesh Bureau of Statistics (BBS), as measured by the twelve-month average.

Impact on the industry

- The ongoing global challenges are impacting economies worldwide, including Bangladesh. Heightened volatility in the forex market has been observed, leading to the highest inflation rate in Bangladesh in a decade. This surge in inflation is attributed to the soaring prices of both food and non-food items. If the current situation persists, the exchange rate may face further pressure, impacting forex reserves.
- The profit rate of deposits is increasing gradually due to increasing inflation and the decreasing trend of liquidity supply.

EXIM Bank's focus

- Export Import Bank of Bangladesh PLC plays a vital role in the trade finance sector. Despite the challenges posed by the foreign exchange crisis affecting all banks in Bangladesh, the bank successfully managed the situation. Leveraging its strong financial standing, Export Import Bank of Bangladesh PLC. tried to maintain sufficient liquidity in both local and foreign currencies.

In 2024, the bank tried to prioritize efficient fund management, enhancing its liquidity and securing a comfortable financial position.

SOCIAL

Macroeconomic factors

- Currently, the per capita income in Bangladesh stands at USD 2738, with a significant contribution from the middle-class population's income.
- The Government of Bangladesh is highly committed to achieving the Sustainable Development Goals (SDGs) and has undertaken various initiatives and projects towards this end.

Impact on the industry

- Social factors have led to the fragmentation of customer needs, tastes, and preferences. In response, banks are tailoring their products and services to attract potential customers and gain their business.

EXIM Bank's focus

- EXIM Bank aims to improve the overall standard of living by providing funding, creating job opportunities, boosting the economy, and increasing per capita income, which will eventually contribute to the growth of the country's GDP

- EXIM Bank will continue to prioritize offering products and services that align with customer preferences while ensuring sustainability. Additionally, EXIM will continue to invest in corporate social responsibility (CSR) and other social initiatives.

Evident in

- Management Discussion and Analysis.
- Sustainability Reporting.

TECHNOLOGICAL

Macroeconomic factors

Technological advancement has made customers more sophisticated and altered their expectations. The global and local business environments are now more vibrant as a result of this ever-changing environment.

Impact on the industry

- The growing reliance on technology to meet customer demands will lead to increase investment in technology infrastructure and solutions.

  As technology continues to evolve, investment in technological advancements will be crucial to staying relevant and meeting evolving expectations.
- Technological investment in new tools and platforms, as well as a willingness to experiment with emerging technologies and approaches.
- The bank recognizes the importance of technology in remaining competitive and has made significant investments in this area.
- The bank's focus is on digitizing its services and operations to improve the customer experience and streamline its internal processes.
- The bank is currently investing in new tools and platforms to leverage the latest technologies and approaches, while also remaining open to experimenting with emerging technologies. This approach allows us to explore new ways to improve our services and better serve our customers.

ENVIRONMENTAL

Macroeconomic factors

- There is an increasing emphasis on green and sustainable finance within financial markets and the international political arena. Green bonds and other sustainable finance instruments are gaining popularity. While sustainable finance holds significant potential to foster a more sustainable economy, challenges such as the lack of standardized ESG data and the risk of greenwashing must be effectively addressed.
- The increasing awareness of climate change and environmental issues has led to a growing demand for green financing products and services.
- Banks are recognizing the need to incorporate environmental considerations into their lending and investment practices to meet the changing expectations of customers and regulators.
- To ensure that their green financing products are truly environmentally sustainable, banks are adopting environmental risk management practices, such as conducting environmental due diligence, assessing climate risk, and monitoring environmental impacts.
- Regulators are also increasing their focus on green financing by introducing regulations and guidelines to encourage the adoption of environmentally sustainable practices by banks.
- Banks are also reporting on their environmental, social, and governance (ESG) performance and impacts as investors and customers increasingly demand transparency and accountability.

EXIM Bank focus

- The bank is committed to sustainable development through the creation of long-term value in terms of our environment, stakeholders and community.
- Moreover, the bank is giving priority to disbursing green finance and sustainable finance.
- The bank recognizes the importance of sustainable development and acknowledges its responsibility to contribute to it.
- The bank aims to create long-term value for the environment, stakeholders, and community rather than prioritizing short-term profits.
- One of the key priorities for the bank is to disburse green finance, which supports environmentally friendly projects and initiatives.
- The bank prioritizes sustainable finance, which takes into account environmental, social, and governance (ESG) factors when evaluating investments.

LEGAL

Macroeconomic factors

Throughout 2024, Bangladesh Bank provided local currency and foreign currency support to commercial banks. These regulatory policy supports played a critical role in controlling the liquidity crisis and maintaining the economy's stability during the relevant period. Therefore, the regulatory policies and government directives were instrumental in ensuring the smooth functioning of the economy during the given period.

Impact on the industry

The policy support implemented by the government in 2024, along with continuous foreign currency support provided by Bangladesh Bank, had significant impacts on the banking industry in Bangladesh. Some key impacts include:

commercial banks, enabling them to meet their local currency obligations and maintain the usual trend of private sector credit growth.

- Enhanced stability of the banking industry: The regulatory policies and government directives were instrumental in ensuring the smooth functioning of the economy during the given period. This helped to enhance the stability of the banking industry, reduce the risk of bank failures, and maintain public confidence in the banking system.

  Overall, the policy support and regulatory interventions implemented by the government and Bangladesh Bank had a positive impact on the banking industry in Bangladesh, helping to improve loan recovery, reduce default loan exposure, enhance stability, and increase foreign currency liquidity.

EXIM Bank's focus

The policy support of market volatility and compliance impacted EXIM Bank in several ways, including:

- Cautious disbursement of investments: EXIM Bank became more cautious about disbursing investments due to the market's volatility. This means that the bank was more selective in its investment decisions, focusing on lower-risk investments to minimize potential losses.
- Increased focus on compliance: EXIM Bank has always been one of the most compliant banks in the industry and abides by all applicable rules and regulations. However, due to the policy support, the bank has increased its focus on compliance to ensure that it is operating in line with the new policies and regulations.

  Improved risk management: With a more cautious approach to investment disbursal and an increased focus on compliance, EXIM Bank fine-tuned and improved its risk management practices. This means that the bank was better able to identify and mitigate potential risks, reducing the likelihood of financial losses.
- Maintaining a positive reputation: By being one of the most compliant banks in the industry, EXIM Bank was able to maintain a positive reputation with its customers, shareholders, and regulators. This can be beneficial in the long run, as it can help attract new customers and investors and improve the bank's overall financial performance

  Increased foreign currency liquidity: The continuous foreign currency support provided by Bangladesh Bank helped to increase the liquidity of commercial banks, enabling them to meet their foreign currency obligations and reducing the risk of default on foreign obligations.
- Increased foreign currency liquidity: The continuous local currency support provided by Bangladesh Bank helped to increase the liquidity position of

Evident in

- CEO's Statement
- Management Discussion and Analysis

STRENGTHS

- Maintaining stability amid competitor struggles might solidify EXIM BANK's position as a reliable Islamic banking leader.
- Wide range of Shariah- compliant products and services could broaden its appeal and customer base.

  Strong market reputation with high customers' satisfaction.
- Maintaining Solid capital base from its inception except the year 2024.
- Embracing digital transformation can streamline operations, reduce costs, and enhance customer experience.
- A strong capital base and expected comfortable liquidity position provide a stable foundation for growth.
- Upholding strong corporate governance practices fosters trust and transparency.
- Prompt customer service.
- A skilled and well- balanced leadership team can provide strategic direction and navigate challenges.

WEAKNESS

- Addressing the rising trend of operational costs is crucial for long¬term profitability.
- Compared to conventional banks, EXIM Bank might still lack product variety, due to shariah compliance.
- High-reliance on the price-sensitive corporate sector might expose EXIM Bank to market fluctuations.

OPPORTUNITIES

Capitalizing on the growing demand for Shariah-compliant banking can expand market share:
- Implementing cost- reduction strategies through digital solutions can improve profitability and efficiency.
- Partnerships with Fintech companies can provide innovative solutions and extend reach.
- Targeting the unbanked and underbanked population offers significant growth potential.
- Engaging in the Islamic bond and money market could diversify investment opportunities.
- The market share of the Islamic banking sector in Bangladesh is growing faster.

THREATS

- The impact of global and domestic economic uncertainties on investment growth needs careful monitoring.

- Elevated Balance of Payment pressures and volatile exchange rates might affect foreign currency business.
- Economic turmoil and political instability could increase challenges in investment recovery and asset quality, impacting the banking sector.
- More competitors are entering in to the Islamic banking market.
- High Cost of Fund may reduce the spread of investment
- Continued high inflation could further pressure deposit growth and cost of deposits.
- Intense competition from Fintech companies.



REVIEW OF EXIM BANK'S SUBSIDIARIES

Operating environment in 2024

In 2024, the Bangladeshi stock market faced considerable turbulence as a combination of global and domestic economic challenges led to a sharp decline in market turnover and foreign investment. The year began under a cloud of global uncertainty, exacerbated by the ongoing Russia-Ukraine conflict and worsening macroeconomic conditions worldwide.

Domestically, the capital market grappled with a host of structural and macroeconomic issues:

- **Pre-election uncertainty**
- **Instability in the banking sector**
- **Tight liquidity in the money market**
- **Depreciation of the Bangladeshi Taka**

These factors contributed to weak investor sentiment and reduced market participation throughout the year.

- **sentiment.**

Sectoral Highlights

Sectors that dominated trading activity included:

- **Food and Allied**
- **General Insurance**
- **Pharmaceuticals**
- **Life Insurance**
- **Information Technology (IT)**

Conversely, sectors such as Travel and Leisure faced sharp declines, reflecting lower investor appetite and weaker earnings outlooks in those industries.

The imposition of floor prices by the stock market regulator originally intended to stabilize share prices amid mounting economic pressures unintentionally deepened liquidity challenges. With many stocks locked at their floor prices for extended periods, trading activity declined sharply, discouraging investors and further straining market dynamics.

This liquidity crisis was compounded by instability in the banking sector, which significantly undermined investor confidence. Despite several regulatory interventions aimed at easing market stress including adjustments to capital market exposure limits and timeline extensions the market struggled to regain momentum. Increasing criticism of these regulatory measures only intensified investor uncertainty and hesitation.

Globally, the prolonged Russia-Ukraine conflict and escalating tensions in the Middle East continued to exert downward pressure on markets. These geopolitical disruptions contributed to currency volatility, rising inflation, and persistent supply chain issues. While exporters in Bangladesh gained some advantage from the depreciation of the Taka, importers and consumers faced mounting difficulties.

Looking ahead, the Bangladeshi stock market remains entangled in a complex set of challenges ranging from regulatory uncertainty and liquidity constraints to broader global economic headwinds. Addressing these issues will require coordinated and strategic action from policymakers, regulators, and all capital market participants.

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 Companies Act 1994". The main object of EIIL is to act as a full-fledged merchant banker. EIIL is also authorized to buy, sell, hold or otherwise acquire or invest the capital of company in shares, stocks and other shariah based securities.

Key Services of EIIL:

Merchant Banking Services	**CDBL Services: Full Service DP**	**Research Services**	**Daily Electronic Notification**
Error free & compliant trade execution through designated broker house and margin trading	BO account opening & maintenance, share transfer and transmission through CDBL	Equity valuation, industry & macroeconomic review, daily & weekly market updates	Daily portfolio statement, trade confirmation & research reports through email
Underwriting service	**Margin Investment Facilities**	**Panel Brokerage**	**Trade with Ease**
Underwriting services relating to Issue to the capital market.	Competitive rates and easy processing	Special trading services/ terminals for institutional investors	Trade instruction through Telephone, Email and

Key financials of EIIL

Taka in million

Particulars	2024	2023
Margin Investment outstanding	1,120.84	1,153.86
Operating income	131.35	163.04
Operating profit	119.36	151.42
Net profit/(loss)	(274.19)	103.10

Product and services of EXIM Finance (Hong Kong) Ltd.

- Negotiation/discounting of documents
- Export bills collection
- LC advising
- LC confirmation etc.

Key financials of EXIM Finance (Hong Kong) Ltd.

HKD in million

Particulars	2024	2023
Operating income	23.42	15.85
Operating profit	18.92	11.78
Net profit/(loss)	4.4	5.86

Product and services of EXIM Exchange Company (U.K.) Ltd.

The principal activity of the company continued to be that of provision of Money Remittance and bureau de change services.

COMPLIANCE CHECKLIST AS STATED IN THE COMPANIES ACT, 1994 (AS AMENDED UP TO DATE)

As per section 184 of the Companies Act, 1994 the following additional statements are included in the Directors' Report:

Outlook of Banking Industry and prospective development in the Sector	1	Discussed in the Directors' report page 36
Segment-wise/Product-wise performance	2	Discussed in the Directors' report.
Risks and Concerns	3	Discussed in Risk Management report.
A discussion on Cost of Goods sold, Gross Profit Margin and Net Profit Margin	4	Discussed in Annual Report page 44
Discussion on continuity of any Extra-Ordinary Gain or loss	5	The Bank did not make any extra-ordinary Gain or loss in 2024.
A disclosure of all related party transactions should be included in the annual report as the basis for related party transactions.	6	Information provided in notes to the financial statements Note No. 48
Application of proceeds from public issues, rights issues and/or through any others instruments	7	The Bank did not take such initiatives in 2024.
Clarification if the financial results deteriorate after the company goes for Initial Public Offering (IPO), Repeat Public Offering (RPO), Rights Offer, Direct Listing, etc.	8	The Bank did not take any such initiatives in 2024.
If significant variance occurs between Quarterly Financial performance and Annual Financial Statements, the management shall explain about the variance on their Annual Report	9	Discussed in Directors Report page No 44
Remuneration to directors including independent directors	10	Discussed in the Corporate Governance Report.
The management of the issuing Company has prepared financial statements that fairly reflect its financial position, results of operations, cash flows, and changes in equity.	11	Discussed in Chief Executive Officer and Chief Financial Officer's Declaration in page 82
Proper books of account of the issuer company have been maintained.	12	Discussed in Chief Executive Officer and Chief Financial Officer's Declaration in page 82
The financial statements were prepared in accordance with appropriate accounting principles, and the accounting estimates were created using reasonable and competent judgment.	13	Discussed in notes to the financial statements.
International Accounting Standards (IAS)/ International Financial Reporting Standards (IFRS), as applicable in Bangladesh, have been followed in preparation of the financial statements and any departure there-from has been adequately disclosed.	14	Discussed in notes to the financial statements.

The system of internal control is sound in design and has been effectively implemented and monitored.	15	The internal control system is well-designed, and it has been successfully implemented and monitored. Detail is described in page 68 of this Annual Report.
The issuing company's capacity to continue as a going concern is not in dispute in any meaningful way. If the issuing firm isn't thought to be a going concern, that information should be reported along with the reasons.	16	There are no significant doubts on the Bank's ability to continue as a going concern.
Significant deviations from the last year's operating results of the issuer company shall be highlighted and the reasons thereof should be explained	17	The Bank continued to deliver in 2024, successfully executing its strategy to help it achieve the strategic goals it had set for the year
Key operating and financial data of at least preceding 5 (five) years shall be summarized	18	Five years financial summary is given in page 22 of this Annual Report.
If the issuer company has not declared dividend (cash or stock) for the year, the reasons thereof shall be given	19	The bank declared handsome amount of dividend each year since its inception.
The number of Board meetings held during the year and attendance by each director shall be disclosed	20	Discussed in the Corporate Governance report of this Annual Report.
The pattern of shareholding shall be reported to disclose the aggregate number of shares (along with name wise details where stated below) held by:- a) Parent/Subsidiary/ Associated Companies and other related parties (name wise details); b) Directors, Chief Executive Officer, Company Secretary, Chief Financial Officer, Head of Internal Audit and their spouses and minor children (name wise details); c) Executives; d) Shareholders holding ten percent (10%) or more voting interest in the company (name wise details)	21	Discussed in the Annual Report page 79
In case of the appointment/re-appointment of a director the company shall disclose the following information to the shareholders:- a) a brief resume of the director; b) nature of his/her expertise in specific functional areas; c) names of companies in which the person also holds the directorship and the membership of committees of the board	22	Discussed in Corporate Governance Report, Directors' Profile and notes to the financial statements.

ENTITY ANALYSIS

A comprehensive understanding of EXIM Bank emerges from analyzing the organization's core competencies, where we strive to connect these key strengths throughout the value chain and enhance the overall business model. This analysis enables us to capitalize on our advantages, mitigate various risks, and seize emerging opportunities.

Key Competencies

Strong Financial Foundation

Concrete Capital Base

- Maximization of shareholder's value by ensuring the optimal capital allocation and robust capital position

Prudent Asset Liability Management

- Optimum fund management practices to optimize asset liability gap

Attractive ROA and ROE

- Maintain sound financial performance and shareholders return

Infrastructure

Most Advanced mode of Core Banking Software

- Time to Time upgradation of core banking software
- Strong monitoring procedure against external threads

Ideal branch location

- To ensure customer convenient branch placement as per market requirement.

Ongoing service delivery infrastructure

- Induction of Automation through investment in latest technology

Customer Centric

Excellent Service Quality and need based product portfolio

- Provide service to customers through new and innovative investment and deposit products
- Innovate new products and service to ensure continued granular penetration
- Arrange training, counselling and facilitating service to expand the horizon

Instant Services to customers

- Customization of core banking software automation of App based banking services
- Emphasize on less tier approval process and improve efficiency

Ethical values and Transparency

- Extensive code of ethics and morale in the company policy
- Conduct regular training programs on code of ethics and values

EXIM Bank Brand

26 years of glorious journey

- Proactive responsible and customer oriented banking service provider
- Continuous investment for enhancing brand image

Reliable Brand image

- Reliability and Transparency in operation
- Regular engagement with community through CSR activities and Zakat expenses.

Corporate Governance

Strict compliance of Regulations

- Our top priority is to abide by the law of the land in both letter and spirit.

Collective approach towards reform and regulatory initiatives

- With collective approach with regulators, peers and other industry participants and adopt best practices.

Proficient and Empowered Human Capital

- Investing in human resource as well as offering competitive and healthy package to retain talents.

Quality Human Resources

Extensive Training and Development

- Providing in house training and development initiatives for skilled and professional development.

Assurance of Integrity

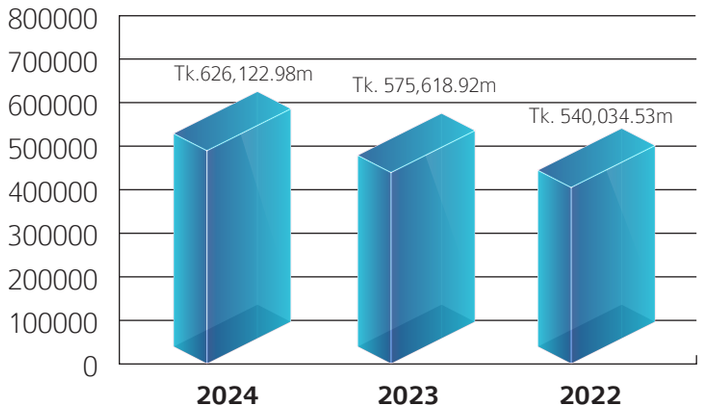
- More emphasize on EXIM Bank's code of conduct, ethics and values.

Organizational culture

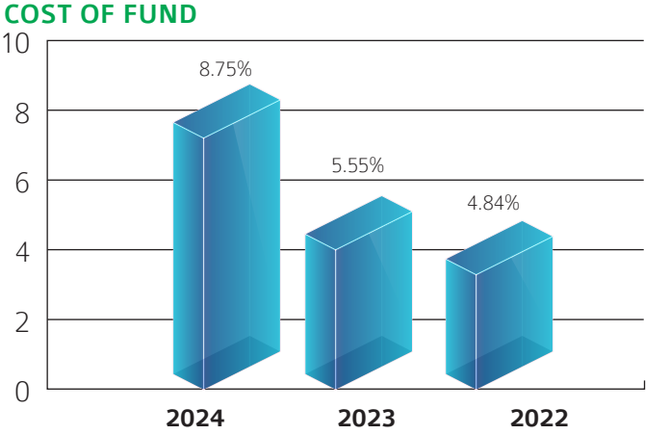
- Emphasize on organizational culture and maintain the industry best practices.

Graphical Presentation-2024

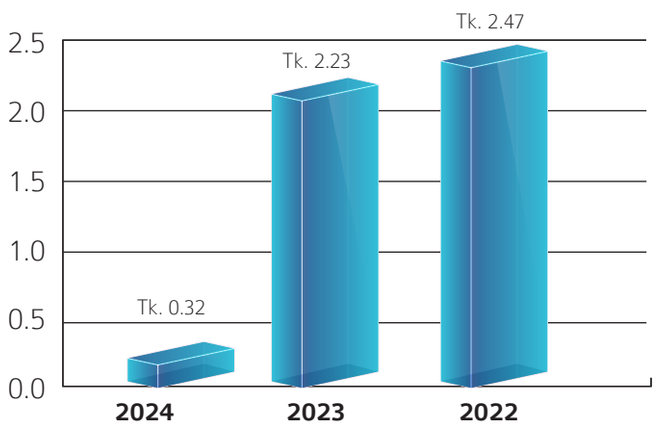
TOTAL ASSETS



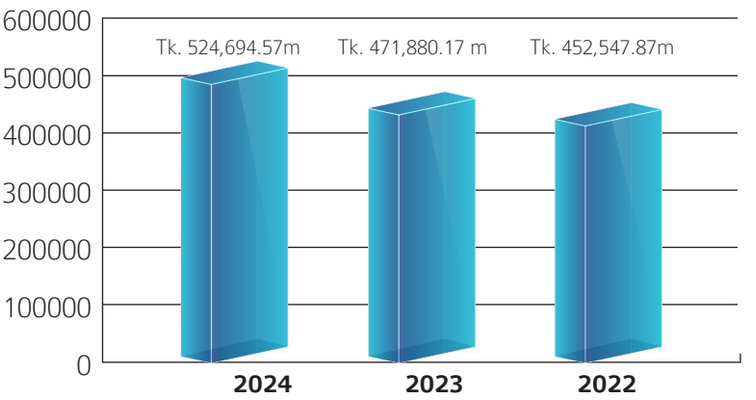
COST OF FUND



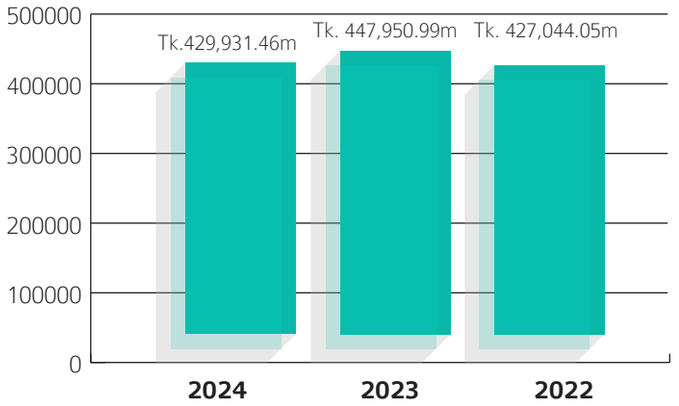
EARNINGS PER SHARE (EPS)



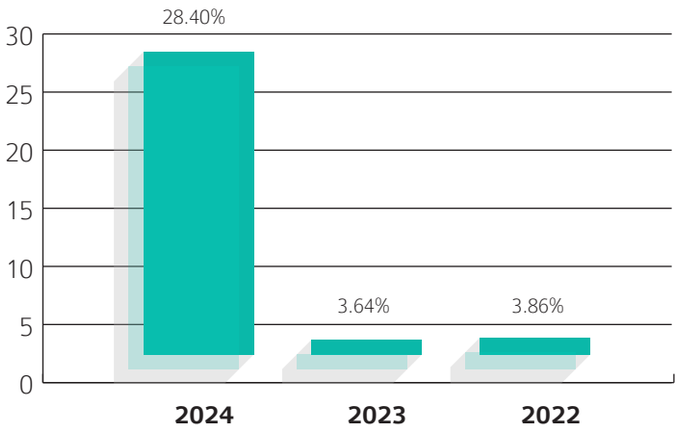
TOTAL INVESTMENT



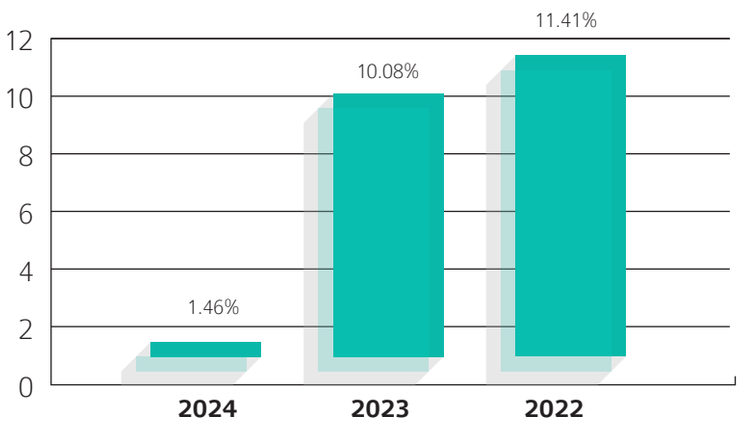
TOTAL DEPOSIT



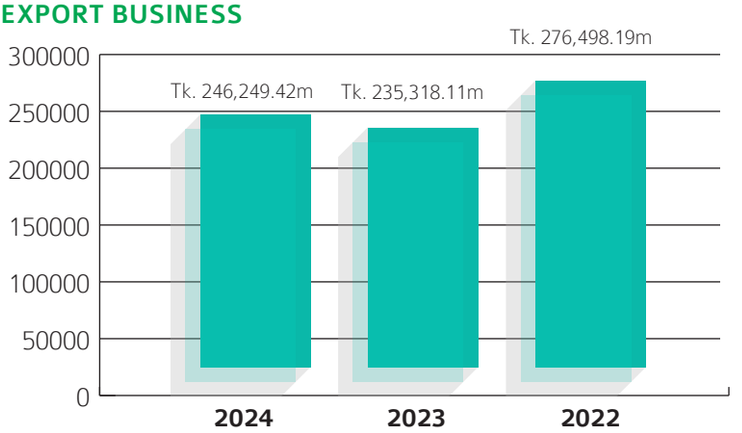
CLASSIFIED INVESTMENT



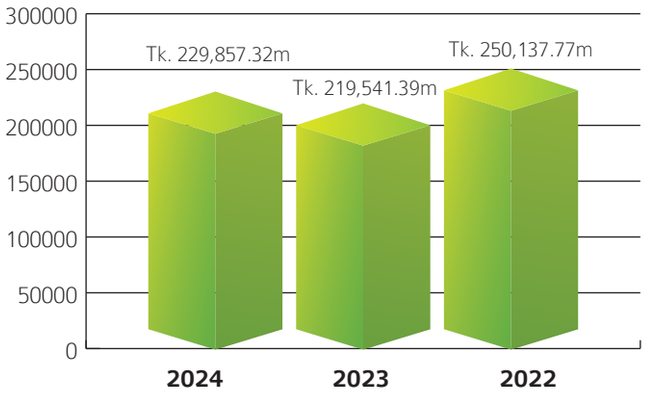
RETURN ON EQUITY (ROE)



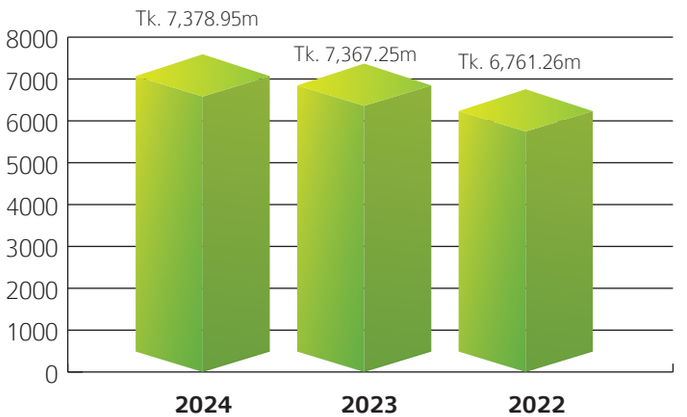
EXPORT BUSINESS



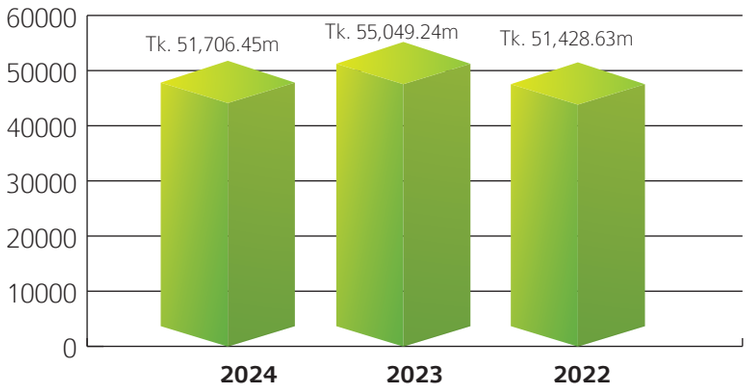
IMPORT BUSINESS



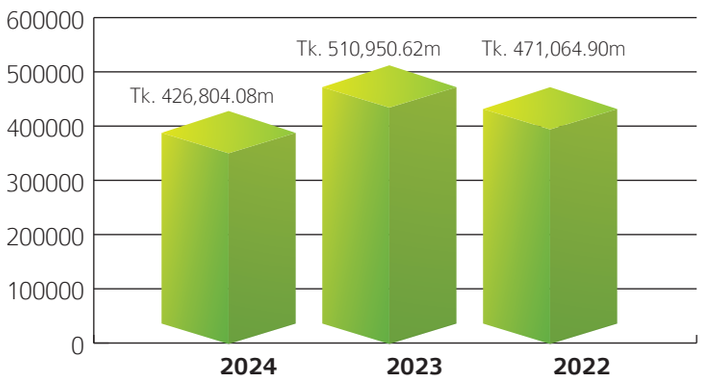
OPERATING PROFIT



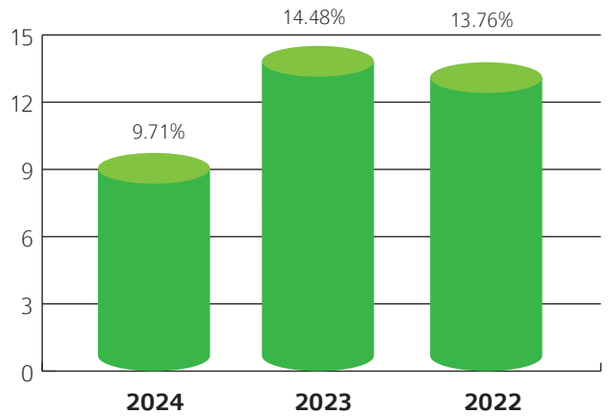
TOTAL REGULATORY CAPITAL



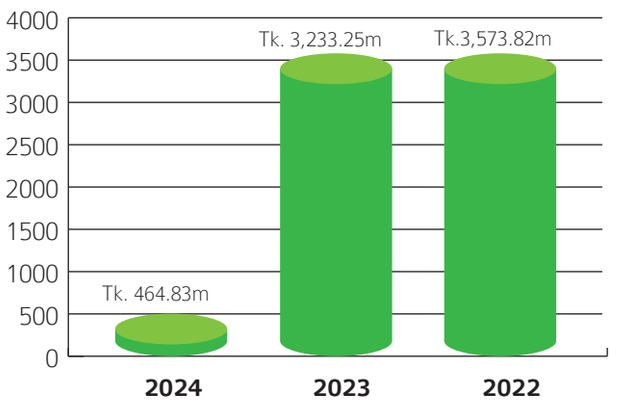
PROFIT EARNING ASSETS



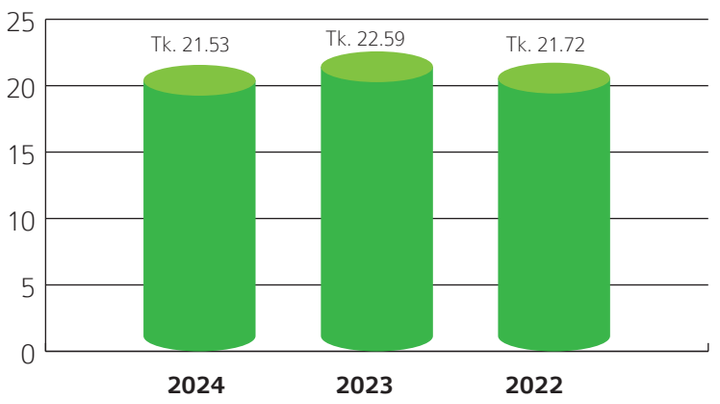
CAPITAL ADEQUACY RATIO



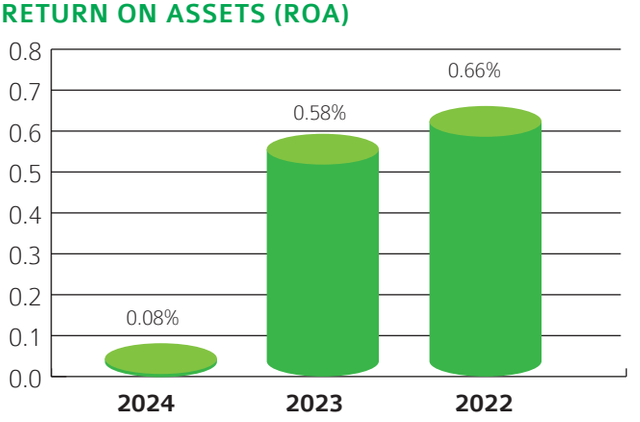
PROFIT AFTER TAX



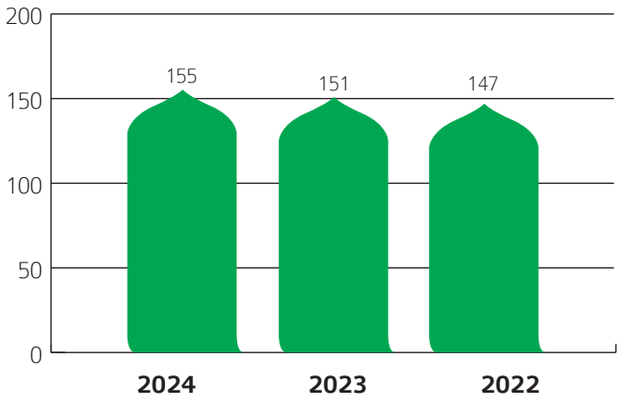
NET ASSETS VALUE PER SHARE



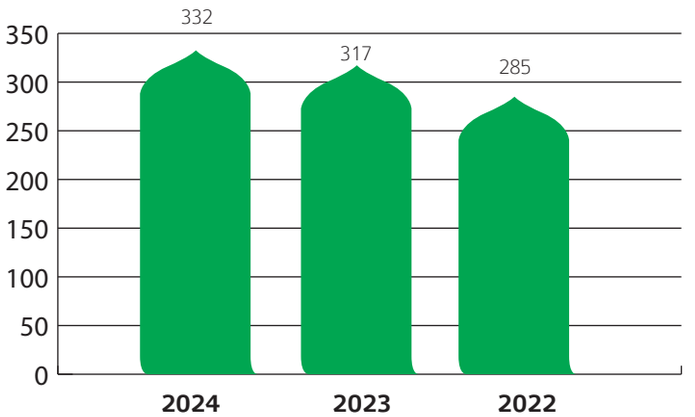
RETURN ON ASSETS (ROA)



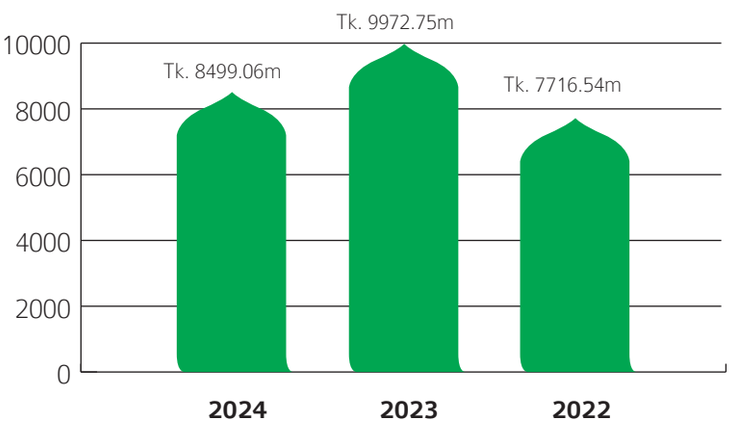
NUMBER OF BRANCHES



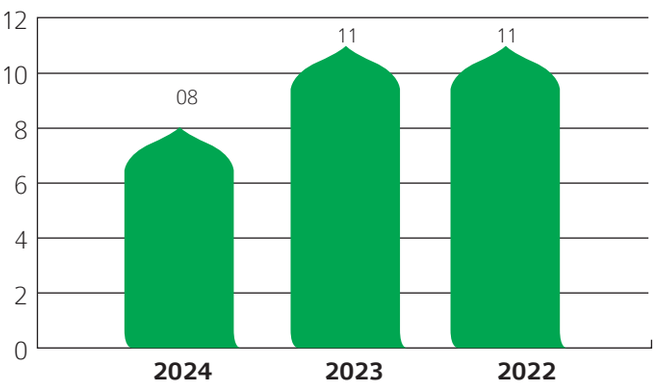
NUMBER OF ATMS



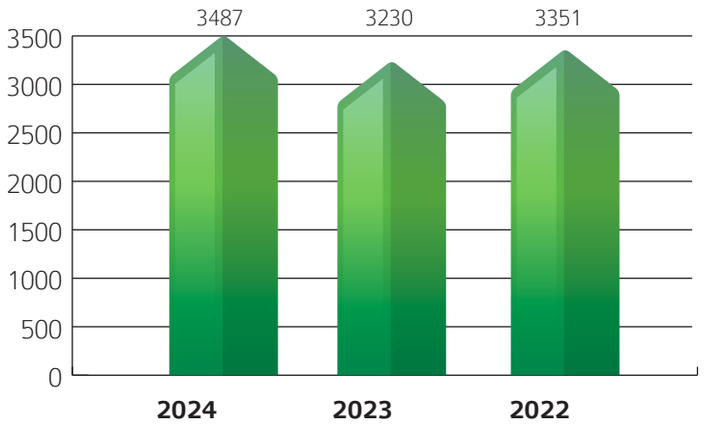
CONTRIBUTION TO NATIONAL EXCHEQUER



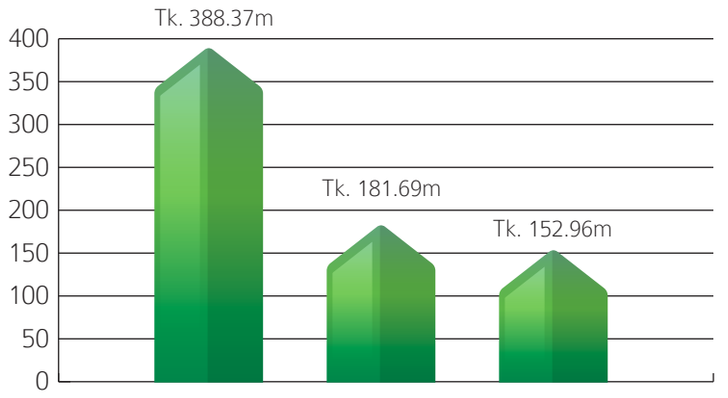
NUMBER OF AGENT BANKING OUTLETS



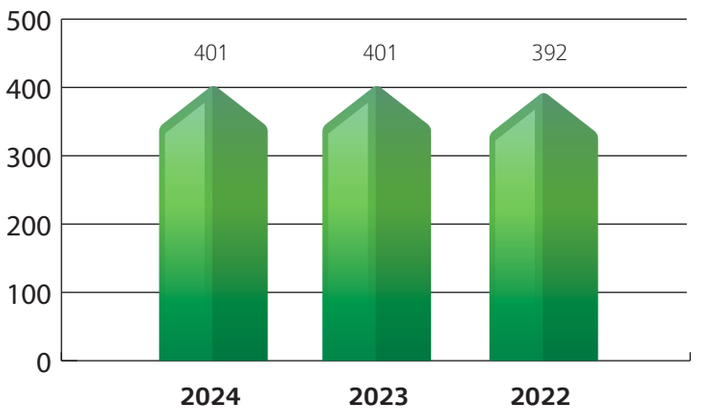
STAFF STRENGTH



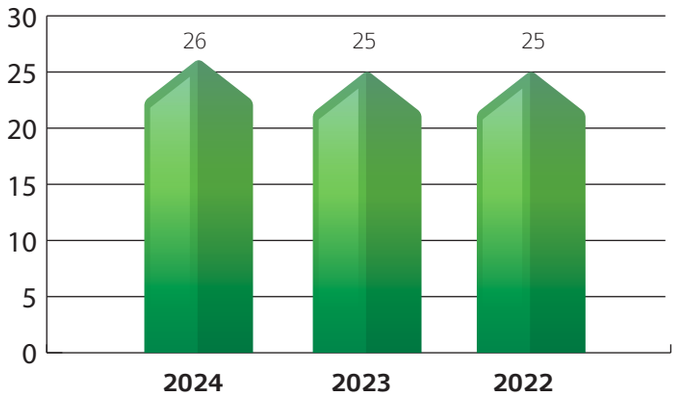
CORPORATE SOCIAL RESPONSIBILITY



NO. OF FOREIGN CORRESPONDENT



NO. OF AD BRANCHES





FROM THE DESK OF CHIEF FINANCIAL OFFICER

Assalamu Alaikum.

By the grace of Almighty Allah (SWT), Export Import Bank of Bangladesh PLC. (EXIM Bank) has successfully overcome the challenges of 2024. The year was marked by a complex mix of global economic volatility, geopolitical conflicts, and domestic political uncertainties. In 2024, Bangladesh's banking sector faced unprecedented challenges, culminating in a severe financial crisis. This crisis has led to a liquidity squeeze, with banks struggling to meet depositor demands and facing challenges in investment disbursement, particularly to small and medium-sized enterprises.

Amidst these difficult circumstances, EXIM Bank remained committed to delivering the best possible service to its valued customers. We adopted a cautious investment strategy, focused on optimizing operational costs, and took bold steps to reduce exposure to unproductive sectors. We also suspended the importation of luxury and non-essential items. In addition, strengthening the bank's capital base became a priority, ensuring we were better positioned to handle any potential crises in the future. Through all these measures, we ensured continued support for our customers and stakeholders, reinforcing our resilience and determination in the face of adversity.

Building a Robust Financial Base

I am pleased to share that EXIM Bank achieved a notable financial performance in 2024. Operating profit experienced a slight increase of 0.16%, while Earnings Per ordinary Share (EPS) was Tk. 0.32.

EXIM Bank demonstrated resilience amid a challenging economic environment, maintaining its firm commitment to delivering long-term value for stakeholders. Despite unprecedented challenges, we continued to fulfil our role as a financial intermediary by effectively connecting depositors with investment clients. Our focus on strong asset quality remains unwavering, supported by prudent provisioning and active recovery efforts.

Regulatory Capital

As of December 31, 2024, our Capital to Risk Weighted Assets Ratio (CRAR) stands at 9.71%, which is below the required minimum of 12.5%, including the capital conservation buffer. To support our growth ambitions and meet evolving regulatory capital requirements, we proactively issued a BDT 6,000 million Mudaraba Perpetual Bond, thereby strategically strengthening our Additional Tier-1 capital.

In addition, we have tried to maintain a strong focus on asset quality by actively reducing risk-weighted assets and retaining profits to continuously bolster our capital base except the year 2024. The operation of the Bank was adversely affected by some unavoidable circumstances during the year 2024.

CRAR (%)-solo basis:

Year	2024	2023	2022	2021	2020
CRAR	9.71%	14.48%	13.76%	14.22%	13.24%

Capital Planning

EXIM Bank has demonstrated a strong track record of maintaining its Capital to Risk Weighted Assets Ratio (CRAR) above the regulatory benchmark, with the exception of 2024. This reflects the Bank's disciplined and strategic approach to capital management. Our capital planning framework is agile and forward-looking, continuously refined to reflect shifts in business strategy, risk tolerance, and the Bank's overarching mission and vision.

The central objective remains sustainable growth, supported by a stable capital base. EXIM Bank aims to strike a balance between meeting minimum regulatory capital requirements and optimizing shareholder returns.

To ensure long-term financial strength, the Bank has established a detailed five-year capital plan that integrates macroeconomic trends and potential risks. This proactive approach positions EXIM Bank to remain well-capitalized and resilient in the face of future challenges.

Credit Rating

EXIM Bank's creditworthiness was evaluated by Credit Rating Information and Services Limited (CRISL), one of the country's premier credit rating agencies. Based on the audited financial statements as of December 31, 2024, along with additional relevant information, CRISL conducted a comprehensive rating surveillance and issued its report on 29-07-2025.

Following their assessment, CRISL assigned a "A+" rating in the Long-Term category and "ST-4" in the Short-Term category.

Deposit Analysis

EXIM Bank has consistently upheld a diversified deposit base, offering a variety of products designed to cater to the distinct needs of its clientele. As of December 31, 2024, the Bank's total deposits amounted to BDT 429,931.46 million, marking a decrease of BDT 18,019.53 million compared to BDT 447,950.99 million in the previous year.

This reduction reflects a strategic realignment within the Bank's fund management approach, involving a deliberate downsizing of certain high-cost and corporate deposits to optimize overall funding costs. Concurrently, the Bank prioritized growth in individual deposits, resulting in notable expansion in this segment throughout the year.

EXIM Bank remains dedicated to deposit mobilization by providing a diverse portfolio of attractive and innovative deposit products. The mobilized funds are prudently reinvested into the economy, fostering financially sound and profitable ventures that support sustainable economic development.

Investment

The year 2024 presented a challenging macroeconomic environment characterized by volatile foreign exchange rates, inflation reaching levels not seen in a decade, and liquidity shortages in the market. These factors tempered investment enthusiasm across the sector, leading the Bank to adopt a cautious stance on investment disbursements. Nevertheless, total investments rose to BDT 524,694.57 million by the end of the year, an increase of 11.19% over the prior year's BDT 471,880.17 million.

In line with its risk-conscious approach, EXIM Bank maintained a diversified investment portfolio encompassing corporate, retail, SME, and agricultural sectors. This balanced mix enhances the Bank's capacity to withstand external pressures while sustaining its commitment to broad-based economic growth.

Asset Quality

Due to backdrop of political instability in Bangladesh, the Bank's Non-Performing Investment (NPI) ratio stood at 28.40% in 2024. We remain optimistic about further reducing the NPI through strengthened risk management, enhanced recovery efforts, and continued focus on portfolio quality. These proactive measures will help ensure a more resilient and healthy investment portfolio going forward.

Financial Highlights 2024

Our consistent commitment to enhancing asset quality, attracting low-cost deposits, streamlining processes, and maintaining excellent service propelled us forward. Despite significant challenges, the bank successfully achieved an operating profit of BDT 7,378.95 million with a growth rate of 0.16% in operating profit, 11.19% in investment, and 8.77% in total assets.

Key Financial Metrics:

- Investment Income Tk. 47,203.75 million
- Net Investment Income Tk. 9,954.98 million
- Profit before provision and tax Tk. 7,378.95 million
- EPS Tk.0.32
- Total Investment Tk. 524,694.57 million
- Total Deposits Tk. 429,931.46 million
- Total assets Tk. 626,122.98 million

Distribution of profit

During the year 2024, the bank recorded net profit after tax BDT 464.83 million, out of which BDT 4.65 million was transferred to the start-up fund and BDT 556.80 million paid as Profit on Mudaraba Perpetual Bond. The Bank is paying dividend to its shareholders consistently from its inception. Last five years' dividend snapshot is as under:

Particulars	2024	2023	2022	2021	2020
Total Dividend	0.00%	10.00%	10.00%	10.00%	10.00%
Cash Dividend	0.00%	10.00%	10.00%	10.00%	7.50%
Stock Dividend	0.00%	0.00%	0.00%	0.00%	2.50%

Owing to exceptional situations, the Bank refrained from recommending dividend for the year 2024.

Regulatory Compliance

In 2024, EXIM Bank remained committed to protecting the interests of our customers and shareholders by rigorously adhering to all regulatory requirements in partnership with relevant authorities. Despite challenges posed by political instability, we maintained prudent business practices. We are optimistic that ongoing compliance efforts will strengthen stakeholder confidence and support sustainable growth.

Financial Reporting

The financial statements for the year ended December 31, 2024, have been prepared in accordance with the International Accounting Standards (IAS) and International Financial Reporting Standards (IFRS) applicable in Bangladesh. Where deviations from these standards occurred, appropriate disclosures have been made in the accompanying notes. All significant accounting estimates and judgments have been applied consistently and reasonably. The financial statements are prepared on a going concern basis.

In preparing these financial statements, EXIM BANK has complied with all relevant laws, regulations, and guidelines, including the Companies Act 1994, the Bank Companies Act 1991 (as amended), the Securities and Exchange Commission Rules, and the directives of Bangladesh Bank. The notes to the financial statements provide sufficient disclosures to meet the informational needs of all stakeholders. EXIM BANK is committed to upholding transparency and accuracy in financial reporting through comprehensive disclosure practices.

Gratitude and Recognition

It is with deep gratitude that I extend my sincere thanks to the Board of Directors, the Management Team, and all colleagues at every level of EXIM Bank. I also wish to express heartfelt appreciation to our valued customers, regulators, and stakeholders for their steadfast support and confidence.

Amid the dynamic and rapidly evolving economic landscape of Bangladesh-characterized by strong growth, increasing digital innovation, and expanding financial inclusion-your unwavering commitment has been instrumental in navigating challenges and seizing new opportunities. Together, we have shown remarkable resilience and agility, positioning EXIM Bank as a leading financial institution poised for sustained success.

Looking ahead, I am optimistic about the tremendous potential that lies before us. With our collective dedication, innovation, and focus on customer-centric solutions, I am confident that EXIM Bank will continue to grow, delivering enhanced value to our shareholders and contributing significantly to the socio-economic development of the country.

Ma-assalam,



Abu Ahmed Ariful Gofran

Chief Financial Officer



Financial **Statements**

Independent Auditor's Report

to the Shareholders of Export Import Bank of Bangladesh PLC.
Report on the Audit of the Consolidated and Separate Financial Statements

Opinion:

We have audited the consolidated financial statements of Export Import Bank of Bangladesh PLC. and its subsidiaries (the "Group") as well as the separate financial statements of Export Import Bank of Bangladesh PLC. (the "Bank"), which comprise the consolidated and separate balance sheets as at 31 December 2024 and the consolidated and separate profit and loss accounts, consolidated and separate statements of changes in equity and consolidated and separate cash flows statements for the period then ended, and notes to the consolidated and separate financial statements, including a summary of significant accounting policies.

In our opinion, the accompanying consolidated financial statements of the Group and 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 2024, and of its consolidated and separate financial performance and its consolidated and separate cash flows for the year then ended in accordance with International Financial Reporting Standards (IFRSs) as explained in note 2 and other applicable laws and regulations.

Basis for Opinion:

We conducted our audit in accordance with International Standards on Auditing (ISAs). Our responsibilities under those standards are further described in the Auditors' Responsibilities for the Audit of the Consolidated and Separate Financial Statements section of our report. We are independent of the Group and the Bank in accordance with the International Ethics Standards Board for Accountants' Code of Ethics for Professional Accountants (IESBA Code), Bangladesh Securities and Exchange Commission (BSEC) and Bangladesh Bank, and we have fulfilled our other ethical responsibilities in accordance with the IESBA Code and the Institute of Chartered Accountants of Bangladesh (ICAB) Bye-Laws. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Key Audit Matters:

Key audit matters are those matters that, in our professional judgment, were of most significance in our audit of the consolidated and separate financial statements of the current period. These matters were addressed in the context of our audit of the consolidated and separate financial statements as a whole, and in forming our opinion thereon, and we do not provide a separate opinion on these matters. For each matter below our description of how our audit addressed the matter is provided in that context.

Description of key audit matters	Our response to key audit matters
1. Measurement of provision for Investment	
The process for estimating the provision for investments and portfolio associated with credit risk is significant and complex. For the individual analysis for large exposure, provisions calculation considers the estimates of future business performance and the market value of collateral provided for credit transactions. For the collective analysis of exposure on portfolio basis, provision calculation and reporting are manually processed that deals with voluminous databases, assumptions and estimates of complex design and implementation. At 31.12.2024 the Group reported total Investment of BDT 525,396,826,201 (31.12.2023: BDT 472,825,602,355) and provision for Investment of BDT 15,812,055,226 (31.12.2023: BDT 13,255,343,142).	We tested the design and operating effectiveness of key controls focusing on the following: • Investments appraisal, investment disbursement procedures, monitoring and provisioning process; • Completeness of appropriate documentation before disbursement of investments as well as recording of investments balance; • Alternate procedures applied by management to assess new investment/renewal of existing investments where latest audited financial statements of the borrower is not available; • Identification of loss events, including early warning and default warning indicators; and

Description of key audit matters	Our response to key audit matters
1. Measurement of provision for Investment	
We have focused on the following significant judgements and estimates which could give rise to material misstatement or management bias: • Completeness and timing of recognition of loss events in accordance with criteria set out in BRPD circular no 14, dated 23 September 2012 and BRPD circular no 03, dated 21 April 2019; and • For individually assessed provisions, the measurement of the provision may be dependent on the valuation of collateral, estimates of exit values and the timing of cash flows. Provision measurement is primarily dependent upon key assumptions relating to probability of default, ability to repossess collateral and recovery rates. As per Bangladesh Bank BRPD Circular No. 03, dated January 31, 2021, BRPD Circular No. 05, dated March 24, 2021, BRPD Circular No. 13, dated June 27, 2021, BRPD Circular No. 19, dated August 26, 2021, in case of investments if a borrower repays 25% of his payable amount in between 1st January 2024 to 31st December 2024 those investments will not fall in classification. So still the Bank has nearly above two months for collecting installment against investments.	• Reviewed quarterly Classification of Investments (CL). Our substantive procedures in relation to the provision for investments portfolio comprised the following: • Reviewed the adequacy of the general and specific provisions in line with related Bangladesh Bank guidelines; • Assessed the methodologies on which the provision amounts are based, recalculated the provisions and tested the completeness and accuracy of the underlying information; • Evaluated the appropriateness and presentation of disclosures against relevant accounting standards and Bangladesh Bank guidelines. Finally, compared the amount of provision requirement with the actual amount of provision maintained.
See note # 7,7(a),13 and 13.1.1 to the financial statements	

Risk	Our response to the risk
2. Investment income recognition	
Recognition and measurement of investment income involve complex IT environment as well as require critical estimates and judgment. Since profit income from investments is one of the key performance indicators of the Bank there is an inherent risk of fraud and error in recognition of investment income. Accordingly, this has been considered as key audit matter.	We tested the design and operating effectiveness of key controls including automated control over recognition and measurement of profit on investments. For selected customers and investment files on sample basis we have also performed substantive test of details including recalculation and cut-of testing to check accuracy of profit income. Finally, we also conducted substantive analytical procedures to assess reasonableness of profit recognized during the year with reference to the product wise outstanding investments.
See note # 23,23(a) to the financial statements	

Risk	Our response to the risk
3. Adequacy of income tax provision and measurement of deferred tax liabilities/(assets)	
Calculation of income tax provision required compliance with the Income Tax Act (ITA) 2023 including careful consideration of various temporary and permanent differences. Furthermore, upon final settlement of pending tax assessments any excess or short provision of current tax is also adjusted in the current year. Finally, significant judgment is required in relation to deferred tax assets as their recoverability is dependent on forecasts of future profitability over several years. Accordingly, this area has been considered as a key audit matter. As at 31 December 2024 the Bank reported income tax provision net off AIT of BDT111,974,696(31.12.2023: BDT1,113,138,556) and corresponding current income tax charges of BDT1,185,752,848(31.12.2023: 1,893,906,120). In addition, total deferred tax liabilities/(assets) of BDT (1,984,358) (31.12.2023: 55,512,073) recognized by the Bank.	We obtained an understanding, evaluated the design and tested the operational effectiveness of the Bank's key controls over the recognition and measurement of both current tax and deferred tax, including the assumptions used in estimating the Bank's taxable income. We reviewed tax position for those years where income tax assessment is pending and assess adequacy of tax provision recorded by the Bank. Special focus/attention was given to any reversal/adjustment of income tax provision from the prior year. We also assessed the completeness and accuracy of the data used for the estimates of future taxable income. We involved tax specialists to assess key assumptions, controls, recognition and measurement of current and deferred tax. Finally assessed the appropriateness and presentation of disclosures against IAS 12 Income Tax including deduction of DTL on specific provision from regulatory capital.

See notes no 13.3,13.4 to the financial statements

Risk	Our response to the risk
4. Valuation of unquoted bond	
Investment in bonds are classified as HFT and hence measured at mark to market/fair value. In the absence of a quoted price in an active market, the fair value of Bonds is determined using complex valuation techniques which may take into consideration direct or indirect unobservable market data and complex pricing models which require an elevated level of judgment. Similarly, impairment assessment of financial instruments measured at amortized cost also required mainly unobservable market data and assumptions. Accordingly, this is considered as a key audit matter.	We assessed the processes and controls put in place by the Bank to identify and confirm the existence of bonds. We obtained an understanding, evaluated the design, and tested the operating effectiveness of the key controls over the bonds and bonds valuation/ impairment assessment processes, including controls over market data inputs into valuation models, model governance, and valuation adjustments. We tested a sample of the valuation models and the inputs used in those models, using a variety of techniques, including comparing inputs to available market data. Finally assessed the appropriateness and presentation of disclosures against relevant accounting standards and Bangladesh Bank guidelines.

See note # 06 to the financial statements

Risk	Our response to the risk
5. Carrying value of Investments in Subsidiaries by the Bank	
The Bank has invested in equity shares of its subsidiaries namely EXIM Islami Investment Ltd. (Local), EXIM Exchange Company (UK) Ltd. (Foreign) and EXIM Finance (Hong Kong) Ltd. (Foreign). As at 31 December 2024, the carrying value of these investments are BDT 2,135,926,806 (31.12.2023: BDT 2,135,926,806). At the time of conducting our audit of the separate financial statements of the Bank, we have considered the recoverable value of the Bank's investments in EXIM Islami Investment Ltd.(Local),EXIM Exchange Company (UK) Ltd. (Foreign) and EXIM Finance (Hong Kong) Ltd. (Foreign) at cost. Management has conducted impairment assessment and calculated recoverable value of its subsidiary EXIM Islami Investment Ltd.(Local), EXIM Exchange Company (UK) Ltd. (Foreign) and EXIM Finance (Hong Kong) Ltd. (Foreign) in accordance with IAS 36.	We have reviewed management's analysis of impairment assessment and recoverable value calculation of subsidiaries in accordance with IAS 36: Impairment of Assets. We have analyzed the appropriateness of the value in use model, the key assumptions used in the model, the reasonably possible alternative assumptions, particularly where they had the most impact on the value in use calculation.

See notes 6(ii) to the financial statements

Risk	Our response to the risk
6. Legal and regulatory matters	
We focused on this area because the Bank and its subsidiaries (the "Group") operates in a legal and regulatory environment that is exposed to significant litigation and similar risks arising from disputes and regulatory proceedings. Such matters are subject to many uncertainties and the outcome may be difficult to predict. These uncertainties inherently affect the amount and timing of potential outflows with respect to the provisions which have been established and other contingent liabilities.	We obtained an understanding, evaluated the design and tested the operational effectiveness of the Bank's key controls over compliance with various regulatory directives and process to create provision, if any. We enquired to those charged with governance to obtain their view on compliance status of all regulatory matters. We enquired of the Bank's internal legal counsel for all significant litigation and regulatory matters and inspected internal notes and reports. We also assessed the Bank's provisions and contingent liabilities disclosure.

Risk	Our response to the risk
7. IT systems and internal controls	
Our audit procedures have a focus on IT systems and controls due to the pervasive nature and complexity of the IT environment, the large volume of transactions processed in numerous locations daily and the reliance on automated and IT dependent manual controls. Our areas of audit focus included user access management, developer access to the production environment and changes to the IT environment. These are key to ensuring IT dependent and application-based controls are operating effectively.	We tested the design and operating effectiveness of the Bank's IT access controls over the information systems that are critical to financial reporting. We tested IT general controls (logical access, changes management and aspects of IT operational controls). This included testing that requests for access to systems were appropriately reviewed and authorized. We tested the Bank's periodic review of access rights and reviewed requests of changes to systems for appropriate approval and authorization. We considered the control environment relating to various interfaces, configuration and other application layer controls identified as key to our audit.

Reporting on other information:

Management is responsible for the other information. The other information comprises all the information in the Annual Report other than the consolidated and separate financial statements and our auditors' report thereon.

Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the consolidated and separate financial statements, our responsibility is to read the other information identified above when it becomes available and, in doing so, consider whether the other information is materially inconsistent with the financial statements, or our knowledge obtained in the audit or otherwise appears to be materially misstated.

If, based on the work we have performed, on the other information obtained prior to the date of this audit report, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Responsibilities of Management and Those Charged with Governance for the Financial Statements:

Management is responsible for the preparation and fair presentation of the consolidated financial statements of the Group and separate financial statements of the Bank in accordance with IFRSs as explained in note 2, and for such internal control as management determines is necessary to enable the preparation of consolidated and separate financial statements that are free from material misstatement, whether due to fraud or error. The Bank Company Act-1991 (Amendment up to 2024) and the Bangladesh Bank's Regulations require the Management to ensure effective internal audit, internal control and risk management functions of the Group and 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.

In preparing the consolidated and separate financial statements, management is responsible for assessing the Group's and the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Group and the Bank or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Group's and the Bank's financial reporting process.

Auditor's Responsibilities for the Audit of the Consolidated and Separate Financial Statements:

Our objectives are to obtain reasonable assurance about whether the consolidated and separate financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these consolidated and separate financial statements.

As part of an audit in accordance with ISAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We are also:

- Identify and assess the risks of material misstatement of the consolidated and separate financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit 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 Group's and the Bank's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the

audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Group's and the Bank's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the consolidated and separate financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Group and the Bank to cease to continue as a going concern.

- Evaluate the overall presentation, structure and content of the consolidated and separate financial statements, including the disclosures, and whether the consolidated and separate financial statements represent the underlying transactions and events in a manner that achieves fair presentation.
- Obtain sufficient appropriate audit evidence regarding the financial information of the entities or business activities within the Group to express an opinion on the consolidated financial statements. We are responsible for the direction, supervision, and performance of the group audit. We remain solely responsible for our audit opinion.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the financial statements of the current period and are therefore the key audit matters. We describe these matters in our auditors' report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

Report on Other Legal and Regulatory Requirements:

In accordance with the Companies Act, 1994, the Securities and Exchange Rules 2020, the Bank Company Act-1991 (Amendment up to 2024) and the rules and regulations issued by Bangladesh Bank, 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. 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 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:

   a) internal audit, internal control and risk management arrangements of the Group as disclosed in the financial statements appeared to be materially adequate;

   b) 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 Group and its related entities;

iii. Financial statements of three subsidiaries namely, EXIM Islami Investment Ltd. (Local), EXIM Exchange Company (UK) Ltd. (Foreign) and EXIM Finance (Hong Kong) Ltd. (Foreign) has been Audited by Hoda Vasi Chowdhury & Co., Chartered Accountants, AGP Consulting, Chartered Accountants and T.O. YIP & CO. LTD., Certified Public Accountants respectively and have been properly reflected in the consolidated financial statements for the year ended 31 December 2024. Figure of both subsidiaries in Bangladesh and outside Bangladesh as at 31 December 2024 have been properly reflected in the consolidated financial statements. We have carried out audit work on the selected balances and transactions, which were assessed by us as material from the Group audit perspective.

iv. 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 purpose of our audit have been received from branches not verified by us:

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

vi. the consolidated balance sheet and consolidated profit and loss account together with the annexed notes dealt with by the report are in agreement with the books of account and returns;

vii. the consolidated financial statements have been drawn up in conformity with prevailing rules, regulations and accounting standards as well as related guidance issued by Bangladesh Bank;

viii. adequate provisions have been made for investments and other assets which are in our opinion, doubtful of recovery;

ix. the information and explanations required by us have been received and found satisfactory;

x. we have reviewed over 80% of the risk weighted assets of the Bank and spent over 14,600 person hours; and

xi. Capital to Risk-weighted Asset Ratio (CRAR) as required by Bangladesh Bank has been maintained during the year based on provision allowed by Bangladesh Bank.

Place : Dhaka
Dated : 29 May 2025
DVC : 2505290151AS861319

Pinaki Das, FCA
Senior Partner
ICAB Enroll. No. 0151
FRC Enlistment No.: CA-001-133

Pinaki & Company
Chartered Accountants
FRC Firm Enlistment No.: CAF-001-113

EXPORT IMPORT BANK OF BANGLADESH PLC.

Consolidated Balance Sheet

as at 31 December 2024

Particulars	Notes	Taka	
		2024	2023
PROPERTY AND ASSETS			
Cash in Hand	3 (a)	24,012,606,679	36,740,956,870
Cash in Hand (including foreign currencies)	3 (a.1)	3,700,393,537	4,441,139,679
Balance with Bangladesh Bank & it's Agent Bank (including foreign currencies)	3 (a.2)	20,312,213,142	32,299,817,191
Balance with other banks and financial institutions	4 (a)	16,648,313,005	4,160,813,735
In Bangladesh		2,325,317,198	5,049,891,174
Outside Bangladesh		14,322,995,807	(889,077,439)
Placement with other banks & financial institutions	5	-	-
Investments in shares and securities	6 (a)	48,120,973,773	50,537,056,900
Government		34,086,834,038	35,127,101,038
Others		14,034,139,735	15,409,955,862
Investments	7(a)	525,396,826,201	472,825,602,355
General investments etc.		514,348,716,570	462,163,660,756
Bills purchased and discounted		11,048,109,631	10,661,941,599
Fixed assets including premises	8 (a)	5,779,000,502	5,831,150,541
Other assets	9 (a)	6,309,798,363	6,043,943,597
Non-banking assets	10	-	-
Total Property and Assets		626,267,518,523	576,139,523,998
LIABILITIES AND CAPITAL			
Liabilities			
Placement from other banks & financial institutions	11(a)	111,263,457,267	50,391,228,562
Deposits and Other Accounts	12(a)	428,346,332,320	446,873,699,455
Mudaraba savings deposits	12.1(a)	31,582,301,548	40,327,527,435
Mudaraba term deposits	12.2(a)	197,850,522,315	217,742,218,167
Other Mudaraba deposits	12.3(a)	137,682,303,784	126,979,751,507
Al wadeeah current and other deposit accounts	12.4(a)	58,171,330,257	57,681,864,920
Bills payable	12.5(a)	3,059,874,416	4,142,337,426
Mudaraba Subordinated Bond	12.8	13,650,000,000	13,400,000,000
Mudaraba Perpetual Bond	12.9	6,000,000,000	6,000,000,000
Other liabilities	13 (a)	35,430,918,961	26,127,712,534
Deferred Tax Liabilities/(Assets)	13.4(a)	(2,759,229)	55,512,073
Total liabilities		594,687,949,320	542,848,152,624
Capital/shareholders' equity			
Paid up capital	14.2	14,475,573,440	14,475,573,440
Statutory reserve	15	14,475,573,440	14,475,573,440
Other reserves	16	2,177,857,708	2,177,857,708
Foreign currency translation adjustment	17 (a)	56,075,633	40,251,783
Retained earnings	18(a)	394,378,037	2,121,990,348
EXIM Bank shareholders' equity		31,579,458,258	33,291,246,719
Non-controlling Interest	19	110,945	124,655
Total shareholders' equity		31,579,569,203	33,291,371,374
Total liabilities and shareholders' equity		626,267,518,523	576,139,523,998

Particulars	Notes	Taka	
		2024	2023
Off balance sheet items			
Contingent liabilities:	20	111,999,654,906	126,629,494,699
Acceptances & endorsements	20.1	58,988,121,483	60,701,795,150
Letters of guarantee	20.2	13,178,533,043	12,170,324,949
Irrevocable letters of credit (Including Back to Back Bills)	20.3	28,711,057,074	43,642,183,007
Bills for collection	20.4	11,121,943,306	10,115,191,593
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		111,999,654,906	126,629,494,699

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

Chairman | Director | Director | Managing Director(CC)

Signed in terms of our separate report of even date

Pinaki Das, FCA
Senior Partner
ICAB Enroll. No. 0151
FRC Enlistment No.: CA-001-133

Pinaki & Company
Chartered Accountants
FRC Firm Enlistment No.: CAF-001-113

Place : Dhaka
Dated : 29 May 2025
DVC : 2505290151AS861319

EXPORT IMPORT BANK OF BANGLADESH PLC.

Consolidated Profit and Loss Account

for the year ended 31 December 2024

Particulars	Notes	Taka	
		2024	2023
Investment income	23(a)	47,448,250,103	36,607,228,673
Profit paid on deposits, borrowings etc.	24(a)	(37,357,584,222)	(26,378,474,339)
Net investment income		**10,090,665,881**	**10,228,754,334**
Income from investment in shares/securities	25(a)	3,151,306,999	2,180,567,939
Commission, exchange & brokerage	26(a)	1,344,186,480	719,697,643
Gain on sale of investment in shares		246,322,006	21,664,234
Other operating income	27(a)	1,463,661,421	2,038,425,625
Total operating income (A)		**16,296,142,787**	**15,189,109,775**
Operating expenses			
Salary & allowances	28(a)	3,898,922,569	3,764,178,341
Rent, taxes, insurance, electricity etc.	29(a)	1,205,809,599	880,639,864
Legal expenses	30(a)	16,575,951	25,025,629
Postage, stamp and telecommunications etc.	31(a)	129,548,039	117,742,341
Auditors' fees	32(a)	1,482,188	2,060,541
Stationery, printing and advertisement etc.	33(a)	195,062,828	192,229,083
Chief Executive's salary and fees		18,549,150	17,146,500
Directors' fees & expenses	34(a)	3,180,124	1,796,800
Shariah Supervisory Committee's fees & expenses	35	503,100	624,600
Charges on investment losses		-	-
Depreciation and repair to Bank's assets	36(a)	637,457,840	584,623,781
Zakat expenses		394,725,691	346,949,425
Other expenses	37(a)	2,218,120,359	1,680,498,590
Total operating expenses (B)		**8,719,937,438**	**7,613,515,495**
Profit/(loss) before provision (C=A-B)		**7,576,205,349**	**7,575,594,280**
Provision for investments	38(a)	4,411,010,519	1,932,387,613
Provision for Off-Shore Banking Units (OBU)	39	(3,322,290)	(22,615,582)
Provision for Off balance sheet exposures	40	(71,963,545)	(102,481,543)
Provision for other assets	9.3.1	452,202,936	92,556,630
Provision for diminution in value of Investment in Shares	13.5	1,347,883,303	153,720,255
Provision for CSR	13.8	-	147,345,032
Provision for climate risk fund	13.9	-	50,000,000
Total Provision (D)		**6,135,810,923**	**2,250,912,405**
Total profit/(loss) before taxes (C-D)		**1,440,394,426**	**5,324,681,875**

Particulars	Notes	Taka	
		2024	2023
Provision for Income Tax:			
Current tax	13.3.1 (a)	1,238,994,682	1,955,533,654
Deferred tax	13.4	(57,496,431)	(10,816,317)
		1,181,498,251	1,944,717,337
Net profit/(loss) after tax		258,896,174	3,379,964,538
Retained earnings brought forward from previous year	18(a1)	2,144,473,832	1,947,264,709
Profit available for appropriation		2,403,370,006	5,327,229,247
Appropriations:			
Statutory reserve		-	732,143,907
Dividend paid		1,447,557,344	1,447,557,344
General reserve		-	500,000,000
Start-up fund		4,648,335	32,332,494
Profit on Mudaraba Perpetual Bond		556,800,000	493,200,000
		2,009,005,679	3,205,233,745
Retained earnings carried forward		394,364,327	2,121,995,502
Export Import Bank of Bangladesh PLC.		394,378,037	2,121,990,348
Non-controlling Interest		(13,710)	5,154
		394,364,327	2,121,995,502
Consolidated earnings per ordinary share	41(a)	0.18	2.33

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

Chairman | Director | Director | Managing Director(CC)

Signed in terms of our separate report of even date

Pinaki Das, FCA
Senior Partner
ICAB Enroll. No. 0151
FRC Enlistment No.: CA-001-133

Pinaki & Company
Chartered Accountants
FRC Firm Enlistment No.: CAF-001-113

Place : Dhaka
Dated : 29 May 2025
DVC : 2505290151AS861319

EXPORT IMPORT BANK OF BANGLADESH PLC.

Consolidated Cash Flow Statement

for the year ended 31 December 2024

Particulars	Taka	
	2024	2023
A) Cash flows from operating activities		
Investment income receipts	48,797,607,533	37,259,390,568
Profit paid on deposits, borrowings etc.	(35,648,169,782)	(25,123,671,115)
Dividend receipts	1,042,974,122	897,000,784
Fees and commission receipts	1,344,186,480	719,697,643
Cash payment to employees	(3,917,471,719)	(3,781,324,841)
Cash payment to suppliers	(21,331,316)	(8,786,193)
Income tax payments	(2,251,725,667)	(2,416,837,343)
Receipts from other operating activities	1,707,977,414	2,057,426,074
Payments for other operating activities	(4,318,145,349)	(3,390,558,374)
Cash flows before changes in operating assets and liabilities (i)	6,735,901,716	6,212,337,203
Changes in operating assets and liabilities:		
(Increase)/decrease in operating assets		
Statutory deposit	-	-
Trading security - shares/Subordinated Bond	1,286,124,563	(502,854,954)
Investments to other banks	-	-
Investments to customers	(54,458,395,546)	(20,734,165,565)
Other assets	397,247,587	(2,124,058,235)
Increase/(decrease) in operating liabilities		
Deposits from other banks	6,559,152,209	(7,943,719,157)
Deposits from customers	(26,795,933,784)	27,547,374,897
Liabilities on account of customers	-	-
Trading liabilities (borrowing)	60,872,228,705	5,893,314,001
Other liabilities	6,215,769,941	253,548,666
Total changes in operating assets & liabilities (ii)	(5,923,806,325)	2,389,439,653
Net cash from operating activities (i+ii)	812,095,391	8,601,776,856
B) Cash flows from investing activities:		
Receipts from sale/encashment of securities - BGIIB & BGIS	1,040,267,000	-
Payment for purchase of securities-BGIIB & BGIS	-	(15,500,000,000)
Purchase of fixed assets	(433,291,276)	(428,872,103)
Sale proceeds of fixed assets	3,126,958	15,005,013
Placement of fund to Bangladesh Bank	-	-
Purchase of Subsidiaries	-	-
Net cash from investing activities	610,102,682	(15,913,867,090)

Particulars	Taka	
	2024	2023
C) Cash flows from financing activities		
Receipts from issue of Debt Instruments (Perpetual & Subordinated Bond)	-	-
Receipt/(Payment) for redemption of Debt Instruments	250,000,000	2,000,000,000
Profit payment on Mudaraba Perpetual Bond	(493,200,000)	(418,630,096)
Receipts from issue of ordinary share/rights share	-	-
Fund from Bangladesh Bank	-	4,774,830,547
Dividend paid in cash	(1,447,557,344)	(1,447,557,344)
Minority investment in subsidiaries	-	-
Net cash from financing activities	(1,690,757,344)	4,908,643,107
D) Net increase/(decrease) in cash and cash equivalents (A+B+C)	(268,559,271)	(2,403,447,127)
E) Effect of exchange rate changes on cash and cash equivalents	27,708,350	16,413,450
F) Cash and cash equivalents at beginning of the year	40,901,770,605	43,288,804,282
G) Cash and cash equivalents at end of the year (D+E+F)	40,660,919,684	40,901,770,605
H) Cash and cash equivalents		
Cash	24,012,606,679	36,740,956,870
Balance with other banks and financial institutions	16,648,313,005	4,160,813,735
	40,660,919,684	40,901,770,605

Chairman | Director | Director | Managing Director(CC)

EXPORT IMPORT BANK OF BANGLADESH PLC.

Consolidated Statement of Changes in Equity

for the year ended 31 December 2024

Particulars	Paid up capital	Statutory reserve	Revaluation reserve of Fixed Assets	General/Other reserves*	Revaluation Gain/(loss) on Investment	Foreign currency translation gain/(loss)	Retained earnings	Non-controlling Interest	Total
	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka
Balance at 1 January 2024	14,475,573,440	14,475,573,440	615,082,708	1,562,775,000	37,159,474	3,092,309	2,121,990,348	124,655	33,291,371,374
Changes in accounting policies/last year profit	-	-	-	-	-	-	10,598,984	-	10,598,984
Restated Balance	**14,475,573,440**	**14,475,573,440**	**615,082,708**	**1,562,775,000**	**37,159,474**	**3,092,309**	**2,132,589,332**	**124,655**	**33,301,970,358**
Surplus/(Deficit) on Account of Revaluation Properties	-	-	-	-	-	-	-	-	-
Surplus/(Deficit) on Account of Revaluation of Investment	-	-	-	-	15,325,980	-	-	-	15,325,980
Currency translation difference	-	-		-	-	497,870	11,884,500	-	12,382,370
Net Gain and (Losses) not recognized in the income statement	**-**	**-**	**-**	**-**	**15,325,980**	**497,870**	**11,884,500**	**-**	**27,708,350**
Net Profit for the year	-	-	-	-	-	-	258,909,884	(13,710)	258,896,174
Stock Dividend paid during the year	-	-	-	-	-	-	-	-	-
Cash Dividend paid during the year	-	-	-	-	-	-	(1,447,557,344)	-	(1,447,557,344)
Profit on Mudaraba Perpetual Bond		-	-	-	-	-	(556,800,000)	-	(556,800,000)
Transferred to statutory reserve	-	-	-	-	-	-	-	-	-
Transferred to Start-up Fund		-	-	-	-	-	(4,648,335)	-	(4,648,335)
Transferred to General reserve	-	-	-	-	-	-	-	-	-
Non-controlling interest	-	-	-	-	-	-	-	-	-
Total Shareholders' Equity as at 31 December 2024	**14,475,573,440**	**14,475,573,440**	**615,082,708**	**1,562,775,000**	**52,485,454**	**3,590,179**	**394,378,037**	**110,945**	**31,579,569,203**
Total Shareholders' Equity as at 31 December 2023	**14,475,573,440**	**14,475,573,440**	**615,082,708**	**1,562,775,000**	**37,159,474**	**3,092,309**	**2,121,990,348**	**124,655**	**33,291,371,374**

Particulars	Paid up capital	Statutory reserve	Revaluation reserve of Fixed Assets	General/Other reserves*	Revaluation Gain/(loss) on Investment	Foreign currency translation gain/(loss)	Retained earnings	Non-controlling Interest	Total
	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka
Total Shareholders' Equity as at 31 December 2024									31,579,569,203
Add: General Provision for Unclassified Investments & Off Balance Sheet Items									4,640,059,176
Add: Mudaraba Subordinated Bond									10,600,000,000
Add: Mudaraba Perpetual Bond									6,000,000,000
Add: Foreign currency translation adjustment									(56,075,633)
Less:Assets Revaluation Reserve									(615,082,708)
Less: Defined benefit pension fund									-
Less: Shortfall in provisions required against investment in shares									-
Less: Regulatory deduction of Assets Revaluation Reserve									-
Total Regulatory Capital as at 31 December 2024									52,148,470,038

*General Reserve/Other Reserves	2024	2023
General Reserve	1,500,000,000	1,500,000,000
Dividend Equalization Account	62,775,000	62,775,000
Total	1,562,775,000	1,562,775,000



Chairman



Director



Director



Managing Director(CC)

EXPORT IMPORT BANK OF BANGLADESH PLC.

Consolidated Liquidity Statement

(Maturity Analysis of Assets and Liabilities)

as at 31 December 2024

Particulars	Within one month	Above one to three months	Above three to twelve months	Above one to five years	More than five years	2024 Total	2023 Total
	Taka	Taka	Taka	Taka	Taka	Taka	Taka
Assets							
Cash	6,266,716,679	-	-	-	17,745,890,000	24,012,606,679	36,740,956,870
Balance with other banks and financial institutions	15,648,313,005	300,000,000	700,000,000	-	-	16,648,313,005	4,160,813,735
Placement with other banks and financial institutions	-	-	-	-	-	-	-
Investments (shares and securities)	5,747,878,505	15,000,000,000	7,713,900,000	15,030,400,000	4,628,795,268	48,120,973,773	50,537,056,900
Investments (general etc.)	75,229,803,482	76,110,308,001	177,696,255,435	97,832,125,879	98,528,333,404	525,396,826,201	472,825,602,355
Fixed assets including Premises (Land and Building)	-	-	-	794,808,942	4,984,191,560	5,779,000,502	5,831,150,541
Other assets	3,085,845,866	1,218,159,901	1,285,139,090	535,741,258	184,912,248	6,309,798,363	6,043,943,597
Non-banking assets	-	-	-	-	-	-	-
Total assets	**105,978,557,537**	**92,628,467,902**	**187,395,294,525**	**114,193,076,079**	**126,072,122,480**	**626,267,518,523**	**576,139,523,998**
Liabilities							
Placement from other banks and other financial institutions	7,424,755,956	38,215,152,060	56,572,179,480	8,892,486,168	158,883,603	111,263,457,267	50,391,228,562
Deposits and other accounts	168,989,473,180	110,952,988,173	89,139,405,260	41,031,641,653	18,232,824,054	428,346,332,320	446,873,699,455
Mudaraba Subordinated Bond	750,000,000	-	2,200,000,000	8,900,000,000	1,800,000,000	13,650,000,000	13,400,000,000
Mudaraba Perpetual Bond	-	-	-	-	6,000,000,000	6,000,000,000	6,000,000,000
Provisions and other liabilities	3,205,684,578	1,397,430,074	6,395,601,338	19,850,271,130	4,581,931,841	35,430,918,961	26,183,224,607
Deferred Tax Liabilities/(Assets)				(2,759,229)		(2,759,229)	-
Total liabilities	**180,369,913,714**	**150,565,570,307**	**154,307,186,078**	**78,671,639,722**	**30,773,639,498**	**594,687,949,320**	**542,848,152,624**
Net liquidity difference	**(74,391,356,177)**	**(57,937,102,405)**	**33,088,108,447**	**35,521,436,357**	**95,298,482,982**	**31,579,569,203**	**33,291,371,374**

EXPORT IMPORT BANK OF BANGLADESH PLC.

Balance Sheet

as at 31 December 2024

Particulars	Notes	Taka	
		2024	2023
PROPERTY AND ASSETS			
Cash in Hand	3	23,979,946,869	36,636,608,007
Cash in Hand (including foreign currencies)		3,667,733,727	4,336,790,816
Balance with Bangladesh Bank & it's Agent Bank (including foreign currencies)		20,312,213,142	32,299,817,191
Balance with other banks and financial institutions	4	16,642,691,957	4,155,148,819
In Bangladesh		2,325,317,198	5,049,891,174
Outside Bangladesh		14,317,374,759	(894,742,355)
Placement with other banks & financial institutions	5	-	-
Investments in shares and securities	6	49,029,374,494	51,373,149,093
Government		34,086,834,038	35,127,101,038
Others		14,942,540,456	16,246,048,055
Investments	7	524,694,574,902	471,880,172,113
General investments etc.		516,428,126,974	463,356,540,152
Bills purchased and discounted		8,266,447,928	8,523,631,961
Fixed assets including premises	8	5,773,360,406	5,824,403,766
Other assets	9	6,003,028,904	5,749,434,826
Non-banking assets	10	-	-
Total Property and Assets		626,122,977,532	575,618,916,624
LIABILITIES AND CAPITAL			
Liabilities			
Placement from other banks & financial institutions	11	111,263,457,267	50,391,228,562
Deposits and Other Accounts	12	429,931,460,720	447,950,993,744
Mudaraba savings deposits	12.1	31,582,301,548	40,327,527,435
Mudaraba term deposits	12.2	198,884,741,806	218,705,875,382
Other Mudaraba Deposits	12.3	137,866,968,812	127,089,570,053
Al wadeeah current and other deposit accounts	12.4	58,537,574,138	57,685,683,448
Bills payable	12.5	3,059,874,416	4,142,337,426
Mudaraba Subordinated Bond	12.8	13,650,000,000	13,400,000,000
Mudaraba Perpetual Bond	12.9	6,000,000,000	6,000,000,000
Other liabilities	13	34,113,037,961	25,120,603,136
Deferred Tax Liabilities/(Assets)	13.4	(1,984,358)	55,512,073
Total liabilities		594,955,971,590	542,918,337,515

Particulars	Notes	Taka	
		2024	2023
Capital/shareholders' equity			
Paid up capital	14.2	14,475,573,440	14,475,573,440
Statutory reserve	15	14,475,573,440	14,475,573,440
Other reserves	16	2,177,857,708	2,177,857,708
Retained earnings	18	38,001,354	1,571,574,521
Total shareholders' equity		**31,167,005,942**	**32,700,579,109**
Total liabilities and shareholders' equity		**626,122,977,532**	**575,618,916,624**
Off balance sheet items			
Contingent liabilities:	20	**111,999,654,906**	**126,629,494,699**
Acceptances & endorsements	20.1	58,988,121,483	60,701,795,150
Letters of guarantee	20.2	13,178,533,043	12,170,324,949
Irrevocable letters of credit (Including Back to Back Bills)	20.3	28,711,057,074	43,642,183,007
Bills for collection	20.4	11,121,943,306	10,115,191,593
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		**111,999,654,906**	**126,629,494,699**

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

Chairman | Director | Director | Managing Director(CC)

Signed in terms of our separate report of even date

Pinaki Das, FCA
Senior Partner
ICAB Enroll. No. 0151
FRC Enlistment No.: CA-001-133

Pinaki & Company
Chartered Accountants
FRC Firm Enlistment No.: CAF-001-113

Place : Dhaka
Dated : 29 May 2025
DVC : 2505290151AS861319

EXPORT IMPORT BANK OF BANGLADESH PLC.

Profit and Loss Account

for the year ended 31 December 2024

Particulars	Notes	Taka	
		2024	2023
Investment income	23.1	47,203,752,998	36,406,950,919
Profit paid on deposits, borrowings etc.	24	(37,248,771,591)	(26,372,634,493)
Net investment income		**9,954,981,407**	**10,034,316,426**
Income from investment in shares/securities	25	3,122,026,232	2,188,078,552
Commission, exchange & brokerage	26	1,255,162,685	645,356,597
Gain on sale of investment in shares		234,586,375	11,192,139
Other operating income	27	1,420,440,370	2,009,670,779
Total operating income (A)		**15,987,197,069**	**14,888,614,493**
Operating expenses			
Salary & allowances	28	3,852,622,011	3,726,364,065
Rent, taxes, insurance, electricity etc.	29	1,180,614,189	857,681,998
Legal expenses	30	15,608,266	24,490,199
Postage, stamps and telecommunication etc.	31	117,481,540	107,894,099
Auditors' fees	32	1,100,500	1,219,250
Stationery, printing and advertisement etc.	33	193,551,483	191,453,009
Chief Executive's salary and fees		18,549,150	17,146,500
Directors' fees & expenses	34	3,023,124	1,656,000
Shariah Supervisory Committee's fees & expenses	35	503,100	624,600
Charges on investment losses		-	-
Depreciation and repairs to Bank's assets	36	635,701,244	582,064,123
Zakat expenses		394,725,691	346,949,425
Other expenses	37	2,194,767,420	1,663,819,615
Total operating expenses (B)		**8,608,247,718**	**7,521,362,883**
Profit/(loss) before provision (C=A-B)		**7,378,949,351**	**7,367,251,610**
Provision for investments	38	4,435,476,602	1,932,387,613
Provision for Off-Shore Banking Units (OBU)	39	(3,322,290)	(22,615,582)
Provision for Off balance sheet exposures	40	(71,963,545)	(102,481,543)
Provision for other assets	9.3.1	452,202,936	92,556,630
Provision for diminution in value of Investments in Shares	13.5	973,465,703	153,720,255
Provision for CSR	13.8	-	147,345,032
Provision for climate risk fund	13.9	-	50,000,000
Total Provision (D)		**5,785,859,406**	**2,250,912,405**
Total profit/(loss) before taxes (C-D)		**1,593,089,945**	**5,116,339,205**

Particulars	Notes	Taka	
		2024	2023
Provision for Income Tax:			
Current tax	13.3.1	1,185,752,848	1,893,906,120
Deferred tax	13.4	(57,496,431)	(10,816,317)
		1,128,256,417	**1,883,089,803**
Net profit/(loss) after tax		**464,833,528**	**3,233,249,402**
Retained earnings brought forward from previous year (Note: 18.1)		1,582,173,505	1,543,558,864
Profit available for appropriation		**2,047,007,033**	**4,776,808,266**
Appropriations:			
Statutory reserve		-	732,143,907
Dividend paid		1,447,557,344	1,447,557,344
General reserve		-	500,000,000
Start-up Fund		4,648,335	32,332,494
Profit on Mudaraba Perpetual Bond		556,800,000	493,200,000
		2,009,005,679	**3,205,233,745**
Retained earnings carried forward		**38,001,354**	**1,571,574,521**
Earnings per ordinary share	41	**0.32**	**2.23**

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

Chairman | Director | Director | Managing Director(CC)

Signed in terms of our separate report of even date

Pinaki Das, FCA
Senior Partner
ICAB Enroll. No. 0151
FRC Enlistment No.: CA-001-133

Pinaki & Company
Chartered Accountants
FRC Firm Enlistment No.: CAF-001-113

Place : Dhaka
Dated : 29 May 2025
DVC : 2505290151AS861319

EXPORT IMPORT BANK OF BANGLADESH PLC.

Cash Flow Statement

for the year ended 31 December 2024

Particulars	Taka	
	2024	2023
A) Cash flows from operating activities		
Investment income receipts	48,553,110,428	37,059,112,814
Profit paid on deposits, borrowings etc.	(35,539,357,151)	(25,117,831,269)
Dividend receipts	1,013,693,355	904,511,397
Fees and commission receipts	1,255,162,685	645,356,597
Cash payment to employees	(3,871,171,161)	(3,743,510,565)
Cash payment to suppliers	(21,331,316)	(8,786,193)
Income tax payments	(2,186,916,708)	(2,352,744,622)
Receipts from other operating activities	1,653,020,732	2,018,199,133
Payments for other operating activities	(4,254,512,783)	(3,338,779,696)
Cash flows before changes in operating assets and liabilities (i)	6,601,698,081	6,065,527,596
Changes in operating assets and liabilities:		
(Increase)/decrease in operating assets		
Statutory deposit	-	-
Trading security - shares/Subordinated Bond	1,213,816,035	(483,955,955)
Investments to other banks	-	-
Investments to customers	(54,689,941,278)	(20,690,007,745)
Other assets	410,283,146	(2,137,263,255)
Increase/(decrease) in operating liabilities		
Deposits from other banks	6,559,152,209	(7,943,719,157)
Deposits from customers	(26,288,099,673)	27,595,859,461
Liabilities on account of customers	-	-
Trading liabilities (borrowing)	60,872,228,705	5,893,314,001
Other liabilities	6,231,749,520	218,686,361
Total changes in operating assets & liabilities (ii)	(5,690,811,336)	2,452,913,711
Net cash from operating activities (i+ii)	910,886,745	8,518,441,307
B) Cash flows from investing activities:		
Receipts from sale/encashment of securities - BGIIB & BGIS	1,040,267,000	-
Payment for purchase of securities-BGIIB & BGIS	-	(15,500,000,000)
Purchase of fixed assets	(432,641,359)	(422,009,738)
Sale proceeds of fixed assets	3,126,958	15,005,013
Placement of fund to Bangladesh Bank	-	-
Investment in subsidiaries/Purchase of Subsidiaries	-	-
Net cash from investing activities	610,752,599	(15,907,004,725)

Particulars	Taka	
	2024	2023
C) Cash flows from financing activities		
Receipts from issue of Debt Instruments (Perpetual Bond)	-	-
Receipt/(Payment) for redemption of Debt Instruments	250,000,000	2,000,000,000
Profit payment on Mudaraba Perpetual Bond	(493,200,000)	(418,630,096)
Receipts from issue of Ordinary Share/Right Share	-	-
Fund from Bangladesh Bank	-	4,774,830,547
Dividend paid in Cash	(1,447,557,344)	(1,447,557,344)
Net cash from financing activities	(1,690,757,344)	4,908,643,107
D) Net increase/(decrease) in cash and cash equivalents (A+B+C)	(169,118,000)	(2,479,920,311)
E) Effect of exchange rate changes on cash and cash equivalents	-	-
F) Cash and cash equivalents at beginning of the year	40,791,756,826	43,271,677,137
G) Cash and cash equivalents at end of the year (D+E+F)	40,622,638,826	40,791,756,826
H) Cash and cash equivalents		
Cash in hand	23,979,946,869	36,636,608,007
Balance with other banks and financial institutions	16,642,691,957	4,155,148,819
	40,622,638,826	40,791,756,826

Chairman | Director | Director | Managing Director(CC)

EXPORT IMPORT BANK OF BANGLADESH PLC.

Statement of Changes in Equity

for the year ended 31 December 2024

Particulars	Paid up capital	Statutory reserve	Revaluation reserve of Fixed Assets	General/ Other Reserves*	Retained earnings	Total
	Taka	Taka	Taka	Taka	Taka	Taka
Balance at 1 January 2024	14,475,573,440	14,475,573,440	615,082,708	1,562,775,000	1,571,574,521	32,700,579,109
Changes in accounting policies/last year profit	-	-	-	-	10,598,984	10,598,984
Restated Balance	**14,475,573,440**	**14,475,573,440**	**615,082,708**	**1,562,775,000**	**1,582,173,505**	**32,711,178,093**
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	-	-	-	-	464,833,528	464,833,528
Stock Dividend paid during the year	-	-	-	-	-	-
Cash Dividend paid during the year	-	-	-	-	(1,447,557,344)	(1,447,557,344)
Profit on Mudaraba Perpetual Bond					(556,800,000)	(556,800,000)
Transferred to statutory reserve	-	-	-	-	-	-
Transferred to Start-up Fund					(4,648,335)	(4,648,335)
Transferred to General reserve	-	-	-	-	-	-
Total Shareholders' Equity as at 31 December 2024	**14,475,573,440**	**14,475,573,440**	**615,082,708**	**1,562,775,000**	**38,001,354**	**31,167,005,942**
Total Shareholders' Equity as at 31 December 2023	**14,475,573,440**	**14,475,573,440**	**615,082,708**	**1,562,775,000**	**1,571,574,521**	**32,700,579,109**

Total Shareholders' Equity as at 31 December 2024	31,167,005,942
Add: General Provision for Unclassified Investments & Off Balance Sheet Items	4,554,524,035
Add: Mudaraba Subordinated Bond	10,600,000,000
Add: Mudaraba Perpetual Bond	6,000,000,000
Less: Assets Revaluation Reserve	(615,082,708)
Less: Defined benefit pension fund	-
Less: Regulatory deduction of Assets Revaluation Reserve	-
Total Regulatory Capital as at 31 December 2024	**51,706,447,269**

*General Reserve/Other Reserves	2024	2023
General Reserve	1,500,000,000	1,500,000,000
Dividend Equalization Account	62,775,000	62,775,000
Total	1,562,775,000	1,562,775,000

Chairman | Director | Director | Managing Director(CC)

EXPORT IMPORT BANK OF BANGLADESH PLC.

Liquidity Statement

(Maturity Analysis of Assets and Liabilities)

as at 31 December 2024

Particulars	Within one month	Above one to three months	Above three to twelve months	Above one to five years	More than five years	2024 Total	2023 Total
	Taka	Taka	Taka	Taka	Taka	Taka	Taka
Assets							
Cash	6,234,056,869	-	-	-	17,745,890,000	23,979,946,869	36,636,608,007
Balance with other banks and financial institutions	15,642,691,957	300,000,000	700,000,000	-	-	16,642,691,957	4,155,148,819
Placement with other banks and financial institutions	-	-	-	-	-	-	-
Investments (shares and securities)	4,520,352,420	15,000,000,000	7,713,900,000	15,030,400,000	6,764,722,074	49,029,374,494	51,373,149,093
Investments (general etc.)	74,108,965,826	73,328,646,298	180,896,503,495	97,832,125,879	98,528,333,404	524,694,574,902	471,880,172,113
Fixed assets including Premises (Land and Building)	-	-	-	789,168,846	4,984,191,560	5,773,360,406	5,824,403,766
Other assets	3,085,845,866	911,390,442	1,285,139,090	535,741,258	184,912,248	6,003,028,904	5,749,434,826
Non-banking assets	-	-	-	-	-	-	-
Total assets	**103,591,912,938**	**89,540,036,740**	**190,595,542,585**	**114,187,435,983**	**128,208,049,286**	**626,122,977,532**	**575,618,916,624**
Liabilities							
Placement from other banks and other financial institutions	7,424,755,956	38,215,152,060	56,572,179,480	8,892,486,168	158,883,603	111,263,457,267	50,391,228,562
Deposits and other accounts	169,355,717,061	112,171,872,692	89,139,405,260	41,031,641,653	18,232,824,054	429,931,460,720	447,950,993,744
Mudaraba Subordinated Bond	750,000,000	-	2,200,000,000	8,900,000,000	1,800,000,000	13,650,000,000	13,400,000,000
Mudaraba Perpetual Bond	-	-	-	-	6,000,000,000	6,000,000,000	6,000,000,000
Provisions and other liabilities	3,205,684,578	1,397,430,074	5,077,720,338	19,850,271,130	4,581,931,841	34,113,037,961	25,176,115,209
Deferred Tax Liabilities/(Assets)	-	-	-	(1,984,358)	-	(1,984,358)	-
Total liabilities	**180,736,157,595**	**151,784,454,826**	**152,989,305,078**	**78,672,414,593**	**30,773,639,498**	**594,955,971,590**	**542,918,337,515**
Net liquidity difference	**(77,144,244,657)**	**(62,244,418,086)**	**37,606,237,507**	**35,515,021,390**	**97,434,409,788**	**31,167,005,942**	**32,700,579,109**

1.0 The Bank and its activities

Export Import Bank of Bangladesh PLC. 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 PLC. (DSE) and Chittagong Stock Exchange PLC. (CSE).

The Bank carries out its business through its Head Office in Dhaka, 06 Zonal Offices, 155 branches including 25 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 : "EXIM Bank Tower", Plot # 15, Road # 15, Block # CWS (C), Gulshan-1, Dhaka-1212, Bangladesh.

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 155 (one hundred fifty five 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 PLC. was governed under the rules and guidelines of Bangladesh Bank. The Bank obtained Off-shore Banking Unit permission vide letter no. BRPD (P-3)744(118)/2010-3861 and BRPD (P-3)744(118)/2015-6018 dated 31 August 2010 and 11 August 2015 respectively. The bank commenced the Off-shore Banking Units (OBUs) services from April 2012. Out of three Off-shore Banking Units (OBUs), two OBUs are located at Dhaka (Motijheel and Gulshan) and another one is at Chattogram. OBUs maintain separate accounts in US Dollar.

1.2 Agent Banking Services

Export Import Bank of Bangladesh PLC. launched Agent Banking Service as per Bangladesh bank approval letter no. BRPD(P-3)/745(46)/2019-10628 dated 26 December 2019. In order to extend banking solution to the unbanked population Agent Banking Service is introduced by the bank.

1.3 Subsidiaries of the Bank

The Bank has three subsidiary companies as at 31 December 2024 namely EXIM Islami Investment Ltd (local), EXIM Exchange Company (UK) Ltd. (foreign) and EXIM Finance (Hong Kong) 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 PLC.

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

The share capital of the Company is Tk. 2,000,000,000 divided into 20,000,000 shares of Tk. 100 each out of which equity investment of Export Import Bank of Bangladesh PLC. is Tk. 1,999,900,000 divided into 19,999,000 shares of Tk. 100 each which represent 99.995% 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 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 PLC. So EXIM Exchange Company (UK) Ltd. is a fully owned subsidiary company of Export Import Bank of Bangladesh PLC.

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

iii) EXIM Finance (Hong Kong) Ltd.

EXIM Finance (Hong Kong) Limited is a fully owned subsidiary of Export Import Bank of Bangladesh PLC. It is

incorporated in Hong Kong under the Certificate of Incorporation Number 2807116 and Business Registration Number 70493570-000-03-19-4 issued on March 22, 2019 upon approval from Bangladesh Bank vide their letter ref. BRPD(M)204/12/2018-7037 dated September 19, 2018.

2.0 Basis of preparation

2.1 Statement of compliance

The operations of Export Import Bank of Bangladesh PLC. 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 date and by Bangladesh Bank BRPD Circular No.14 dated 25 June 2003 & Bangladesh Bank's other circulars/instructions and in accordance with International Accounting Standards (IASs)/International Financial Reporting Standards (IFRSs); the Companies Act 1994; the Securities and Exchange Rules 2020; Dhaka and Chittagong Stock Exchanges' Listing Regulations and other laws and rules applicable in Bangladesh.

In case the requirement of guidelines and circulars issued by Bangladesh Bank differ with those of other regulatory authorities and financial reporting standards, the guidelines and circulars issued by Bangladesh Bank prevails. As such, the Bank has departed from those contradictory requirements of IASs/IFRSs 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**

IFRS: According to IFRS 9 "Financial Instruments" expected credit losses are recognized at each reporting period, even if no actual loss events have taken place. In addition to past events and current conditions, reasonable and supportable forward-looking information that is available without undue cost or effort is considered in determining impairment.

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.- 12 dated 20 August 2017, BRPD Circular No. 15 dated 27 September 2017, BRPD Circular No.- 01 dated 20 February 2018 (effective from 31 December 2017), BRPD Circular No.-07 dated 21 June 2018, BRPD Circular No.-13 dated 18 October 2018, BRPD Circular No.-05 dated 16 May 2019, BRPD Circular Letter No. 06 dated 19 May 2019, BRPD Circular No. 04 dated 19 March 2020, BRPD Circular No.13 dated 15 June 2020, BRPD Circular No.16 dated 21 July 2020, BRPD Circular No.17 dated 28 September 2020, BRPD Circular Letter No. 52 dated 20 October 2020 and BRPD Circular Letter No. 03 dated 02 February 2023 BRPD Circular No. 56 dated 10 December 2020 a general provision @ 0.25% to 2% 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. For Cottage Micro and Small Finance under CMSME finance provision should be kept @ 5% for sub-standard, 20% for doubtful investments and @100% for bad & loss investments. Again as per BRPD circular no. 14 dated 23 September 2012, BRPD Circular no. 07 dated 21 June 2018, BRPD Circular No. 13 dated 18 October 2018 and BRPD Circular No. 06 dated 25 April 2023 a general provision @ 0% to 1% is required to be provided for all off-balance sheet exposures subject to some exceptions. Special General Provision for COVID-19 @ 1%-2% is also required to be provided for the year 2020 to 2022 (ref: BRPD Circular No. 56 dated 10 December 2020, BRPD Circular letter No. 50 dated 14 December 2021, BRPD Circular letter No. 52 dated 29 December 2021 and BRPD Circular letter No. 53 dated 30 December 2021 BRPD Circular No. 14 dated 22 June 2022). Such provision policies are not specifically in line with those prescribed by IFRS 9.

ii) **Recognition of investment income in suspense**

IFRS: According to IFRS 9, investment income is always required to be presented as a separate line item. It is calculated differently according to the status of the asset with regard to credit impairment. In the case of a financial asset that is not a purchased or originated credit impaired financial asset and for which there is no objective evidence of impairment at the reporting date. Investment revenue is calculated by applying the effective profit/interest rate method to the gross 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**

IFRS: According to IFRS 9 "Financial Instruments" 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 IFRS 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.

iv) **Revaluation gains/losses on Government securities**

IFRS: According to IFRS 9 "Financial Instruments" 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), Bangladesh Government Investment Sukuk (BGIS) and Bangladesh Govt. Shariah Based Special Bond (BGSPB-EXIM) are presented at cost price in the Financial Statements.

v) **Other comprehensive income**

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

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

vi) **Financial instruments - presentation and disclosure**

In several cases Bangladesh Bank guidelines categorize, recognize, measure and present financial instruments differently from those prescribed in IFRS 9 "Financial Instruments". As such full disclosure and presentation requirements of IFRS 7 "Financial Instruments: Disclosures" and IAS 32 "Financial Instruments: Presentation" cannot be made in the financial statements.

vii) **Financial guarantees**

IFRS: According to IFRS 9 "Financial Instruments", 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 with 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.

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

IFRS: 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 IAS 7 "Statement of Cash Flows".

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

ix) **Cash flow statement**

IFRS: 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

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

Bangladesh Bank: As per BRPD Circular No. 15 dated 09 November 2009 and BRPD Circular No. 22 dated 20 September 2021, there exist an item named Non-banking asset in the face of Balance Sheet. No asset of the Bank is qualified as non-banking asset under BRPD Circular No. 22 dated 20 September 2021 as on 31 December 2024.

xi) Presentation of intangible asset

IFRS: An intangible asset must be identified and recognized, and the disclosure must be given as per IAS 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

IFRS: There is no concept of off-balance sheet items in any IFRS; 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

IFRS: 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.

xiv) Provision for Gratuity

IFRS: As per IAS 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 adequate provision for gratuity complying Bangladesh Bank's instruction.

xv) IFRS: 16 - Leases

As the non-cancellable lease period for which the bank (lessee) has the right to use an underlying asset is 12 (twelve) months or less, the bank has elected to accept for lease payments as expense in the Profit & Loss Account.

2.2 Consolidation

A separate set of records for consolidating the statement of affairs and income and expenditure statements of 155 (One hundred fifty five) 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 PLC. and all of its subsidiaries as per IFRS-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) According to IFRS 15 "Revenue from Contracts with Customers", 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.

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), Bangladesh Government Islamic Sukuk (BGIS) and Bangladesh Govt. Shariah Based Special Bond (BGSPB-EXIM) 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), Bangladesh Government Islamic Sukuk (BGIS) and Bangladesh Govt. Shariah Based Special Bond (BGSPB-EXIM) are measured both initially and subsequently at cost, which is also the fair value. Profit on Investment in BGIIB and BGIS are recognized on accrual basis.

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.- 12 dated 20 August 2017, BRPD Circular No. 15 dated 27 September 2017, BRPD Circular No.- 01 dated 20 February 2018 (effective from 31 December 2017), BRPD Circular No.-07 dated 21 June 2018, BRPD Circular No.-13 dated 18 October 2018, BRPD Circular No.-05 dated 16 May 2019, BRPD Circular Letter No.-06 dated 19 May 2019, BRPD Circular No. 04 dated 19 March 2020, BRPD Circular No.13 dated 15 June 2020, BRPD Circular No.16 dated 21 July 2020, BRPD Circular No.17 dated 28 September 2020, BRPD Circular Letter No. 52 dated 20 October 2020, BRPD Circular No. 56 dated 10 December 2020, BRPD Circular letter No. 50 dated 14 December 2021, BRPD Circular letter No. 52 dated 29 December 2021 and BRPD Circular letter No. 53 dated 30 December 2021 BRPD Circular No. 14 dated 22 June 2022, BRPD Circular No. 16 dated 18 July 2022, BRPD Circular letter No. 33 dated 03 August 2022 and BRPD Circular letter No. 53 dated 22 December 2022 BRPD Circular Letter No. 03 dated 02 February 2023 and BRPD Circular No. 06 dated 25 April 2023 at the following rates:

Sl. No.	Particulars	Rate(%)
a.	General provision on off balance sheet exposures (OBS) :	
	For Acceptance and Endorsement	1.00
	Irrevocable Letter of Credit	
	Short-term self-liquidating trade Letter of Credit	0.50
	Other LCs including L/C used as guarantee or confirmation	1.00
	Bills for Collection (OBC, IBC, FDBC & LDBC)	0.00
	Other Contingent Liabilities	
	With an original maturity up to one year	0.50
	With an original maturity over one year	1.00
	Other Commitments	
	Unconditionally cancellable	0.00
	With certain drawdown	1.00
	Others with an original maturity up to one year	0.50
	Others with an original maturity over one year	1.00
	For Letter of Guarantee	
	Provisioning requirement against letters of guarantee:	1.00
	Considering the risk mitigating effect of guarantees against which government has issued counter-guarantee	0.00
	The provisioning requirement for the bank guarantees, against which a counter guarantee has been issued, is stated as follows:	
	BB rating grade equivalence of the Bank/financial institution/organization providing the counter-guarantee	
	1	0.00
	2	0.50
	3 or 4	0.75
	Additional provisioning:	
	Banks shall maintain additional provision over the provision requirement mentioned above against OBS exposure, which maturity has end, in the following way:	
	OBS exposures remaining overdue for 03 (three) months or beyond but less than 12 (twelve) months.	1.00
	OBS exposures remaining overdue for 12 (twelve) or beyond but less than 24 (twenty four) months.	2.00
	OBS exposures remaining overdue for 24 (twenty four) months or beyond	5.00
	In case of OBS exposure under litigation, additional provision over the provision requirement mentioned above	5.00
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.	1.00
e.	General provision on unclassified (standard & SMA) consumer finance- Other than investment for professional to set up business (IP), Credit Card, House Finance	2.00
f.	General provision on standard & SMA consumer finance- LP, Credit Card	2.00
g.	General provision on unclassified (regular/irregular) short term agri-investment and micro investment	1.00
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 and Cottage, Micro and Small investment under CMSME)	20.00
j.	Specific provision on doubtful investment (Except short term agri-investment and micro investment and Cottage, Micro and Small investment under CMSME)	50.00
k.	Specific provision on substandard investment (Cottage, Micro and Small investment under CMSME)	5.00
l.	Specific provision on doubtful investment (Cottage, Micro and Small investment under CMSME)	20.00
m.	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 IAS-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 and when those are ready for use:

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	20.00/12.50
Books	20.00

iii) Revaluation

Land and Building are revalued as per International Accounting Standard (IAS)-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.

The Bank revalued its immovable fixed assets based on book value at 19 October 2022 by MRH Dey & Co., Chartered Accountants, a professional listed valuer company of BSEC. The effects of revaluation of fixed assets have been accounted for as on 30 November 2022.

Revaluation Reserve is created by the sum of revaluation gain/(loss) 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. 04 dated 12 April 2022 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 pledge/lien as security

Bangladesh Government Investment Sukuk (BGIS) amounting to BDT 126,32,00,000.00 was lien marked as security under IBLF.

2.8 Mudaraba Bond

(i) Mudaraba Subordinated Bond

Export Import Bank of Bangladesh PLC. issued Mudaraba Subordinated Bond total amounting Tk.2,400.00 (Two thousand four hundred) crore only and details of which are as follows:

Particulars	Date of issue	Issue amount	BSEC Consent Letter	Bangladesh Bank NOC	Outstanding Amount (Tk.)
Mudaraba Subordinated Bond (1st issue)	25 March 2015	Tk.250.00 crore	BSEC/CI/DS-21/2014/869 dated 31 December 2014	BRPD(BFIS)661/14B(P)/2015-1916 dated 12 March 2015	Nil
Mudaraba Subordinated Bond (2nd issue)	29 May 2017	Tk.400.00 crore	BSEC/CI/DS-21/2014/66 dated 09 February 2017	BRPD(BFIS)661/14B(P)/2017-2221 dated 17 April 2017	Nil
Mudaraba Subordinated Bond (3rd issue)	05 December 2019	Tk.600.00 crore	BSEC/CI/DS-21/2014/140 dated 19 February 2019	BRPD(BFIS)661/14B(P)/2019-1966 dated 07 March 2019	Tk.315.00 crore
Mudaraba Subordinated Bond (4th issue)	16 June 2021	Tk.500.00 crore	BSEC/CI/DS-141/2021/405 dated 30 May 2021	BRPD(BFIS)661/14B(P)/2021-2605 dated 10 March 2021	Tk.400.00 crore
EXIM 5th Subordinated Bond	04 Dec 2023	Tk.400.00 crore	BSEC/CI/DS-226/2023/1496 dated 13 November 2023	BRPD(BS)661/14B (P)/2023/6740 dated 21 August 2023	Tk. 400.00 crore
EXIM 6th Subordinated Bond	26 Dec 2024	Tk.250.00 crore	BSEC/CFD/CRD/DS-261/2024/311 dated 28 November 2024	BRPD(BS)661/14B (P)/2024-7962 dated 08 September 2024	Tk. 250.00 crore
Total		**Tk. 2,400.00 crore**			**Tk. 1,365.00 crore**

The purpose of issuance of the Bond was to raise the Tier-II Capital of the Bank.

(ii) Mudaraba Perpetual Bond

Export Import Bank of Bangladesh PLC. issued Mudaraba Perpetual Bond for Tk.600.00 (Six hundred) crore only and details of which are as follows:

Particulars	Date of issue	Issue amount	BSEC Consent Letter	Bangladesh Bank NOC	Outstanding Amount (Tk.)
Mudaraba Perpetual Bond (1st issue)	29 June 2021	Tk.600.00 crore	BSEC/CI/DS-21/2014/357 dated 21 March 2021	BRPD(BFIS)661/14B(P)/2020-11494 dated 27 December 2020	Tk.600.00 crore

The purpose of issuance of the Bond was to raise the Tier-I Capital of the Bank.

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 @ 37.50% as per Finance Act 2024 of the accounting profit made by the Bank. Details of tax position as on 31 December 2024 are shown in note 13.3.1.

2.9.6 Deferred tax

Deferred tax is recognized in compliance with IAS 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 ended 31 December 2024.

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 up to 31 December 2020.

2.9.8 Provision for climate risk fund

As per Bangladesh Bank SFD Circular No. 05 dated 23 November 2023, Banks are required to maintain a climate risk fund @ 10% of the CSR budget of the bank. The bank kept provision for climate risk fund in a lump sum basis up to the year 2024.

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 a 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. At the end of the year, required Provision for gratuity is made and the gratuity fund is operated by a separate Board of Trustees of the Bank. The gratuity fund is recognized by the National Board of Revenue.

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 date) 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 date) there is no such requirement. In consistence with the industry practice and Bank Company Act 1991 (amended up to date) 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/expended 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, BRPD Circular no. 07 dated 21 June 2018 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 2024.

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 ended 31 December 2024.

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 date), 20% of the profit is transferred to the Statutory Reserve every year until its balance reaches equivalent to paid up capital of the Bank.

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 IAS 16 "Property, Plant and Equipment". Bank revalued its land and building in the year 2013 and 2022 by engaging professional valuers as per norms and practice.

2.20.4 General Reserve: General Reserve is created to protect future uncertainties. Competent authority may utilize the General Reserve as per norms and practice for welfare of the Bank.

2.20.5 Non-controlling interest in subsidiaries:

Non-controlling 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 non-controlling 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. Non-controlling 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, non-controlling 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:

2.21.1 Investment risk management

The goal of Investment risk management is to maximize a bank's risk-adjusted rate of return by maintaining investment risk exposure within acceptable parameters. Banks need to manage the investment risk inherent in the entire portfolio as well as the risk in individual borrower's transaction. The effective management of investment risk is a critical component of a comprehensive approach to risk management and is essential to the long-term success of any banking organization.

All investments of a bank carry some degree of risk with them, and risk is the potential of gaining or losing something of value. Lax investment standards for customers and counterparties, poor investment portfolio, or lack of attention to changes in economic or other circumstances are the major causes of serious banking problems which can lead to deterioration in the lending practice and standard of a bank towards its counterparties. Underestimating risk harms the investors, while overestimating it prevents the proper and adequate deployment of fund towards the business. So, managing risk is a crucial factor for the sustainability of any banking business.

Investment Risk management determines the associated risks of an investment and handles those risks in the best possible way. Smooth business operation of a bank necessarily requires effective and successful management of risk elements, and also requires 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 qualitative indicators of investment proposals, bank applies quantitative indicators for assessing the risk associated with a customer, which is not a decision making tool but a general indicator to compare risk perception about the customers. In this regard bank has already been implemented as per Bangladesh Bank directors "Internal Credit Risk Rating System (ICRRS)" to analyze a borrower's repayment ability based on information about a customer's financial condition including their liquidity, cash flow, profitability, debt profile, market indicators, industry and operational background, management capabilities and other indicators. Different yardsticks have been used for assessing the borrowers of corresponding sectors/industry. Bangladesh Bank feels it necessary to update the existing Investment Risk Grading mechanism as per BRPD Circular no. 30 dated 30/10/2018 which has already been in application since 01/07/2019.

For proper risk management, total investment portfolio of the bank is managed by 06 (six) divisions of the bank. The divisions are - (a) IRM Division-I (Large and Corporate) (b) IRM Division-II (RMG) (c) IRM Division-III (CMSME) (d) IRM Division-IV (Retail and Agri.) (e) IML & Recovery Division and (f) IA & MIS Division. Before entertaining an investment proposal, IRMD-I, IRMD-II, IRMD-III and IRMD-IV 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.

In response to BRPD Circular Letter No. 04 dated 04 January 2021 and BRPD Circular Letter No. 35 dated 06 July 2021, a Memorandum of Understanding (MoU) has been signed between Export Import Bank of Bangladesh PLC. and the Institute of Chartered Accountants of Bangladesh (ICAB) on 21 December 2021 to use Document Verification System (DVS), which was developed by ICAB. Initiatives are in process to verify the audited financial statements of applicable borrower through DVS.

Status of Document Verification Code (DVC) verifications through DVS during the year 2024 are as follows:

Sl.	Sectors/Types	Applicable/ available DVC verification % (Approx.)	Remarks
1	Agri.& Retail Investments	100%	
2	Ready Made Garments (RMG)	84%	
3	Large/Corporate & Syndicate investments, CMSME	100%	

2.21.2 Foreign exchange risk management

In the world of globalization and international business, financial institution would be performing one or the other kind of international activity like selling its products, sourcing its raw materials, raising funds from abroad and would have to deal with many currencies for making or receiving payments. This would expose to foreign exchange risk, where an appreciation or depreciation of the currency in its dealing may eaten up its profits, making it necessary to manage foreign exchange risk.

Since exchange rate volatility is unpredictable since there are so many factors that affect the movement of the exchange rates i.e. economic fundamental, monetary policy, fiscal policy, global economy, speculation, domestic and foreign political issues, market psychology, rumors, and technical factors. The exchange rate volatility poses a risk, called foreign exchange risk or currency risk.

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.

2.21.3 Asset liability management

Asset Liability Management (ALM) is a system which plays important role to manage the Asset & Liability of the Bank with an ultimate goal to deal with the Balance Sheet risk. It actually addresses liquidity risk and profit rate risk which normally arises due to maturity mismatch between assets and liabilities as a consequence of changes in profit rates or liquidity. As ALM risk management is a major task of a Bank's Treasury we have a separate and well-staffed ALM Desk in Treasury Division. This desk works under the directives of a high powered team named Asset and Liability Management Committee (ALCO) formed in line with the Bangladesh Bank's Guidelines. We have ALM Guidelines rich in contents and also commensurate to the Central Bank. Besides, we have Liquidity Management Policy, Transfer Pricing Policy, Profit Rate Policy, Contingency Funding Plan (CFP), and Management Action Trigger point etc. duly approved by the board and are reviewed on a regular basis. ALM activities are carried out based on these policies and within the limit set by the Bank's Board & also from the regulator. ALCO sits at least once in a month but it can be more than one time in case of contingency for analyzing various internal and external risk indicators to take decision regarding provisional rate of profit on deposit and investment, spread, asset mix, liability mix, gap between assets and liabilities, contingency fund management, and management action trigger etc.

Role of Asset and Liability Management Committee (ALCO):

Asset and Liability Management Committee (ALCO) in a bank is an important committee which play vital role to manage the risk associated with Assets and Liabilities i.e., Balance Sheet risk of the bank. The committee is formed & performs in accordance with Bangladesh Bank guidelines. This committee mainly works with the risk which arises out of asset and liability mismatch either due to liquidity or changes in profit rates. The Managing Director and CEO is the Chairman, the Head of Treasury is the Member Secretary and heads of concerned divisions are members of the committee. The committee 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 but it can be more than one time in case of contingency

for analyzing various internal and external risk indicators to take decision regarding provisional rate of profit on deposit and investment, spread, asset mix, liability mix, gap between assets and liabilities, contingency fund management and set management action trigger etc.

2.21.4 Money Laundering Risk Management

EXIM Bank PLC has taken necessary measures in line with regulatory directives and international best practices to combat Money Laundering (ML) and Terrorist Financing (TF). The Board of Directors and the Management Committee are firmly committed to preventing ML/TF and have implemented related policies and procedures to protect the bank being used as a channel for such financial crimes.

As part of stringent control over AML/CFT activities, Managing Director & CEO speaks out a message for all the employees of the bank at the beginning of every year. The bank has a comprehensive stack of 'Money Laundering & Terrorist Financing Risk Management Guidelines, approved by the Board and the guideline has been updated in this year (2024) to fulfill its commitment. Likewise, there is a control framework for strict compliance with all regulatory directives issued from Bangladesh Financial Intelligence Unit with regard to AML & CFT. The bank has formed 14 members Central Compliance Committee (CCC) to ensure collective participation of different departments in comprehensive AML and CFT program. Under direction of the CCC and Chief Anti Money Laundering Compliance Officer (CAMLCO), Deputy Chief Anti Money Laundering Compliance Officer (DCAMLCO) as well as MLTFP Division implements different programs across the bank. In addition, Branch AML Compliance Officers (BAMLCOs) are appointed to ensure monitoring of ML & TF issues at remote level.

For identification and verification of customer identity and for creating of customer digital KYC profile as well as risk grading of customer in a digital manner, e-KYC has been implemented in full swing. For NID verification, Sanction screening, adverse-media news screening tools and in house developed Transaction Monitoring System have been maintaining by the bank for ensuring compliance. To prevent credit backed money laundering, our bank emphasize on applying risk based approach for credit customers, checking and verifying customers' background, nature of business, net worth, beneficial owner, analyzing of the purpose of the loan, conducting borrower due diligence.

There is a particular Trade Based Money Laundering Guideline for ensuring compliance and for practicing in case of every cross border transaction. Automated sanction screening system is maintaining to establish a robust monitoring culture. Currently, sanction lists; viz. UNSCR, OFAC, EU, UK, & Local Proscription List are screened. Bank has an international standard Vessel Tracking System namely "LLOYD'S List Intelligence", for tracking shipment routes, country & port of destination, importing country and screening of ship owners, vessel & containers. Renowned 'Refinitiv Compliance Solution' has been maintaining for screening of PEPs, IPs, and Adverse Media News. More than hundred STRs are forwarded to BFIU, Bangladesh Bank in 2024 after meticulous scrutiny of the customers' transactions. The KYC profile of High risk accounts are reviewed by the concerned branches annually and for low risk accounts in every five years. Enhanced Due Diligence (EDD) is performed for High Risk accounts including PEPs/IPs in line with BFIU directives.

To reinforce AML/CFT training and to increase staff awareness of AML, appropriate contents and hours of training on AML/CFT are arranged periodically by categories based on the roles of employees, which include new employees, Branch Anti Money Laundering Compliance Officers, senior management, internal auditors and the front-line staff. By the end of 2024, almost 95 % of the officers of the bank have been obtained AML certification.

Our bank recognizes its obligations to join governments, international organizations and other financial services organizations to close off money laundering and terrorist financing with instructions and guidance provided by regulatory bodies time to time. We also focus on strengthening our system ensuring that our policies and procedures are effective and up to date to safeguard the bank from potential non compliance, financial and reputational risks.

2.21.5 Internal Control and Compliance Risk Management

As banking business involves high risks, an effective and robust internal control mechanism is considered crucial to establishing transparency and accountability in this particular field. In addition, bank views internal control system not only as a

regulatory and statutory requirement but also as a prerequisite for the implementation of various internal approaches, policies, procedures and strategies based on the best practices of domestic and international banks. Internal Control includes internal audit, compliance and monitoring of the bank through segregation of duties as part of its continuous supervision of the bank's internal system. To minimize the operating risks of the Bank, the Division conducts audit and inspection at regular intervals on the day-to-day activities of the Bank based on different manuals, instructions, rules and procedures formulated by the Bangladesh Bank and other regulatory bodies from time to time. Within the periphery of the Internal Control & Compliance Division, EXIM Bank has established three separate units as per the guidelines of Bangladesh Bank:

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

Audit & Inspection Unit:

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

Audit Unit-1: Conducts audit on all ADs, Corporate Branches, Subsidiaries, and Divisions/Departments of Head Office.

Audit Unit-2: Conducts audit on all other Branches (Non-ADs, SME/Agri Branches).

Audit Unit-3: Conducts specialized (IT/IS) and vigilance audit.

The Audit and Inspection Unit focuses not only on independent appraisal of the meticulous compliance of the bank with existing rules and regulations but also on observance of the regulations of Central Bank and other applicable laws. Moreover, the internal audit assists senior management and the board of directors in efficient and effective discharge of their duties and plays an important role in establishing good governance at all levels of the entire organization. In accordance with the directives of Bangladesh Bank, Internal Control and Compliance Division of EXIM Bank prepared quarterly reports on the audit findings and submitted before the Board Audit Committee for their further analysis and necessary advice.

Compliance Unit

The Compliance Unit is further divided into the following two sub-units-

i) Internal Audit Compliance Unit: Monitors compliance activities of Branches and Divisions of Head Office under Internal audit.

ii) External Audit Compliance Unit: Monitors 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)

This unit is primarily responsible for the supervision of the bank's compliance with all regulatory requirements. It also coordinates among all the regulators and notifies necessary modifications to other Divisions/Branches. In addition, it gives special emphasis on 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

The Monitoring Unit undertakes the responsibility of ensuring that there are no errors or misreporting on the DCFCL and Quarterly Operations Report. Moreover, its responsibilities include careful and effective monitoring of the key and high-risk items noted by the internal audit team and sending recommendations to the Head of ICCD for conducting special inspections on the divisions of head office/branches, when malpractices and lapses are identified.

2.21.6 Information and Communication Technology (ICT) Risk Management

Today's business environment is highly dynamic, driven by rapid technological advancements, heightened customer awareness and increasing demand for seamless experiences. The banking industry, in particular, operates in a complex and competitive landscape characterized by these evolving conditions and unpredictable economic climates. Information and Communication Technology (ICT) is at the heart of this transformation, revolutionizing banking operations to help banks stay competitive and meet modern customer needs. Artificial Intelligence (AI) and Data Analytics have revolutionized banking operations, enabling institutions to remain competitive and address modern customer needs. Innovations like digital wallets, biometric authentication, API-based open banking and contactless payment systems ensure faster and more efficient transactions while reshaping customer interactions with banks. Mobile banking apps now integrate features like investment tracking, automated savings and seamless international transfers, offering customers supreme convenience. However, the adoption of advanced banking technologies brings risks like cybersecurity threats and data breaches. To address these, banks must implement strong cybersecurity frameworks, adopt zero-trust models and comply with data protection regulations. By combining innovation with robust risk management strategies, such as security audits, real-time monitoring, encryption and training, banks can ensure growth, customer satisfaction and sustainability.

ICT risk refers to threats exploiting vulnerabilities in a bank's information systems, potentially disrupting operations and strategic goals. Managing these risks requires identifying

vulnerabilities, assessing their impact and implementing cost-effective solutions to safeguard sensitive data. A proactive approach enhances resilience, protects assets and builds trust with customers and stakeholders.

In this above context, EXIM Bank has proactively addressed Information and Communication Technology (ICT) risk as a critical component of its overall risk management framework, ensuring the effective functioning of ICT security operations. The bank has updated its ICT Security Policy (Version 4.0) on July,2024 to align with the ICT Security Guideline issued by Bangladesh Bank, addressing various operational, service-related and associated risks. To manage ICT risks effectively, EXIM Bank has implemented a range of security measures, controls, procedures and strategic plans, demonstrating its commitment to maintaining robust and secure ICT operations.

Management of ICT security begins with setting roles and responsibilities of bank's different supervisory committees, developing and reviewing ICT Security Policy, proper documentation, conducting Internal and External Information System Audit on regular intervals, training and awareness, maintaining insurance or risk coverage fund for critical ICT assets. The bank implements ICT risk management by defining an appropriate level of risk appetite, risk tolerance and management action triggers (MAT), an ICT risk awareness and culture policy and appropriate risk communication for the various stakeholders. The risk management framework has been created to ensure a good understanding of the approaches used in ICT risk management for the bank's critical systems. The ICT Risk Assessment is performed by developing a Business Impact Analysis (BIA) and identifying various ICT risk factors using a risk scenario assessment. The bank has developed a current Business Impact Analysis (BIA) to evaluate the financial impact of critical systems. It has implemented policies for risk response, mitigation and monitoring, ensuring risks are addressed and mitigated. Additionally, timelines are set for system owners to prevent risk recurrence, Key Risk Indicators (KRI) and Risk Mitigation procedures align risks with the bank’s tolerance levels. The bank has implemented comprehensive policies to strengthen cybersecurity, including a Cybersecurity Policy to guide employees during cyber-attacks, a Malware Prevention Policy for proactive and reactive measures and a Log Management Policy for analyzing incidents. It also has an Incident Management Policy outlining emergency responses and established CIRT (Computer Incident Response Team) and CERT (Computer Emergency Response Team) teams for handling incidents effectively. In this connection, 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.

EXIM Bank has been making continuous strides in enhancing IT service delivery management to ensure maximum uptime for its automated banking operations. These efforts include robust capacity management, request management, change management, incident management and problem management processes. The bank operates on the globally recognized Temenos T24 Core Banking Software, which ensures efficient and secure banking operations. For Infrastructure Security Management, EXIM Bank has deployed advanced security solutions across data, application, database, operating systems and network layers to mitigate a wide range of threats. This includes next-generation firewalls integrated with Intrusion Detection Systems (IDS) and Intrusion Prevention Systems (IPS), Active Directory controls for desktop and laptop devices, Bring Your Own Device (BYOD) controls, server security protocols, data center controls, cryptographic protections and internet access management. Additional measures include vulnerability assessments, penetration testing, patch management and continuous security monitoring for the prompt detection and response to unauthorized or malicious activities. To safeguard access to confidential data, systems and resources, the bank has established comprehensive User Access Management policies, Password Management policies, input controls and Privileged Access procedures. EXIM Bank has implemented a Web Application Firewall (WAF) and advanced solutions like Security Information and Event Management (SIEM) and a small-scale Security Operations Center (SOC). The bank plans to implement Privileged Access Management (PAM) and set up a centralized Security Operations Center (SOC). Additionally, it has developed a comprehensive Business Continuity Plan (BCP) and Disaster Recovery Management Plan (DRP) to ensure the continuity of critical operations with minimal financial or reputational impact during a disaster. It has implemented a Near Disaster Recovery (Near DR) site with synchronous mirroring for live systems and established a Far DR site in Jashore to safeguard data against natural disasters such as floods or earthquakes. A meticulously followed data backup and recovery policy further strengthens the bank’s resilience. EXIM Bank upgraded its Storage Area Network (SAN) to a modern 3-tier architecture, enhancing data security and accessibility. The bank has also initiated the development of an innovative containerized Data Center for its main facility, ensuring energy efficiency and effective server cooling. These advancements, coupled with a commitment to staying at the forefront of technological innovation, underscore EXIM Bank’s dedication to providing secure, efficient and resilient banking services.

Before acquiring or developing any new business application, EXIM Bank conducts a thorough analysis to ensure that the solution aligns with business requirements effectively and efficiently. This process encompasses ICT project management, vendor selection for system acquisition, in-house software development and adherence to statutory requirements, ensuring optimal outcomes for the bank’s operational and strategic goals.

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/TLS latest version) for more secure cryptographic measure, Anti-Skimming devices at the 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) with different vendors who are providing critical services on behalf of bank. The bank has launched a major project to upgrade its ATM switching system to the latest version. As part of this initiative, extensive preparatory work has been carried out on its infrastructure to support the new system.

To ensure the delivery of efficient and enhanced banking services, EXIM Bank utilizes the globally recognized Temenos T24 Core Banking Software (CBS), which allows the bank to offer a wide range of services, including general banking, investment, trade finance and SWIFT interface-based services. This system improves management efficiency, business productivity and provides essential reports to customers, management and regulatory authorities. In an effort to further enhance branch functionalities and incorporate digital banking services, the bank upgraded its CBS from the current R07 release to the advanced R18 version. The new version introduces numerous enhanced features, including an advanced browser-based web interface, performance optimizations, adaptation to Multi-App server technology and hardware upgrades to keep pace with evolving technological demands. EXIM Bank has consistently been at the forefront of Bangladesh Automated Clearing House (BACH) activities in collaboration with Bangladesh Bank, including the implementation of BACH-II. Most recently, the bank upgraded BEFTN to NIKASH-BEFTN enabling three settlement sessions per day. EXIM Bank was also one of the first to implement Real-Time Gross Settlement (RTGS) with Bangladesh Bank and notably, it achieved this integration with its in-house developed middleware, rather than purchasing third-party software. The bank has established a secure network connection with the Election Commission (EC) to access the National ID (NID) Database for identity verification (KYC) during account opening. EXIM Bank introduced an in-house developed e-KYC solution to enhance comprehensive customer due diligence, demonstrating its commitment to innovation and secure banking practices. In line with the Bangladesh Bank guidelines on CRM for banks, a new feature has been added to facilitate thumb impression verification for both investors and guarantors, ensuring the authenticity of the "Charge Document."

With the intention of bringing unbanked and underprivileged people under the banking network, EXIM Bank introduced sub-branches to spare a great deal of hassles for the mass people by providing its accessibility to the root level. The bank now has 155 branches, 73 sub-branches, 9 Agent Banking Outlets and 338 ATMs all over the country. Our ATM services contains a variety of features like 24x7 cash withdrawal facility, balance inquiry, secure fund transfer etc. Any EXIM Bank debit cardholder 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 has also initiated Real Time Fund Transfer using Internet Banking to other banks through NPSB and BEFTN Network for the customers. 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 generates alerts for any kind of transaction of any amount for all customers from bank's masked name. "AISER", the Internet banking facility of Exim Bank ensures superior banking experience over the internet features like Real-time Balance Inquiry, Real-time MTDR and Deposit Scheme Information, Real-time Transaction Search and 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 Real Time Fund Transfer, Mobile Recharge, Credit Card Bill Payment, Positive Pay Instruction, DPDC, DESCO and WASA Utility Bill Payment etc. In addition to that, we have the capability for bill collection of NESCO, TITAS Gas, Karnaphuli Gas, Sundarban Gas, Alpha Insurance, BGDCL, BREB Payment etc. through in-house developed software named CBS-ISW. Furthermore, EXIM Bank has replaced its legacy in-house developed Mobile App "e-Wallet" with new and improved "EXIM AISER" Mobile App for both Android and Apple-IOS platform. The new app contains several new features like "QR Code payment" along with all the legacy features like Balance inquiry, A/C Statement, fund transfer (own account), Mobile recharge, fund transfer, credit card bill payment, Branch-ATM locator etc. easily from anywhere over the internet. Also, fund transfer to mobile financial services like "NAGAD" and "BKASH" is possible from both "AISER - Internet Banking" and "EXIM AISER" Mobile App.

EXIM Bank has been utilizing SWIFT services since its inception in Bangladesh and currently, 27 Authorized Dealer (AD) branches and the Head Office are engaged in foreign exchange transactions through this platform. The bank has established a direct connection with the SWIFT Network using the SWIFT Alliance Gateway (SAG) and has upgraded its SWIFT Alliance Access (SAA) to version 7.6.80, ensuring a more secure and reliable connection. Additionally, EXIM Bank has integrated additional modules such as "Transaction Sanction Screening (TSS)" and "Automated File Transfer (AFT)" with its Core Banking System (CBS), further enhancing the speed and efficiency of its transfer processes. SWIFT has introduced the "KYC Security Attestation

(KYC-SA)" application under its Customer Security Program, which enables secure and transparent exchange of security status information with counterparties, supporting better cyber risk management and due diligence. EXIM Bank's Centralized Trade Processing Division (CTPD) operates using the bank's in-house developed software for managing its Trade Finance operations. Furthermore, EXIM Bank has developed "Remittance Management Software" to efficiently handle and maintain remittance services for its Exchange House in the UK, as well as other foreign remittance services such as RIA, Western Union, MoneyGram, Express Money, Turbocash, Cash Express, Aftab Currency, Prabhu Money Transfer, Doha Bank QPSC, Instant Cash, National Exchange Company (Italy), NEC Money Transfer Limited (UK) and more. The bank also uses Ababil Off-Shore Banking Software for its operations in three Offshore Banking Units (OBUs). In addition, EXIM Bank has established EXIM Finance (Hong Kong) Limited, which operates SWIFT services alongside CBS, ensuring comprehensive security measures for its international transactions.

ICT risk management at EXIM Bank is an ongoing process focused on protecting the bank's mission and systems. It prioritizes addressing high-impact threats and combines advanced security technologies, mitigation strategies and administrative measures. The bank regularly reviews its risk management processes to adapt to changes and ensure business continuity. Additionally, the bank emphasizes customer, stakeholder employee education through regular training sessions on ICT risks and effective management practices.

2.21.7 Managing Fraud and Forgeries

Fraud is defined as "any behavior by which one person intends to gain a dishonest advantage over another". Fraud and forgeries in banks involve using deceptive methods to acquire money, assets, or other property owned or held by a Bank. Frauds and forgeries are committed in the banks in various departments by employees and by outsiders with or without the involvement of the bank employees.

Frauds and forgeries are committed due to loopholes in the system, non-compliance with the procedures, ineffective supervision and lack of control over the business affairs of the branches. Sometimes it becomes extremely difficult to identify the fraudulent person and comes to the notice years after they are committed.

Banks can mitigate fraud risks significantly by analyzing each individual transaction in real-time and monitoring fraud and forgeries throughout all service delivery channels despite the fact that each channel has its own characteristics and specific fraud risks.

EXIM Bank designed an appropriate control framework with control activities defined at every business level, i.e. top level review; appropriate activity controls for different branches or divisions; physical control; checks for compliance with exposure limit and follow-up of non-compliance; a system for approvals and authorizations; and system verification and reconciliation.

Control activities again involve two steps: (1) Formulation of control policies and procedures and (2) ensuring that the control policies and procedures are being complied with.

EXIM Bank boasts a strong and resourceful Internal Control and Compliance Division (ICCD) that ensures the existence of adequate control activities throughout the organization and it remains vigilant around the year so that internal auditors may predict such situations where fraudulent incidents are likely to take place.

Numerous precautionary measures have been adopted to manage frauds and forgeries, such as-

- Strict adherence to relevant rules, regulations, guidelines and instructions prescribed by the competent authority from time to time.
- Close supervision, monitoring and evaluation of daily activities at both branch and Head Office level through daily summary, DCFCL, Daily Affairs and other checklists
- Sending SMS notification to account holders for all sorts of withdrawals and deposits
- Keeping the information updated both of the customers and employees through KYC (Know Your Customer) and KYE (Know Your Employee).
- Maintenance of books of accounts, registers etc. properly and regularly.
- Internal checking
- Specifying the role of users with live user wise transaction checking.
- Conducting routine and surprise inspection
- Job rotation of officials through transfer/posting at regular intervals.
- By keeping the Operating System, antivirus software and firewalls updated to secure the online banking.
- Taking administrative and disciplinary actions against the dishonest staffs and officials.
- Enhancing the knowledge & expertise of the employees by arranging training, workshop, and regular study circles.

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 ended 31 December 2024.

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 IAS-33. Where necessary, previous year's figures have been adjusted as per Guidelines of IAS-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 IAS-7 "Cash Flow Statement" and the cash flow from operating activities has been presented under direct method.

2.22.4 Statement of changes in equity

Statement of Changes in Equity has been prepared in accordance with IAS 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 IAS 1 "Presentation of Financial Statements".

2.22.6 Reporting period

These financial statements cover 1 (one) calendar year from 01 January 2024 to 31 December 2024.

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 gradually deducted in a transitional arrangement 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.

2.22.8 Number of employees

Number of employees at 31 December 2024 was 3487; (as on 31 December 2023: 3230) 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 PLC. complied, as per Rule 14 of the Securities and Exchange Rules 2020, with the following International Accounting Standards (IASs) and International Financial Reporting Standards (IFRSs) 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 International Financial Reporting Standards (IFRSs)

Sl. No.	IFRS No.	IFRS 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	9	Financial Instruments	Applied with departure (note-2.1)
10	10	Consolidated Financial Statements	Applied
11	11	Joint Arrangements	Not Applicable
12	12	Disclosure of Interests in other Entities	Applied
13	13	Fair Value Measurement	Applied
14	14	Regulatory Deferral Accounts	Not Applicable
15	15	Revenue from Contracts with customers	Applied with departure (note-2.1)
16	16	Leases	Narrated in note 2.1

Compliance with International Accounting Standards (IASs)

Sl. No.	IAS No.	IAS Title	Compliance Status
1	1	Presentation of Financial Statements	Applied with some departures (note-2.1)
2	2	Inventories	Not Applicable
3	7	Statement of Cash Flows	Applied with departure (note-2.1)
4	8	Accounting Policies, Changes in Accounting Estimates and Errors	Applied
5	10	Events after the Reporting Period	Applied
6	11	Construction Contracts	Superseded by IFRS 15
7	12	Income Taxes	Applied
8	16	Property, Plant & Equipment	Applied
9	17	Leases	Superseded by IFRS 16
10	18	Revenue	Superseded by IFRS 15
11	19	Employee Benefits	Applied
12	20	Accounting for Government Grants and Disclosure of Government Assistance	Not Applicable
13	21	The Effects of Changes in Foreign Exchange Rates	Applied
14	23	Borrowing Costs	Not Applicable
15	24	Related Party Disclosures	Applied
16	26	Accounting and Reporting by Retirement Benefit Plans	Narrated in note - 2.9.9
17	27	Separate Financial Statements	Applied
18	28	Investments in Associates and Joint Ventures	Not Applicable
19	29	Financial Reporting in Hyperinflationary Economics	Not Applicable
20	31	Interest in Joint Ventures	Not Applicable
21	32	Financial Instruments: Presentation	Applied with departure (note-2.1)
22	33	Earnings per Share	Applied
23	34	Interim Financial Reporting *	Applied
24	36	Impairment of Assets	Applied
25	37	Provisions, Contingent Liabilities and Contingent Assets	Applied
26	38	Intangible Assets	Applied with departure (note-2.1)
27	39	Financial Instruments: Recognition and Measurement	Superseded by IFRS 9
28	40	Investment Property	Not Applicable
29	41	Agriculture	Not Applicable

* Complied while the quarterly and half-yearly interim financial statements were prepared during the period as per regulations of Bangladesh Securities and Exchange Commission (BSEC).

2.22.10 Regulatory and legal compliance:

Export Import Bank of Bangladesh PLC. 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 date

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 2020

f) The Securities and Exchange Ordinance 1969

g) The Securities and Exchange Commission Act 1993

h) The Income Tax Act, 2023

i) The Value Added Tax (VAT) Act 2012

j) The Stamp (Amendment) Act 2010

k) The Customs Act-1969

l) The Money Laundering Prevention Act 2012 (As amended up to date)

m) The Anti Terrorism (Amendment) Act 2013 etc.

No.	Particulars	Taka	
		2024	2023
3	Cash in hand		
	i) Local currency	3,644,287,188	4,328,443,066
	ii) Foreign currencies (note 3.1)	23,446,539	8,347,750
	Sub total (a)	3,667,733,727	4,336,790,816
	iii) Balance with Bangladesh Bank and its agent (Sonali Bank) (Note 3.2)		
	Balance with Bangladesh Bank	19,950,312,060	32,056,080,314
	Balance with Sonali Bank (as agent of Bangladesh Bank)	361,901,082	243,736,877
	Sub Total (b)	20,312,213,142	32,299,817,191
	Grand total (a+b)	23,979,946,869	36,636,608,007
3.1	In Foreign Currency		
	US Dollar (USD)	20,222,040	8,318,420
	Great Britain Pound (GBP)	3,192,550	-
	Saudi Arabian Riyal (SAR)	31,949	29,330
	Total	23,446,539	8,347,750
3.2	Balance with Bangladesh Bank and its agent (Sonali Bank)		
	Balance with Bangladesh Bank:		
	i) Local currency	19,452,728,870	31,067,530,633
	ii) Foreign currencies	497,583,190	988,549,681
	Sub total (a)	19,950,312,060	32,056,080,314
	Balance with Sonali Bank:		
	i) Local currency (b)	361,901,082	243,736,877
	Grand Total (a+b)	20,312,213,142	32,299,817,191

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 date), DOS Circular No. 01 dated 19 January 2014, DOS Circular Letter No. 26 dated 19 August 2019, MPD circular no. 02 dated 10 December 2013, MPD Circular No.-03 dated 09 April 2020, BRPD Circular Letter No. 31 dated 18 June 2020, FE Circular No.-07 dated 29 February 2024 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 2024 are as follows :

(a) **Cash Reserve Requirement (CRR):** Cash Reserve Requirement (CRR) has been calculated @ 4.00% of average demand and time liabilities of Tk.443,647,248,000/- for DBO as on 31 December 2024 (of Tk.435,666,468,000/- as on 31 December 2023) on bi-weekly basis with a provision of minimum 3.50% on daily basis and Cash Reserve Requirement (CRR) has been calculated @ 2.00% of average demand and time liabilities of Tk. 4,005,446,000/- for OBO as on 31 December 2024 (of Tk. 1,774,687,000/- as on 31 December 2023) on bi-weekly basis with a provision of minimum 1.50% on daily basis as per Bangladesh Bank MPD Circular No.03 dated 09 April 2020, DOS Circular Letter No. 26 dated 19 August 2019, BRPD Circular Letter No. 31 dated 18 June 2020 and FE Circular No. 07 dated 29 February 2024.

No.	Particulars	Taka	
		2024	2023
	Required reserve:		
	For Domestic Banking Operation (DBO)	17,745,890,000	17,426,659,000
	For Off-shore Banking Operation (OBO)	-	35,494,000
		17,745,890,000	17,462,153,000
	Actual reserve held with Bangladesh Bank (Annexure D)	19,658,155,816	24,303,077,520
	Surplus/(deficit)	1,912,265,816	6,840,924,520
(b)	**Statutory Liquidity Ratio (SLR):** The required SLR is minimum 5.50% on daily basis 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 and DOS Circular Letter No. 26 dated 19 August 2019.		
	Required reserve:		
	For Domestic Banking Operation (DBO)	24,400,599,000	23,961,656,000
	For Off-shore Banking Operation (OBO)	220,300,000	97,608,000
		24,620,899,000	24,059,264,000
	Actual reserve held	38,273,000,625	39,166,102,213
	Surplus/(deficit)	13,652,101,625	15,106,838,213
(b.1)	Components of Statutory Liquidity Ratio (SLR)		
	Cash in hand including Foreign Currencies	3,667,733,727	4,336,790,816
	Balance with Bangladesh Bank and its agents	2,274,166,898	7,084,661,397
	Balance of Islamic Refinance Fund	-	-
	Unencumbered approved securities:		
	Bangladesh Government Islami Investment Bond (BGIIB) & BGIS	32,331,100,000	27,744,650,000
		38,273,000,625	39,166,102,213
3 (a)	Consolidated Cash in Hand		
	Consolidated Cash in hand 3(a.1)	3,700,393,537	4,441,139,679
	Consolidated Balance with Bangladesh Bank and its agent (Sonali Bank) 3(a.2)	20,312,213,142	32,299,817,191
		24,012,606,679	36,740,956,870
3 (a.1)	Consolidated Cash in hand		
	Export Import Bank of Bangladesh PLC.	3,667,733,727	4,336,790,816
	Add: Bank's subsidiaries	32,659,810	104,348,863
		3,700,393,537	4,441,139,679
3 (a.2)	Consolidated Balance with Bangladesh Bank and its agent (Sonali Bank)		
	Export Import Bank of Bangladesh PLC.	20,312,213,142	32,299,817,191
	Add: Bank's subsidiaries	-	-
		20,312,213,142	32,299,817,191

No.	Particulars	Taka	
		2024	2023
4	**Balance with other banks and financial institutions**		
	In Bangladesh (Annexure - B)		
	i) In Current Accounts	213,712,202	149,426,685
	ii) In Mudaraba Savings, MSND & MTDR Account with other Islamic Banks/Financial Institutions	2,111,604,996	4,900,464,489
		2,325,317,198	5,049,891,174
	Add: Off-shore Banking Units (OBUs)	234,621,505	901,490,572
		2,559,938,703	5,951,381,746
	Less: Off-shore Banking Units (OBUs)	(234,621,505)	(901,490,572)
	Sub total (a)	2,325,317,198	5,049,891,174
	Outside Bangladesh (Annexure - C)		
	i) In Current Account	14,317,374,759	(894,742,355)
	ii) In Mudaraba Savings & MTDR Account with other Islamic Banks/Financial Institutions	-	-
	Sub total (b)	14,317,374,759	(894,742,355)
	Grand total (a+b)	16,642,691,957	4,155,148,819
4.1	**Maturity-wise Classification of balance with other banks & Financial Institutions**		
	i) Repayable on Demand	14,721,131,411	(304,273,866)
	With a residual maturity of		
	ii) Not more than 3 months	1,921,560,546	4,459,422,685
	iii) Over 3 months but not more than 1 year	-	-
	iv) Over 1 year but not more than 5 years	-	-
	v) More than 5 years	-	-
	Total	16,642,691,957	4,155,148,819
4 (a)	**Consolidated Balance with other banks and financial institutions**		
	In Bangladesh		
	Export Import Bank of Bangladesh PLC.	2,325,317,198	5,049,891,174
	Add: Bank's subsidiaries	1,219,716,652	1,073,594,765
	Less: Intra group transactions	(1,219,716,652)	(1,073,594,765)
	Sub total (a)	2,325,317,198	5,049,891,174
	Outside Bangladesh		
	Export Import Bank of Bangladesh PLC.	14,317,374,759	(894,742,355)
	Add: Bank's subsidiaries	371,032,796	9,364,440
	Less: Intra group transactions	(365,411,748)	(3,699,524)
	Sub total (b)	14,322,995,807	(889,077,439)
	Grand total (a+b)	16,648,313,005	4,160,813,735
5	**Placement with other banks & financial institutions**		
	a) In Bangladesh	-	-
	b) Outside Bangladesh	-	-
	Grand Total (a+b)	-	-

No.	Particulars	Holding Share 31.12.24	Face Value Taka	Book Value /Purchase price as on 31.12.24 Taka	Market Value as on 31.12.2024 Taka	Book Value /Purchase price as on 31.12.23 Taka	Remarks
6	Investment in Shares & Securities						
	i) Government securities:						
	Bangladesh Govt. Islamic Investment Bond (BGIIB)			21,250,000,000	21,250,000,000	23,000,000,000	Unquoted
	Bangladesh Government Investment Sukuk (BGIS)			12,344,300,000	12,344,300,000	12,113,050,000	Unquoted
	Bangladesh Govt. Shariah BasedSpecial Bond (BGSPB-EXIM)			478,483,000	478,483,000	-	
	Central Depository Bangladesh Limited (CDBL)	1,713,541	10	14,051,038	14,051,038	14,051,038	Unquoted
	Sub total			34,086,834,038	34,086,834,038	35,127,101,038	
	ii) Investment in Subsidiary Companies						
	EXIM Exchange Company (UK) Limited			52,098,416	52,098,416	52,098,416	Unquoted
	EXIM Finance (Hong Kong) Limited			83,928,390	83,928,390	83,928,390	Unquoted
	EXIM Islami Investment Limited (EIIL)			1,999,900,000	1,999,900,000	1,999,900,000	Unquoted
	Sub total			2,135,926,806	2,135,926,806	2,135,926,806	
	iii) Others						
	Islami Bank Bangladesh PLC.	-	10	-	-	23,119,172	Quoted
	Prime Bank PLC.	8,814,944	10	261,873,929	206,269,690	360,191,737	Quoted
	National Bank PLC.	94,107,573	10	1,181,236,416	461,127,108	1,181,236,416	Quoted
	Southeast Bank PLC.	42,699,778	10	879,531,315	384,298,002	863,108,335	Quoted
	Social Islami Bank PLC.	24,131,231	10	476,836,671	212,354,833	465,345,611	Quoted
	NCC Bank PLC.	7,103,216	10	104,419,739	76,714,733	56,750,158	Quoted
	Bank Asia PLC.	9,584,535	10	232,552,268	162,937,095	232,552,268	Quoted
	One Bank PLC.	425,706	10	9,569,404	3,618,501	9,425,454	Quoted
	Dhaka Bank PLC.	-	10	-	-	2,751,617	Quoted
	Uttara Bank PLC.	-	10	-	-	63,042,344	Quoted
	Mercantile Bank PLC.	-	10	-	-	40,306,864	Quoted
	City Bank PLC.	-	10	-	-	11,579,383	Quoted
	Eastern Bank Ltd.	7,151,729	10	195,566,904	176,647,706	59,443,997	Quoted
	BRAC Bank PLC.	-	10	-	-	47,976,605	Quoted
	Premier Bank PLC.	6,780,003	10	86,573,043	60,342,027	21,248,712	Quoted
	Jamuna Bank PLC.	-	10	-	-	36,600,542	Quoted
	Fareast Islami Life Insurance	542,152	10	45,327,959	16,589,851	45,327,959	Quoted
	Shinepukur Ceramics	2,174,900	10	89,814,760	26,316,290	9,601,958	Quoted
	Robi Axiata Ltd.	-	10	-	-	57,154,149	Quoted
	Best Holdings Ltd.	425,000	10	14,875,000	7,735,000	-	Quoted
	Lanka Bangla Finance PLC.	-	10	-	-	20,118,442	Quoted
	IDLC Finance PLC.	-	10	-	-	22,470,090	Quoted
	EBL NRB MF	7,475,373	10	63,617,247	26,163,806	63,617,247	Quoted
	EXIM Bank 1st MF	31,479,147	10	278,949,744	100,733,270	278,949,744	Quoted
	EBL 1STMF	1,447,539	10	19,403,573	5,355,894	19,403,573	Quoted
	ICBEPMF 1S1	1,000,000	10	15,592,734	5,100,000	15,592,734	Quoted
	TRUSTB 1STMF	1,517,931	10	18,193,177	5,312,759	18,193,177	Quoted
	DBH 1STMF	1,000,000	10	14,946,229	4,000,000	14,946,229	Quoted
	IFIC 1STMF	1,518,064	10	17,634,313	5,009,611	17,634,313	Quoted
	PRIME 1ICBA	1,000,000	10	13,505,254	4,700,000	13,505,254	Quoted
	MBL 1STMF	1,000,000	10	10,000,000	3,900,000	10,000,000	Quoted
	POPULAR1MF	1,495,442	10	12,755,414	4,635,870	12,755,414	Quoted
	PHPMF1	1,409,463	10	12,603,555	4,510,282	12,603,555	Quoted
	UCB Taqwa Growth Fund	-	10	-	-	50,000,000	Unquoted
	SWIFT	29		8,596,230	8,596,230	11,856,869	Unquoted
			(a)	4,063,974,877	1,972,968,557	4,168,409,922	
	Investment under special scheme:						
	Southeast Bank PLC.	44 20 034	10	61,186,816	39,780,306	59,486,805	Quoted
	Mercantile Bank PLC.	1,320,596	10	19,799,780	13,602,139	19,772,692	Quoted
	Dhaka Bank PLC.	63 60 000	10	93,312,900	69,324,000	93,312,900	Quoted
	Mutual Trust Bank PLC.	16 33 500	10	33,722,730	20,092,050	33,722,730	Quoted
	NCC Bank PLC.	14 08 680	10	23,280,720	15,213,744	23,280,720	Quoted
	Premier Bnnk PLC.	79 43 278	10	99,875,728	70,695,174	99,875,728	Quoted

No.	Particulars	Holding Share 31.12.24	Face Value Taka	Book Value /Purchase price as on 31.12.24 Taka	Market Value as on 31.12.2024 Taka	Book Value /Purchase price as on 31.12.23 Taka	Remarks
	Prime Bank PLC.	-	10	-	-	67,154,220	Quoted
	Pubali Bank PLC.	-	10	-	-	37,073,687	Quoted
	Islami Bank Bangladesh PLC.	-	10	-	-	84,224,775	Quoted
	Khulna Power Company Ltd.	50 000	10	2,241,819	655,000	2,241,819	Quoted
	Nahee Aluminium Composite Panel Ltd.	53 500	10	2,369,141	1,118,150	2,369,141	Quoted
	IDLC Finance PLC.	1 00 000	10	5,342,580	3,270,000	5,342,580	Quoted
	BATBC	20 000	10	11,680,488	7,352,000	11,680,488	Quoted
	Lanka Bangla Finance PLC.	1 00 000	10	3,140,955	1,860,000	3,140,955	Quoted
	City Bank PLC.	-	10	-	-	12,346,970	Quoted
	Orion Pharma	6 00 000	10	41,949,849	22,740,000	41,949,850	Quoted
	Baraka Power Ltd.	21 40 000	10	67,070,266	20,972,000	67,070,266	Quoted
			(b)	464,973,773	286,674,563	664,046,326	
	Sub total (a+b)			4,528,948,650	2,259,643,120	4,832,456,248	
	iv) Investment in Mudaraba Perpetual Bond						
	Social Islami Bank PLC.			1,500,000,000	1,500,000,000	1,500,000,000	
	First Security Bank PLC.			600,000,000	600,000,000	600,000,000	
	Al-Arafah Islami Bank PLC.			1,127,665,000	1,127,665,000	1,127,665,000	
				3,227,665,000	3,227,665,000	3,227,665,000	
	v) Investment in Mudaraba Subordinated Bond						
	Al-Arafah Islami Bank PLC.			1,500,000,000	1,500,000,000	1,800,000,000	
	Shahjalal Islami Bank PLC.			1,450,000,000	1,450,000,000	750,000,000	
	Islami Bank Bangladesh PLC.			2,000,000,000	2,000,000,000	3,200,000,000	
	Social Islami Bank PLC.			100,000,000	100,000,000	300,000,000	
				5,050,000,000	5,050,000,000	6,050,000,000	
	Grand total (i+ii+iii+iv+v)			49,029,374,494	46,760,068,964	51,373,149,092	

All shares and securities are stated at cost price. Market price of all quoted shares and securities diminished the cost price by Tk. 2,103,469,246 as at 31 December 2024. 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	
		2024	2023
6.1	Maturity wise classification of investment (shares and securities)		
	i) Repayable on Demand	4,520,352,420	5,120,599,380
	With a residual maturity of		
	ii) Not more than 3 months	15,000,000,000	23,000,000,000
	iii) Over 3 months but not more than 1 year	7,713,900,000	1,950,000,000
	iv) Over 1 year but not more than 5 years	15,030,400,000	15,113,050,000
	v) More than 5 years	6,764,722,074	6,189,499,713
		49,029,374,494	51,373,149,093
6 (a)	Consolidated Investment in Shares & Securities		
	i) Government securities:		
	Export Import Bank of Bangladesh PLC.	34,086,834,038	35,127,101,038
	Add: EXIM Bank's Subsidiaries	-	-
	Sub total	34,086,834,038	35,127,101,038
	ii) Others		
	Export Import Bank of Bangladesh PLC.	14,942,540,456	16,246,048,055
	Add: EXIM Bank's Subsidiaries	1,227,526,085	1,299,834,613
	Less: Intragroup transactions	(2,135,926,806)	(2,135,926,806)
	Sub total	14,034,139,735	15,409,955,862
	Grand Total (i+ii)	48,120,973,773	50,537,056,900

No.	Particulars	Taka	
		2024	2023
7	Investments		
	a) In Bangladesh		
	i) General Investment [7.2 a(i)]	516,428,126,974	463,356,540,152
	ii) Bill purchased and discounted [7.2a(ii)]	8,266,447,928	8,523,631,961
	Total in Bangladesh (a)	524,694,574,902	471,880,172,113
	b) Outside Bangladesh		
	i) General Investment (7.2 b)	-	-
	ii) Bill purchased and discounted (7.2b)	-	-
	Total Outside Bangladesh (b)	-	-
	Grand Total (a+b)	524,694,574,902	471,880,172,113
7.1	Maturity-wise classification of investment		
	i) Repayable on Demand	74,108,965,826	66,743,564,340
	With a residual maturity of		
	ii) Not more than 3 months	73,328,646,298	32,452,350,494
	iii) Over 3 months but not more than 1 year	180,896,503,495	206,522,606,808
	iv) Over 1 year but not more than 5 years	97,832,125,879	74,900,309,117
	v) More than 5 years	98,528,333,404	91,261,341,354
7.2	Mode-wise Investment	524,694,574,902	471,880,172,113
	a) In Bangladesh		
	i) General Investment		
	Bai-Muazzal	247,625,349,746	237,667,282,908
	Bai - Murabaha	21,467,020,808	16,444,106,711
	Bai-Salam	30,596,579,803	25,161,939,554
	Izara bill baia (Commercial)	205,949,343,682	175,649,360,330
	Izara bill baia (Staff)	2,686,676,187	2,503,916,243
	Quard	8,103,156,747	5,929,934,406
	Sub total (i)	516,428,126,974	463,356,540,152
	ii) Bill purchased and discounted		
	Bai - as - Sarf (FDBP)	-	-
	Musharaka Documentary Bill (MDB)	2,314,171,052	2,242,509,040
	Mudaraba Import Bill (UPAS)	5,943,629,764	6,275,858,770
	Murabaha Import Bill (MIB)	8,647,113	5,264,151
	Sub total (ii)	8,266,447,928	8,523,631,961
	Total in Bangladesh (a)	524,694,574,902	471,880,172,113
	b) Outside Bangladesh		
	i) General Investment	-	-
	ii) Bills purchased and discounted	-	-
	Total Outside Bangladesh (b)	-	-
	Grand Total (a+b)	524,694,574,902	471,880,172,113

No.	Particulars	Taka	
		2024	2023
7.2.1	Geographical Location-wise Classification of Investment		
	i) Within Bangladesh		
	a) In Rural Areas	7,501,422,738	8,148,068,156
	b) In Urban Areas	517,193,152,164	463,732,103,957
	Sub total (a+b)	524,694,574,902	471,880,172,113
	ii) Outside Bangladesh		
	a) In Rural Areas	-	-
	b) In Urban Areas	-	-
	Sub total (a+b)	-	-
	Total (i+ii)	524,694,574,902	471,880,172,113
7.2.2	Division-wise classification of investment		
	Name of the Division		
i)	Dhaka Division	332,433,874,736	297,851,384,942
ii)	Chattogram Division	154,052,791,910	136,523,474,086
iii)	Khulna Division	7,621,718,244	8,359,692,938
iv)	Rajshahi Division	19,117,651,699	18,232,907,957
v)	Barishal Division	1,152,030,036	1,193,807,884
vi)	Sylhet Division	1,228,581,024	1,557,613,144
vii)	Rangpur Division	1,508,679,750	1,713,797,030
viii)	Mymensingh Division	7,579,247,503	6,447,494,132
	Total	524,694,574,902	471,880,172,113
7.3	Group-wise Classification of Investments		
i)	Investments to directors	-	-
ii)	Investments to Chief Executive & Other Senior Executives	105,285,615	75,359,336
iii)	Investment (funded & non-funded) to Customers Group (10% of Capital and above) note 7.8	317,262,745,000	237,853,651,000
iv)	Industry-wise Classification of Investments		
a)	Garments	56,407,961,947	52,368,893,151
b)	Textile Weaving & Spinning	30,569,391,204	27,081,045,382
c)	Agro based Industry	59,971,509,586	48,016,203,895
d)	Other Industry	157,454,439,179	148,530,363,239
	Total (iv)	304,403,301,916	275,996,505,667
v)	Trading and others	220,291,272,986	195,883,666,446
	Total (iv+v)	524,694,574,902	471,880,172,113
7.4	Classification status-wise investments		
	a) Unclassified :		
i)	Unclassified investments including staff investment	372,524,410,539	452,034,659,476
ii)	Special mention account (SMA)	3,142,260,549	2,648,864,073
	Total Unclassified (i+ii)	375,666,671,088	454,683,523,549

No.	Particulars	Taka	
		2024	2023
	b) Classified:		
	iii) Substandard	2,452,528,884	2,526,056,235
	iv) Doubtful	1,137,322,962	1,603,168,760
	v) Bad and loss	145,438,051,968	13,067,423,569
	Total Classified (iii+iv+v)	149,027,903,814	17,196,648,564
	Grand Total (a+b)	524,694,574,902	471,880,172,113
7.5	Pledged collateral against investment		
	Land & Building	216,960,423,064	216,678,683,064
	MTDR, Securities etc	27,168,145,137	25,151,308,279
	Share Certificates	6,194,802,500	5,959,640,700
	Others	21,880,046,331	14,907,912,495
	Total	272,203,417,032	262,697,544,538
7.6	Particulars of investments		
	i) Investments considered good in respect of which the bank is fully secured	372,604,057,098	437,976,664,914
	ii) Investments considered good in respect of which the bank holds debtors personal security	152,090,517,804	33,903,507,199
	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	524,694,574,902	471,880,172,113
	v) Investments due by directors or employees of the bank or any of them either severally or jointly with any other persons	2,686,676,187	2,503,916,243
	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	2,686,676,187	2,503,916,243
	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:	145,438,051,968	13,067,423,569

No.	Particulars	Taka	
		2024	2023
xi)	Particulars of Written Off Investments		
	a) Cumulative amount of Investment Written Off since inception up to 31 December last year	5,570,907,994	4,122,560,589
	b) Amount of Investment Written Off during this year	2,462,356,169	1,448,347,405
	c) Total amount of Investment Written Off (a+b)	**8,033,264,163**	**5,570,907,994**
	d) Amount recovered against such Written Off Investment up to this year	354,017,667	314,139,227
	e) Amount of investment Written Off against which suit has been filed to recover the same*	**7,660,806,159**	**5,238,328,429**
	* Tk. 0.84 crore has been waived from total written off investment up to the year 2024 and no suit has been filed against Tk.0.87 crore (Islamic Investment Card) which has been written off up to the year 2024.		
7.7	**Bills purchased and discounted**		
i)	Payable in Bangladesh	2,322,818,165	2,247,773,191
ii)	Payable outside Bangladesh	5,943,629,763	6,275,858,770
	Total	**8,266,447,928**	**8,523,631,961**
7.7.1	**Maturity grouping of bills purchased and discounted**		
	Payable within 1 month	215,162,493	75,351,602
	Over 1 month but less than 3 months	158,308,111	195,667,653
	Over 3 months but less than 6 months	255,190,641	456,548,809
	6 months or more	7,637,786,683	7,796,063,897
	Total	**8,266,447,928**	**8,523,631,961**
7.8	**Detail of Large Investments**		
	Investments above 10% of total capital of the bank (Total capital Tk. 5,170.64 crore & Tk. 5,504.92 crore for the years 2024 & 2023 respectively)		
	Number of group of companies	39	28
	Amount of outstanding investments:		
	Funded (7.8.1)	264,072,699,000	187,180,250,000
	Non-funded (7.8.1)	53,190,046,000	50,673,401,000
		317,262,745,000	237,853,651,000
	Amount of classified investments	391,412,000	-
	Measures taken to recover classified investments	Initiatives are taken to regularize	-

7.8.1 Investments above 10% of total capital of the bank

No.	Particulars	Outstanding			
		Taka			
		2024			2023
	Name of the Clients	Funded	Non- funded	Total	Total
1	Abdul Monem Ltd.	3,567,005,000	3,387,956,000	6,954,961,000	7,035,834,000
2	Ahsan Group	7,333,637,000	-	7,333,637,000	6,195,907,000
3	Abul Khair Group	-	10,686,845,000	10,686,845,000	7,774,363,000
4	Alif Group	7,434,328,000	987,532,000	8,421,860,000	7,512,108,000
5	Alliance Group	8,298,521,000	2,668,425,000	10,966,946,000	8,558,616,000
6	AMTRANet Group	6,130,013,000	1,748,325,000	7,878,338,000	7,088,731,000
7	Asian Group	5,941,066,000	3,292,452,000	9,233,518,000	9,186,875,000
8	Babylon Group	1,943,870,000	6,256,004,000	8,199,874,000	6,184,657,000
9	BEXIMCO and allied concern	7,945,716,000	707,708,000	8,653,424,000	6,614,884,000
10	Brand Maker Property Management Ltd. & its Associates	9,277,917,000	583,200,000	9,861,117,000	9,261,827,000
11	City Group	793,276,000	47,630,000	840,906,000	8,287,314,000
12	Global Steel and Engineering Ltd.	7,359,043,000	1,062,499,000	8,421,542,000	6,538,225,000
13	Global Trading Corporation Ltd.	9,128,101,000	-	9,128,101,000	8,358,767,000
14	Hasan Group	7,619,127,000	36,643,000	7,655,770,000	6,970,808,000
15	JMS Group	7,240,900,000	1,277,729,000	8,518,629,000	9,263,466,000
16	Meghna Group	-	371,087,000	371,087,000	-
17	Modern Group	8,474,274,000	25,278,000	8,499,552,000	7,862,226,000
18	Nahar Trading Corporation & its allied concerns	9,312,434,000	868,799,000	10,181,233,000	9,862,424,000
19	Nurjahan Group	6,018,476,000	-	6,018,476,000	5,976,048,000
20	Outwear Group	3,571,352,000	2,454,863,000	6,026,215,000	5,993,507,000
21	P. N. Composite Limited and its allied concerns	2,653,000,000	2,999,021,000	5,652,021,000	5,511,921,000
22	Power Pac Mutiara Keraniganj Power Plant Ltd	29,159,421,000	-	29,159,421,000	26,715,209,000
23	Madina Dates & Nuts	7,977,163,000	-	7,977,163,000	-
24	S. Alam Cold Rolled Steels Limited	9,008,775,000	1,137,000	9,009,912,000	8,462,874,000
25	S.Alam Super Edible Oil Ltd.	12,713,877,000	4,087,659,000	16,801,536,000	11,778,755,000
26	S.Alam Trading Co. Ltd & its allied concern	8,931,031,000	-	8,931,031,000	8,220,040,000
27	S.Alam Vegetable Oil Ltd.	10,168,860,000	1,104,000,000	11,272,860,000	11,376,761,000
28	Shadhin Group	6,090,887,000	743,807,000	6,834,694,000	5,909,190,000
29	Sunman Group	7,952,436,000	12,268,000	7,964,704,000	7,341,114,000
30	Unitex Spinning Ltd. & its associates	6,316,889,000	590,226,000	6,907,115,000	8,011,200,000
31	Flamingo Enterprise	6,369,647,000	35,100,000	6,404,747,000	-
32	Mehedi Hasan & Co.	6,206,136,000	-	6,206,136,000	-
33	Qatar & Allied Concern	5,779,258,000	-	5,779,258,000	-
34	SSAIN Apparels Ltd.	5,534,407,000	293,076,000	5,827,483,000	-
35	Abdullah Hassan	5,512,770,000		5,512,770,000	-
36	PRAN RFL	1,794,600,000	4,636,765,000	6,431,365,000	-
37	SAAD Musa Group	5,709,463,000	-	5,709,463,000	
38	O'Dell Group	3,438,656,000	2,222,365,000	5,661,021,000	
39	Prince Group	5,366,367,000	1,647,000	5,368,014,000	
	Total	264,072,699,000	53,190,046,000	317,262,745,000	237,853,651,000

No.	Particulars	Taka	
		2024	2023
7(a)	Consolidated Investment		
	Export Import Bank of Bangladesh PLC.	516,428,126,974	463,356,540,152
	Add: Bank's subsidiaries	1,120,837,656	1,153,856,604
	Less: Intragroup transaction	(3,200,248,060)	(2,346,736,000)
	Sub total	514,348,716,570	462,163,660,756
	Bills purchased and discounted		
	Bai - as - Sarf (FDBP)	-	-
	Musharaka Documentary Bill (MDB)	2,314,171,052	2,242,509,040
	Mudaraba Import Bill (UPAS)	5,943,629,764	6,275,858,770
	Murabaha Import Bill (MIB)	8,647,113	5,264,151
	Add: Bank's subsidiaries	2,781,661,703	2,138,309,638
	Less: Intragroup transaction	-	-
	Sub total	11,048,109,631	10,661,941,599
	Total	525,396,826,201	472,825,602,355
8	Fixed assets including premises (Annexure-A)		
	i) Land	2,841,609,000	2,841,609,000
	ii) Building & Construction	999,782,328	1,034,278,272
	iii) Leasehold Property - Building	189,584,016	196,189,247
	iv) Furniture and Fixtures	137,167,824	141,916,229
	v) Office Equipment	758,875,157	789,622,976
	vi) Interior Decoration	816,048,392	797,943,055
	vii) Vehicles	30,293,685	22,844,983
	viii) Books	4	4
	Total	5,773,360,406	5,824,403,766
8 (a)	Consolidated fixed assets		
	Export Import Bank of Bangladesh PLC.	5,773,360,406	5,824,403,766
	Add: Bank's subsidiaries	5,640,096	6,746,775
		5,779,000,502	5,831,150,541
9	Other assets		
	Income Generating (note 9.1)	-	-
	Non Income Generating (note 9.2)	6,003,028,904	5,749,434,826
		6,003,028,904	5,749,434,826
9.1	Income Generating	-	-

No.	Particulars	Taka	
		2024	2023
9.2	Non Income Generating		
	Stock of stationery in hand	63,446,217	41,227,431
	Advance Rent (9.2.1)	218,925,043	172,845,952
	Suspense Account (9.2.2)	2,844,778,408	3,562,005,619
	Security Deposit (Telephone deposit)	4,975,933	4,975,933
	Stamps in Hand	6,723,327	7,610,797
	Income Receivable on Investment (9.2.3)	2,177,504,908	1,460,226,563
	Other Receivable	248,336,732	306,531,692
	Prepaid Expenses	177,226	211,471
	Others (9.2.4)	438,161,110	193,799,368
	Total	6,003,028,904	5,749,434,826
9.2.1	Advance Rent		
	Office rent	208,626,274	161,421,263
	Godown rent	10,298,769	11,424,689
	Rent-others	-	-
		218,925,043	172,845,952
9.2.2	Suspense Account		
	Advance against new branches	7,446,500	2,901,500
	Others*	2,837,331,908	3,559,104,119
		2,844,778,408	3,562,005,619
	* 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. "		
9.2.3	Income Receivable on Investment		
	Profit receivable on BGIIB, BGIS and Subordinated Bond etc.	1,811,268,902	1,111,226,563
	Profit receivable on Perpetual Bond	282,000,000	245,000,000
	Profit receivable on deposit with other banks	84,236,006	104,000,000
		2,177,504,908	1,460,226,563
9.2.4	Others		
	Advance against purchase of building (including the value of portion of land)	422,936,315	177,282,000
	Advance against purchase of Machinery and Equipment	400,000	400,000
	Prepaid insurance premium	14,824,795	16,117,368
		438,161,110	193,799,368
9.3	Classification of other assets		
	Unclassified	4,849,872,263	5,302,834,460
	Doubtful	860,441,470	360,573,804
	Bad/loss	292,715,171	86,026,562
		6,003,028,904	5,749,434,826

No.	Particulars	Taka	
		2024	2023
9.3.1	Provision for Other Assets		
	Opening balance	270,732,970	178,176,340
	Provision adjusted during the year	-	-
	Provision made during the year	452,202,936	92,556,630
	Closing balance	722,935,906	270,732,970
9.4	Fictitious Assets		
	No fictitious assets has been accounted for during the year.	-	-
9 (a)	Consolidated other assets		
	Export Import Bank of Bangladesh PLC.	6,003,028,904	5,749,434,826
	Add: Bank's subsidiaries	306,769,459	294,508,771
		6,309,798,363	6,043,943,597
10	Non Banking Assets	-	-
11	Placement from other banks & financial institutions		
	a) In Bangladesh		
	Islamic Banks	-	-
	Bangladesh Bank	107,528,841,446	49,319,619,562
	Sonali Bank	-	-
	Other Banks	240,000,000	-
	Sub Total (a)	107,768,841,446	49,319,619,562
	b) Outside Bangladesh	3,494,615,821	1,071,609,000
	Grand Total (a+b)	111,263,457,267	50,391,228,562
11.1	Security against placement from other banks & financial institutions		
	Secured	107,528,841,446	49,319,619,562
	Unsecured	3,734,615,821	1,071,609,000
		111,263,457,267	50,391,228,562
11.2	Maturity grouping of placement from other banks & financial institutions		
	i) Re-payable on demand	240,000,000	-
	With a residual maturity of		
	ii) Re-payable within 1 month	7,184,755,956	9,201,796,174
	iii) Over 1 month but within 6 months	38,215,152,060	26,346,420,977
	iv) Over 6 months but not more than 1 year	56,572,179,480	2,761,145,414
	v) Over 1 year but not more than 5 years	8,892,486,168	9,004,044,310
	vi) Over 5 years but not more than 10 years	158,883,603	3,077,821,687
	vii) More than 10 years	-	-
		111,263,457,267	50,391,228,562

No.	Particulars	Taka	
		2024	2023
11(a)	**Consolidated Placement from other banks & financial institutions**		
	Export Import Bank of Bangladesh PLC.	111,263,457,267	50,391,228,562
	Add: Bank's subsidiaries	3,180,557,078	2,328,449,879
		114,444,014,345	52,719,678,441
	Less: Intragroup transactions	(3,180,557,078)	(2,328,449,879)
		111,263,457,267	50,391,228,562
12	**Deposits and other accounts**		
	Mudaraba savings bank deposits (12.1)	31,582,301,548	40,327,527,435
	Mudaraba term deposits (12.2)	198,884,741,806	218,705,875,382
	Other Mudaraba Deposits (12.3)	137,866,968,812	127,089,570,053
	Al-Wadeeah Current and Other Deposit Accounts (12.4)	58,537,574,138	57,685,683,448
	Bills payable (12.5)	3,059,874,416	4,142,337,426
	Total	429,931,460,720	447,950,993,744
12 (a)	**Consolidated Deposits and other accounts**		
	Consolidated Mudaraba savings bank deposits -12.1 (a)	31,582,301,548	40,327,527,435
	Consolidated Mudaraba Term Deposit-12.2 (a)	197,850,522,315	217,742,218,167
	Consolidated Other Mudaraba Deposits-12.3 (a)	137,682,303,784	126,979,751,507
	Consolidated Al-Wadeeah Current and Other Deposit Accounts-12.4 (a)	58,171,330,257	57,681,864,920
	Consolidated bills payable-12.5 (a)	3,059,874,416	4,142,337,426
	Total	428,346,332,320	446,873,699,455
12.1	**Mudaraba savings bank deposits**	31,582,301,548	40,327,527,435
12.1 (a)	**Consolidated Mudaraba savings bank deposits**		
	Export Import Bank of Bangladesh PLC.	31,582,301,548	40,327,527,435
	Add: Bank's subsidiaries	-	-
		31,582,301,548	40,327,527,435
	Less: Intragroup transactions	-	-
		31,582,301,548	40,327,527,435
12.2	**Mudaraba term deposits**		
	Mudaraba Term Deposit 1 Month	6,832,380,541	9,819,452,453
	Mudaraba Term Deposit 3 Months	114,799,952,782	120,869,261,069
	Mudaraba Term Deposit 6 Months	34,065,055,902	41,521,883,425
	Mudaraba Term Deposit 12 Months	42,086,237,897	45,013,671,932
	Mudaraba Term Deposit 24 Months	440,578,875	469,395,798
	Mudaraba Term Deposit 36 Months	660,535,809	1,012,210,705
		198,884,741,806	218,705,875,382
12.2 (a)	**Consolidated Mudaraba Term Deposit**		
	Export Import Bank of Bangladesh PLC.	198,884,741,806	218,705,875,382
	Add: Bank's subsidiaries	-	-
		198,884,741,806	218,705,875,382
	Less: Intragroup transactions	(1,034,219,491)	(963,657,215)
		197,850,522,315	217,742,218,167

No.	Particulars	Taka	
		2024	2023
12.3	Other Mudaraba Deposits		
	Mudaraba Short Notice Deposit	20,989,018,566	25,057,251,483
	Mudaraba Cash Waqf Deposit	83,731,390	82,326,825
	Mudaraba Monthly Savings Scheme	35,972,040,112	39,388,831,500
	Mudaraba Monthly Income Deposit Scheme	10,590,268,471	9,832,085,305
	Mudaraba Monthly Benefit Deposit Scheme	31,409,275,981	27,203,389,776
	Mudaraba Multiplus Savings Scheme	702,644,691	726,505,385
	Mudaraba Super Savings Scheme	32,582,473,042	19,357,722,999
	Mudaraba Hajj Deposit	109,649,293	118,972,921
	Mudaraba Denmohor/Marriage Scheme	283,477,052	299,332,847
	EXIM Ziadah	259,590,049	405,699,180
	EXIM Ruhama	136,556,328	195,097,385
	Mudaraba Krishi Monthly Deposit Scheme	58,477,993	83,143,585
	Mudaraba Housing/Entrepreneurship development Scheme	2,991,737,458	3,054,778,655
	EXIM Mihnat Monthly Savings Scheme	2,492,858	1,582,460
	Mudaraba Shefa Monthly Savings Deposit Scheme	797,320,983	902,195,129
	Mudaraba Happines Monthly Savings Scheme	898,214,545	380,654,618
	Total	137,866,968,812	127,089,570,053
12.3 (a)	Consolidated Other Mudaraba Deposits		
	Export Import Bank of Bangladesh PLC.	137,866,968,812	127,089,570,053
	Add: Bank's subsidiaries	–	–
		137,866,968,812	127,089,570,053
	Less: Intragroup transaction	(184,665,028)	(109,818,546)
		137,682,303,784	126,979,751,507
12.4	Al-Wadeeah Current and Other Deposit Accounts		
	Al-wadeeah Current Deposits	8,338,807,337	12,350,164,985
	Foreign Currency Account (USD)	4,006,733,090	3,168,378,630
	Foreign Currency Account (GBP)	37,448,771	37,095,588
	Foreign Currency Account (EURO)	159,367,204	10,855,438
	Sundry Deposit	2,792,478,277	2,172,562,090
	Unclaimed Dividend Account (Note: 12.4.1)	346,283,396	243,560,036
	Security Deposit: LC	3,281,226,661	7,465,789,133
	Security Deposit: Back to Back LC & ABP	33,459,700,133	27,765,270,708
	Security Deposit: Bank Guarantee	782,515,988	798,266,339
	Security Deposit: Inland Bill Purchased (IBP)	58,549,691	108,691,351
	Profit payable on deposit	5,274,463,590	3,565,049,150
		58,537,574,138	57,685,683,448

No.	Particulars	Taka	
		Unclaimed dividend	
12.4.1:	Unclaimed Dividend Account	2024	2023
	Dividend for the year:		
	2015	9,631	9,631
	2018	24,359,980	24,692,730
	2019	31,387,354	31,826,331
	2020	51,064,936	51,287,263
	2021	72,189,681	72,624,043
	2022	60,950,419	63,120,038
	2023	106,321,395	-
		346,283,396	243,560,036
12.4 (a)	Consolidated Al-Wadeeah Current and Other Deposit Accounts		
	Export Import Bank of Bangladesh Limited	58,537,574,138	57,685,683,448
	Add: Bank's subsidiaries	-	-
		58,537,574,138	57,685,683,448
	Less: Intragroup transaction	(366,243,881)	(3,818,528)
		58,171,330,257	57,681,864,920
12.5	Bills payable		
	Pay order	3,055,608,416	4,137,917,576
	Demand draft	4,266,000	4,419,850
		3,059,874,416	4,142,337,426
12.5 (a)	Consolidated bills payable		
	Export Import Bank of Bangladesh Limited	3,059,874,416	4,142,337,426
	Add: Bank's subsidiaries	-	-
		3,059,874,416	4,142,337,426
12.6	Deposits and other accounts		
	Deposits from banks	26,076,300,000	19,517,147,791
	Deposits from customers	403,855,160,720	428,433,845,954
		429,931,460,720	447,950,993,744
12.7	Maturity-wise classification of Deposits		
	From banks		
	i) Re-payable on demand	9,300,000	15,600,000
	With a residual maturity of		
	ii) Re-payable within 1 month	17,465,900,000	9,305,947,791
	iii) Over 1 month but within 6 months	8,601,100,000	10,186,000,000
	iv) Over 6 months but not more than 1 year	-	9,600,000
	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	-	-
	From banks	26,076,300,000	19,517,147,791

No.	Particulars	Taka	
		2024	2023
	From other than banks		
	i) Re-payable on demand	59,156,092,104	19,693,232,067
	With a residual maturity of		
	ii) Re-payable within 1 month	92,724,424,957	160,244,662,121
	iii) Over 1 month but within 6 months	103,570,772,692	175,164,667,199
	iv) Over 6 months but not more than 1 year	89,139,405,260	13,591,630,338
	v) Over 1 year but not more than 5 years	41,031,641,653	42,894,742,152
	vi) Over 5 years but not more than 10 years	18,149,092,664	16,762,585,251
	vii) More than 10 years	83,731,390	82,326,825
	From other than banks	403,855,160,720	428,433,845,953
	Total	429,931,460,720	447,950,993,744
12.8	Mudaraba Subordinated Bond		
	Subcribers of Mudaraba Subordinated Bond are as under:		
	Agrani Bank PLC.	3,650,000,000	4,250,000,000
	IBBL Employees PF	3,750,000,000	2,750,000,000
	Janata Bank PLC.	300,000,000	400,000,000
	Pubali Bank PLC.	-	200,000,000
	Rupali Bank PLC.	300,000,000	300,000,000
	Social Islami Bank PLC.	2,000,000,000	2,000,000,000
	Sonali Bank PLC.	800,000,000	1,300,000,000
	Trust Bank PLC.	-	100,000,000
	Duch Bangla Bank PLC.	800,000,000	1,000,000,000
	Eastern Bank PLC.	800,000,000	1,000,000,000
	Standard Bank PLC.	1,250,000,000	-
	Uttara Bank PLC.	-	100,000,000
12.9	Mudaraba Perpetual Bond	13,650,000,000	13,400,000,000
	Subcribers of Mudaraba Perpetual Bond are as under:		
	Central Depository Bangladesh Limited (CDBL)	250,000,000	250,000,000
	Standard Bank PLC.	1,500,000,000	1,500,000,000
	Trust Bank PLC.	1,000,000,000	1,000,000,000
	Islami Bank Bangladesh PLC.	1,800,000,000	1,800,000,000
	AIBL Employees' Provident Fund	500,000,000	500,000,000
	Central Counterparty Bangladesh Limited	200,000,000	200,000,000
	Southeast Bank PLC.	500,000,000	500,000,000
	Global Islami Bank PLC.	250,000,000	250,000,000
		6,000,000,000	6,000,000,000

No.	Particulars	Taka	
		2024	2023
13	Other liabilities		
	Provision for classified investments -note-13.1(b.1)	12,170,812,651	7,476,844,374
	Provision for unclassified (standard) investments -note-13.1(a.1)	3,515,852,403	5,582,261,635
	Provision for unclassified SMA investments -note-13.1(a.3)	65,953,874	68,857,577
	Special General Provision-COVID-19- note-13.1(a-4)	-	64,620,968
	Provision for Off balance sheet exposures note-13.1(c)	913,281,460	985,245,005
	Provision for Off-Shore Banking Unit , note-13.1(a.2)	59,436,298	62,758,588
	Profit suspense account (note-13.2)	5,565,989,153	3,760,121,529
	Provision for Income tax (note-13.3)	111,974,696	1,113,138,556
	Provision for diminution in value of shares (note 13.5)	2,103,469,246	1,278,628,215
	Provision for employees social securities-superannuation fund	10,000,080	5,000,080
	Provision for gratuity (note-13.6)	-	100,000,000
	Provision for casual employees [note-13.7(i)]	80,037,418	70,000,000
	Provision for good borrower [note-13.7(ii)]	5,000,000	5,000,000
	Provision for climate risk fund (note-13.9)	57,354,500	57,404,000
	Provision for other assets (note-9.3.1)	722,935,906	270,732,970
	Provision for audit fees	1,020,000	960,000
	Zakat fund	62,865,079	13,508,857
	Accrued expenses payable	165,641,522	6,411,033
	Start-up Fund [note-13.7(iii)]	119,621,274	114,972,939
	Tax/VAT deducted at source	3,205,660,846	1,030,161,085
	Excise duty	444,223,125	432,040,702
	Customs Duty	23,732	27,581
	CSR provision (note-13.8)	147,106,624	147,370,624
	Profit payable on Mudaraba Perpetual Bond	574,963,654	511,363,654
	Compensation suspense account (unrealized)	3,658,451,893	1,145,511,510
	Compensation suspense account (realized)	23,680,049	212,153,692
	Doubtful Income Account	13,324,262	11,502,036
	Others (Note-13.10)	314,358,216	594,005,926
13.1	Provision for investments including bad and doubtful investments	34,113,037,961	25,120,603,136
	(a)General Provision		
	Unclassified Investments (a.1)	3,515,852,403	5,582,261,635
	Off-shore Banking Unit (a.2)	59,436,298	62,758,588
	Special mention account (SMA)- (a.3)	65,953,874	68,857,577
	Special General Provision-COVID-19-(a.4)	-	64,620,968
	Sub total	3,641,242,575	5,778,498,768

No.	Particulars	Taka	
		2024	2023
	(b) Specific Provision		
	Substandard	657,459,437	268,938,089
	Doubtful	355,589,100	453,738,798
	Bad/loss	11,157,764,114	6,754,167,487
	Sub total	12,170,812,651	7,476,844,374
	Total provision on investment	15,812,055,226	13,255,343,142
	(a.1) General provision on unclassified (standard) investments		
	Provision held at the beginning of the year	5,582,261,635	3,751,017,132
	Add: Provision made during the year	(2,066,409,232)	1,831,244,503
	Balance at 31 December	3,515,852,403	5,582,261,635
	(a.2) General Provision for OBU		
	Provision held at the beginning of the year	62,758,588	85,374,170
	Provision made for the year	(3,322,290)	(22,615,582)
	Balance at 31 December	59,436,298	62,758,588
	(a.3) Provision for unclassified special mention account (SMA)		
	Provision held at the beginning of the year	68,857,577	114,984,617
	Add: Provision made/(released) during the year	(2,903,703)	(46,127,040)
	Balance at 31 December	65,953,874	68,857,577
	(a.4) Special General Provision-COVID-19		
	Provision held at the beginning of the year	64,620,968	164,193,464
	Add: Provision made/(released) during the year	(64,620,968)	(99,572,496)
	Balance at 31 December	-	64,620,968
	(b.1) Provision for classified investments		
	Balance at 1 January	7,476,844,374	8,559,226,466
	Less: Fully provided Investment written off	(1,875,538,489)	(1,357,707,013)
	Less: Waived	-	-
	Add: Recoveries of amount previously written off	96,261	28,482,275
		5,601,402,146	7,230,001,728
	Add: Provision made during the year	6,569,410,505	246,842,646
	Less: Provision no more required for investment realized	-	-
	Net charge in profit and loss account	6,569,410,505	246,842,646
	Balance at 31 December	12,170,812,651	7,476,844,374
	(c) General Provision for off balance sheet exposure		
	Provision held at the beginning of the year	985,245,005	1,087,726,548
	Provision made for the year	(71,963,545)	(102,481,543)
	Balance at 31 December	913,281,460	985,245,005

No.	Particulars	Taka

13.1.1 Details of provision for Investment and off balance sheet exposure

i) General provision for un-classified investment	Provision for 2024	
	Required	Maintained
Provision for unclassified (standard) investments -note-13.1(a.1)	3,515,852,403	3,515,852,403
Provision for unclassified SMA investments -note-13.1(a.3)	65,953,874	65,953,874
Special General Provision-COVID-19-note-13.1 (a.4)	-	-
Provision for Off-Shore Banking Unit , note-13.1(a.2)	59,436,298	59,436,298
Total General provision for un-classified investment	3,641,242,575	3,641,242,575

ii) Specific provision for investment [Note: 13.1(b.1)]	Provision for 2024	
	Required	Maintained
Substandard	657,459,437	657,459,437
Doubtful	355,589,100	355,589,100
Bad/loss	122,037,464,114	11,157,764,114
Total Specific provision for investment	123,050,512,651	12,170,812,651
Total provision for investment (i+ii)	126,691,755,226	15,812,055,226

iii) Provision for Off balance sheet exposures [Note: 13.1(C)]	Provision for 2024	
	Required	Maintained
	913,281,460	913,281,460

Total Provision for Investment and off balance sheet exposure (i+ii+iii)	Required	Maintained
	127,605,036,686	16,725,336,686

As per Bangladesh Bank letter No. DBI-7/4(5)/2025-349 dated 29-04-2025, required provision against General Investments and Off-balance sheet exposures is BDT 12,760.50 crore against of which Bank maintained BDT 1,672.53 crore. Bangladesh Bank vide letter No. DOS(CAMS)1157/41(Dividend)/2025-3218 dated 26 May 2025 allowed the Bank to finalize the audited Financial Statements without adjusting the shortfall amount of provision of BDT 11,087.97 crore.

13.1.1.1 : Particulars of required provision for Investments:

Status	Outstanding at 31 Dec 2024	Base for provision	Required provison-2024	
For Investments: Unclassified - general provision			%	Amount (Tk.)
Other than - SME financing, House building	301,175,630,352	301,175,630,352	1% to 2%	3,337,848,101
Small and medium enterprise financing	60,692,926,369	60,692,926,369	0.25%	151,732,316
House building finance and investment for professional	509,714,496	509,714,496	1.00%	5,097,145
Investments to BHs/MBs/SDs	914,182,512	914,182,512	1.00%	9,141,825
Consumer finance	601,650,859	601,650,859	2.00%	12,033,017
Staff investment	2,686,676,187	2,686,676,187	0.00%	-
Special mentioned account	3,142,260,549	3,142,260,549	0.25% to 2%	65,953,873

Status	Outstanding at 31 Dec 2024	Base for provision	Required provison-2024	
Off-shore unit			%	Amount (Tk.)
Unclassified investments (general)	5,943,629,764	5,943,629,764	1.00%	59,436,298
Classified - specific provision				
Sub-standard	2,452,528,884	1,047,633,632	20% / 5%	657,459,437
Doubtful	1,137,322,962	585,926,330	50% / 5%	355,589,100
Bad/loss	145,438,051,968	122,017,525,806	100%	122,037,464,114
A. Provision required for Investments [Note: 13.1 (a), (b)]				126,691,755,226
B. Provision for Off balance sheet exposures [Note: 13.1(C)]			0%/0.50%/1%/2%/5%	913,281,460
Total Provision for Investment and off balance sheet exposure (A+B)				127,605,036,686

No.	Particulars	Taka	
		2024	2023
13.2	Profit suspense account		
	Balance at 1 January	3,760,121,529	3,186,922,269
	Add: Net amount credited during the year to suspense account	1,805,867,624	453,099,260
	Add: Additional amount credited to suspense account	-	120,100,000
	Balance at 31 December	5,565,989,153	3,760,121,529
13.3	Income tax Liability		
	Balance at 1 January	30,642,061,162	28,748,155,042
	Add: Provision for additional tax	697,283,597	20,000,000
	Add: Provision made for the year (note 13.3.1)	488,469,251	1,873,906,120
	Balance at 31 December (a)	31,827,814,010	30,642,061,162
	Advance Tax		
	Balance at 1 January	29,528,922,606	27,176,177,984
	Add: Payment made during the year	2,186,916,708	2,352,744,622
	Balance at 31 December (b)	31,715,839,314	29,528,922,606
	Net Balance at 31 December (a-b)	111,974,696	1,113,138,556
13.3.1	Provision for Current Tax made during the period		
	Income tax @ 37.50 % on estimated taxable profit (From A)	414,358,291	1,845,318,586
	Add: Tax on dividend income @ 20%	38,923,004	27,468,320
	Add: Tax on capital gain @15%	35,187,956	1,119,214
	Estimated provision required for the period	488,469,251	1,873,906,120
	A. Computation of Taxable Profit		
	Profit before tax	1,593,089,945	5,116,339,205
	Less: Gain on share (Capital gain)	(234,586,375)	(11,192,139)
	Less: Cash dividend	(194,615,019)	(137,341,600)
	Less: Nominal value of bonus share	(58,933,108)	(46,955,903)
	Estimated Taxable Profit for the period (A)	1,104,955,443	4,920,849,563
	Provision for Tax made during the year		
	Current tax	488,469,251	1,873,906,120
	Additional tax	697,283,597	20,000,000
		1,185,752,848	1,893,906,120

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	Reference case has been filed to the honourable High Court Division.
2014	2015 - 2016	Reference case has been filed to the honourable High Court Division.
2015	2016 - 2017	Reference case has been filed to the honourable High Court Division.
2016	2017 - 2018	Reference case has been filed to the honourable High Court Division.
2017	2018 - 2019	Reference case has been filed to the honourable High Court Division.
2018	2019 - 2020	Reference case has been filed to the honourable High Court Division.
2019	2020 - 2021	Appealed to the Taxes Appellate Tribunal.
2020	2021 - 2022	Appealed to the Taxes Appellate Tribunal.
2021	2022 - 2023	Appealed to the Taxes Appellate Tribunal.
2022	2023 - 2024	Appealed to the Commissioner of Taxes Appellate.
2023	2024-2025	Tax return filed but assessment is yet to be completed.

No.	Particulars	Taka	
		2024	2023
13.3.1 (a)	Consolidated Provision for Current Tax made during the period		
	Export Import Bank of Bangladesh PLC.	1,185,752,848	1,893,906,120
	Add: Bank's subsidiaries	53,241,834	61,627,534
		1,238,994,682	1,955,533,654
13.3 (a)	Consolidated Income tax Liability		
	Export Import Bank of Bangladesh PLC.	111,974,696	1,113,138,556
	Add: Bank's subsidiaries	6,693,223	7,319,579
		118,667,919	1,120,458,135
13.4	Deferred tax liability/(Assets)		
	Balance at 1 January	55,512,073	66,328,390
	Transfer (to)/from Profit & loss account	(57,496,431)	(10,816,317)
	Balance at 31 December	(1,984,358)	55,512,073

Details of Deferred Tax Liability/ (Assets) as at 31 December 2024:

Description	Carrying amount	Tax base	Deductable Tem. Diff.	Tax Rate	DTL/(DTA)
	(a)	(b)	c = (a-b)	d	e = c x d
Fixed Assets (PPE)	5,773,360,406	5,778,652,026	(5,291,620)	37.50%	(1,984,358)

13.4(a)	Consolidated Deferred tax liability/(Assets)		
	Export Import Bank of Bangladesh PLC.	(1,984,358)	55,512,073
	Add: Bank's subsidiaries	(774,871)	-
	Balance at 31 December	(2,759,229)	55,512,073
13.5	Provision for diminution in value of shares		
	Balance at 1 January	1,278,628,215	1,124,907,960
	Adjustment	(148,624,672)	-
	Provision made/(released) during the year	973,465,703	153,720,255
	Balance at 31 December	2,103,469,246	1,278,628,215
	Consolidated Provision made/(released) during the year for diminution in value of shares:		
	Export Import Bank of Bangladesh PLC.	973,465,703	153,720,255
	Add: Bank's subsidiaries	374,417,600	-
		1,347,883,303	153,720,255
13.5 (a)	Consolidated Provision for diminution in value of shares		
	Export Import Bank of Bangladesh PLC.	2,103,469,246	1,278,628,215
	Add: Bank's subsidiaries	619,363,371	244,945,771
		2,722,832,617	1,523,573,986
13.6	Provision for Gratuity		
	Balance at 1 January	100,000,000	91,125,918
	Less: Disbursed during the year	(166,423,162)	(97,012,318)
	Add: Provision made during the year	166,423,162	197,012,318
	Less: Transferred to Gratuity Fund	(100,000,000)	(91,125,918)
	Balance at 31 December	-	100,000,000

No.	Particulars	Taka	
		2024	2023
13.6.1	Cumulative required and maintained provision for Gratuity Fund as	3,785,614,874	-
	on 31-12-2024 Gratuity Fund Balance on 31-12-2024	3,785,614,874	-
	Required and maintained provision for Gratuity Fund for the year 2024	166,423,162	-
13.7	(i) Provision for casual employees		
	Balance at 1 January	70,000,000	60,000,000
	Provision made during the year	10,037,418	10,000,000
	Balance at 31 December	80,037,418	70,000,000
	(ii) Provision for good borrower		
	Balance at 1 January	5,000,000	5,000,000
	Provision made during the year	-	-
	Balance at 31 December	5,000,000	5,000,000
	(iii) Start-up Fund		
	Balance at 1 January	114,972,939	82,640,445
	Provision made during the year	4,648,335	32,332,494
	Balance at 31 December	119,621,274	114,972,939

Yearwise Start-up Fund position is as under:

Year	Creation (Tk.)	Disbursement (Tk)
2020	19,042,440	-
2021	27,859,828	-
2022	35,738,177	3,110,000
2023	32,332,494	10,370,000
2024	4,648,335	1,600,000
TOTAL	119,621,274	15,080,000

13.8	Provision for CSR		
	Balance at 1 January	147,370,624	135,226,102
	Adjusted	(264,000)	(135,200,510)
	Provision made during the year	-	147,345,032
	Balance at 31 December	147,106,624	147,370,624
13.9	Provision for climate risk fund		
	Balance at 1 January	57,404,000	7,447,000
	Adjustment during the year	(49,500)	(43,000)
	Provision made during the year	-	50,000,000
	Balance at 31 December	57,354,500	57,404,000

No.	Particulars	Taka	
		2024	2023
13.10	Others		
	Provision for Incentive Bonus/Ex-gratia	-	450,000,000
	Other Service Charge Payable	1,050,915	37,591
	Risk & Business Dev. Payable	12,679,583	7,589,083
	POS Acquiring A/C	4,309	3,789,136
	MFS Service Charge & Comm. Payable	3,489,361	22,576
	Islamic Investment Card Charge Paayable	8,573,821	2,028,734
	Bills payable for Cards(USD)	4,355,447	342,558
	NPSB Settlement A/C	(52,109,786)	(68,666,129)
	Provision for profit payable on Borrowings from BB	150,121,859	54,666,970
	Vendors payable account	1,000,000	-
	Stimulus package	539,327	608,341
	T24 Migration adjustment	288,233	288,233
	Unallocated lines	103,073	2,284,423
	OBU's liability	184,262,074	141,014,410
	Balance at 31 December	314,358,216	594,005,926
13 (a)	Consolidated other liabilities		
	Export Import Bank of Bangladesh PLC.	34,113,037,961	25,120,603,136
	Add: Bank's subsidiaries	1,337,571,982	1,025,395,519
	Less: Intragroup transaction	(19,690,982)	(18,286,121)
		35,430,918,961	26,127,712,534
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.		
14.2	Paid up capital		
	1,447,557,344 ordinary shares of Tk.10/- each	14,475,573,440	14,475,573,440
	Bonus share issued	-	-
		14,475,573,440	14,475,573,440

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
2017	No Stock Dividend	-	-	14,122,510,680
2018	No Stock Dividend	-	-	14,122,510,680
2019	No Stock Dividend	-	-	14,122,510,680
2020	2.50% Stock Dividend	35,306,276	353,062,760	14,475,573,440
2021	No Stock Dividend	-	-	14,475,573,440
2022	No Stock Dividend	-	-	14,475,573,440
2023	No Stock Dividend	-	-	14,475,573,440

14.2.2 a) The Paid up Capital of the Bank is Tk.14,475,573,440/- divided into 1,447,557,344 ordinary shares of Tk.10/- each fully subscribed by:

Particulars		2024			2023
		No. of Shares	% of total	Amount (Taka)	Amount (Taka)
i)	Promoters/Sponsors/Directors	469,586,320	32.44%	4,695,863,200	4,700,863,200
ii)	General Public & Others	977,971,024	67.56%	9,779,710,240	9,774,710,240
iii)	GOB	-			-
Grand total (i+ii+iii)		1,447,557,344	100.00%	14,475,573,440	14,475,573,440

b) Percentage of shareholdings as at 31 December 2024	No. of shares	% of holdings
Sponsors/Directors	469,586,320	32.44%
Corporate bodies - Local	412,963,905	28.53%
Corporate bodies - Foreign	9,805,437	0.68%
Foreign individuals	-	0.00%
Non-resident Bangladeshi	3,325,755	0.23%
General public	551,875,927	38.12%
	1,447,557,344	100.00%

c) Range-wise shareholdings as at 31 December 2024 are as follows:

Range of holding of shares	No. of share holders	No. of shares	% of holding of shares
Less than 500	19,729	3,086,923	0.21%
500 to 5,000	22,530	41,297,867	2.85%
5,001 to 10,000	4,046	28,943,064	2.00%
10,001 to 20,000	3,030	40,208,430	2.78%
20,001 to 30,000	873	21,456,053	1.48%
30,001 to 40,000	403	13,961,009	0.96%
40,001 to 50,000	282	13,042,720	0.90%
50,001 to 100,000	537	38,189,600	2.64%
100,001 to 1,000,000	538	137,913,276	9.53%
Over 1,000,000	135	1,109,458,402	76.64%
	52,103	1,447,557,344	100.00%

No.	Particulars	Taka	
		2024	2023
14.3	Capital to Risk-weighted Asset Ratio (as per Basel III)		
	Total assets of the bank	626,122,977,532	575,618,916,624
	Total risk weighted assets (RWA) as per Basel III	532,571,091,332	380,120,724,693
	A. Required Capital including CCB	66,571,386,416	47,515,090,586
	i) Minimum Capital Requirement (MCR) 10% of RWA	53,257,109,133	38,012,072,469
	ii) Capital Conservation Buffer (CCB) 2.50% of RWA	13,314,277,283	9,503,018,117
	B. Regulatory Capital-Solo:		
	1) Tier -1 Capital (Going-Concern Capital)		
	a) Common Equity Tier 1	30,551,923,234	32,085,496,401
	b) Additional Tier 1	6,000,000,000	6,000,000,000
	2) Tier-2 Capital (Gone-Concern Capital)	15,154,524,035	16,963,743,773
	Regulatory Capital(1+2)	51,706,447,269	55,049,240,174
	Surplus/(deficit) Capital (B-A)	(14,864,939,147)	7,534,149,588
	B.(1).(a). Common Equity Tier - 1 (Going-Concern Capital)		
	Fully Paid up Capital	14,475,573,440	14,475,573,440
	Non-repayable Share Premium Account	-	-
	Statutory Reserve	14,475,573,440	14,475,573,440

No.	Particulars	Taka	
		2024	2023
	General Reserve	1,500,000,000	1,500,000,000
	Retained Earnings	38,001,354	1,571,574,521
	Dividend Equalization Reserve	62,775,000	62,775,000
	Minority/Non-controlling Interest in Subsidiaries	-	-
	Others (If any items approved by Bangladesh Bank)	-	-
	Sub Total (i)	30,551,923,234	32,085,496,401
	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	-	-
	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)	-	-
	Total Common Equity Tier - 1 Capital (i-ii)	30,551,923,234	32,085,496,401
	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	6,000,000,000	6,000,000,000
	Minority/Non-controlling Interest i.e. AT-1 issued by consolidated subsidiaries to third parties	-	-
	Others (If any items approved by Bangladesh Bank)	-	-
	Sub Total (i)	6,000,000,000	6,000,000,000
	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)	6,000,000,000	6,000,000,000
	Maximum Limit of Additional Tier-1 Capital (AT-1 Capital can be maximum up to 1.5% of the total RWA or 33.33% of CET-1, whichever is higher)	7,988,566,370	7,527,310,193

No.	Particulars	Taka	
		2024	2023
	Excess Amount over Maximum Limit of AT-1	-	-
	Total Admissible Additional Tier-1 Capital	6,000,000,000.00	6,000,000,000
	Total Tier -1 Capital (Going-Concern Capital)	36,551,923,234	38,085,496,401
	B.(2). Tier-2 Capital (Gone-Concern Capital)		
	General provision (Investment & Off Balance Sheet)	4,554,524,035	6,763,743,773
	All Other Preference Shares	-	-
	Subordinated debt/instruments issued by the banks that meet the qualifying criteria for Tier 2 capital	10,600,000,000	10,200,000,000
	Minority/Non-controlling Interest i.e. Tier-2 issued by the consolidated subsidiaries to third parties	-	-
	Revaluation Reserves (50% of Fixed Assets and Securities & 10% of Equities)	-	-
	Other (If any)	-	-
	Sub Total (i)	15,154,524,035	16,963,743,773
	Regulatory Adjustment:		
	Revaluation Reserves for Fixed Assets, Securities & Equity Securities	-	-
	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)	-	-
	Total Tier-2 Capital Available (i-ii)	15,154,524,035	16,963,743,773
	Maximum Limit of Tier-2 Capital (Tier-2 Capital can be maximum up to 4.0% of the total RWA or 88.89% of CET-1, whichever is higher)	21,302,843,653	20,073,374,885
	Excess Amount over Maximum Limit of Tier-2	-	-
	Total Admissible Tier-2 Capital	15,154,524,035	16,963,743,773

No.	Particulars		Taka	
			2024	2023
	Capital to Risk-weighted Asset Ratio		9.71%	14.48%
	Capital requirement	Required for 2024	Held	Held
	Tire-1			
	Common Equity Tier-1		5.74%	8.44%
	Additional Tire-1		1.13%	1.58%
	Tier - 2		2.85%	4.46%
	Total	12.50%	9.71%	14.48%
	Capital Conservation Buffer (CCB) =0.00 %			
	C. Breakdown of gross Risk-Weighted Assets (RWA) in the various categories of risk exposures			
	i) Credit Risk:		494,076,294,124	339,164,522,854
	On Balance Sheet items		476,975,355,176	323,585,457,984
	Off Balance Sheet items		17,100,938,947	15,579,064,870
	ii) Market Risk		13,374,561,453	19,402,860,296
	iii) Operational Risk		25,120,235,756	21,553,341,544
	Total (i+ii+iii)		532,571,091,332	380,120,724,693
14.3 (a)	Consolidated Capital to Risk-weighted Asset Ratio (as per Basel III)			
	Total assets of the bank		626,267,518,523	576,139,523,998
	Total risk weighted assets (As per Basel III)		533,455,545,938	381,577,838,394
	A. Required Capital including CCB		66,681,943,242	47,697,229,799
	i) Minimum Capital Requirement (MCR) 10% of RWA		53,345,554,594	38,157,783,839
	ii) Capital Conservation Buffer (CCB) 2.50% of RWA		13,336,388,648	9,539,445,960
	B. Regulatory Capital-Consolidated:			
	1) Tier -1 Capital (Going-Concern Capital)			
	a) Common Equity Tier 1		30,908,410,862	32,636,036,883
	b) Additional Tier 1		6,000,000,000	6,000,000,000
	2) Tier-2 Capital (Gone-Concern Capital)		15,240,059,176	17,085,378,209
	Regulatory Capital (1+2)		52,148,470,038	55,721,415,092
	Surplus/(deficit) Capital (B-A)		(14,533,473,204)	8,024,185,293
	B.(1).(a). Common Equity Tier - 1 (Going-Concern Capital)			
	Fully Paid up Capital		14,475,573,440	14,475,573,440
	Non-repayable Share Premium Account		-	-
	Statutory Reserve		14,475,573,440	14,475,573,440
	General Reserve		1,500,000,000	1,500,000,000
	Retained Earnings		394,378,037	2,121,990,348

No.	Particulars	Taka	
		2024	2023
	Dividend Equalization Reserve	62,775,000	62,775,000
	Minority/Non-controlling Interest in Subsidiaries	110,945	124,655
	Others (If any items approved by Bangladesh Bank)	-	-
	Sub Total (i)	30,908,410,862	32,636,036,883
	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	-	-
	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)	-	-
	Total Common Equity Tier - 1 Capital (i-ii)	30,908,410,862	32,636,036,883
	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	6,000,000,000	6,000,000,000
	Minority/Non-controlling Interest i.e. AT-1 issued by consolidated subsidiaries to third parties	-	-
	Others (If any items approved by Bangladesh Bank)	-	-
	Sub Total (i)	6,000,000,000	6,000,000,000
	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)	6,000,000,000	6,000,000,000
	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)	8,001,833,189	7,698,666,121

No.	Particulars		Taka	
			2024	2023
	Excess Amount over Maximum Limit of AT-1		-	-
	Total Admissible Additional Tier-1 Capital		6,000,000,000.00	6,000,000,000
	Total Tier -1 Capital (Going-Concern Capital)		36,908,410,862	38,636,036,883
	B.(2). Tier-2 Capital (Gone-Concern Capital)			
	General provision		4,640,059,176	6,885,378,209
	All Other Preference Shares		-	-
	Subordinated debt/instruments issued by the banks that meet the qualifying criteria for Tier 2 capital		10,600,000,000	10,200,000,000
	Minority/Non-controlling Interest i.e. Tier-2 issued by the consolidated subsidiaries to third parties		-	-
	Revaluation Reserves (50% of Fixed Assets and Securities & 10% of Equities)		-	-
	Others (If any)		-	-
	Sub Total (i)		15,240,059,176	17,085,378,209
	Regulatory Adjustment:			
	Revaluation Reserves for Fixed Assets, Securities & Equity Securities		-	-
	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. Investment) Act 1991 (50% of		-	-
	Investments in Subsidiaries which are not consolidated (50% of Investments)		-	-
	Others (If any)		-	-
	Sub Total (ii)		-	-
	Total Tier-2 Capital Available		15,240,059,176	17,085,378,209
	Maximum Limit of Tier-2 Capital (Tier-2 Capital can be maximum up to 4.0% of the total RWA or 88.89% of CET-1, whichever is higher)		21,338,221,838	20,530,368,883
	Excess Amount over Maximum Limit of Tier-2		-	-
	Total Admissible Tier-2 Capital		15,240,059,176	17,085,378,209
	Capital to Risk-weighted Asset Ratio		9.78%	14.60%
	Capital requirement	Required for 2024	Held	Held
	Tire-1			
	Common Equity Tier-1		5.79%	8.55%
	Additional Tire-1		1.12%	1.57%
	Tier - 2		2.86%	4.48%
	Total	12.50%	9.78%	14.60%

Capital Conservation Buffer (CCB)=0%

No.	Particulars	Taka	
	C. Breakdown of gross Risk-Weighted Assets (RWA) in the various categories of risk exposures	2024	2023
	i) Credit Risk:	492,597,733,504	338,192,021,490
	On Balance Sheet items	475,496,794,557	322,612,956,620
	Off Balance Sheet items	17,100,938,947	15,579,064,870
	ii) Market Risk	14,590,886,880	21,351,690,713
	iii) Operational Risk	26,266,925,554	22,034,126,191
	Total (i+ii+iii)	533,455,545,938	381,577,838,394
15	Statutory reserve		
	Balance at 1 January	14,475,573,440	13,743,429,533
	Addition during the year	-	732,143,907
	Balance at 31 December	14,475,573,440	14,475,573,440
16	Other reserves		
	a) General Reserve		
	Balance at 1 January	1,500,000,000	1,000,000,000
	Addition/(adjustment) made this year	-	500,000,000
	Sub total (i)	1,500,000,000	1,500,000,000
	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
	c) Asset Revaluation Reserves		
	Balance at 1 January	615,082,708	615,082,708
	Addition/(Adjustment) during the year	-	-
	Sub total (iii)	615,082,708	615,082,708
	Grand total (i+ii+iii)	2,177,857,708	2,177,857,708
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)	52,485,454	37,159,474
	Foreign currency translation gain/(loss)	3,590,179	3,092,309
		56,075,633	40,251,783
17.1	Revaluation gain/(loss) on investment		
	Balance at 1 January	-	-
	Addition/(Adjustment) during the year	-	-
	Balance at 31 December	-	-

No.	Particulars	Taka	
		2024	2023
17.1 (a)	Consolidated revaluation gain/(loss) on investment		
	Export Import Bank of Bangladesh PLC.	-	-
	Add: Bank's subsidiaries	52,485,454	37,159,474
	Balance at 31 December	52,485,454	37,159,474
18	Retained earnings		
	Balance brought forward	1,571,574,521	1,543,558,864
	Add: Profit for the year	464,833,528	3,233,249,402
	Add: Reversal of surplus balance of previous year's incentive bonus	10,598,984	-
	Less: Transfer to statutory reserve	-	(732,143,907)
	Less: Cash & Stock dividend	(1,447,557,344)	(1,447,557,344)
	Less: Transfer to Start-up Fund	(4,648,335)	(32,332,494)
	Less: Transfer to Profit on Mudaraba Perpetual Bond	(556,800,000)	(493,200,000)
	Less: Transfer to General Reserve	-	(500,000,000)
	Balance carried forward	38,001,354	1,571,574,521
18.1	Retained earnings brought forward		
	Opening Balance Note 18	1,571,574,521	1,940,798,192
	Add: Reversal of surplus balance of previous year's incentive bonus	10,598,984	-
	Retained earning brought forward	1,582,173,505	1,940,798,192
18(a)	Consolidated retained earnings		
	Export Import Bank of Bangladesh PLC.	38,001,354	1,571,574,521
	Add: Bank's subsidiaries	359,966,862	553,508,136
	Foreign currency translation gain/(loss)	(3,590,179)	(3,092,309)
	Elimination of impairment loss on investment in subsidiary	-	-
	Balance carried forward	394,378,037	2,121,990,348
18(a1)	Consolidated Retained earnings brought forward		
	Opening Balance Note 18 (a)	2,121,990,348	1,940,798,192
	Add: Reversal of surplus balance of previous year's incentive bonus	10,598,984	-
	Gain on reassessment of impairment loss booked with parent company	-	-
	Foreign currency translation gain/(loss)	11,884,500	6,466,517
	Retained earning brought forward	2,144,473,832	1,947,264,709
19	Non-controlling interest		
	Share Capital	2,000,000,000	2,000,000,000
	Retained earnings-EXIM Islami Investment Limited (EIIL)	200,333,640	474,524,986
		2,200,333,640	2,474,524,986
	Non-controlling interest	110,945	124,655
20	Contingent liabilities and commitments		
	Acceptance and endorsement (20.1)	58,988,121,483	60,701,795,150
	Letters of guarantee (20.2)	13,178,533,043	12,170,324,949
	Irrevocable letters of credit (20.3)	28,711,057,074	43,642,183,007
	Bills for collection (20.4)	11,121,943,306	10,115,191,593
	Other contingent liabilities (20.5)	-	-
	Total Contingent Liabilities	111,999,654,906	126,629,494,699
	Other commitments	-	-
	Total Contingent Liabilities and commitments	111,999,654,906	126,629,494,699

No.	Particulars	Taka	
		2024	2023
20.1	Accepted bills for payment		
	Cash Deferred	31,253,691,035	34,766,235,064
	Back to Back	27,734,430,448	25,935,560,086
		58,988,121,483	60,701,795,150
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	13,178,533,043	12,170,324,949
		13,178,533,043	12,170,324,949
20.3	Irrevocable letters of credit (Including Back to Back Bills)		
	Letter of credit (cash)	6,020,464,785	21,083,018,774
	Letter of credit (EDF)	1,852,209,016	1,028,020,994
	Letter of credit (back to back)	20,838,383,273	21,531,143,239
		28,711,057,074	43,642,183,007
20.4	Bills for collection		
	Outward bills for collection	-	-
	Local documentary bills for collection	5,729,640,797	5,036,460,245
	Foreign documentary bills for collection	5,392,302,509	5,078,731,348
		11,121,943,306	10,115,191,593
20.5	Other contingent liabilities		
	Others	-	-
		-	-
	Total Contingent Liabilities and Commitments	111,999,654,906	126,629,494,699
21	Litigation filed by the Bank		
	Agrabad branch	1,611,334,000	1,601,318,000
	Ashuganj branch	144,588,000	144,588,000
	Ashulia branch	17,463,000	17,463,000
	Bagmara branch	18,057,000	18,057,000
	Bahaddarhat branch	68,552,000	48,860,000
	Basundhara branch	71,352,000	71,352,000
	Bashurhat branch	66,118,000	66,118,000
	Beanibazar branch	7,853,000	29,269,000
	Bishwanath branch	3,002,000	3,002,000
	Board Bazar branch	17,445,000	17,445,000

No.	Particulars	Taka	
		2024	2023
	Bogura branch	681,634,000	512,419,000
	Bokshagonh Branch	1,617,000	-
	CDA Avenue branch	131,248,000	131,248,000
	Chowmuhani branch	74,927,000	74,927,000
	Chagalnaiya branch	20,104,000	-
	Cox's Bazar branch	97,610,000	64,699,000
	Dattapara branch	3,857,000	-
	Dhopadighirpar branch	87,346,000	93,966,000
	Dinajpur branch	15,304,000	15,304,000
	Dohazari branch	15,914,000	15,914,000
	Elephant Road branch	220,493,000	220,493,000
	Faridpur branch	46,893,000	46,893,000
	Fenchugonj branch	43,707,000	46,978,000
	Feni branch	31,342,000	25,323,000
	Garib-e-Newaz branch	33,800,000	33,800,000
	Gazipur Chowrasta branch	62,003,000	62,003,000
	Goalabazar branch	14,410,000	14,410,000
	Golapgonj branch	33,994,000	33,994,000
	Gouripur branch	156,416,000	161,096,000
	Gulshan branch	2,747,785,000	1,220,500,000
	HO Corporate branch	1,435,288,000	1,532,476,000
	Imamgonj branch	314,489,000	314,489,000
	Jashore branch	-	3,476,000
	Jubilee Road branch	766,426,000	628,056,000
	Karwanbazar branch	78,949,000	78,949,000
	Khatungonj branch	1,348,047,000	1,348,047,000
	Khulna branch	3,153,000	3,153,000
	Khulshi branch	70,338,000	70,338,000
	Kishoreganj branch	3,761,000	3,761,000
	Kushtia branch	11,831,000	12,913,000
	Laksham branch	646,283,000	646,283,000
	Magura branch	5,555,000	2,116,000
	Malibag branch	505,237,000	505,237,000
	Manikgonj branch	46,072,000	46,072,000
	Mawna Chowrasta branch	31,926,000	31,926,000
	Mirpur branch	1,222,040,000	1,058,761,000
	Mohila branch Uttara	3,912,000	3,912,000
	Motijheel branch	3,999,299,000	3,999,299,000
	Moulvibazar branch	99,933,000	90,167,000

No.	Particulars	Taka	
		2024	2023
	Mukterpur branch	16,603,000	16,603,000
	Mymensingh branch	73,135,000	73,135,000
	Naogaon branch	8,232,000	8,232,000
	Narayanganj branch	1,829,824,000	943,148,000
	Nawabpur branch	1,089,328,000	1,089,328,000
	Nazirhat branch	24,846,000	24,846,000
	New Eskaton branch	169,319,000	169,319,000
	Nobigonj branch	19,660,000	19,660,000
	Pabna branch	2,429,000	4,191,000
	Pahartali branch	304,184,000	304,184,000
	Pakundia branch	9,509,000	-
	Panthapath branch	1,020,398,000	1,010,726,000
	Rajshahi branch	105,507,000	117,498,000
	Rajuk Avenue branch	4,310,204,000	4,310,204,000
	Rangpur branch	54,918,000	91,185,000
	Satmasjid Road branch	62,319,000	38,802,000
	Savar Bazar branch	310,731,000	310,731,000
	Shimrail branch	6,311,000	12,945,000
	Sitakunda branch	191,361,000	228,972,000
	Sonaimuri branch	41,649,000	41,649,000
	Sonargaon SME branch	2,273,000	7,180,000
	Sylhet branch	248,198,000	248,198,000
	Tangail branch	42,161,000	42,161,000
	Thakur Bazar branch	37,329,000	37,329,000
	Uttara branch	1,018,501,000	1,018,501,000
		28,137,636,000	25,339,597,000
22	Income statement		
	Income (note-22.1)	53,235,968,660	41,221,584,563
	Expenses (note-22.2)	45,857,019,309	33,893,997,376
		7,378,949,351	7,327,587,187
22 (a)	Consolidated Income statement		
	Export Import Bank of Bangladesh PLC.	7,378,949,351	7,327,587,187
	Add: Bank's subsidiaries	197,255,999	247,743,058
		7,576,205,350	7,575,330,245

No.	Particulars	Taka	
		2024	2023
22.1	Income		
	Profit, discount and similar income	50,072,231,103	38,371,067,545
	Dividend income	253,548,127	184,297,503
	Fee, commission and brokerage	1,343,885,658	1,402,921,277
	Gains less losses arising from dealing securities	-	-
	Gains less losses arising from investment securities	234,586,375	11,192,139
	Gains less losses arising from dealing in foreign currencies	(88,722,973)	(757,564,680)
	Income from non-banking assets	-	-
	Other operating income	1,420,440,370	2,009,670,779
	Profit less losses on profit rate changes	-	-
		53,235,968,660	41,221,584,563
22.2	Expenses		
	Profit, fee and commission	37,248,771,631	26,372,634,593
	Losses on investments	-	-
	Administrative expenses	5,536,877,864	5,076,919,804
	Other operating expenses	2,589,493,071	2,010,768,940
	Depreciation on banking assets	481,876,743	433,674,039
		45,857,019,309	33,893,997,376
23	Investment income		
23.1	i) Income from General Investment		
	Bai-Muazzal	27,751,995,122	21,494,495,756
	Bai-Murabaha	2,392,935,237	1,766,942,533
	Bai-Salam	3,848,074,485	2,912,638,221
	Izara bill baia	12,826,641,127	9,798,318,662
	Musharaka	376,659,337	317,593,043
	Foreign Bill Negotiation	-	-
	Sub Total (i)	47,196,305,308	36,289,988,215
	Less: Waiver/adjustment of profit on Investment	(373,882,738)	(148,053,630)
		46,822,422,570	36,141,934,585
	ii) Profit on Deposit with other Islamic Banks		
	In Bangladesh	381,330,428	265,016,334
	Outside Bangladesh	-	-
	Sub Total (ii)	381,330,428	265,016,334
	iii) Profit on Placement with Banks & other financial institutions		
	Profit on Islamic Refinance Fund	-	-
		-	-
	Grand Total (i+ii+iii)	47,203,752,998	36,406,950,919

No.	Particulars	Taka	
		2024	2023
23.2	Investment income derived from the fund deployed by :		
	i) Mudaraba Deposits (Provisional)	31,956,940,780	26,256,693,003
	ii) Other deposits/Fund (Provisional)	15,246,812,218	10,150,257,916
		47,203,752,998	36,406,950,919
23(a)	Consolidated Investment income		
	Export Import Bank of Bangladesh PLC.	47,203,752,998	36,406,950,919
	Add: Bank's subsidiaries	370,110,635	288,212,787
	Less: Intergroup transactions	(125,613,530)	(87,935,033)
		47,448,250,103	36,607,228,673
24	Profit paid on deposits, borrowings etc.		
	Profit on deposits (note 24.1)	32,675,346,610	25,017,099,913
	Profit on borrowings	4,573,424,981	1,355,534,580
		37,248,771,591	26,372,634,493
24.1	Profit paid on deposits		
	Mudaraba savings deposits	1,082,708,223	946,074,044
	Mudaraba short notice deposits	2,266,850,689	1,906,591,869
	Mudaraba term deposits	20,674,599,932	15,339,052,337
	Mudaraba deposit under scheme	8,642,913,671	6,819,383,591
	Mudaraba Cash Waqf deposits	8,274,095	5,998,072
		32,675,346,610	25,017,099,913
24(a)	Consolidated Profit paid on deposits, borrowings etc.		
	Export Import Bank of Bangladesh PLC.	37,248,771,591	26,372,634,493
	Add: Bank's subsidiaries	234,426,161	93,774,879
	Less: Intergroup transactions	(125,613,530)	(87,935,033)
		37,357,584,222	26,378,474,339
25	Income from investment in shares/securities		
	i) Inside Bangladesh		
	Profit on Bangladesh Government Islamic Investment Bond (BGIIB) & BGIS	2,049,399,769	1,236,611,252
	Central Depository Bangladesh Limited (CDBL):		
	Cash Dividend on shares	3,427,082	4,283,852
	Others:		
	Cash Dividend on shares	191,187,937	133,057,748
	Nominal value of bonus shares received	58,933,108	46,955,903
	Income from Investment in Subsidiaries	-	39,664,423
	Profit On Mudaraba Bond (Perpetual & Subordinated)	819,078,336	727,505,374
	Sub Total (i)	3,122,026,232	2,188,078,552
	ii) Out side Bangladesh	-	-
	Grand Total (i+ii)	3,122,026,232	2,188,078,552

No.	Particulars	Taka	
		2024	2023
25(a)	Consolidated income from investment in shares/securities		
	Export Import Bank of Bangladesh PLC.	3,122,026,232	2,188,078,552
	Add: Bank's subsidiaries	29,280,767	31,889,774
	Less: Intragroup	-	(39,400,387)
		3,151,306,999	2,180,567,939
26	Commission, exchange and brokerage		
	Commission (note 26.1)	1,343,885,658	1,402,921,277
	Exchange gain (note 26.2)	(88,722,973)	(757,564,680)
	Brokerage Income	-	-
		1,255,162,685	645,356,597
26.1	Commission		
	Commission on L/Cs	700,617,132	650,036,660
	Commission on L/Gs	119,713,538	200,615,561
	Commission on bills purchased	41,382,721	32,905,527
	Commission on accepted bills	434,182,938	383,189,996
	Commission on OBC, IBC etc.	166,131	182,187
	Commission on PO, DD, TT & Remittance	5,946,951	6,743,805
	Other commission	41,876,247	129,247,541
		1,343,885,658	1,402,921,277
26.2	Exchange gain		
	Exchange gain	18,101,656,252	6,809,992,787
	Less: Exchange loss	(18,190,379,225)	(7,567,557,467)
	Net Exchange Gain	(88,722,973)	(757,564,680)
26(a)	Consolidated Commission, exchange and brokerage		
	Export Import Bank of Bangladesh PLC.	1,255,162,685	645,356,597
	Add: Bank's subsidiaries	89,023,795	74,341,046
		1,344,186,480	719,697,643
27	Other operating income		
	Rent on locker	5,102,100	4,667,443
	Postage charge recovered	25,830	57,740
	Telephone/Telex/SWIFT/Fax etc. charge recovered	95,915,623	94,843,611
	Courier service charge recovered	35,269,881	34,538,714
	Service and other charges	895,761,190	1,232,383,736
	Rent recovered-property and godown	4,656,559	5,906,950
	Gain on sale of fixed assets	2,006,013	2,663,785
	Income from Islamic Credit card	64,392,464	72,851,478
	ADC Income	48,378,770	42,897,059
	Others	268,931,940	518,860,263
		1,420,440,370	2,009,670,779

No.	Particulars	Taka	
		2024	2023
27(a)	**Consolidated Other operating income**		
	Export Import Bank of Bangladesh PLC.	1,420,440,370	2,009,670,779
	Add: Bank's subsidiaries	43,221,051	28,754,846
		1,463,661,421	2,038,425,625
28	**Salary & allowances**		
	Basic salary	1,872,325,471	1,742,485,474
	Allowances	1,269,852,573	1,231,191,767
	Provident fund	178,659,950	144,346,157
	Bonus and ex-gratia	531,784,017	608,340,667
		3,852,622,011	3,726,364,065
28(a)	**Consolidated Salary & allowances**		
	Export Import Bank of Bangladesh PLC.	3,852,622,011	3,726,364,065
	Add: Bank's subsidiaries	46,300,558	37,814,276
		3,898,922,569	3,764,178,341
29	**Rent, taxes, insurance, electricity etc.**		
	Rent Rates and taxes (29.1)	548,736,741	522,447,525
	Insurance	497,942,192	214,144,148
	Electricity/Gas/WASA	133,935,256	121,090,325
		1,180,614,189	857,681,998
29.1	**Rent Rates and taxes**		
	Rent	520,157,106	506,003,095
	Rates and taxes	28,579,635	16,444,430
		548,736,741	522,447,525
29(a)	**Consolidated Rent, taxes, insurance, electricity etc.**		
	Export Import Bank of Bangladesh PLC.	1,180,614,189	857,681,998
	Add: Bank's subsidiaries	25,195,410	22,957,866
		1,205,809,599	880,639,864
30	**Legal expenses**		
	Legal expenses	11,588,656	18,102,492
	Other professional fees	4,019,610	6,387,707
		15,608,266	24,490,199
30(a)	**Consolidated Legal expenses**		
	Export Import Bank of Bangladesh PLC.	15,608,266	24,490,199
	Add: Bank's subsidiaries	967,685	535,430
		16,575,951	25,025,629
31	**Postage, stamp & telecommunications etc.**		
	Postages	34,574	47,639
	Courier charge	27,008,767	26,175,330
	SWIFT charge	23,525,332	18,643,182
	Telephone bill	11,715,746	10,732,459
	Fax/Telex charge	6,255,811	5,604,463
	Internet charge	1,648,008	1,698,644
	Wide area network charges	22,594,077	25,950,327
	Reuter charges	-	-
	ATM expense	9,643,397	8,604,568
	Tele Banking charge	14,624,567	10,104,437
	Other IT expenses	431,261	333,050
		117,481,540	107,894,099

No.	Particulars	Taka	
		2024	2023
31(a)	Consolidated Postage, stamp & telecommunications etc.		
	Export Import Bank of Bangladesh PLC.	117,481,540	107,894,099
	Add: Bank's subsidiaries	12,066,499	9,848,242
		129,548,039	117,742,341
32	Auditors' fees	1,100,500	1,219,250
		1,100,500	1,219,250
32(a)	Consolidated Auditors' fees		
	Export Import Bank of Bangladesh PLC.	1,100,500	1,219,250
	Add: Bank's subsidiaries	381,688	841,291
		1,482,188	2,060,541
33	Stationery, printing and advertisement etc.		
	Stationery and printing	92,058,994	92,784,398
	Computer consumable stationery	13,811,135	15,961,479
	Books and periodicals	4,107,507	4,256,339
	Advertisement and publicity	83,573,847	78,450,793
		193,551,483	191,453,009
33(a)	Consolidated stationery, printing and advertisement etc.		
	Export Import Bank of Bangladesh PLC.	193,551,483	191,453,009
	Add: Bank's subsidiaries	1,511,345	776,074
		195,062,828	192,229,083
34	Directors fees & expenses		
	Directors' Fees for attending Board/Executive Committee/Other Committee meeting	2,968,000	1,656,000
	TA/DA/Hotel Fare for Local & Foreign Directors, Meeting Expenses	55,124	-
		3,023,124	1,656,000
34(a)	Consolidated Directors fees & expenses		
	Export Import Bank of Bangladesh PLC.	3,023,124	1,656,000
	Add: Bank's subsidiaries	157,000	140,800
		3,180,124	1,796,800
35	Shariah Supervisory Committee's fees & expenses		
	i) Shariah Supervisory Committee members' Fees for attending meeting	410,000	480,000
	ii) Others	93,100	144,600
		503,100	624,600
36	Depreciation and repairs to Bank's assets		
	Depreciation (note-36.1)	481,876,743	433,674,039
	Repairs and maintenance	153,824,501	148,390,084
		635,701,244	582,064,123
36.1	Depreciation		
	Building and constructions	34,495,944	34,495,944
	Leasehold Property - Building	6,605,231	6,605,231

No.	Particulars	Taka	
		2024	2023
	Furniture and fixtures	27,172,593	25,685,364
	Interior decoration	121,980,474	110,335,326
	Office equipment	285,484,206	248,659,030
	Vehicles	6,138,295	7,893,144
	Books	-	-
		481,876,743	433,674,039
36(a)	Consolidated depreciation and repairs to Bank's assets		
	Export Import Bank of Bangladesh PLC.	635,701,244	582,064,123
	Add: Bank's subsidiaries	1,756,596	2,559,658
		637,457,840	584,623,781
37	Other expenses		
	Discount and commission paid	40	100
	Charges of banks	147,184,507	63,036,350
	Security & Cleaning	307,260,659	253,628,300
	Entertainment	55,616,490	47,995,922
	Car expenses	278,318,146	259,704,461
	Subscription	15,099,909	12,288,519
	Expenses for ESSS fund	5,000,000	5,000,000
	Donation	318,371,470	119,865,530
	Travelling expenses	272,883,191	271,063,475
	Conveyance, cartage, freight and labour	12,622,588	13,409,074
	Business development	260,019,646	156,779,057
	Welfare and recreation	171,384,074	50,937,854
	Training and internship expenses	3,162,663	13,662,432
	Gratuity	166,423,162	197,012,318
	Compensation	350,318	446,340
	Casual employee benefit	10,000,000	10,000,000
	Liveries and uniform	2,329,080	7,145,223
	Medical expenses	654,437	187,282
	Meeting expenses	491,647	230,749
	AGM expenses	6,323,965	12,542,921
	Loss on closure of subsidiary	-	-
	Loss on sale of assets	687,031	5,398,583
	CDBL charges	-	212,000
	BEPS and Master card service charge	32,358,243	31,564,546
	NPSB Expense	4,167,787	4,003,576
	Corporate social responsibility	70,000,000	61,828,613
	Plantation	2,628,061	2,853,340
	Expenditure-Vessel	7,698,190	12,332,243
	Miscellaneous expenses	43,732,116	50,690,807
		2,194,767,420	1,663,819,615

No.	Particulars	Taka	
		2024	2023
37(a)	Consolidated other expenses		
	Export Import Bank of Bangladesh PLC.	2,194,767,420	1,663,819,615
	Add: Bank's subsidiaries	23,352,939	16,678,975
		2,218,120,359	1,680,498,590
38	Provision for investment made during the year		
	Provision for classified investment (note-38.1)	6,569,410,505	246,842,646
	Provision for un-classified (standard) investment (note-38.2)	(2,066,409,232)	1,831,244,503
	Provision for unclassified (SMA) (note-38.3)	(2,903,703)	(46,127,040)
	Special General Provision-COVID-19 (note-38.4)	(64,620,968)	(99,572,496)
		4,435,476,602	1,932,387,613
38.1	Provision for classified investments		
	Amount of classified investments:		
	Bad/loss	145,438,051,968	13,067,423,569
	Doubtful	1,137,322,962	1,603,168,760
	Substandard	2,452,528,884	2,526,056,235
	Total classified investments	149,027,903,814	17,196,648,564
	Provision required	123,050,512,651	7,476,844,374
	Provision made earlier	7,476,844,374	8,559,226,466
	Add: Recovered written off investment	96,261	28,482,275
	less: Fully provided investment written off	(1,875,538,489)	(1,357,707,013)
	Add: Provision deferred	110,879,700,000	-
		116,481,102,146	7,230,001,728
	Provision made during the year	6,569,410,505	246,842,646
38.2	Provision for un-classified (standard) investments		
	Provision required for unclassified (standard) investments	3,515,852,403	5,582,261,635
	Less: provision made earlier	(5,582,261,635)	(3,751,017,132)
	Provision made during the year	(2,066,409,232)	1,831,244,503
38.3	Provision for Special Mention Account (SMA)		
	Provision required for SMA	65,953,874	68,857,577
	Less: provision made earlier	(68,857,577)	(114,984,617)
	Provision made during the year	(2,903,703)	(46,127,040)
38.4	Special General Provision-COVID-19		
	Provision required	-	64,620,968
	Less: provision made earlier	(64,620,968)	(164,193,464)
	Provision made during the year	(64,620,968)	(99,572,496)
38(a)	Consolidated Provision for investment		
	Export Import Bank of Bangladesh PLC.	4,435,476,602	1,932,387,613
	Add: Bank's subsidiaries	(24,466,083)	-
		4,411,010,519	1,932,387,613

No.	Particulars	Taka	
		2024	2023
39	Provision for Off-shore Banking Units (OBU)		
	Provision required	59,436,298	62,758,588
	Less: provision made earlier	(62,758,588)	(85,374,170)
	Provision made during the year	(3,322,290)	(22,615,582)
40	Provision for Off Balance sheet exposures		
	Provision required	913,281,460	985,245,005
	Less: provision made earlier	(985,245,005)	(1,087,726,548)
	Provision made during the year	(71,963,545)	(102,481,543)
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	464,833,528	3,233,249,402
	Weighted average number of ordinary shares outstanding	1,447,557,344	1,447,557,344
	Basic EPS	0.32	2.23
	Net Asset Value (NAV) Per Share:		
	Net Asset Value (NAV) attributable to the shareholders at the end of the year	31,167,005,942	32,700,579,109
	Weighted average number of ordinary shares outstanding	1,447,557,344	1,447,557,344
	NAV Per Share	21.53	22.59
	Net operating cash flow per share (NOCFPS):		
	Net cash from operating activities	910,886,745	8,518,441,307
	Weighted average number of ordinary shares outstanding	1,447,557,344	1,447,557,344
	NOCFPS	0.63	5.88
41(a)	Consolidated Earnings Per Share (CEPS):		
	Net profit after tax attributable to the shareholders for the year	258,896,174	3,379,964,538
	Weighted average number of ordinary shares outstanding	1,447,557,344	1,447,557,344
	Consolidated Earnings Per Share	0.18	2.33
	Consolidated Net Asset Value (NAV) Per Share:		
	Net Asset Value (NAV) attributable to the shareholders at the end of the year	31,579,569,203	33,291,371,374
	Weighted average number of ordinary shares outstanding	1,447,557,344	1,447,557,344
	Consolidated NAV Per Share	21.82	23.00
	Consolidated Net operating cash flow per share (NOCFPS):		
	Consolidated Net cash from operating activities	812,095,391	8,601,776,856
	Weighted average number of ordinary shares outstanding	1,447,557,344	1,447,557,344
	Consolidated NOCFPS	0.56	5.94

No.	Particulars	Taka	
		2024	2023
42	Reconciliation of Cash and Cash Equivalents at the end of the year		
	i) Cash in hand	3,667,733,727	4,336,790,816
	ii) Balance with Bangladesh Bank and Sonali Bank	20,312,213,142	32,299,817,191
	iii) Balance with other Banks and Financial Institutions	16,642,691,957	4,155,148,819
		40,622,638,826	40,791,756,826
	Reconciliation of net profit with cash flow from operating activities:		
	Profit before provision & tax (A)	7,378,949,351	7,367,251,610
	Adjustments of Non-Cash Items (B)		
	Depreciation	481,876,743	433,674,039
	Net loss/(gain) on sale of fixed assets	(1,318,982)	2,734,798
	Nominal value of bonus share	(58,933,108)	(46,955,903)
	Total Non-Cash Items (B)	421,624,653	389,452,934
	Adjustments of accrued income/expenses (C)		
	(Increase)/decrease of profit income receivable on investment	(700,042,339)	(584,449,357)
	Increase/(decrease) of profit payable on deposits	1,709,414,440	1,254,803,224
	(Increase)/decrease of other items	(21,331,315)	(8,786,193)
	Total adjustments of accrued income/expenses (C)	988,040,786	661,567,674
	Income tax payment (D)	(2,186,916,708)	(2,352,744,622)
	Cash flows before changes in operating assets and liabilities (A+B+C+D)	6,601,698,081	6,065,527,596
42(a)	Consolidated Reconciliation of Cash and Cash Equivalents at the end of the year		
	i) Cash in hand	3,700,393,537	4,441,139,679
	ii) Balance with Bangladesh Bank and Sonali Bank	20,312,213,142	32,299,817,191
	iii) Balance with other Banks and Financial Institutions	16,648,313,005	4,160,813,735
		40,660,919,684	40,901,770,605
	Consolidated Reconciliation of net profit with cash flow from operating activities:		
	Profit before provision & tax (A)	7,576,205,349	7,575,594,280
	Adjustments of Non-Cash Items (B)		
	Depreciation	483,633,339	436,233,697
	Net loss/(gain) on sale of fixed assets	(1,318,982)	2,734,798
	Nominal value of bonus share	(58,933,108)	(46,955,903)
	Total Non-Cash Items (B)	423,381,249	392,012,592
	Adjustments of accrued income/expenses (C)		
	(Increase)/decrease of profit income receivable on investment	(700,042,339)	(584,449,357)
	Increase/(decrease) of profit payable on deposits	1,709,414,440	1,254,803,224
	(Increase)/decrease of other items	(21,331,315)	(8,786,193)
	Total adjustments of accrued income/expenses (C)	988,040,786	661,567,674
	Income tax payment (D)	(2,251,725,667)	(2,416,837,343)
	Consolidated Cash flows before changes in operating assets and liabilities (A+B+C+D)	6,735,901,716	6,212,337,203

No.	Particulars	Taka	
		2024	2023
43	Number of meetings held		
	Board meeting	40	22
	Executive Committee meeting	1	4
	Board Audit Committee meeting	6	8
	Board Risk Management Committee meeting	9	9
	Shariah Supervisory Committee meeting	5	6
	Total	61	49
44	Number of branches including SME/Krishi branches	155	151
45	Number of SME/Krishi Branches	3	3
	Number of Sub-branches	73	68

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 at 31 December 2024, following directors were the members of the Audit Committee:

Sl. No.	Name	Status with the Bank	Status with the committee	Educational qualification
i)	Mr. Khandaker Mamun FCA	Independent Director	Chairman	Honors and Masters in Accounting. Fellow Chartered Accountant (FCA).
ii)	Mr. Md. Nurul Amin	Director	Member	Bachelor of Arts (B.A.)
iii)	Mr. S M Rezaul Karim	Independent Director	Member	B.Sc (Hons.) in Geology, M.Sc in Geology.

Six(6) meetings of Board Audit Committee were held from 1 January 2024 to 31 December 2024 in which, inter alia, the following issues were discussed:

1. Review of Financial Statements:
   - Ø Draft Financial Statements of the Bank for the year ended 31 December 2023.
   - Ø Financial Statements of EXIM Islami Investment Limited (EIIL) for the year ended 31 December 2023.
   - Ø Auditor's Report and Financial Statements of EXIM Exchange Company (UK) Limited.
   - Ø Auditor's Report and Financial Statements of EXIM Finance (Hong Kong) Limited.
   - Ø Un-audited Quarterly Financial Statements for the first quarter ended 31 March 2024.
   - Ø Un-audited Half-Yearly Financial Statements for the period ended 30 June 2024.
   - Ø Un-audited 3rd Quarterly Financial Statements ended 30 September 2024.
2. Audit Reports and Inspection:
   - Ø Management Report-2023 by external auditor M/s Pinaki & Co.
   - Ø Summary Report on audit findings for the year 2023 of various branches of the Bank.
   - Ø Synopsis of Head Office Inspection Reports on different branches of the Bank.
   - Ø Report on a sudden inspection on 25 February 2024 by the Bangladesh Bank Inspection Team on New Eskaton Branch.
3. Governance and Risk Management:
   - Ø Effectiveness of the control system of the Bank, including certification of internal control policies, practices, and procedures for 2023
   - Ø Risk Grading Position of the Bank.
   - Ø Statement of Fraud and Forgeries detected during January to March 2024.
4. Appointment Reviews and Human Resources:
   - Ø Expression of Interest (EOI) by Pinaki & Co. to act as the Bank's External Auditor for the year ending 31 December 2024.
   - Ø EOI as Corporate Governance Auditor for compliance certification of the Corporate Governance Code for 2024.
   - Ø Proposal for the contractual employment of Mr. Md. Masudur Rahman as Executive Vice President for six (6) months.
5. Annual Report and Work Plans:
   - Ø Annual Report on the health of the Bank for 2023 as per Bangladesh Bank guidelines on Managing Core Risk in Banking
   - Ø Work Plan for Routine Audit & Inspection of Branches, Divisions of Head Office, EBTRA, EXIM Bank Hospital, EXIM Bank Foundation, and Subsidiaries of EXIM Bank for the year 2025.
   - Ø Work Plan for Routine IT Audit & Inspection of Branches and Divisions of Head Office for 2025.
   - Ø Work Plan for Risk-Based Audit & Inspection of Branches for 2025.

47 Name of the directors and the entities in which they had interest as at 31 December 2024

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 Swapan	Chairman	Galaxy Stitch Ltd. Islam & Sons Global Ltd. JAF Aviation Ltd. Nassa Design & Development Ltd. Nassa Holdings Ltd. Tivoli Apparels Ltd. Unileaf Design & Sourcing Ltd. Yes-Tex Ltd. Sharoj Washing & Dyeing Ltd.
2	Mr. Md. Nurul Amin	Director	Amin Electronics Amin International Electro Mart Ltd. Sunny Agency Trade International Industries Ltd.
3	Mr. Anjan Kumar Saha	Director	Cosmopolitan Traders G.A. Enterprise G.N. Cotton Spinning Mills Ltd. M. G Cotton Enterprise
4	Mr. S M Rezaul Karim	Independent Director	-
5	Mr. Khandaker Mamun, FCA	Independent Director	Khandaker Mamun & Co., Chartered Accountants
6	Mr. Mohammad Feroz Hossain	Managing Director (ex-officio member)	-

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 by EXIM Islami Investment Limited	Transaction	EXIM Islami Investment Limited (EIIL), Subsidiary of the bank
Fund provided to EXIM Islami Investment Limited	Operation	
Fund provided to EXIM Finance (Hong Kong) Ltd.	Operation	EXIM Finance (Hong Kong) Ltd., EXIM Exchange Company (UK) Limited are fully owned Subsidiary of the bank
Fund provided to EXIM Exchange Company (UK) Limited		
Deposit maintained with EXIM Bank by EXIM Finance (Hong Kong) Ltd.	Transaction	

Deposit maintained with EXIM Bank by EXIM Islami Investment Limited (EIIL):	Balance as at 31 December 2024 Taka
i) Mudaraba Special notice Deposits	184,665,028
ii) Mudraba Term Deposits	1,034,219,491
iii) Al-Wadeeah Current Deposits	832,133
Sub-total	1,219,716,652
Fund provided to EXIM Islami Investment Limited	399,089,000

Deposit maintained with EXIM Bank by EXIM Finance (Hong Kong) Ltd.:	Balance as at 31 December 2024 Taka
i) Al-Wadeeah Current Account (F.C.)	289,937,748
Fund provided to EXIM Finance (Hong Kong) Ltd. (in F.C.)	2,705,994,078
Fund provided to EXIM Exchange Company (UK) Limited (in F.C.)	75,474,000

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 Company Act 1991 (amended up to date)

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

No material event had occurred after the balance sheet date.

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(CC)

EXPORT IMPORT BANK OF BANGLADESH PLC.

Fixed assets schedule as at 31 December 2024

Annexure - A

Amount in Taka

Category of assets	Cost				Rate of dep.	Depreciation				Written down value at 31 December 2024
	Balance at 1 January 2024	Additions / Accretion during the year	Disposals/ Adjustment during the year	Balance at 31 December 2024		Balance at 1 January 2024	Charged for the year	Adjustments for disposals	Balance at 31 December 2024	
Land	2,841,609,000	-	-	2,841,609,000	0.0%	-	-	-	-	2,841,609,000
Building and Constructions	1,379,837,780	-	-	1,379,837,780	2.5%	345,559,508	34,495,944	-	380,055,452	999,782,328
Leasehold Property (Building)	264,209,238	-	-	264,209,238	2.5%	68,019,991	6,605,231	-	74,625,222	189,584,016
Furniture and fixtures	326,228,258	22,830,703	(5,145,336)	343,913,625	10.0%	184,312,030	27,172,593	(4,738,822)	206,745,801	137,167,824
Office equipment	2,474,888,838	254,736,501	(15,501,460)	2,714,123,879	20.0%	1,685,265,861	285,484,206	(15,501,345)	1,955,248,722	758,875,157
Interior decoration	1,332,457,494	140,864,982	(2,459,424)	1,470,863,052	10.0%	534,514,439	121,980,474	(1,680,253)	654,814,660	816,048,392
Vehicles	87,310,425	14,368,096	(12,334,264)	89,344,257	20.0%/ 12.50%	64,465,442	6,138,295	(11,553,165)	59,050,572	30,293,685
Books	1,361,146	-	-	1,361,146	20.0%	1,361,142	-	-	1,361,142	4
Total 2024	8,707,902,179	432,800,282	(35,440,484)	9,105,261,977		2,883,498,413	481,876,743	(33,473,585)	3,331,901,571	5,773,360,406
Total 2023	8,424,468,321	427,014,914	(143,581,056)	8,707,902,179		2,570,660,443	433,674,039	(120,836,069)	2,883,498,413	5,824,403,766

EXPORT IMPORT BANK OF BANGLADESH PLC.

Balance with other banks and Financial Institutions in Bangladesh

As at 31 December 2024

Annexure - B

No.	Particulars	Taka	
	Al-Wadeeah Current Account	2024	2023
	Sonali Bank PLC., Maijdee Court Branch Chowmuhuni	283	628
	Sonali Bank PLC., Laksham Branch	23,340	24,030
	Sonali Bank PLC., Madaripur Branch	34,839	39,822
	Prime Bank PLC., Sylhet Branch	11,216	12,251
	Janata Bank PLC., Laksham Branch	12,516	12,516
	Janata Bank PLC., Rangpur Branch	16,055	49,502,585
	National Bank Ltd., Rangpur Branch	4,912	6,427
	Standard Chartered Bank ,BD	38,503,902	6,330,725
	Sonali Bank PLC., Rangpur Branch	30,724,921	8,003,264
	Islami Bank Bangladesh PLC., Kushtia Branch	13,213	1,697,043
	Islami Bank Bangladesh PLC., Tekerhat Branch	2,651	2,651
	Sonali Bank PLC., Khulna Branch	15,026,247	4,393
	Islami Bank Bangladesh PLC. Local Office, Dhaka	-	-
	Janata Bank PLC., Dinajpur Br.	14,999,140	878
	Trust Bank Ltd, Dilkusha	15,331,672	16,237,098
	Sonali Bank PLC., Local Office	16,652,863	32,862,459
	Sonali Bank PLC., Chapainawabgonj Br.	15,916,574	34,930
	Jamuna Bank PLC., Chapainawabgonj Br.	3,996,557	-
	Agrani Bank PLC., Kishoregonj Br.	2,064	2,926
	Agrani Bank PLC., Tekerhat Branch	-	5,965
	Krishi Bank, Manikganj	513,551	5,509,345
	Rupali Bank PLC., Manikganj	20,889	3,594,769
	Janata Bank PLC., Lalpur Branch	801,245	-
	Sonali Bank PLC., Shariakandi Branch	5,000	-
	Agrani Bank PLC., Sirajganj Branch	8,653,344	-
	Sonali Bank PLC., Joydebpur Branch	3,560	3,560
	Sonali Bank PLC., Mongla Road Branch	318,711	70,017
	Sonali Bank PLC., Shariatpur Branch	19,389,014	12,068,068
	Sonali Bank PLC., Sonatola Branch	2,051,539	
	Sonali Bank PLC., Kushtia Branch	6,998	7,978
	Sonali Bank PLC., Manikganj Branch	167	1,376
	Sonali Bank PLC., Joypurhat Branch	9,673,584	347,466
	Rupali Bank PLC., Birganj Branch	4,107,931	
	Sonali Bank PLC., Jhenaidah Branch	16,845,934	13,043,516
	Janata Bank PLC., Shibbari Branch	47,770	
	Mudaraba Savings Account	213,712,202	149,426,686
	Social Islami Bank PLC., Principal Branch	-	24,302,694
	Jamuna Bank PLC., Islamic Banking Branch Nayabazar	-	548,533
		-	24,851,227

No.	Particulars	Taka	
		2024	2023
	Mudaraba Short Notice Deposit Account		
	Social Islami Bank PLC., Principal Branch	46,823,782	2,271,576
	Shahjalal Islami Bank PLC., Dhaka Main Branch	424,703	16,483,365
	AB Bank PLC., Islamic Banking Branch, Kakrail	1,184,304	22,843,981
	Dhaka Bank PLC.	7,016,660	41,653,925
	Sonali Bank PLC., Dohazari	15,493	15,493
	Sonali Bank PLC., Morjal Branch	9,857	10,332
	First Security Islami Bank PLC., Dilkusha	961,934	3,687,324
	Prime Bank PLC. Islamic Banking Branch, Dilkusha	3,404,501	213,382,926
	Islami Bank Bangladesh PLC. Local Office, Dhaka	112,693,201	1,045,568,867
	Al-Arafah Islami Bank PLC., Jashore Branch	36,582	39,804
	National Bank Ltd., Narayangonj Branch	3,546,317	6,492,818
	The City Bank PLC.,Islamic Banking Branch	3,908,072	3,874,103
	Janata Bank PLC., Rajshahi Branch	12,395,701	-
	Al-Arafah Islami Bank PLC., Khulna Branch	10,727,548	-
	Janata Bank PLC., Sonatola Branch	24,176,049	-
	Al-Arafah Islami Bank PLC., Barguna Branch	828	-
	Al-Arafah Islami Bank PLC., Barishal Branch	7,866	7,491
	Al-Arafah Islami Bank PLC., Motijheel Branch	3,776,904	17,992,102
	Bank Asia PLC., Principal Office Branch (Islamic Banking Window)	8,940,462	2,399,163
	Agrani Bank PLC., Amin Court Br. (Islamic Banking Window)	20,376,876	29,278,416
	Pubali Bank PLC., Principal Br. (Islamic Banking Window)	20,557,169	925,335,500
	Jamuna Bank PLC., Islamic Banking Branch Nayabazar	4,116,656	16,334,747
	Southeast Bank PLC.	414,321	6,865,768
	Trust Bank Ltd., Dilkusha Corp. Br. (Islamic Banking Window)	872,039	2,160,035
	Union Bank PLC., Gulshan Branch	65,117,901	58,915,525
	Padma Bank PLC: Gulshan-2 Branch (Islamic Banking Window)	99,270	-
		351,604,996	2,415,613,261
	MTDR		
	Global Islami Bank PLC., Head Office	650,000,000	650,000,000
	Islami Bank Bangladesh PLC. Head Office	-	500,000,000
	First Security Islami Bank PLC.	710,000,000	810,000,000
	Shahjalal Islami Bank PLC., Head Office	-	300,000,000
	DBH Finance PLC.	400,000,000	200,000,000
		1,760,000,000	2,460,000,000
	Total	2,325,317,198	5,049,891,174

EXPORT IMPORT BANK OF BANGLADESH PLC.

Balance with banks outside Bangladesh

As at 31 December 2024

Annexure - C

Name of the Bank	Currency	31 December 2024			31 December 2023		
		Amount in foreign Currency	Conversion rate per unit of FC	Amount (Taka)	Amount in foreign Currency	Conversion rate per unit of FC	Amount (Taka)
a) In demand deposit accounts (profit bearing) with:							
STANDARD CHARTERED BANK	USD	55,483,392	120.0000	6,658,007,004	(43,026,306)	110.0000	(4,732,893,639)
MASHREQ BANK PSC	USD	24,710,532	120.0000	2,965,263,824	18,861,202	110.0000	2,074,732,199
HABIB AMERICAN BANK NY	USD	508,262	120.0000	60,991,490	655,204	110.0000	72,072,448
		Sub-total (a)		9,684,262,319	Sub-total (a)		(2,586,088,992)
b) In demand deposit accounts (non-profit bearing) with:							
COMMERZ BANK AG FRANKFURT	USD	7,990,264	120.0000	958,831,630	10,124,758	110.0000	1,113,723,402
CITI Bank N A	USD	4,109,011	120.0000	493,081,304	271,199	110.0000	29,831,877
WELLS FARGO BANK NA	USD	1,315,787	120.0000	157,894,492	98,903	110.0000	10,879,304
JPMORGAN CHASE BANK NA NY	USD	13,197,576	120.0000	1,583,709,146	993,248	110.0000	109,257,331
ICICI BANK LIMITED HK	USD	102,579	120.0000	12,309,522	15,071	110.0000	1,657,769
STANDARD CHARTERED BANK	GBP	1,041,789	150.9480	157,255,951	495,355	140.7340	69,713,288
HYPOVEREINS BANK GERMANY	EUR	1,438,362	125.1240	179,973,609	300,870	122.1330	36,746,117
COMMERZ BANK AG FRANKFURT	EUR	130,687	125.1240	16,352,094	480,161	122.1330	58,643,514
SCB GERMANY	EUR	276,933	125.1240	34,650,912	280,361	122.1330	34,241,306
SCBL TOKYO, JAPAN	JPY	5,559,394	0.7602	4,226,251	1,164,622	0.7755	903,164
SUMITOMO MITSU BANKING CORP.	JPY	3,939,764	0.7602	2,995,009	3,920,093	0.7755	3,040,032
UBS AG	CHF	10,728	133.0377	1,427,202	628	130.3936	81,887
ZURCHER KANTONAL BANK	CHF	9,731	133.0377	1,294,575	12,866	130.3936	1,677,621
ICICI BANK LIMITED	CAD	145,928	83.2639	12,150,519	35,500	83.2639	2,955,881

Name of the Bank	Currency	31 December 2024			31 December 2023		
		Amount in foreign Currency	Conversion rate per unit of FC	Amount (Taka)	Amount in foreign Currency	Conversion rate per unit of FC	Amount (Taka)
NATIONAL COMMERCIAL BANK	SAR	18,835	31.9489	601,760	227,761	29.3302	6,680,272
ICICI BANK LIMITED HK	HKD	597,776	15.4597	9,241,437	723,776	14.0841	10,193,733
ICICI BANK LIMITED HK	CNY	239,149	16.4408	3,931,800	853,676	15.4031	13,149,255
ICICI BANK LIMITED	EUR	8,529	125.1240	1,067,213	8,529	122.1330	1,041,702
AB BANK LIMITED, MUMBAI	USD	192,461	120.0000	23,095,310	128,129	110.0000	14,094,230
STANDARD CHARTERED BANK	USD	5,220,563	120.0000	626,467,584	78,872	110.0000	8,675,953
ICICI BANK LIMITED	USD	799,666	120.0000	95,959,937	135,552	110.0000	14,910,716
SCB COLOMBO	USD	-	120.0000	-	64,124	110.0000	7,053,614
MCB BANK LIMITED	USD	7,184	120.0000	862,060	7,184	110.0000	790,221
HABIB METROPOLITION BANK LTD.	USD	126,418	120.0000	15,170,166	58,997	110.0000	6,489,676
NABIL BANK LIMITED, NEPAL	USD	11,690	120.0000	1,402,783	32,440	110.0000	3,568,385
BANK OF BHUTAN LTD.	USD	52,095	120.0000	6,251,435	3,103	110.0000	341,288
HDFC BANK LTD., MUMBAI	USD	197,898	120.0000	23,747,748	359,083	110.0000	39,499,082
SONALI BANK LIMITED	USD	84,830	120.0000	10,179,619	84,830	110.0000	9,331,318
MASHREQ BANK PSC, INDIA	USD	1,260,437	120.0000	151,252,460	304,883	110.0000	33,537,169
MEEZAN BANK LIMITED	USD	239,814	120.0000	28,777,718	33,574	110.0000	3,693,142
AXIS BANK LIMITED	USD	157,927	120.0000	18,951,193	408,585	110.0000	44,944,392
		Sub-total (b)		4,633,112,440	Sub-total (b)		1,691,346,637
		Grand Total(a+b)		14,317,374,759			(894,742,355)

EXPORT IMPORT BANK OF BANGLADESH PLC.

Reconciliation Statement

As at 31 December 2024

Annexure - D

1) Balance with Bangladesh Bank-Taka Account	Detail	Total (Taka)
Balance as per Bank Ledger		19,452,728,870
Unresponded debit entries in		
Bangladesh Bank Statement	55,718,483	
EXIM Bank ledger	796,088	56,514,571
		19,396,214,299
Unresponded credit entries in		
Bangladesh Bank Statement	208,247,956	
EXIM Bank ledger	53,693,561	261,941,517
Balance as per Bangladesh Bank Statement		19,658,155,816

2) Balance with Bangladesh Bank-Foreign currency		
Balance as per Bank Ledger		497,583,190
Unresponded debit entries in		
Bangladesh Bank Statement	67,998,987	
EXIM Bank ledger	296,125,681	364,124,668
		133,458,522
Unresponded credit entries in		
Bangladesh Bank Statement	23,375,159	
EXIM Bank ledger	225,382,319	248,757,478
Balance as per Bangladesh Bank Statement		382,216,000

EXPORT IMPORT BANK OF BANGLADESH PLC.

Highlights on the overall activities

as at and for the year ended 31 December 2024

Annexure - E

No.	Particulars	Taka	
		2024	2023
1	Paid up capital	14,475,573,440	14,475,573,440
2	Total regulatory capital	51,706,447,269	55,049,240,174
3	Surplus/(shortage) of regulatory capital	(14,864,939,147)	7,534,149,588
4	Total assets	626,122,977,532	575,618,916,624
5	Total deposits	429,931,460,720	447,950,993,744
6	Total investments	524,694,574,902	471,880,172,113
7	Total contingent liabilities and commitments	111,999,654,906	126,629,494,699
8	Ratio on investments and deposits*	110.68%	95.85%
9	Ratio on classified investments and total investments	28.40%	3.64%
10	Profit after tax and provisions	464,833,528	3,233,249,402
11	Classified investments	149,027,903,814	17,196,648,564
12	Provision held against classified investments	12,170,812,651	7,476,844,374
13	Surplus/(shortage) of provision	-	-
14	Cost of fund (Previous year re-stated)	8.75%	6.96%
15	Profit earning assets	426,804,078,911	510,950,618,487
16	Non-profit bearing assets	199,318,898,621	64,668,298,137
17	Return on investments (shares and securities)	6.69%	5.07%
18	Return on Assets (after tax)	0.08%	0.58%
19	Income on investments (shares and securities)	3,356,612,607	2,199,270,691
20	Earnings per share	0.32	2.23
21	Net income per share	0.32	2.23
22	Price earning ratio (times)	22.42	4.66
23	Net Asset Value (NAV)	31,167,005,942	32,700,579,109
24	Net asset value per share	21.53	22.59
25	Net operating cash flow per share (NOCFPS)	0.63	5.88

*As per regulatory adjustment.

EXPORT IMPORT BANK OF BANGLADESH PLC.

Off-Shore Banking Units (OBUs)

Balance Sheet

as at 31 December 2024

Annexure-F

Particulars	Notes	2024		2023	
PROPERTY AND ASSETS		USD	Taka	USD	Taka
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	1,955,179	234,621,505	8,195,369	901,490,572
In Bangladesh		1,955,179	234,621,505	8,195,369	901,490,572
Outside Bangladesh		-	-	-	-
Placement with banks & other financial institutions		-	-	-	-
Investments:	5	49,530,248	5,943,629,764	57,053,262	6,275,858,771
General Investments etc.		-	-	-	-
Murabaha Import Bill (UPAS)		49,530,248	5,943,629,764	57,053,262	6,275,858,771
Fixed assets including Premises		-	-	-	-
Other Assets	6	113,231	13,587,768	323,320	35,565,224
Non-Banking Assets		-	-	-	-
Total Property and Assets		51,598,658	6,191,839,037	65,571,951	7,212,914,567
LIABILITIES AND CAPITAL					
Liabilities:					
Placement from banks & other financial institutions	7	47,908,387	5,749,006,383	60,771,312	6,684,844,361
Deposits and Other Accounts:	8	86,344	10,361,306	-	-
Mudaraba Savings Deposits		-	-	-	-
Mudaraba Term Deposits		61,500	7,380,000	-	-
Other Mudaraba Deposits		-	-	-	-
Al-wadeeah Current and other Deposit Accounts		24,844	2,981,306	-	-
Bills Payable		-	-	-	-
Other Liabilities	9	1,863,412	223,609,513	1,751,263	192,638,860
Total Liabilities		49,858,143	5,982,977,202	62,522,575	6,877,483,221

Particulars	Notes	2024		2023	
		USD	Taka	USD	Taka
Capital/Shareholders' Equity:		1,740,515	208,861,835	3,049,376	335,431,346
Paid up Capital		-	-	-	-
Statutory Reserve		-	-	-	-
Translation Gain/Loss		-	-		-
Other Reserve		-	-	-	-
Retained Earnings	10	1,740,515	208,861,835	3,049,376	335,431,346
Total shareholders' equity					
Total Liabilities and Shareholders' Equity		51,598,658	6,191,839,037	65,571,951	7,212,914,567
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		-	-	-	-

EXPORT IMPORT BANK OF BANGLADESH PLC.

Off-Shore Banking Units (OBUs)

Profit and Loss Account

for the year ended 31 December 2024

Annexure-F

Particulars	Notes	2024		2023	
		USD	Taka	USD	Taka
Investment Income	11	3,602,752	414,316,486	4,292,059	457,671,257
Profit Paid on deposits, borrowings, etc.	12	(1,735,507)	(199,591,295)	(1,096,690)	(116,942,367)
Net Investment Income		1,867,245	214,725,191	3,195,369	340,728,890
Commission, exchange and brokerage	13	-	-	-	-
Other operating income		-	-	-	-
Total operating income		1,867,245	214,725,191	3,195,369	340,728,890
Operating Expenses					
Salaries and allowances	14	126,729	14,573,835	145,993	15,567,537
Rent, taxes, insurance, Electricity etc.	15	-	-	-	-
Legal expenses	16	-	-	-	-
Postage, stamp, telecommunications etc.	17	-	-	-	-
Stationery, printing, advertisement, etc.	18	-	-	-	-
Depreciation and on repairs to Bank's property	19	-	-	-	-
Other Expenses	20	-	-	-	-
Total operating expenses		126,729	14,573,835	145,993	15,567,537
Profit/(Loss) before provisions		1,740,516	200,151,356	3,049,376	325,161,353
Provision for Investments		-	-	-	-
Provision for Off balance sheet exposures		-	-	-	-
Total Provision		-	-	-	-
Total Profit/(Loss) before tax		1,740,516	200,151,356	3,049,376	325,161,353
Provision for Tax		-	-	-	-
Net Profit/(Loss) after tax		1,740,516	200,151,356	3,049,376	325,161,353
Net Profit/(Loss) after tax transferred to Head Office/Branch		-	-	-	-

EXPORT IMPORT BANK OF BANGLADESH PLC.
Off-Shore Banking Units (OBUs)
Cash Flow Statement

Annexure-F

for the year ended 31 December 2024

Particulars	2024		2023	
	USD	Taka	USD	Taka
A) Cash flows from operating activities				
Investment income receipts	3,602,752	414,316,486	4,292,059	457,671,257
Profit paid on deposits, borrowings, etc.	(1,735,507)	(199,591,295)	(1,096,690)	(116,942,367)
Dividend receipts	-	-	-	-
Fees and commission receipts	-	-	-	-
Cash payment to employees	(126,729)	(14,573,835)	(145,993)	(15,567,537)
Cash payment to suppliers	-	-	-	-
Income tax payments	-	-	-	-
Receipts from other operating activities	-	-	-	-
Payments for other operating activities	-	-	-	-
Cash flows before changes in operating assets and liabilities	1,740,516	200,151,356	3,049,376	325,161,353
Changes in operating assets and liabilities:				
(Increase)/decrease in operating assets/liabilities				
Statutory deposit	-	-	-	-
Trading security - shares	-	-	-	-
Investments to other banks	-	-	-	-
Investments to customers	7,523,014	332,229,007	25,622,215	2,261,558,198
Other assets	210,089	21,977,456	535,399	53,109,711
Deposits from other banks	-	-	-	-
Deposits from customers	86,344	10,361,306	-	-
Liabilities on account of customers	-	-	-	-
Trading liabilities (borrowing)	(12,862,925)	(935,837,978)	(21,060,957)	(1,765,499,407)
Other liabilities	112,148	30,970,653	(41,736)	7,486,233
	(4,931,330)	(540,299,556)	5,054,921	556,654,735
Net cash from operating activities	(3,190,814)	(340,148,200)	8,104,297	881,816,088
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	(3,049,376)	(325,161,353)	(1,859,928)	(175,822,873)
Net cash from financing activities	(3,049,376)	(325,161,353)	(1,859,928)	(175,822,873)
D) Net increase/(decrease) in cash and cash equivalents (A+B+C)	(6,240,190)	(665,309,553)	6,244,369	705,993,215
E) Effect of Exchange rate changes on cash and cash equivalents	-	(1,559,514)	-	(5,971,080)
F) Cash and cash equivalents at beginning of the year	8,195,369	901,490,572	1,951,000	201,468,437
G) Cash and cash equivalents at end of the year (D+E+F)	1,955,179	234,621,505	8,195,369	901,490,572
H) Cash and cash equivalents				
Cash	-	-	-	-
Balance with other banks and financial institutions	1,955,179	234,621,505	8,195,369	901,490,572
	1,955,179	234,621,505	8,195,369	901,490,572

Export Import Bank of Bangladesh PLC.
Off-Shore Banking Units (OBUs)
Notes to the Financial Statements
as at and for the year ended 31 December 2024

Annexure-F

1.0 Status of the Units

Off-shore Banking Units (OBUs) of Export Import Bank of Bangladesh PLC. 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 date, Bangladesh Bank Circulars and International Financial Reporting Standards (IFRSs). 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/expended as per approval of the Shariah Supervisory Committee.

1.2.6 Cash flow statement

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

1.2.7 Reporting period

These financial statements cover one calendar year from 1 January 2024 to 31 December 2024.

EXPORT IMPORT BANK OF BANGLADESH PLC.
Off-Shore Banking Units (OBUs)
Notes to the Financial Statements

Annexure-F

as at and for the year ended 31 December 2024

SL	Particulars	2024		2023	
		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	1,955,179	234,621,505	8,195,369	901,490,572
	Outside Bangladesh	-	-	-	-
		1,955,179	234,621,505	8,195,369	901,490,572
5	Investment				
	General Investment	-	-	-	-
	Bills Purchased and discounted	49,530,248	5,943,629,764	57,053,262	6,275,858,771
		49,530,248	5,943,629,764	57,053,262	6,275,858,771
6	Other assets				
	Stock of stationery in hand and Stamps in hand	-	-	-	-
	Suspense Account	-	-	-	-
	Income Receivable on Investment	113,231	13,587,768	323,320	35,565,224
		113,231	13,587,768	323,320	35,565,224
7	Placement from banks & other financial institutions				
	Bangladesh Bank	-	-	-	-
	Export Import Bank of Bangladesh PLC.	18,786,588	2,254,390,562	46,029,412	5,063,235,361
	Other Banks/FIs	29,121,799	3,494,615,821	14,741,900	1,621,609,000
	Total	47,908,387	5,749,006,383	60,771,312	6,684,844,361
8	Deposit and Other Accounts	86,344	10,361,306	-	-
9	Other liabilities	1,863,412	223,609,513	1,751,263	192,638,860
10	Retained earnings				
	Opening	-	-	-	-
	Add: Profit for the year	1,740,515	208,861,835	3,049,376	335,431,346
	Less: Transferred to Head Office/Branch	-	-	-	-
	Balance carried forward	1,740,515	208,861,835	3,049,376	335,431,346
11	Investment income				
	Income from Mudaraba Import Bills	3,602,752	414,316,486	4,292,059	457,671,257
12	Profit paid on deposits, borrowings, etc.				
	Profit on deposits	1,590	190,834	-	-
	Profit on borrowings	1,733,917	199,400,461	1,096,690	116,942,367
	Total	1,735,507	199,591,295	1,096,690	116,942,367
13	Commission and Brokerage	-	-	-	-
14	Salaries and allowances	126,729	14,573,835	145,993	15,567,537

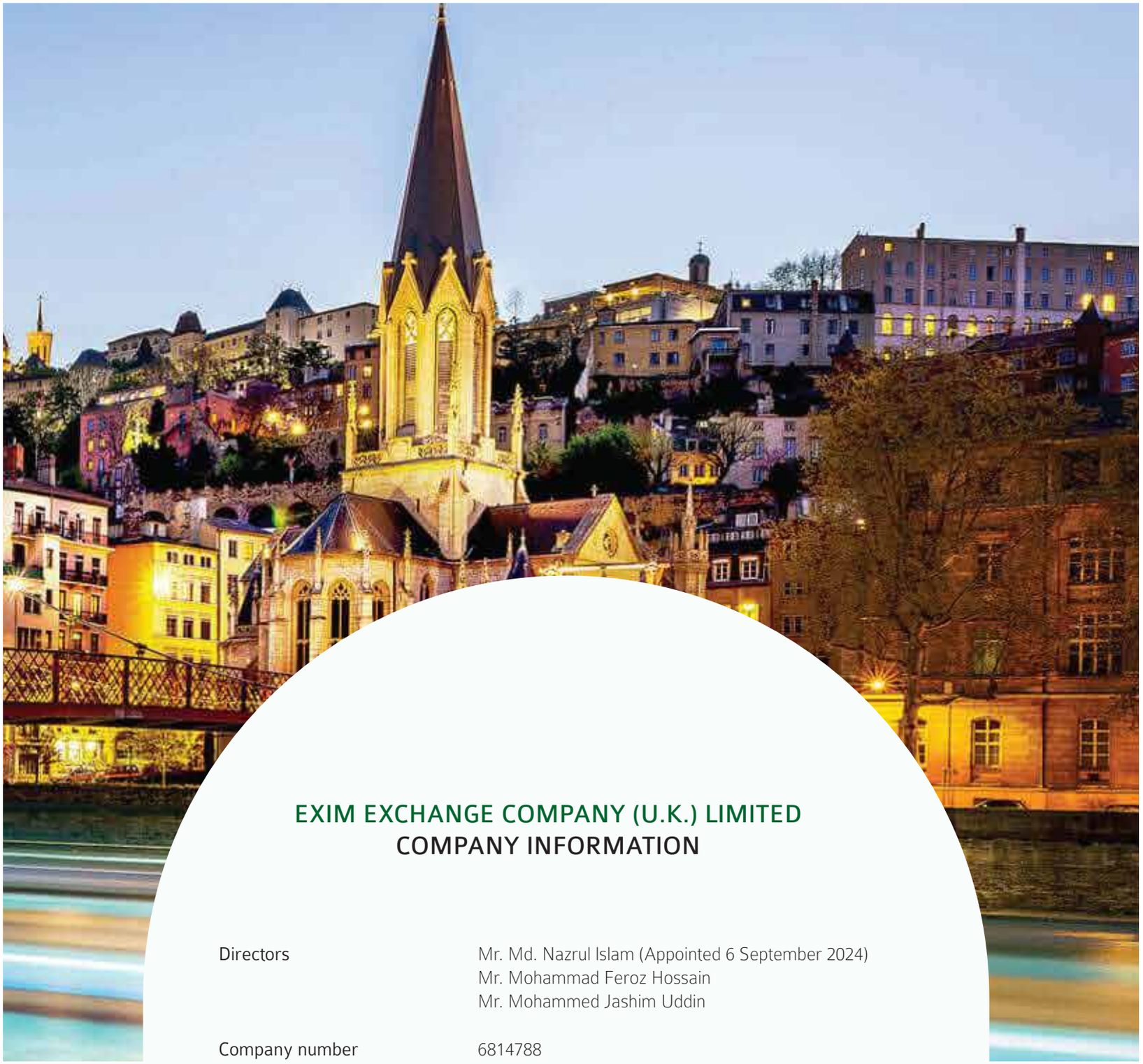
EXPORT IMPORT BANK OF BANGLADESH PLC.
Off-Shore Banking Units (OBUs)
Notes to the Financial Statements

Annexure-F

as at and for the year ended 31 December 2024

SL	Particulars	2024		2023	
		USD	Taka	USD	Taka
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	-	-	-	-
	Office stationery	-	-	-	-
	Total	-	-	-	-
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	-	-	-	-

FINANCIAL **STATEMENTS** OF SUBSIDIARIES



EXIM EXCHANGE COMPANY (U.K.) LIMITED
COMPANY INFORMATION

Directors	Mr. Md. Nazrul Islam (Appointed 6 September 2024) Mr. Mohammad Feroz Hossain Mr. Mohammed Jashim Uddin
Company number	6814788
Registered office	5 Old Montague Street London E1 5NL
Auditor	AGP Consulting Q West Great West Road Brentford TW8 0GP

EXIM EXCHANGE COMPANY (U.K.) LIMITED
STRATEGIC REPORT
FOR THE YEAR ENDED 31 DECEMBER 2024

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.

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 recognized 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 2024.

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.

Finance Key Performance Indicators

The results for the Company show a pre-tax profit of £21,771 (2023-£25,893) for the year and turnover of £244k (2023-£209k)

OTHER KEY PERFORMANCE INDICATORS

Gross profit	57.83%	(2023: 62.62%)
Net proti	8.94%	(2023: 12.37%)
Net Assets	£167,238	(2023: £145,467)
Gross Assets	£731,771	(2023: £757,007)

This report was approved by the board and signed on its behalf.



Mohammad Feroz Hossain
Director

EXIM EXCHANGE COMPANY (U.K.) LIMITED
DIRECTORS' REPORT
FOR THE YEAR ENDED 31 DECEMBER 2024

The directors present their annual report and financial statements for the year ended 31 December 2024.

Principal activities
The principal activity of the company continued to be that of provision of Money Remittance and bureau de change services

Directors
The directors who held office during the year and up to the date of signature of the financial statements were as follows:

Mr. Md. Nazrul Islam Mazumder	(Resigned 6 September 2024)
Mr. Md. Nazrul Islam	(Appointed 6 September 2024)
Mr. Mohammad Feroz Hossain	
Mr. Mohammed Jashim Uddin	

Results and dividends
The results for the Year are set out on Page 5

No ordinary dividends were paid. The directors do not recommend payment of a final dividend

Auditor
The auditors, AGP Consulting, will be proposed for reappointment in accordance with section 485 of the Companies

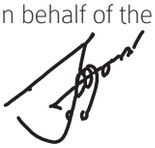
Act 2006.

This report was approved by the board on Date: 17/02/2025 and signed on its behalf.

Statement of disclosure to auditor
So far as each person who was a director at the date of approving this report is aware, there is no relevant audit information of which the company's auditor is unaware. Additionally, the directors individually have taken all the necessary steps that they ought to have taken as directors in order to make themselves aware of all relevant audit information and to establish that the company's auditor is aware of that information.

This report has been prepared in accordance with the provisions applicable to companies entitled to the small companies exemption.

On behalf of the board



Mohammad Feroz Hossain
Director
Date: 17/02/2025

EXIM EXCHANGE COMPANY (U.K.) LIMITED

DIRECTORS' RESPONSIBILITIES STATEMENT FOR THE YEAR ENDED 31 DECEMBER 2024

The directors are responsible for preparing the annual 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 United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). Under company law, the directors must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the company and of the profit or loss of the company for that period.

In preparing these financial statements, the directors are required to:

- select suitable accounting policies and then apply them consistently;
- make judgements and accounting estimates that are reasonable and prudent; 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.

EXIM EXCHANGE COMPANY (U.K.) LIMITED
INDEPENDENT AUDITOR'S REPORT
TO THE MEMBERS OF EXIM EXCHANGE COMPANY (U.K.) LIMITED

Opinion
We have audited the financial statements of Exim Exchange Company (U.K.) Limited (the 'company') for the year ended 31 December 2024 which comprise the income statement, the statement of financial position and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the company's affairs as at 31 December 2024 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.

Basis for opinion
We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern
In auditing the financial statements, we have concluded that the directors' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the directors with respect to going concern are described in the relevant sections of this report.

Other information
The other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. The directors are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstaternent of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006
In our opinion, based on the work undertaken in the course of our audit:

- 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 strategic report and the directors' report have been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

in the light of the knowledge and understanding of the company and its environment obtained in the course of the audit, we have not identified material misstatements in the strategic report and the directors' report. We have nothing to report in respect of the following matters in relation to which 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; or
- the directors were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemption in preparing the directors' report.

Responsibilities of directors

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, and for such internal control as the directors determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error. In preparing the financial statements, the directors are responsible for assessing the company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the directors either intend to liquidate the company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

The extent to which our procedures are capable of detecting irregularities, including fraud, is detailed below.

We obtained an understanding of the legal and regulatory frameworks that are applicable to the Company and determined that the most significant frameworks which are directly relevant to specific assertions in the financial statements are those that relate to the financial reporting framework, the Companies Act 2006 and the relevant tax compliance regulations.

We considered the provisions of other laws and regulations that do not have a direct effect on the financial statement but compliance with which may be fundamental to the ability of the Company to operate and hence may affect the Company's ability to continue as a going concern. These include compliance with Regulation (EU) 2015/ 847 on information accompanying transfers of funds (the Payments Regulation), Payment Services Regulations 2017, the Money Laundering, Terrorist Financing and Transfer of Funds (Information on the Payer) Regulations 2017 and the Proceeds of Crime Act 2002. In addition there are other laws in relation to Terrorism Finance and Anti Bribery and Corruption which are relevant.

We understood how the Company is complying with those frameworks by making enquiries of management, staff and consultants and those responsible for legal and compliance procedures. We corroborated our enquires through our review of minutes and papers provided by the Company and in during the review of the Company's reporting the the Financial Conduct Authority.

We assessed the susceptibility of the Company's financial statements to material misstatements, including how fraud might occur by discussing with the local director, where he considered there was a susceptibility to fraud.

Our audit planning identified fraud risks in relation to management override. We considered the processes and controls the Company had established to address risks identified or that otherwise prevent, deter and detect fraud; and how management monitors those processes and controls.

We designed our audit procedures to detect irregularities, including fraud. Our procedures included journal entry testing with a focus on large or unusual transactions based on our knowledge of the business, together with enquires of the local director and staff.

Our audit procedures were designed to respond to risks of material misstatements in the financial statements, recognising that the risk of not detecting a material misstatement due to fraud is higher than the risk of not detecting one resulting from error, as fraud may involve deliberate concealment. There are inherent limitations in the audit procedures performed and the further removed non-compliance with laws and regulations is from the events and transactions reflected in the financial statements, the less likely we are to become aware of it.

A further description of our responsibilities is available on the Financial Reporting Council's website at https://www.frc.org.uk/auditorresponsibilities. This description forms part of our auditor's report

Use of our report

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 auditor's 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.



(Senior Statutory Auditor)
For and on behalf of AGP Consulting, Statutory Auditor
Chartered Accountants
QWest
Great West Road
Brentford, TW8 0GP
Date: 17/02/2025

EXIM EXCHANGE COMPANY (U.K.) LIMITED

INCOME STATEMENT

FOR THE YEAR ENDED 31 DECEMBER 2024

Particulars	Notes	£	
		2024	2023
Revenue		243,514	209,255
Cost of sales		(102,697)	(78,225)
Gross profit		140,817	131,030
Administrative expenses		(124,296)	(110,177)
Other operating income		5,250	5,040
Profit before taxation		21,771	25,893
Tax on profit	4	-	-
Profit for the financial year		21,771	25,893

The income statement has been prepared on the basis that all operations are continuing operations.

EXIM EXCHANGE COMPANY (U.K.) LIMITED

STATEMENT OF FINANCIAL POSITION

AS AT 31 DECEMBER 2024

Particulars	Notes	£	2024	£	2023
Non-current assets					
Property, plant and equipment	5		5,027		5,099
Current assets					
Trade and other receivables.	6	10,500		10,500	
Cash and cash equivalents		716,244		741,408	
		726,744		751,908	
Current liabilities	7	(564,533)		(611,540)	
Net current assets			162,211		140,368
Net assets			167,238		145,467
Equity					
Called up share capital			450,000		450.000
Retained earnings.			(282,762)		(304,533)
Total equity			167,238		145,467

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

The financial statements were approved by the board of directors and authorised for issue on.. 17/02/2025.. and are signed on its behalf by:



Mohammad Feroz Hossain
Director

Company registration number 6814788 (England and Wales)

EXIM EXCHANGE COMPANY (U.K.) LIMITED
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024

1 Accounting policies

Company information

Exim Exchange Company (U.K.) Limited is a private company limited by shares incorporated in England and Wales. The registered office is 5 Old Montague St, London, E1 5NL.

1.1 Accounting convention

These financial statements have been prepared in accordance with FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the requirements of the Companies. Act 2006 as applicable to companies subject to the small companies regime. The disclosure requirements of section 1A of FRS 102 have been applied other than where additional disclosure is required to show a true and fair view.

The financial statements are prepared in sterling, which is the functional currency of the company. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

This company is a qualifying entity for the purposes of FRS 102, being a member of a group where the parent of that group prepares publicly available consolidated financial statements, including this company, which are intended to give a true and fair view of the assets, liabilities, financial position and profit or loss of the group. The company has therefore taken advantage of exemptions from the following disclosure requirements:

Section 7 'Statement of Cash Flows': Presentation of a statement of cash flow and related notes and disclosures:

Section 11 Basic Financial Instruments and Section 12 'Other Financial Instrument Issues': Interest Income/expense and net gains/losses for each category of financial instrument; basis of determining fair values; details of collateral, loan defaults or breaches, details of hedges, hedging fair value changes recognised in profit or loss and in other comprehensive income;

Section 26 'Share based Payment': Share-based payment expense charged to profit or loss, reconciliation of opening and closing number and weighted average exercise price of share options, how the fair value of options granted was measured, measurement and carrying amount of liabilities for cash-settled share-based payments, explanation of modifications to arrangements;

Section 33 'Related Party Disclosures': Compensation for key management personnel.

The financial statements of the company are consolidated in the financial statements of statements of Export Import Bank of Bangladesh PLC. These consolidated financial statements are available from its registered office. "EXIM Tower" Plot # 15, Road # 15, Block CWS (C), Bir Uttom A. K. Khondokar Road, Gulshan 1, Dhaka-1212, Bangladesh.

1.2 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.

1 Accounting policies (Continued)

1.3 Property, plant and equipment

Property, plant and equipment are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Plant and equipment	25% Reducing balance
Fixtures and fittings	25% Reducing balance

1.4 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.

1.5 Financial instruments

The Company only enters into basic financial instruments transactions that result in the recognition of financial assets and liabilities like trade and other debtors and creditors, loans from banks and other third parties, loans to related parties and investments in non-puttable ordinary shares.

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 recognised in the Statement of comprehensive income.

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 original effective interest rate. if a financial asset has a variable interest rate, the discount rate for measuring any impairment 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 liabilities are offset and the net amount reported in the Statement of financial position when there is an enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include trade and other receivables and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Changes in the fair value of derivatives that are designated and qualify as fair value hedges are recognised in profit or loss immediately, together with any changes in the fair value of the hedged asset or liability that are attributable to the hedged risk.

1.6 Taxation

The tax expense represents the sum of the tax currently payable and deferred tax.

1 Accounting policies (Continued)

Current tax

The tax currently payable is based on taxable profit for the year. Taxable profit differs from net profit as reported in the income statement because it excludes items of income or expense that are taxable or deductible in other years and it further excludes items that are never taxable or deductible. The company's liability for current tax is calculated using tax rates that have been enacted or substantively enacted by the reporting end date.

Deferred tax

Deferred tax liabilities are generally recognised for all timing differences and deferred tax assets are recognised to the extent that it is probable that they will be recovered against the reversal of deferred tax liabilities or other future taxable profits. Such assets and liabilities are not recognised if the timing difference arises from goodwill or from the initial recognition of other assets and liabilities in a transaction that affects neither the tax profit nor the accounting profit.

The carrying amount of deferred tax assets is reviewed at each reporting end date and reduced to the extent that it is no longer probable that sufficient taxable profits will be available to allow all or part of the asset to be recovered. Deferred tax is calculated at the tax rates that are expected to apply in the period when the liability is settled or the asset is realised. Deferred tax is charged or credited in the income statement, except when it relates to items charged or credited directly to equity, in which case the deferred tax is also dealt with in equity. Deferred tax assets and liabilities are offset when the company has a legally enforceable right to offset current tax assets and liabilities and the deferred tax assets and liabilities relate to taxes levied by the same tax authority.

1.7 Provisions

Provisions are recognised when the company has a legal or constructive present obligation as a result of a past event, it is probable that the company will be required to settle that obligation and a reliable estimate can be made of the amount of the obligation.

The amount recognised as a provision is the best estimate of the consideration required to settle the present obligation at the reporting end date, taking into account the risks and uncertainties surrounding the obligation. Where the effect of the time value of money is material, the amount expected to be required to settle the obligation is recognised at present value. When a provision is measured at present value, the unwinding of the discount is recognised as a finance cost in profit or loss in the period in which it arises.

1.8 Employee benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

1.9 Leases

Rentals payable under operating leases, including any lease incentives received, are charged to profit or loss on a straight line basis over the term of the relevant lease except where another more systematic basis is more representative of the time pattern in which economic benefits from the leases asset are consumed.

1 Accounting policies (Continued)

1.10 Foreign exchange

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 Statement of comprehensive income except when deferred in other comprehensive income as qualifying cash flow hedges.

1.11 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.

1.12 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 Judgements and key sources of estimation uncertainty

In the application of the company's accounting policies, the directors are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

3 Employees

The average monthly number of persons (including directors) employed by the company during the year was

Particulars	Number	
	2024	2023
Management.	2	1
Counter staff	3	3
	5	4

4 Taxation

The Company has tax losses of £276,188 (2023-£323,852) carried forward to relieve future trading profits, no deferred tax asset has been recognised due to the uncertainty of future taxable profits for offset.

5 Property, plant and equipment

	Plant and machinery etc £
Cost	
At 1 January 2024	31,520
Additions	1,604
At 31 December 2024	33,124
Depreciation and impairment	
At 1 January 2024	26,421
Depreciation charged in the year	1,676
At 31 December 2024	28,097
Carrying amount	
At 31 December 2024	5,027
At 31 December 2023	5,099

Particulars		£	
		2024	2023
6	Trade and other receivables		
	Amounts falling due within one year:		
	Other receivables	10,500	10,500
7	Current liabilities	564,533	611,540
7.1	Funds from Head Office		
	Other payable	5,00,000	5,00,000
	Trade Creditors	25,000	25,000
	TT Advance (STG)	840	840
	TT Payable Taka	(237,853)	(259,924)
		276,546	345,624
		564,533	611,540
8	Operating lease commitments		

Lessee

At the reporting end date the company had outstanding commitments for future minimum lease payments under non-cancellable operating leases, as follows:

		2024 £	2023 £
9	Related party transactions	21,750	29,550

Transactions with related parties

During the year the company entered into the following transactions with related parties:

All of the Company's remittances are routed through its parent entity Export Import Bank of Bangladesh PLC 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 net position at the year end included in Other Creditors due for settlement of £564,533, (2023-£611,540). Included in Bank balances is an amount of £500,000 held with Head Office and there is a corresponding overdraft liability of £500,000 included in the net position included in Other Creditors.

10 Parent company

The Company's ultimate parent undertaking is Export Import Bank of Bangladesh PLC, a company incorporated in Bangladesh. The accounts for this entity may be obtained from Head "EXIM Tower" Plot # 15. Road # 15, Block CWS (C), Bir Uttom A. K. Khondokar Road, Gulshan 1, Dhaka-1212, Bangladesh or on their website www.eximbankbd.com

EXIM EXCHANGE COMPANY (U.K.) LIMITED
DETAILED INCOME STATEMENT
FOR THE YEAR ENDED 31 DECEMBER 2024

Particulars		£		
		2024		2023
Revenue				
Commission Income & F/X Gain or Loss		243,514		209,255
Cost of sales				
Bank charges	102,697		78,225	
Total cost of sales		(102,697)		(78,225)
Gross profit	57.83%	140,817	62.62%	131,030
Other operating income				
Rent received under licence (not operating lease)		5,250		5,040
Administrative expenses				
Wages and salaries	63,422		55,554	
Rent re operating leases.	33,150		29,150	
Rates	10,992		12,747	
Power, light and heat	1,507		1,124	
Legal and professional fees	3,538		4,043	
Insurances (not premises)	1,249		621	
Printing and stationery	1,598		837	
Advertising	3,006		401	
Telecommunications	1,684		1,635	
Entertaining	100		255	
Sundry expenses	2,374		1,710	
Depreciation	1,676		1,700	
		(124,296)		(110,177)
Operating profit		21,771		25,893

EXIM FINANCE (HONG KONG) LIMITED

REPORT OF THE DIRECTORS

The directors have pleasure in submitting their annual report together with the audited financial statements for the year ended 31st December, 2024.

PRINCIPAL ACTIVITIES

EXIM Finance (Hong Kong) Limited ("the Company") is a company incorporated and domiciled in Hong Kong and has its registered office and principal place of business at Unit 901, 9/F, Carnarvon Plaza, 20 Carnarvon Road, Tsim Sha Tsui, Hong Kong. The principal activities of the Company are money lending in Hong Kong and providing the following services :-

- Negotiation/discounting of documents
- Export bills collection
- LC advising
- LC confirmation

RESULTS AND APPROPRIATIONS

The profit of the Company for the year ended 31st December, 2024 and the state of the Company's affairs as at that date are set out in the Company's financial statements on pages 6 to 18.

DIVIDENDS

An interim dividend of HK$Nil per ordinary share (2023: HK$0.3587) was paid during the year ended 31st December, 2024.

The directors do not recommend the payment of a final dividend for the the year ended 31st December, 2024.

PROPERTY, PLANT AND EQUIPMENT

Details of the movements in the property, plant and equipment of the Company during the year are set out in note 10 to the financial statements.

SHARE CAPITAL AND RESERVES

Details of movement in share capital of the Company during the year are set out in note 13 to the Company's financial statements.

There were no movements in reserves except for changes to retained earnings which arose from profit or loss and payment of dividends.

DEBENTURES AND EQUITY-LINKED AGREEMENTS

The Company has not issued any debenture or entered into any equity-linked agreements.

DIRECTORS

The directors of the Company during the year and up to the date of this report were :-

Md. Nazrul Islam	(Appointed on 15th September, 2024)
Md. Nazrul Islam Mazumder	(Resigned on 15th September, 2024)
Export Import Bank of Bangladesh PLC.	

REPORT OF THE DIRECTORS

DIRECTORS (CONT'D)

There being no provision in the Company's articles of association in connection with the retirement of directors by rotation, all existing directors continue in office for the following year.

ARRANGEMENTS TO PURCHASE SHARES OR DEBENTURES

At no time during the year was the Company a party to any arrangements to enable the directors of the Company to acquire benefits by means of the acquisition of shares in, or debentures of, the Company or any other body corporate.

DIRECTORS' INTERESTS IN CONTRACT OF SIGNIFICANCE

Details of director's interest during the year are set out in note 16 to the financial statement.

There were no contract of significance to which the Company or its holding company was a party and in which a director of the Company had a material interest, whether directly or indirectly, subsisted at the end of the year or at any time during the year.

PERMITTED INDEMNITY PROVISIONS

At no time during the year and up to the date of this report, there was or is, any permitted indemnity provision being in force for the benefits of any of the directors of the Company.

BUSINESS REVIEW

The Company is exempted from preparation of a business review complies with Schedule 5 "Contents of Directors' Report: Business Review" to the Hong Kong Companies Ordinance since the Company is a wholly-owned subsidiary of another body corporate during the year.

AUDITORS

A resolution for the reappointment of Messrs. T.O. Yip & Co. Limited as auditors of the Company is to be proposed at the forthcoming annual general meeting.

ON BEHALF OF THE BOARD



Md. Nazrul Islam
Chairman

28th January, 2025

INDEPENDENT AUDITOR'S REPORT
TO THE MEMBERS OF EXIM FINANCE (HONG KONG) LIMITED

(incorporated in Hong Kong with limited liability)

Opinion

We have audited the financial statements of EXIM Finance (Hong Kong) Limited ("the Company") set out on pages 6 to 18, which comprise the statement of financial position as at 31st December, 2024, and the statement of income and retained earnings and statement of cash flows for the year then ended, and notes to the financial statements, including a summary of significant accounting policies.

In our opinion, the financial statements give a true and fair view of the financial position of the Company as at 31st December, 2024, and of its financial performance and its cash flows for the year then ended in accordance with Hong Kong Financial Reporting Standard for Private Entities ("HKFRS for Private Entities") issued by the Hong Kong Institute of Certified Public Accountants ("HKICPA") and have been properly prepared in compliance with the Hong Kong Companies Ordinance.

Basis for Opinion

We conducted our audit in accordance with Hong Kong Standards on Auditing ("HKSAs") issued by the HKICPA. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Company in accordance with the HKICPA's Code of Ethics for Professional Accountants ("the Code"), and we have fulfilled our other ethical responsibilities in accordance with the Code. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Information Other than the Financial Statements and Auditor's Report Thereon

The directors are responsible for the other information. The other information comprises the information included in the Annual Report, but does not include the financial statements and our auditor's report thereon.

Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Responsibilities of Directors and Those Charged with Governance for the Financial Statements

The directors are responsible for the preparation of the financial statements that give a true and fair view in accordance with HKFRS for Private Entities issued by the HKICPA and the Hong Kong Companies Ordinance, and for such internal control as the directors determine is necessary to enable the preparation of financial statements that are free from material misstatement. whether due to fraud or error.

In preparing the financial statements, the directors are responsible for assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the directors either intend to liquidate the Company or to cease operations, or have no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Company's financial reporting process.

INDEPENDENT AUDITOR'S REPORT
TO THE MEMBERS OF EXIM FINANCE (HONG KONG) LIMITED

(incorporated in Hong Kong with limited liability)

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Our report is made solely to you, as a body, in accordance with Section 405 of the Hong Kong Companies Ordinance, and for no other purpose. We do not assume responsibility towards or accept liability to any other person for the contents. of this report. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with HKSAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with HKSAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also :-

Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

Auditor's Responsibilities for the Audit of the Financial Statements (Cont'd)

Obtain an understanding of internal control relevant to the audit 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 Company's internal control.

Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the directors.

Conclude on the appropriateness of the directors' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern.

Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.



T.O. Yip & Co. Limited
Certified Public Accountants (Practising)
Hong Kong

Samuel Ming-Sum Yip
Practising Certificate Number: P05704

28th January, 2025

EXIM FINANCE (HONG KONG) LIMITED

STATEMENT OF INCOME AND RETAINED EARNINGS
FOR THE YEAR ENDED 31ST DECEMBER 2024

Particulars	NOTES	HK$	
		2024	2023
REVENUE	4	17,546,818	10,994,018
OTHER REVENUE	5	5,881,862	4,855,380
Staff costs		(2,499,085)	(2,214,029)
Depreciation		(44,207)	(145,147)
Other operating expenses.		(1,964,784)	(1,709,333)
TOTAL OPERATING EXPENSES		(4,508,076)	(4,068,509)
PROFIT FROM OPERATION		18,920,604	11,780,889
FINANCE COSTS	6	(13,862,446)	(4,980,952)
PROFIT BEFORE TAX	7	5,058,158	6,799,937
INCOME TAX EXPENSE	9 (a)	(623,529)	(944,714)
PROFIT FOR THE YEAR		4,434,629	5,855,223
DIVIDENDS PAID	14	-	2,797,508

The notes on pages 10 to 18 form part of these financial Statements.

EXIM FINANCE (HONG KONG) LIMITED
STATEMENT OF FINANCIAL POSITION
AS AT 31ST DECEMBER, 2024

Particulars	NOTES	HK$	
		2024	2023
NON-CURRENT ASSETS			
Property, plant and equipment	10	34,033	96,773
Deferred tax assets		50,122	-
		84,155	96,773
CURRENT ASSETS			
Discounted bills receivable		179,929,863	151,824,372
Income receivable from bills discounting service		2,762,606	2,410,554
Deposits, prepayments and other receivables		237,933	235,431
Cash and cash equivalents	11 (a)	19,118,016	664,894
Tax refundable		274,063	-
		202,322,481	155,135,251
CURRENT LIABILITIES			
Accruals and other payable		6,483,920	6,728,735
Loan from holding company	12	175,035,355	131,992,380
Tax payable		-	58,177
NET CURRENT ASSETS		181,519,275	138,779,292
NET ASSETS		20,803,206	16,355,959
		20,887,361	16.452,732
EQUITY			
Share capital	13	7,800,000	7,800,000
Retained profits		13,087,361	8,652,732
		20,887,361	16,452,732

The financial statements on pages 6 to 18 were approved and authorised for issue by the Board of Directors on 28th January, 2025 and are signed on its behalf by:-

Md. Nazrul Islam
Director

Export Import Bank of Bangladesh PLC.
Director

The notes on pages 10 to 18 form part of these financial statements.

EXIM FINANCE (HONG KONG) LIMITED
STATEMENT OF CHANGES IN EQUITY
FOR THE YEAR ENDED 31ST DECEMBER, 2024

	Share capital HK$	Retained profits HK$	Total HK$
Balance at 31st December, 2022	7,800,000	5,595,017	13,395,017
Profit for the year	-	5,855.223	5,855,223
Dividend paid (Interim dividend of HK$0.3587 per share)	-	(2,797,508)	(2,797,508)
Balance at 31st December, 2023	7,800,000	8,652,732	16,452,732
Profit for the year	-	4.434,629	4,434,629
Balance at 31st December, 2024	7,800,000	13,087,361	20,887,361

The notes on pages 10 to 18 form part of these financial statements.

EXIM FINANCE (HONG KONG) LIMITED
STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 31ST DECEMBER, 2024

Particulars	NOTES	HK$	
		2024	2023
OPERATING ACTIVITES			
Cash generated from operations	11(b)	33,345,407	8,923,543
Tax paid		(1,005,891)	(1,570,218)
NET CASH GENERATED FROM OPERATING ACTIVITIES		32,339,516	7,353,325
INVESTING ACTIVITIES			
Purchase of property, plant and equipment		(23,948)	(162,595)
Net cash used in investing activities		(23,948)	(162,595)
FINANCING ACTIVITIES			
Finance cost on loan from holding company		(13,862,446)	(4,980,952)
Dividend paid		-	(2,797,508)
Net cash used in financing activities		(13,862,446)	(7,778,460)
NET INCREASE/(DECREASE) IN CASH AND CASH EQUIVALENTS		18,453,122	(587,730)
CASH AND CASH EQUIVALENTS AT THE BEGINNING OF THE YEAR		664,894	1,252,624
CASH AND CASH EQUIVALENTS AT THE END OF THE YEAR	11(a)	19,118,016	664,894

The notes on pages 10 to 18 form part of these financial statements.

EXIM FINANCE (HONG KONG) LIMITED

ACCOUNTING POLICIES AND EXPLANATORY NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST DECEMBER, 2024

1. GENERAL INFORMATION

EXIM Finance (Hong Kong) Limited ("the Company") is a limited company incorporated in Hong Kong. The address of its registered office and principal place of business is Unit 901, 9/F, Carnarvon Plaza, 20 Carnarvon Road, Tsim Sha Tsui, Hong Kong. The principal activities of the Company are money lending in Hong Kong and provides the following services :-

- Negotiation/discounting of documents
- Export bills collection
- LC advising
- LC confirmation

2. BASIS OF PREPARATION AND ACCOUNTING POLICIES

These financial statements have been prepared in accordance with the Hong Kong Financial Reporting Standard for Private Entities (HKFRS for Private Entities) issued by the Hong Kong Institute of Certified Public Accountants and the requirements of the Hong Kong Companies Ordinance. They have been prepared under the historical cost convention. They are presented in Hong Kong Dollars ("HK$") which is also the Company's functional currency except when otherwise indicated.

The following are the specific accounting policies that are necessary for a proper understanding of the financial statements :-

(a) Property, plant and equipment

Items of property, plant and equipment are measured at cost less accumulated depreciation and any accumulated impairment losses.

Depreciation is charged so as to allocate the cost of assets less their residual values over their estimated useful lives, using the straight-line method. The following annual rates are used for the depreciation of property, plant and equipment :-

Furniture and equipment	25%
Leasehold improvement	33%
Computer equipment	20%

The residual value and useful life of an asset are reviewed at least at each financial year-end.

2. BASIS OF PREPARATION AND ACCOUNTING POLICIES (CONT'D)

(a) Property, plant and equipment (Cont'd)

If there is an indication that there has been a significant change in the depreciation rate, useful life or residual value of an asset, the depreciation of that asset is revised prospectively to reflect the new expectations.

An asset's carrying amount is written down immediately to its recoverable amount if the asset's carrying amount is greater than its estimated recoverable amount.

(b) Trade and other receivables

Trade and other receivables are recognised initially at the transaction price. They are subsequently measured at amortised cost, less provision for impairment. A provision for impairment of trade receivables is established when there is objective evidence that the Company will not be able to collect all amounts due according to the original terms of the receivables.

(c) Cash and cash equivalents

Cash and cash equivalents includes cash at bank and on hand, which are subject to an insignificant risk of change in value.

(d) Impairment of non-financial assets

At each reporting date, property, plant and equipment is reviewed to determine whether there is any indication that such has suffered an impairment loss. If there is an indication of possible impairment, the recoverable amount of any affected asset (or group of related assets) is estimated and compared with its carrying amount. If an estimated recoverable amount is lower, the carrying amount is reduced to its estimated recoverable amount, and an impairment loss is recognised immediately in profit or loss.

If an impairment loss subsequently reverses, the carrying amount of the asset (or group of related assets) is increased to the revised estimate of its recoverable amount, but not in excess of the amount that would have been determined had no impairment loss been recognised for the asset (group of related assets) in prior years. A reversal of an impairment loss is recognised immediately in profit or loss.

(e) Trade and other payables

Trade payables are recognised initially at the transaction price and subsequently measured at amortised cost.

2. BASIS OF PREPARATION AND ACCOUNTING POLICIES (CONT'D)

(f) Revenue recognition

Revenue is recognised in profit or loss provided it is probable that the economic benefits will flow to the Company and the revenue and costs, if applicable, can be measured reliably, as follows:-

(i) from the rendering of confirming and advising, checking, telex, postage and other services, when the services are rendered: and

(ii) income from bills discounting service; on an accrual basis by applying the rate that discounts the estimated future cash receipts through the expected life of the financial instrument to the net carrying amount of the financial asset.

(g) Taxation

Income tax expense represents the sum of the tax currently payable and deferred tax.

The tax currently payable is based on taxable profit for the year. Taxable profit differs from profit as reported in the statement of income and retained earnings because of items of income or expense that are taxable or deductible in other years and items that are never taxable or deductible. The Company's liability for current tax is calculated using tax rates that have been enacted or substantively enacted by the end of the reporting period.

Deferred tax is recognised on temporary differences between the carrying amounts of assets and liabilities in the financial statements and the corresponding tax bases using in the computation of taxable profit. Deferred tax liabilities are generally recognised for all taxable temporary differences. Deferred tax assets are generally recognised for all deductible temporary differences to the extent that is probable that taxable profits will be available against which those deductible temporary differences can be utilised.

The carrying amount of deferred tax assets is reviewed at the reporting date and reduced to the extent that it is no longer probable that sufficient taxable profits will be available to allow all or part of the asset to be recovered.

(h) Transalation of foreign currencies

Foreign currency transactions are converted at the exchange rate applicable at the transaction date. Foreign currency monetary items are translated into Hong Kong Dollars using exchange rates applicable at the end of the reporting period. Gains and losses on foreign exchange are recognised in the income statement.

2. BASIS OF PREPARATION AND ACCOUNTING POLICIES (CONT'D)

(i) Related parties

A related party is a person or entity that is related to the Company of:-

(a) A person or a close member of that person's family is related to the Company if that person:-

(i) has control or joint control of the Company;

(ii) has significant influence over the Company; or

(iii) is a member of the key management personnel of the Company or of a parent of the Company.

(b) An entity is related to the Company if any of the following conditions applies :-

(i) the entity and the Company are members of the same group (which means that each parent, subsidiary and fellow subsidiary is related to the others).

(ii) one entity is an associate or joint venture of the other entity (or an associate or joint venture of a member of a group of which the other entity is a member).

(iii) both entities are joint ventures of the same third entity.

(iv) one entity is a joint venture of a third entity and the other entity is an associate of the third entity.

(v) the entity is a post-employment benefit plan for the benefit of employees of either the Company or an entity related to the Company. If the Company is itself such a plan, the sponsoring employers are also related to the Company.

(vi) the entity is controlled or jointly controlled by a person identified in (a).

(vii) a person identified in (a)(i) has significant influence over the entity or is a member of the key management personnel of the entity (or of a parent of the entity).

(viii) the entity, or any member of a group of which it is a part, provides key management personnel services to the reporting entity or to the parent of the reporting entity.

Close members of the family of a person are those family members who may be expected to influence, or be influenced by, that person in their dealings with the Company.

(j) Employee benefit obligations

Salaries and annual bonuses, contributions to defined contribution retirement plans and the cost of non-monetary benefits are accrued in the year in which the associated services are rendered by employees. Where payment or settlement is deferred and the effect would be material, these amounts are stated at their present values.

(k) Operating leases

Rentals payable under operating leases are charged to profit or loss on a straight-line basis over the term of the relevant lease.

3. KEY SOURCES OF ESTIMATION UNCERTAINTY

Property, plant and equipment and depreciation

The Company determines the estimated useful lives and related depreciation charges for the Company's property, plant and equipment. This estimate is based on the historical experience of the actual useful lives of property, plant and equipment of similar nature and functions. The Company will revise the depreciation charge where useful lives are different to those previously estimated, or it will write-off or write-down technically obsolete or non-strategic assets that have been abandoned or sold.

Particulars	HK$	
	2024	2023
4. REVENUE		
Income from bills discounting service	17,546,818	10,994,018
5. OTHER REVENUE		
Commission in lieu of exchange	2,056,015	1,496,159
Postage and courier charges income	1,144,126	833,380
Handling and checking fees.	719,032	527,301
Reimbursement charge	1,010,906	695,353
LC advising charge income	725,329	534,717
LC confirming income	190,098	722,146
Exchange gain	36,356	46,324
	5,881,862	4,855,380
6. FINANCE COSTS		
Finance cost on loan from holding company	13,862,446	4,980,952

Particulars	HK$	
7. PROFIT BEFORE TAX	2024	2023
Profit before tax is arrived at after charging :-		
Staff costs comprising :-		
- Mandatory provident fund contribution	40,900	39,821
- Salaries and allowances	2,458,185	2,174,208
	2,499,085	2,214,029
Auditor's remuneration	20,000	21,500
Depreciation	44,207	145,147
Loss on disposal of property, plant and equipment	42,481	-
8. DIRECTOR'S REMUNERATION		
Remuneration of the director disclosed pursuant to the Section 383 of the Hong Kong Companies Ordinance (Cap. 622) and Companies (Disclosure of Information about Benefits of Directors) Regulation (Cap. 622G) is as follows:-		
Salaries and other emoluments	-	-
Mandatory provident fund contribution	-	-
9. INCOME TAX EXPENSE		
(a) Taxation in the statement of income and retained earnings represents :-		
Current tax-Hong Kong Profits Tax		
Provision for the year	676,651	950,714
Over-provision for the previous year	(3,000)	(6,000)
	673,651	944,714
Deferred tax		
Origination and reversal of temporary differences	(50,122)	-
	623,529	944,714

(b) The provision for Hong Kong Profits Tax is calculated at 8.25% of the first HK$2,000,000 and 16.5% of the remaining estimated assessable profits for the years ended 31st. December, 2023 and 2024.

Particulars	Furniture and equipment HK$	Leasehold improvement HK$	Computer equipment HK$	Total HK$
10. PROPERTY, PLANT AND EQUIPMENT				
Cost:-				
As at 1st January, 2024	57,191	488,200	162,595	707,986
Additions	-	-	23,948	23,948
Disposal	-	-	(141,604)	(141,604)
At 31st December, 2024	57,191	488,200	44,939	590,330
Aggregate depreciation :-				
As at 1st January, 2024	48,013	488,200	75,000	611,213
Charge for the year	6,898	-	37,309	44,207
Written back on disposal	-	-	(99,123)	(99,123)
As at 31st December, 2024	54,911	488,200	13,186	556,297
Net book value :-				
At 31st December, 2024	2,280	-	31,753	34,033
At 31st December, 2023	9,178	-	87,595	96,773

Particulars	HK$	
	2024	2023
11. CASH AND CASH EQUIVALENTS		
(a) Cash and cash equivalents comprise :-		
Cash at bank	19,118,016	664,894
Cash on hand	-	-
Cash and cash equivalents in the statement of financial position and statement of cash flows.	19,118,016	664,894

Particulars	HK$	
	2024	2023
11. CASH AND CASH EQUIVALENTS (CONT'D)		
(b) Reconciliation of operating profit from operations to net cash generated from operating activities :-		
Profit from operations	18,920,604	11,780,889
Adjustments for:-		
Depreciation	44,207	145,147
Loss on disposal of property, plant and equipment	42,481	-
Operating profit before changes in working capital	19,007,292	11,926,036
(Increase)/decrease in discounted bills receivable	(28,105,491)	39,501,504
(Increase)/decrease in income receivable from bills discounting service	(352,052)	160,946
Increase in deposits, prepayment and other receivables	(2,502)	-
(Decrease) increase in accruals and other payable	(244,815)	3,978,707
Increase/(decrease) in loan from holding company	43,042,975	(46,643,650)
Net cash generated from operating activities	33,345,407	8,923,543
12. LOAN FROM HOLDING COMPANY		
The loan is unsecured with cost of borrowing and has no fixed repayment terms.		
13. SHARE CAPITAL		
Issued and fully paid:-		
7,800,000 ordinary shares	7,800,000	7,800,000

Particulars	HK$	
	2024	2023
14. DIVIDENDS		
Interim-HK$Nil per ordinary share (2023: HK$0.3587)	-	2,797,508
15. OPERATING LEASE COMMITMENTS		
At 31st December, 2024, the total future minimum lease payments under non-cancellable operating lease are payable as follow:-		
Within one year	162,632	562,956
After one year but within five years	-	162,632
	162,632	725,588
16. RELATED PARTY TRANSACTIONS		
In the ordinary course of business, the Company had the following transactions with the related party:-		
Finance cost on loan from holding company	13,862,446	4,980,952

17. PARENT AND ULTIMATE HOLDING COMPANY

At 31st December, 2024, the directors consider the immediate parent and ultimate controlling party of the Company to be Export Import Bank of Bangladesh PLC., which is incorporated in Bangladesh. This entity has produced financial statements available for public use.

EXIM ISLAMI INVESTMENT LIMITED

INDEPENDENT AUDITOR'S REPORT
TO THE SHAREHOLDERS OF EXIM ISLAMI INVESTMENT LIMITED

REPORT ON THE AUDIT OF THE FINANCIAL STATEMENTS

Opinion

We have audited the financial statements of EXIM Islami Investment Limited (the "Company"), which comprise the statement of financial position as at 31 December 2024, and the statement of profit or loss and other comprehensive income, statement of changes in equity and statement of cash flows for the year then ended, and notes to the financial statements, including material accounting policy information.

In our opinion, the accompanying financial statements present a true and fair view, in all material respects, of the financial position of the Company as at 31 December 2024, and of its financial performance and its cash flows for the year then ended in accordance with International Financial Reporting Standards (IFRSs) as explained in note 2.

Basis for Opinion

We conducted our audit in accordance with International Standards on Auditing (ISAs). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Company in accordance with the International Ethics Standards Board for Accountants Code of Ethics for Professional Accountants (IESBA Code) together with the ethical requirements that are relevant to our audit of the financial statements in Bangladesh, and we have fulfilled our other ethical responsibilities in accordance with the IESBA Code and the Institute of Chartered Accountants of Bangladesh (ICAB) Bye Laws. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Responsibilities of Management and Those Charged with Governance for the Financial Statements and Internal Controls

Management is responsible for the preparation and fair presentation of the financial statements of the Company in accordance with IFRSs as explained in note 2, 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.

In preparing these financial statements, management is responsible for assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Company's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with ISAs, we exercise professional judgement and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit 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 Company's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion, Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Company's to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

Report on other Legal and Regulatory Requirements

In accordance with the Companies Act, 1994 and the Securities and Exchange Rules 2020, 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 account as required by law have been kept by the Company's so far as it appeared from our examination of those books;

(iii) the statement of financial position and statement of profit or loss and other comprehensive income together with the annexed notes dealt with by the report are in agreement with the books of account and returns; and

(iv) the expenditures incurred were for the purpose of the Company's business for the year.



Sabbir Ahmed FCA, Partner
ICAB Enrolment No: 770
Hoda Vasi Chowdhury & Co
Chartered Accountants
FRC Enlistment No: CAF-001-057

Dhaka, 18 March 2025
DVC No.: 2503180770AS737417

EXIM ISLAMI INVESTMENT LIMITED

STATEMENT OF FINANCIAL POSITION

AS AT 31 DECEMBER 2024

Particulars	Notes	Amount in BDT	
		2024	2023
Assets			
Non current assets:			
Property, plant and equipment at cost	3	9,692,866	9,368,366
Less: accumulated depreciation		(5,337,726)	(4,702,155)
		4,355,140	4,666,211
Current assets:			
Investment in marketable securities	4	1,227,526,085	1,299,834,613
Margin investment to investors	5	1,120,837,656	1,153,856,604
Accounts receivable	6	218,656,861	219,184,599
Cash and cash equivalents	7	1,219,734,863	1,073,602,315
		3,786,755,465	3,746,478,131
Total assets		3,791,110,605	3,751,144,342
Shareholders' equity and liabilities.			
Shareholders' equity			
Share capital	9	2,000,000,000	2,000,000,000
Retained earnings		200,333,640	474,524,986
		2,200,333,640	2,474,524,986
Liabilities			
Current liabilities			
Accounts payable	10	4,634,546	8,849,944
Borrowings from EXIM Bank	11	399,089,000	399,089,000
Other liabilities	12	1,187,053,419	868,680,412
		1,590,776,965	1,276,619,356
Total shareholders' equity and liabilities		3,791,110,605	3,751,144,342

The annexed notes form an integral part of these financial statements

Chairman | Director | Chief Executive Officer

See the annexed report of even date

DVC No: 2503180770AS737417
Dhaka, 18 March 2025

Sabbir Ahmed FCA, Partner
ICAB Enrolment No: 770
Hoda Vasi Chowdhury & Co
Chartered Accountants

EXIM ISLAMI INVESTMENT LIMITED

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

FOR THE YEAR ENDED 31 DECEMBER 2024

Particulars	Notes	Amount in BDT	
		2024	2023
Profit on margin investment		14,948,764	75,819,371
Portfolio management income		2,033,573	6,552,811
Settlement income		6,942,814	1,729,883
Dividend income		29,280,767	31,889,774
Investment income		53,205,918	115,991,839
Profit paid on borrowings		(29,651,493)	(25,730,343)
		23,554,425	90,261,496
Capital gain on sale of investment in shares.	15	11,735,631	10,472,095
Net investment income		35,290,056	100,733,591
Other operating income			
Documentation		12,500	10,500
CDBL maintenance		89,678	93,650
Profit on bank deposits		95,962,037	62,204,690
Total operating income		131,354,271	163,042,431
Salary and allowances		134,800	211,300
Rent, taxes, insurance, electricity	14	7,623,540	7,475,240
Postage, stamps and telephone		135,996	195,333
Audit fee		86,250	86,250
Printing, stationery, advertisement		211,830	215,190
Directors' fees and expenses		157,000	140,800
Depreciation on EIIL's property		635,571	351,674
Other expenses	16	3,006,851	2,946,312
Total operating expenses.		11,991,838	11,622,099
Profit before provisions		119,362,433	151,420,332
Provision released for margin investments		24,466,083	-
Provision for diminution in value of shares.		(374,417,600)	-
Profit before tax		(230,589,084)	151,420,332
Provision for income tax	19	(43,602,262)	(48,322,089)
Profit after tax		(274,191,346)	103,098,243
Other comprehensive income		-	-
Total comprehensive income		(274,191,346)	103,098,243
Earnings per share (EPS)	20	(13.71)	5.15

The annexed notes form an integral part of these financial statements.

Chairman | Director | Chief Executive Officer

See the annexed report of even date

Sabbir Ahmed FCA, Partner
ICAB Enrolment No: 770
Hoda Vasi Chowdhury & Co
Chartered Accountants

DVC No: 2503180770AS737417
Dhaka, 18 March 2025

EXIM ISLAMI INVESTMENT LIMITED
STATEMENT OF CHANGES IN EQUITY
FOR THE YEAR ENDED 31 DECEMBER 2024

Particulars	Share capital	Retained earnings	Total
Balance at 01 January 2024	2,000,000,000	474,524,986	2,474,524,986
Addition during the year	-	-	-
Total comprehensive income for the year	-	(274,191,346)	(274,191,346)
Total shareholders' equity as at 31 December 2024	2,000,000,000	200,333,640	2,200,333,640
Balance at 01 January 2023	2,000,000,000	371,426,743	2,371,426,743
Total comprehensive income for the year	-	103,098,243	103,098,243
Total shareholders' equity as at 31 December 2023	2,000,000,000	474,524,986	2,474,524,986

The annexed notes form an integral part of these financial statements

EXIM ISLAMI INVESTMENT LIMITED
STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 31 DECEMBER 2024

Particulars	Amount in BDT	
	2024	2023
A) Cash flows from operating activities		
Investment income receipts	35,660,781	94,574,160
Profit payment	(29,651,493)	(25,730,343)
Dividend receipts.	29,280,767	31,889,774
Fees and commission receipts	102,178	104,150
Cash payment to employees (including directors)	(291,800)	(352,100)
Cash payment to suppliers and service providers	(11,064,467)	(10,918,325)
Receipts from other operating income	95,962,037	62,204,690
Cash generated from/(used in) operating activities before changes in operating assets and liabilities	119,998,004	151,772,006
(Increase) /Decrease in operating assets and increase/(decrease) in operating liabilities:		
Margin investment to investors	33,018,948	(8,629,826)
Payable to investors.	(4,215,398)	3,945,800
Receivable from brokers and investors	527,738	6,722,005
Other liabilities	(75,180,772)	(82,982,334)
	(45,849,484)	(80,944,355)
Net cash generated/(used) by operating activities (Total of "A")	74,148,520	70,827,651
B) Cash flows from investing activities		
Purchase of fixed assets	(324,500)	(4,388,818)
Investment in shares	72,308,528	(18,898,999)
Net cash generated/(used) by investing activities (Total of "B")	71,984,028	(23,287,817)
C) Cash flows from financing activities		
Receipts from Borrowings/new capital issues	-	-
Repayment of loan	-	-
Net cash generated/(used) by financing activities (Total of "C")		
D) Net increase/(decrease) in cash and cash equivalents (A+B+C)	146,132,548	47,539,834
E) Opening cash and cash equivalents		
Cash at hand	7,550	2,472
Balance with banks.	1,073,594,765	1,026,060,009
	1,073,602,315	1,026,062,481
F) Closing cash and cash equivalents	1,219,734,863	1,073,602,315
G) Cash and cash equivalents.	18,211	7,550
Cash at hand	1,219,716,652	1,073,594,765
Balance with banks	1,219,734,863	1,073,602,315

The annexed notes form an integral part of these financial statements

1.0 Reporting Entity

1.1 Company Profile

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 the 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.

2.0 Basis of Preparation

2.1 Statement of Compliance

The 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), the Companies Act 1994, Securities and Exchange Rules, 2020 and other laws and rules applicable in Bangladesh. The title and format of these financial statements follow the requirements of IFRS which are to some extent different to the requirements of the Companies Act.1994. However, such differences are not considered material.

2.2 Components of the Financial Statements

The Financial Statements refer to here compriseor

a) Statement of Financial Position;

b) Statement of Profit or Loss and other Comprehensive Income

c) Statement of Cash Flows

d) Statement of Changes in Equity and

e) Notes to the Financial Statements.

2.3 Functional and Presentation Currency

These financial statements are presented in Bangladesh Taka (BDT/Tk) which is the Company's functional currency. The amount in the Financial Statements has been rounded off to the nearest integer in Bangladesh Taka (BDT)

2.4 Property. Plant and Equipment (PP&E)

The cost of an item of property, plant and equipment comprises its purchase price,import duty and non-refimdable taxes (after deducting trade discount and rebates) and any cost directly attributable to the acquisition of the assets. 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 & Furniture Fixtures	10%
Office equipment	20%
Books	20%

2.5 Financial instruments.

A financial instrument is any contract that gives rise to a financial asset of one entity and a financial liability or equity instrument of another entity. In accordance with International Financial Reporting Accounting Standard (IFRS) 9, financial assets may be recognised at fair value, with gain and losses taken to the income statement in net investment income. A financial asset or financial liability is classified as held for trading if it is acquired or incurred principally for the purpose of selling or repurchasing it in the near term.

The financial assets of the Company's are as follows:

2.6 Cash and Cash Equivalent

Cash and cash equivalents comprise cash in hand, cash at bank and other short-term deposits which are held and are available for use by the Company without any restriction.

2.7 Account receivables

Accounts receivables consist mainly of net receivables from Exchanges and clients broker for daily sale and buy transactions of clients. These are cleared every 3 working days.

2.8 Margin investment to investors.

Margin investment is provided to clients to faciliate investment in equity securities. They are initially classified as financial assets at fair value and subsequently mesured as amortised cost.

2.9 Financial liabilities

All financial liabilities are recognised initially on the transaction date at which the Company becomes a party to the contractual provisions of the liability. The Company derecognises a financial liability when its contractual obligations are discharged, cancelled or expired. Financial liabilities include loans and borrowings, accounts payables and other payables.

2.10 Accounts payable

Customer deposits consist of funds provided by customers which have not yet been used to invest in securities. These are initially measured at fair value and subsequently measured at amortised cost.

2.11 Revenue Recognition

Revenue which comprises of settlement income, profit on margin investment, service rendered and capital gain (loss) is recognized in effective Profit rate method under Internationl Financial Reporting Standard (IFRS): 9 Financial Instrument. Profit on margin investment is recognised only when such profit become probable

2.12 Profit on margin

Income from profit on margin loan is recognised on an accrual basis. Such income is calcualted based on daily margin loan balance of the respective margin loan holder's account.

2.13 Fee and commission

Fees and commission income arising from services provided by the company are recognised as income on earned basis as per IFRS 15 "Revenue from Contracts with Customers". Fees and Commission charged to customers on share transaction. Management fee income is recognised as accrual basis and is accrued on a daily basis and applied to customer's account every quarter.

2.14 Dividend

Dividend income is recognised when the right to receive dividend is established. Usually this is the exdividend date for equity securities.

2.15 Salary

Salary of employees i.e. Executives, Officers & Others of EXIM Islami Investment Limited who are recruited by it's holding company, Export Import Bank of Bangladesh PLC, is brone by EXIM Bank and salary expenses of EXIM Islami Investment Limited represents only for the directly hired/outsourced employees without any allocation from Export Import Bank Bangladesh Limited.

2.16 Basis of Measurements

These Financial statements have been prepared on accrual basis of accounting following going concern concept under historical cost convention.

2.17 Applicable Accounting Standards

The following IASs and IFRSs are applicable for the financial statements for the year under review:

IAS 1 Presentation of Financial Statements
IAS -7 Statement of Cash Flows
IAS 8 Accounting Policies, Changes in Accounting Estimates and Errors
IAS -12 Income Taxes
IAS -16 Properties, Plant and Equipment
IAS -32 Financial Instruments Presentation
IAS -37 Provisions, Contingent Liabilities and Contingent Assets
IFRS -9 Financial Instruments
IFRS-15 Revenue from Contracts with Customers
IFRS -16 Leases

2.18 Income Tax

Current Tax

Current Tax is the expected tax payable on the taxable income for the year, using tax rates enacted or substantially enacted at the reporting date and any adjustment to the tax payable in respect of previous years. Provision for current income tax has been made on taxable income of the Company as per following tax rate

Type of Income	Tax Rate	
	2024	2023
A) Business Income	37.50%	37.50%
B) Capital Gain	15.00%	10,00%
C) Dividend Income	20.00%	20.00%

2.19 Investment in Shares

Investment in quoted shares are initially recognised at cost plus transaction cost that are directly attributable to the acquisition of the shares. After initial recognistion, investment in quoted shares has been revalued at cost at repoting date. However, adequate

provision is made if market value shows down trend of the reported cost but no unrealised gain is recognised in the profit and loss account.

2.20 Comparative Information and Rearrangement

Comparative figures have been re-arranged whenever considered necessary to ensure better comparability with the current period without causing any impact on the profit and value of asstes and liabilities as reported in the financial statement.

2.21 Reporting period

This financial statement covers from 01 January 2024 to 31 December 2024.

2.22 Date of Authorization

These financial statements have been authorized for issue by the Board of Directors on 18 March 2025.

2.23 Lease

IFRS 16, issued in January 2016 replaces existing leases guidance and effective for reporting period beginning on or after I January 2019. It will result in almost all leases being recognised on the balance sheet, as the distinction between operating and finance leases is removed. Under the new standard, an asset (the right to use the leased item) and a financial liability to pay rentals are recognised. The only exceptions are short-term and low-value leases. The accounting for lessors will not significantly change. The management has assessed the potential impact of IFRS 16 in the accounts and conclude that, there are no significant impact of IFRS 16 in the current accounts.

2.24 Statement of Cash Flows

Statement of Cash Flows has been prepared as per IAS 7: Statement of Cash Flows using Direct Method as per the requirement of Securities and Exchange Rules 2020.

2.25 Use of estimates and Judgments

The preparation of financial statements in conformity with IFRS requires management to make judgments.estimates and assumptions that affect the application of accounting policies and the reported amounts of assets, liabilities, income and expenses. Actual results may differ from these estimates. Estimates and assumptions are reviewed on an ongoing basis.

Infonnation about assumptions and estimation uncertainties at 31 December 2024 that have a significant risk of resulting in a material adjustment to the carrying amounts of assets and liabilities in the next financial year is included in the following notes:

Notes 3 Depreciation on property, plant and equipment

Notes 16 Provision of tax

Note 12 Liabilities for expenses

2.26 a) New and amended IFRS Standards that are effective for the current year

The following are the amendments that are mandatorily effective for an accounting period that begins on or after January 2024. Their adoption has not had any material impact on the disclosures or on the amounts

reported in these financial statements.

- IFRS 16 Leases- Lease Liability in a Sale and Leaseback
- Amendments to IAS 1 Presentation of Financial Statements Classification of liabilities as Current or Non-Current and Non-current Liabilities with Covenants
- Amendments to IAS 7 Statement of Cash Flows and IFRS 7 Financial Instruments: Disclosures Supplier Finance Arrangements.
- IFRS S1 General Requirements for Disclosure of Sustainability related Financial Information
- IFRS S2 Climate-related Disclosures

b) New and revised IFRS Standards in issue but not yet effective

At the date of authorization of these financial statements, the Company has not applied the following new and revised IFRS Standards that have been issued but are not yet effective and in some cases had not yet been adopted by the Bank.

Amendments to IFRS 10 and IAS 28 Sale or Contribution of Assets between an Investor and its Associate or Joint Venture

Amendments to IAS 1 Amendments to IAS I

Amendments to IAS 7 and IFRS 7

Classification of Liabilities as Current or Non-current Liabilities with Covenants Supplier Finance Arrangements

Amendments to IFRS 16 Lease Liability in a Sale and Leaseback

Lack of Exchangeability Amendments to LAS 21 The Effects of Changes in Foreign Exchange Rates

The Board does not expect that the adoption of the Standards listed above will have a material impact on the financial statements of the Company in future periods.

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

Events after the reporting period
Events after the reporting period that provide additional information about the Company's position at the reporting date or those that indicate the going concern assumption is not appropriate are reflected in the financial statements. Events after the reporting period that are not adjusting events are disclosed in the notes when material.

Particulars	Amount in BDT	
	2024	2023
3 Property, plant and equipment (Annexure-II)		
Interior decoration	4,990,958	4,990,958
Furniture and Fixture	58,000	-
Software	970,000	970,000
Photocopier machine	106,500	106,500
Fax machine	13,300	13,500
Computers	1,797,989	1,662,089
Computer accessories	718,875	718,875
Air Conditioner498,826	498,826	407,876
Other office equipment	41,550	28,500
Electrical Appliances	3,952	3,952
Books	126,820	126,820
TV/CCTV	9,692,866	9,368,366
Less: Depreciation	(5,337,726)	(4,702,155)
Written down value	4,355,140	4,666,211
4 Investment in marketable securities		
Investment in Quoted Shares and Mutual Funds	831,666,480	906,842,814
Investment under Special Scheme	392,859,605	392,991,799
Investment in marketable securities (Annexure-III and IV)	1,227,526,085	1,299,834,613

The above investment has been shown as cost and required provision as per BSEC directives dated 15 March 2023 has been kept under Note 12.

5 Margin investment to investors		
Opening balance	1,153,856,604	1,145,226,778
Add: Disbursement during the year	15,629,994	30,105,379
	1,169,486,598	1,175,332,157
Less: Realised during the year	(48,648,942)	(21,475,553)
Closing balance	1,120,837,656	1,153,856,604

The amount of total negative equity as at 31 December 2024 is BDT 527,125,761 under the "Margin Investment to Investor" of which the Company has kept provision under the head "Provision for margin investments" and "profit suspense".

6 Accounts receivable		
Income receivable	218,359,487	219,150,548
Receivable from brokers-(CDI)	251,293	-
Receivable from brokers-own portfolio (EIL)	46,081	31051
	218,656,861	219,184,599

The Company has an accounts receivables balance of BIJT 218,359,487 from margin clients which are being overdue for more than one year for which provision has been kept under note 12.

Particulars		Amount in BDT	
		2024	2023
7	Cash and cash equivalents		
7.1	Cash in hand	18,211	7,550
7.2	Cash at bank		
	Alwadia and other MSND		
	MSND A/C with EXIM Bank, Rajuk Br. (Investment & Capital)	104,208,113	4,238,779
	Alwadia CD A/C with EXIM Bank, Rajuk Br. (Revenue)	831,289	52,233
	MSND A/C with EXIM Bank, Rajuk Br. (Deposit)	80,097,214	104,909,393
	Alwadia CD A/C with EXIM Bank, Rajuk Br. (Withdrawal)	844	66,771
	EIIL IPO Application A/C (MSND)with EXIM Bank, Rajuk Br.	3,946	5,216
	MSND A/C with EXIM Bank, Rajuk Br. (Special Fund)	68,659	383,498
	MSND A/C with EXIM Bank, Rajuk Br. (Investment & Capital)	287,096	281,660
		185,497,161	109,937,550
	MTDR		
	MTDR No. 0121002291433 with EXIM Bank, Rajuk Br.	44,220,406	41,112,840
	MTDR No. 0121002291266 with EXIM Bank, Rajuk Br.	243,307,182	226,153,120
	MTDR No.0121002291374 with EXIM Bank, Rajuk Br.	44,220,406	41,112,840
	MTDR No.01360100339552 with EXIM Bank, Rajuk Br.	61,575,564	58,015,739
	MTDR No. 01360100335733 with EXIM Bank, Rajuk Br.	640,895,933	597,262,676
		1,034,219,491	366,394,539
		1,219,716,652	1,073,594,765
		1,219,734,863	1,073,602,315

Total cash and cash equivalents

The Company has invested BDT 1,034,219,491 in the form of Mudaraba Term Deposit Receipt (MTDR) with its parent company Export Import Bank of Bangladesh PLC. Profit has been added to the MTDR (Subsequent to the year ended on 12 January 2025, MTDR number 0121002291433, 0121002291266, 0121002291374 & 01360100339552 total amounting Tk. 39,33,23,558 has been encashed and adjusted with Bai-Muajjal Facility of Exim Bank, Rajuk Avenue Branch.)

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		
	(19,999,000 Shares(@ 100/-each)	1,999,900,000	1,999,900,000
	Mr. Md. Nazrul Islam Mazumder (1,000 shares of Tk. 100/- each)	-	100,000
	Mrs. Nasreen Islam (500 shares of Tk. 100/-cach	50,000	-
	Mr. Mohammad Abdullah (500 shares of Tk. 100/-cach	50,000	-
		2,000,000,000	2,000,000,000
10	Accounts payable		
	Payable to investors	4,634,546	8,849,944
11	Borrowings from EXIM Bank		
	Opening balance	399,089,000	399,08,000
	Add: Receipt during the year	-	-
		399,089,000	399,08,000
	Less: Payment during the year	-	-
	Closing balance	399,089,000	399,089,000

The Company has taken Bai-Muaijal investment facility of 40.00 crore (Taka forty crore) at 7% profit rate from Exim Bank Limited, the parent Company to invest in Capital Market for forming own portfolio. as per DOS circular no. 01, dated 10.02 2020. (Subsequent to the year ended on 12 January 2025, the facility has been adjusted fully making encashment of MTDR number 0121002291433, 0121002291266, 0121002291374 & 01360100339552)

Particulars	Amount in BDT	
	2024	2023
12 Other liabilities		
Dividend yet to apply to investors' account	988,264	1,337,525
Utility Bill payable.	53,000	-
Security Bill payable	47,255	-
Audit fees payable	172,500	86,250
VAT and Tax Payble (Deducted at source)	5,999	-
Provision for corporate tax **(Note 18)**	6,693,223	18,260,349
Provision for margin investments **(Note-13)**	85,535,141	121,634,436
Provision for diminution in value of shares	619,363,371	244,945,771
Sundry payables	1,704,688	1,819,063
Profit suspense**	152,798,996	462,310,897
Profit payable (Borrowings from EXIM Bank)	19,690,982	18,286,121
	1,187,053,419	868,680,412

* The Company has maintained full provision against margin investments and diminution in value of shares at 31 December 2024 of Taka 8,55,35,141 and Taka 61,93,63,371 respectively to covers shortfall between the cost and fair/recoverable value. In accordance with BSEC Letter BSEC/CMRRCD/2009-193/196, Dated December 28, 2016, BSEC/CMRRCD/2009-193/203, Dated: December 28, 2017, BSEC/SRI/NF/2020/605 & 606, Dated: December 28, 2022, BSEC/SRI/NE/2023/840, Dated: October 22, 2023 & BSEC/CMRRCD/N1/2023/1690. Dated: March 28, 2024, the Company has been allowed to defer provision on margin investment and diminution of own portfolio. As explained in accounting policy note, the Company is disclosing its portfolio investiment in equity shares at cost and resultant provision under ether liabilities as per above, and also made full provision without taking any deferral

**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.

	2024	2023
13 Provision for margin investments.		
Balance at the beginning of the year	121,634,436	121,634,436
Add: Provision made during the year	-	-
Less: Adjustment with negative Equity for the year	(36,099,295)	-
Balance at the end of the year	85,535,111	121,634,436
14 Rent, taxes, insurance, electricity		
Office rent	7,728,000	7,728,000
Less: Rent received against infrastructure sharing	(4,80,000)	(580,000)
	7,248,000	7,148,000
Electricity	375,540	3,27,240
Total	7,623,540	7,475,240
15 Capital gain on sale of investment in shares		
Profit on sale of investment in share	12,267,325	10,472,095
Less: CDBI, charges	531,694	-
	11,735,631	10,472,095

Particulars	Amount in BDT	
	2024	2023
16 Other expenses		
Entertainment	183,652	149,387
Drinking water	34,200	36,180
Conveyance	40,880	45,310
Repair & maintenance (Note-17)	267,605	267,727
Office supplies	43,011	75,535
Fuel-generator	6,300	31,610
CDBL charges	-	123,598
Newspaper & periodicals	7,788	15,032
Subscription/Membership	166,000	166,000
Wages of Security Guard. Tea boy and cleaning outsourced staff	994,785	859,026
Utility	279,600	279,300
License renewal, registration and return	242,520	249,478
Consultancy fee, Training and Literacy Program	60,250	40,250
Garbage & Cleaning	3,600	3,600
Bank charges	363,883	318,488
Carriage & Daily labour	-	41,500
First Aid and Medicare	350	1,300
Account maintenance charge	450	-
Others	311,978	242,992
	3,006,851	2,946,312
17 Repair and Maintenance		
Repair. & maintenane office premises	2,000	5,800
Repair. & maimenane furniture & fixture	6,200	-
Repair & maintenane- machineries & equipment	222,055	161,813
Repair. & maintenane -electrical	10,400	8,820
Repair. & maintenane- Computer, Printer, UPS etc.	26,950	36,750
Repair. & maintenane-generator	-	54,544
	267,605	267,727
18 Income tax liability		
Balance at the beginning of the year	294,592,100	246,270,011
Add: Provision made during the year	43,602,262	48,322,089
Balance at the end of the year (a)	338,194,362	294,592,100
Advance income tax		
Balance at the beginning of the year	276,331,751	237,304,616
Add: Payment made during the year	55,169,388	39,027,135
Balance at the end of the year (b)	331,501,139	276,331,751
Net balance at the end of the period (a-b)	6,693,223	18,260,349
19 Provision for current tax		
Computation of taxable profit		
Operating profit	119,362,433	151,420,332
Less: Profit on sale of share	11,735,631	10,472,095
Less: Cash dividend	29,280,767	31,889,774
Estimated taxable profit.	78,346,035	109,058,463

Particulars	Amount in BDT	
	2024	2023
Computation of tax		
Income tax @37.50% on interest income	29,379,763	40,896,924
Tax on dividend income @ 20.00%	5,856,153	6,377,955
Tax on net profit on sale of share @ 15.00%	1,760,345	1,047,210
Other adjustments	6,606,001	-
	43,602,262	48,322,089
19.1 Reconciliation of Effective Tax Rate		
Profit before tax	119,362,433	151,420,332
Tax using the Company's tax rate	44,760,912	56,782,625
Tax effect of:		
Capital Gain on Share for separate rate	(4,400,862)	(3,927,036)
Csah Dividend Income for separate rate	(10,980,288)	(11,958,665)
Applicable Tax on Net Capital Gain on Share	1,760,345	1,047,210
Applicable Tax on Cash Dividend Income	5,856,153	6,377,955
Other Adjustment	6,606,001	-
Effective tax Amount	**43,602,262**	**48,322,089**
Effective Tax Rate	**36.53%**	**31.91%**
Regular Applicable Tax Rate	37.50%	37.50%
Redueced Tax Rate on Capital Gain on Share	15.00%	10.00%
Reduced Tax Rate on Cash Dividend.	20.00%	20.00%
20 Earnings per share (EPS)		
a) Earnings attributable to the ordinary shareholders	(274,191,346)	103,098,243
b) Weighted average number of ordinary shares.	20,000,000	20,000,000
	(13.71)	**5.15**

Financial risk management

The Company has exposure to the following risks arising from financial instruments:

- Credit risk (see (ii))
- Liquidity risk (see (iii))
- Market risk (see (iv))

(i) Risk management framework

The Company's management has overall responsibility for the establishment and oversight of the Company's risk management framework. The Company's risk management policies are established to identify and analyse the risks faced by the Company, to set appropriate risk limits and controls and to monitor risks and adherence to limits. Risk management policies and systems are reviewed regularly to reflect changes in market conditions and the Company's activities. The Company, through its training and management standards and procedures, aims to maintain a disciplined and constructive control environment in which all employees understand their roles and obligations

(ii) Credit risk

Credit risk is the risk of a financial loss to the Company if a customer or counterparty to a financial instrument fails to meet its contractual obligations. The maximum exposure to credit risk is represented by the carrying amount of cach financial asset in the statement of financial position. The balances maintained with different bank represents most significant source of credit risk for the Company.

(a) Exposure to credit risk

The carrying amount of financial assets represents the maximum credit exposure. The maximum exposure to credit risk at the reporting date was as follows:

Particulars	Amount in BDT	
	2024	2023
Account receivables.	218,656,861	219,184,599
Cash and cash equivalents.	1,219,734,863	1,073,602,315
Margin investment to investors	1,120,837,656	1,153,856,604
Investment in marketable securities	1,227,526,085	1,299,834,61

(iii) Liquidity risk

Liquidity risk is the risk that the Company will encounter difficulty in meeting the obligations associated with its financial liabilities that are settled by delivering cash or another financial asset. The Company's approach to managing liquidity is to ensure, as far as possible, that it will have sufficient liquidity to meet its liabilities when they are due, under both normal and stressed conditions, without incurring unacceptable losses or risking damage to the Company's reputation,

	Contractual Cashflow, at 31 December 2024			
	Carrying amount	1 month or less	1-12 months	More than 1 Year
Accounts payable	4,634,546	4,634,546	4,634,546	4,634,546
Borrowings from EXIM Bank	399,089,000	399,089,000	399,089,000	399,089,000
Other liabilities	1,187,053,419	1,187,053,419	1,187,053,419	1,187,053,419

(iv) Market risk

Market risk is the risk that any change in market prices, such as foreign exchange rates and Profit rates will affect the Company's income or the value of its holdings of financial instruments. The objective of market risk management is to manage and control market risk exposures within acceptable parameters, while optimising the return.

Profit rate risk

This risk arises due to changes in Profit rates on different Profit-bearing instruments.

Exposure to profit rate risk

The profit rate profile of the Company's profit-bearing financial instruments as at statement of financial position date is as follows:

Particulars	Note	Amount in BDT	
		2024	2023
Fixed rate instruments			
Financial liabilities			
Bank Borrowings	11	399,089,000	399,089,000
		399,089,000	399,089,000
Variable rate instruments			
Financial assets			
Cash at banks	07	1,219,734,863	1,073,602,315
		1,219,734,863	1,073,602,315

EXIM ISLAMI INVESTMENT LIMITED

STATEMENT SHOWING COMPUTATION OF CAPITAL ADEQUACY

AS AT 31 DECEMBER 2024

Annexure -1

A. Eligible Capital

(Amount in BDT)

Components.	Amount	Haircut %	Haircut Amount	Eligible Amount	
				2024	2023
Paid-up-capital	2,000,000,000	0	-	2000,000,000	2000,000,000
Capital Reserve	-	0	-	-	0
Retained Earnings	200,333,640	0	-	200,333,640	474,524,986
Sum of core capital				2,200,333,640	2,474,524,986
General Provision	11,208,377	20%	2,241,675	8,966,701	9,230,853
Specific Provision:					
Margin investment	74,326,764	30%	22,298,029	52,028,735	77,067,109
Investment in marketable securities	619,363,371	30%	185,809,011	433,554,360	171,462,040
Sum of supplementary capital				494,549,796	257,760,002
Total Capital				2,694,883,436	2,732,284,988

B. Total Risk Requirement

Particulars	Risk Factor	Applicable Amount	
		2024	2023
Operation Risk Requirement (ORR):			
Based on Average Annual Gross Income (see clause (b) of sub rule (7.1)	5%	8,973,733	5,991,707
Position Risk Requirement (PRR):			
i. Proprietary positions in Equity securities:			
Value of" A" category securities	10%	75,861,341	86,984,964
Value of "B/G/N/." category securities	12%	26,067,800	39,084,430
Value of "Z" category instruments	15%	27,999,232	4,179,829
Value of "OTC" category instruments	20%	-	2,279,460
ii. Proprietary positions in MFs & CISs:			
Value of listed funds	10%	6,501,857	6,501,857
Counterparty Risk Requirement (CPRR):			
Exposure of credit facilities to Clients	8%	89,667,012	92,308,528
Total risk requirement		235,071,065	237,330,775

C. Capital Adequacy Ratio (CAR)= $\frac{\text{Total Capital (TC) X 100}}{\text{Total Risk Requirement (TRR)}}$ 1146% 1151%

EXIM ISLAMI INVESTMENT LIMITED

SCHEDULE OF PROPERTY, PLANT AND EQUIPMENT

AS AT 31 DECEMBER 2024

Annexure-II

(Amount in BDT)

Particulars	Cost				Rate	Depreciation				Written down value at 31 December 2024
	Balance at 1 January 2024	Addition during the year	Disposals during the year	Balance at 31 December 2024		Balance at 1 January 2024	Charged for the year	Adjustment for disposals	Balance at 31 December 2024	
Interior decoration	4,990,958	-	-	4,990,958	10%	725,323	432,527	-	1,157,850	3,833,108
Furniture & Fixture	-	58,000	-	58,000	10%	-	4,581	-	4,581	53,419
Software	970,000	-	-	970,000	20%	969,998	-	-	969,998	2
Photocopier machine	106,500	-	-	106,500	20%	106,498	-	-	106,498	2
Fax machine	13,500	-	-	13500	20%	13,499	-	-	13,499	1
Computers	1,662,089	135,900	-	1,797,989	20%	1,435,965	109,993	-	1,545,958	252,031
Computer accessories	339,296	26,600	-	365,896	20%	307,110	19,525	-	336,635	39,261
Air Conditioner	748,875	-	-	718,875	20%	718,874	-	-	718,874	1
Other office equipment	407,876	90,950	-	498,826	20%	305,373	39,742	-	345,115	153,711
Electrical Appliances	28,500	13,050	-	41,550	20%	23,767	3,768	-	27,535	14,015
Books	3,952	-	-	3,952	20%	3,949	-	-	3,949	3
TV/CCTV	126,820	-	-	126,820	20%	91,799	25435		117,234	9,586
Total 31 December 2024	9,368,366	324,500	-	9,692,866		4,702,155	635,571	-	5,337,726	4,355,140
Total 31 December 2023	4,979,548	4,388,818		9,368,366		4,350,481	351,674		4,702,155	4,666,211

EXIM Islami Investment Limited.

Investment in Quoted Shares and Mutual Funds

As on 31 December 2024

Annex-III

Amount in BDT

Sl	Name of Company (As appeared in the ticker of the Stock Exchange	No. of Shares Held	Face Value Share	Cost of Investment	Average Cost	Quoted rate Per Share	Total market Value	Unrealized Gain/(Loss)
1	ACI	8.894	10	2,446,809	275.11	139.60	1,241,595	(1,205,213)
2	ACIFORMULA	10,000	10	1,839,561	183.96	119.10	1,191,000	(648,561)
3	ACMELAB	75,000	10	7,366,973	98.23	75.10	5,632,500	(1.734,473)
4	ACMEPI	146,000	10	3,746,084	25.66	12.90	1,883,400	(1.862.684)
5	AFCAGRO	207,083	10	5,166,033	24.95	9.00	1,863,747	(3,302,286)
6	AFTABAUTO	98.105	10	5,269,764	53.72	36.30	3,561,212	(1,708,553)
7	AGRANINS	53,500	10	2,819,222	52.70	25.30	1,353,550	(1,465,672)
8	AOPLC	15,000	10	858,425	57.23	21.20	318,000	(540,425)
9	APOLLOISPAT	644,677	10	12,074,685	18.73	3.50	2,256,370	(9,818,315)
10	ARGONDENIM	315,000	10	8,090,698	25.68	16.80	5,292,000	(2,798,698)
11	BAYLEASING	100,001	10	3,169,763	31.70	7.00	700,004	(2,469,760)
12	BBS	271,000	10	6,260,176	23.10	10.40	2,818,400	(3,441,776)
13	BBSCABLES	377,475	10	24,038,289	63.68	17.50	6,605,813	(17,432,476)
14	BEXIMCO	100,000	10	13,959,909	139.60	110.10	11,010,000	(2,949,909)
15	BSRMLTD	100,000	10	11,402 215	114.02	76.00	7,600,000	(3,802,215)
16	BSRMSTEEL	65,000	10	4,318,972	66.15	50.80	3,302,000	(1,016,972)
17	CNATEX	200,000	10	2,283,420	11.42	4.80	960,000	(1,323,420)
18	COPPERTECH	12,000	10	413,420	34.45	18.00	216,001	(197,419)
19	DHAKAINS	66,000	10	4,009,428	60.75	39.00	2,574,000	(1,435,428)
20	DHAKABANK	309,692	10	4,849,764	15.66	10,90	3,375,645	(1,474,119)
21	DSSL	670,000	10	13,345,781	19.92	11.10	7,437,000	(5,908,781)
22	EHL	24,000	10	2,745,712	114,40	66.40	1,593,600	(1,152,112)
23	EMERALDOIL	15,000	10	1,222,408	81.49	22.60	339,000	(883,408)
24	EPGL	146,000	10	5,446,958	37.31	12.70	1,854,200	(3,592,758)
25	ESQUIRENIT	29,473	10	1,198,879	40.68	19.50	574,724	(624,156)
26	ETL	400,000	10	6,782,940	16.96	9.60	3,840,000	(2,942,940)
27	FARCHEM	239,343	10	12,893,857	53.87	23.00	5,504,881	(7,388,976)
28	FIRSTEIN	952,685	10	8,583,350	9.01	3.20	3,048,592	(5,534,758)
29	FIRSTSBANK	0.30	10	5	16.67	10.00	3	(2)
30	GENNEXT	2,420,000	10	21,731,031	8.98	3.80	9,196,000	(12,535,031)
31	GHAIL	513,000	10	9,652,387	18.82	11.50	5,950,800	(3,701,587)
32	GOLDENSON	150,000	10	7,544,520	50.30	14.90	2,235,000	(5,309,520)
33	GPHISPAT	221,550	10	11,289,573	50.96	22,10	4,896,255	(6,393,318)

Annex-III
Amount in BDT

Sl	Name of Company (As appeared in the ticker of the Stock Exchange	No. of Shares Held	Face Value Share	Cost of Investment	Average Cost	Quoted rate Per Share	Total market Value	Unrealized Gain/(Loss)
34	HFL	97,000	10	2.275,033	22.94	9.30	902,100	(1,322,933)
35	ICB	45,498	10	6.546,803	143.89	61.60	2,802,677	(3,744,126)
36	ICICL	172,692	10	5,691,438	32.96	21.50	3,712,878	(1,978,560)
37	ISLAMICFIN	580,050	10	18,184,406	31.35	10.90	6,322,545	(11,861,861)
38	JAMUNABANK	640,150	10	12,992,273	20.30	19.60	12,546,940	(445,333)
39	JAMUNAOIL	50,100	10	10,781,968	215.21	171.40	8,587,140	(2,194,828)
40	KEYACOSMET	350,000	10	2,663,990	7.61	5.50	1,925,000	(738,990)
41	KTL	1.68	10	6	3.57	8.93	15	9
42	LANKABAFIN	1,895,034	10	73,467,320	38.77	18.60	35,247,632	(38,219,688)
43	LHBL	30,009	10	2,373,833	79.10	57.50	1,725,518	(648,316)
44	LRBDL	135,000	10	5,076,018	37.60	14.10	1,903,500	(3,172,518)
45	MAKSONSPIN	340,000	10	6,400,861	18.83	6.20	2,108,000	(4,292,861)
46	MERCANBANK	963,900	10	15,408,077	15.99	10.30	9,928,170	(5,479,907)
47	MEGHNAINS	65.000	10	2,479,213	38.14	27.90	1,813,500	(665,713)
48	MEGHNALIFE	20,000	10	1,699,682	84.98	55.40	1,108,000	(591,682)
49	MERCINS	100,000	10	5,624,507	56.25	25.30	2,500,000	(3,124,507)
50	MIRAKTHER	17,000	10	898,946	52.88	31.30	532,100	(366,846)
51	MONNOCERA	46,920	10	6,230,857	132.80	64.60	3,031,032	(3,199,825)
52	MONNOFABR	57,000	10	987,579	17,33	16.70	951,900	(35,679)
53	NBL	600,000	10	4,847,260	8,08	4,90	2,910,000	(1,907,260)
54	NATLIFEINS	20,000	10	4,242,997	212,15	106.20	2,124,000	(2,118,997)
55	NAVANAONG	483	10	12,975	26,86	23.50	11,351	(1,625)
56	NCCBANK	546,000	10	7,801,464	14,29	10.80	5,896,800	(1,904,664)
57	NEWLINE	1.81	10	16	8,90	6.60	12	(4)
58	NPOLYMER	134,200	10	7,172,755	53,45	32.10	4,307,820	(2,864,935)
59	NHFIL	200,000	10	12,946,797	64,73	26.60	5,320,000	(7,626,797)
60	NILTUBES	16,500	10	1,434,649	86,95	84.50	1,394,250	(40,399)
61	NITOLINS	214,500	10	13,653,669	63,65	25.00	5,362,500	(8,291,169)
62	ORYZAAGRO	50,000	10	1,422,130	28,44	24.50	1,225,000	(197,130)
63	PADMAOIL	11,050	10	2,572,337	232,79	188.70	2,085,135	(487,202)
64	PDL	173,000	10	2,710,783	15,67	6,40	1,107,200	(1,603,583)

Annex-III

Amount in BDT

Sl	Name of Company (As appeared in the ticker of the Stock Exchange	No. of Shares Held	Face Value Share	Cost of Investment	Average Cost	Quoted rate Per Share	Total market Value	Unrealized Gain/(Loss)
65	PHENIXINS	110,000	10	6,578,859	59.81	26,50	2,915,000	(3,663,859)
66	PHOENIXFIN	439,440	10	14,472,860	32.93	3.20	1,406,208	(13,066,652)
67	PIONEERINS	88,935	10	9,292,492	104.49	48,00	4,268,880	(5,023,612)
68	PREMIERLEA	707,494	10	11,956,653	16.90	3,00	2,122,482	(9,834,171)
69	PRIMEFIN	850,000	10	13,818,391	16.26	4,30	3,655,000	(10,163,391)
70	PROGRESLIF	11,880	10	1,224,876	103.10	37,40	444,312	(780,564)
71	QUEENSOUTH	106,000	10	2,439,368	23.01	13,60	1,441,600	(997,768)
72	RAKCERAMIC	58,700	10	2,362,368	40.24	22,60	1,326,620	(1,035,748)
73	RDFOOD	200,000	10	8,467,579	42.34	22,10	4,420,000	(4,047,579)
74	REPUBLIC	0.27	10	14	51.73	29,40	8	(6)
75	RINGSHINE	453,222	10	4,689,070	10.35	4,00	1,812,888	(2,876,181)
76	ROBI	300,000	10	14,529,762	48.43	28,30	8,490,000	(6,039,762)
77	RSRMSTEEL	350,000	10	14,795,673	42.27	9,00	3,150,000	(11,645,673)
78	RUNNERAUTO	57,566	10	3,115,769	54.12	26,10	1,502,480	(1,613,288)
79	SAFKOSPINN	74,000	10	2,097,341	28.34	8,70	643,800	(1,453,541)
80	SAIFPOWER	200,000	10	7,975,714	39.88	13,20	2,640,000	(5,335,714)
81	SAIHAMCOT	253,925	10	5,640,270	22.21	15,50	3,935,838	(1,704,433)
82	SALAMCRST	75,101	10	2,768,206	36.86	9,80	735,990	(2,032,216)
83	SANDHANINS	533,000	10	20,418,461	38.31	19,80	10,553,400	(9,865,061)
84	SAPORTL	1,259,171	10	59,783,476	47.48	21,70	27,324,006	(32,459,469)
85	SBACBANK	372,536	10	7,956,547	21.36	7,60	2,831,277	(5,125,270)
86	SHASHADNIM	110,000	10	3,037,549	27.61	18,60	2,046,000	(991,549)
87	SHEPHERD	107,500	10	2,882,167	26.81	15,10	1,623,250	(1,258,917)
88	SHURWID	142,293	10	2,753,910	19.35	6,50	924,905	(1,829,005)
89	SIBL	347,288	10	5,252,867	15.13	8,80	3,056,130	(2,196,737)
90	SILCOPHL	0.30	10	3	9.09	15,90	5	2
91	SIPLC	20,000	10	803,242	40.16	48,80	976,000	172,758
92	SKTRIMS	249,000	10	8,145,726	32.71	15,30	3,809,700	(4,336,026)
93	SSSTEEL	648,002	10	15,563,344	24.02	8,70	5,637,616	(9,925,728)
94	STANDBANKL	1,028,037	10	10,015,042	9.74	6,00	6,168,224	(3,846,819)
95	TITASGAS	50,000	10	4,627,930	92.56	20,90	1,045,000	(3,582,930)
96	TUNGHAI	100,000	10	1,732,595	17.33	3,00	300,000	(1,432,595)
97	UNIONCAP	678,069	10	8,764,816	12.93	6,20	4,204,028	(4,560,788)
98	UNIQUEHRL	56,500	10	3,932,640	69,60	44,20	2,497,300	(1,435,340)
99	UNITEDAIR	1,056,000	10	11,397,302	10.79	1,90	2,006,400	(9,390,902)
100	UNITEDINS	3.00	10	25.00	8.33	36,50	110	85
101	ZAHINTEX	550,000	10	10,983,287	19.97	4,60	2,530,000	(8,453,287)
	Sub total (a)	281,70,230	10	769,647,849			362,092,460	(407,555,389)

Annex-III
Amount in BDT

	Mutual Funds							
1	IJANATAMF	1,500,000	10	13,420,100	8.95	3,30	4,950,000	(8,470,100)
2	ABBISTMF	2,050,000	10	13,069,520,82	6.38	3,30	6,765,000	(6,304,521)
3	EXIMISTMI	1,000,000	10	8,913,350,00	8.91	3.20	3,200,000	(5,713,350)
4	FBFIF	1,500,000	10	9,163,725,00	6.11	3,40	5,100,000	(4,063,725)
5	GRAMEENS2	48,470	10	844,643	17.43	14,40	697,968	(146,675)
6	ICB3RDNRB	764,592	10	5,350,963,82	7.00	4.60	3,517,123	(1,833,841)
7	IFICISTMF	1,076,748	10	7,045,463,17	6,54	3,30	3,553,268	(3,492,195)
8	PHPMFI	1,000,000	10	7,210,800,00	7,21	3.20	3,200,000	(4,010,800)
	Sub total (b)	8,939,810	10	65,018,566			30,983,360	(34,035,271)
Investment in Right Share (C) (Excess in DP)		-		65.00	-	-	-	-
Grand total (a+b+C)		37,110,040		834,666,480			393,075,819	(441,590,660)

INVESTMENT UNDER SPECIAL SCHEME

AS ON 31 DECEMBER 2024

Annex-IV
Amount in BDT

SI	Name of Company (As appeared in the ticker of the Stock Exchange	No. of Shares Held	Face Value Share	Cost of Investment	Average Cost	Quoted rate Per Share	Total market Value	Unrealized Gain/(Loss)
1	CONFIDCEM	170,888	10	23,840,341	140	57	9,689,321	(14,151,019)
2	DHAKABANK	1,343,893	10	19,245,000	14	11	14,648,439	(4,596,561)
3	IDLC	400,000	10	22,616,701	57	33	13,080,000	(9,536,701)
4	LHBL	150,000	10	11,500,475	77	58	8,625,000	(2,875,475)
5	LANKABAFIN	1,050,000	10	37,256,929	35	19	19,530,000	(17,726,929)
6	MERCANBANK	714,000	10	12,471,905	17	10	7,354,200	(5,117,705)
7	NCCBL	1,638,000	10	24,417,657	15	11	17,690,400	(6,727,257)
8	NITOLINS	230,000	10	10,644,776	46	25	5,750,000	(4,894,776)
9	PROVATIINS	40,000	10	2,558,332	64	37	1,492,000	(1,066,332)
10	RAKCERAMIC	430,000	10	19,970,656	46	23	9,718,000	(10,252,656)
11	RELIANCINS	324,914	10	32,965,798	101	57	18,585,081	(14,380,717)
12	RUPALIINS	307,900	10	12,748,495	41	23	6,989,330	(5,759,165)
13	SAIFPOWER	400,000	10	13,101,205	33	13	5,280,000	(7,821,205)
14	SANDHANINS	370,000	10	14,987,234	41	20	7,326,000	(7,661,234)
15	SHAHJABANK	314,137	10	6,266,916	20	18	5,748,707	(518,209)
16	SHASHADNIM	200,000	10	5,638,310	28	19	3,720,000	(1,918,310)
17	STANDARINS	440,000	10	36,445,696	83	32	14,168,000	(22,277,696)
18	SAPORTL	323,000	10	9,768,293	30	22	7,009,100	(2,759,193)
19	PREMIERBAN	759,405	10	10,137,398	13	9	6,758,717	(3,378,681)
20	UNIQUEHRL	163,000	10	12,230,442	75	44	7,204,600	(5,025,842)
21	UPGDCL	200,000	10	54,047,048	270	124	24,720,000	(29,327,048)
22	Total	9,969,137		392,859,605			215,086,895	(177,772,710)

MEDIA HIGHLIGHTS 2024




Financial Express
Exim Bank holds Shari'ah Supervisory Committee meeting
Financial Express
EXIM BANK INAUGURATES 155TH BRANCH IN NARAYANGANJ
EXIM
B A N K
Shariah Based Islami Bank
The Daily Star
Exim Bank opens new branch in Munshiganj
The Daily Star
Exim Bank opens 153rd branch in Barguna
The Daily Star
Exim Bank organises business development conference
The Daily Star [B-3] 26/01/2024
Exim Bank inks investment deal with BB
Exim Bank inks investment deal with BB
EXPORT IMPORT BANK OF BANGLADESH PLC



PHOTO ALBUM



The 25th Annual General Meeting of EXIM Bank was successfully conducted via a virtual platform



The Chairman of the Bank, Mr. Md. Nazrul Islam Swapan, inaugurated the 152nd branch of the bank at Mirpur DOHS, Dhaka



EXIM Bank arranged a Town Hall Meeting at Khulna under the guidance of Bangladesh Bank, where all the commercial banks attended



Upon being appointed as the Chairman of the Board of Directors, Mr. Md. Nazrul Islam Swapan delivered his welcome speech to the higher executives of the bank



The participants posed with the Chairman and the members of the Board of Directors in the Quarterly Business Development Meeting



The 11th Extraordinary General Meeting of EXIM Bank was successfully conducted via a virtual platform



The Chairman of the Bank, Mr. Md. Nazrul Islam Swapan, addressed the executives and branch managers in the Business Development Conference



The Chairman of the Bank, Mr. Md. Nazrul Islam Swapan, presided over the 175th Emergent Meeting of the Board of Directors



EXIM Bank arranged a view exchange program with the members of the Hajj Agencies Association of Bangladesh



EXIM Bank signed a corporate agreement with Farazy Hospital, Dhaka, for obtaining corporate health facilities



EXIM Bank signed a corporate agreement with CNS for collecting BRTA bills



The participants posed with the Chairman and the members of the Board of Directors in the Annual Business Development Conference 2024



EXIM Bank signed a Memorandum of Understanding (MoU) with Fareast Islami Life Insurance for Bancassurance



A meeting of the Shariah Supervisory Committee was convened to meticulously review and ensure Shariah compliance within the bank's operations



EXIM Bank opened a Hajj Booth at the National Hajj Camp to facilitate the intended Hajj pilgrims



EXIM Bank signed a Memorandum of Understanding (MoU) with Popular Islami Life Insurance for Bancassurance



EXIM Bank sponsored the 35th National Women Handball Tournament 2023, held in 2024



The participants posed after completing a training course conducted by the EXIM Bank Training and Research Academy



The Deputy Managing Director of the Bank, Mr. Md. Zoshim Uddin Bhuiyan, addressed a Customer Get Together program at Mirpur DOHS Branch



EXIM Bank sponsored the 34th National Men Handball Tournament 2023, held in 2024



EXIM Bank Rayerbazar Branch arranged an Uthan Boithok under the Financial Literacy Program


INTERNATIONAL
& NATIONAL
RECOGNITION



ICMAB Best Corporate Award

ICMAB Best Corporate Award 2011, 2013, 2014, 2015, 2018, 2019, 2021 and 2022
by the Institute of Cost and Management Accountants of Bangladesh



Elite Quality Recognition Award

Elite Quality Recognition Award 2022
by J.P. Morgan



Arabian Banker Award

Arabian Banker Award 2017
by the Arabian Bankers Council, KSA



Best Bank Award

CAMELS Rated Best Bank Award 2017
by 'The Daily Industry', Bangladesh



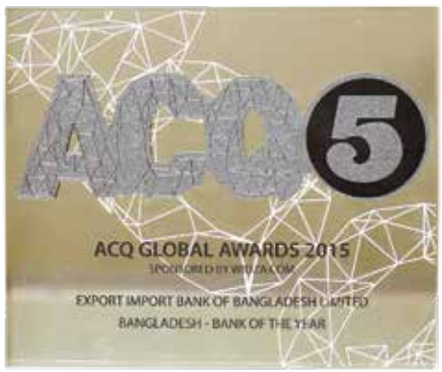
Golden Medal Award

Golden Medal for Quality & Service Award 2016
by WMO, Mexico



The BIZZ Award

The BIZZ Award 2013 and 2015
by the World Confederation of Business, USA



Bank of the Year 2015

ACQ Global Award 2015
by the ACQ5, UK



Branding Bangladesh Award

Branding Bangladesh Award 2014
by the Center for NRB, UK



European Quality Award

European Quality Award 2014
by the European Business Assembly, UK



Best Quality Leadership Award

Best Quality Leadership Award 2014
by the ESQR, Switzerland



EMC Transformer Award

EMC Transformer Award 2014
by the EMC Corporation, USA



SME Financing Award

SME Financing Award 2014
by the Bangladesh Bank



BSPA Sports Award

BSPA Sports Award 2013
by the Bangladesh Sports Press Association



Trade Award

Trade Award 2013
by the Commerzbank, Germany



Islamic Finance Award

Islamic Finance Award 2013
by the World Finance, UK



International Diamond Prize

International Diamond Prize
for Excellence in Quality 2012 by the ESQR, Switzerland



CSBIB Award

Central Shariah Board Islamic Banking Award 2009
by the CSBIB, Bangladesh



155 BRANCHES
&
76 SUB-BRANCHES

BRANCHES OF EXIM BANK

1
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

2
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

3
Agrabad Branch
World Trade Center, 102, 103 Agrabad C/A, Agrabad, Chattogram – 4100
Phone: 031-2511266(Direct) 031-2511264 , 031-727658, 031-2510733
Fax: 031-715796
Email: agrabad@eximbankbd.com

4
Khatungonj Branch
Amaan-Usmaan Plaza
1078, Ramjoy Mahajan Lane
Khatungonj , Chattogram – 4000
Phone: 031-2851290(Direct) 615544, 610711, 2869699, 2851291
01711-898223, 01755-621721Fax: 031-639080
Email: khatungonj@eximbankbd.com

5
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+

6
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

7
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

8
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

9
Sylhet Branch
Mujto ba 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

10
Nawabpur Branch
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

11
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

12
Shimrail Branch
Haji Ahsanullah Super Market (2nd Floor)
Chattogram Road, Siddhirganj , Narayanganj – 1430
Phone: 02-7694672, 02-7694673, 01819-253283, 01755-606609
Fax: 7694268
Email: shimrail@eximbankbd.com

13
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

14
New Eskaton Branch
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

15
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

16
Laksham Branch
Sufia Complex, Daulatgonj Bazar
Holding # 1602, Laksham , Cumilla- 3570
Phone: 08032-51333, 08032-51978, 08032-51977, 01711-308032
Fax: 08032-51252
Email: laksham@eximbankbd.com

17 **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

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

19 **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

20 **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

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

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

23 **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

24 **Ashulia Branch**
Rifat Square Plaza
Road # 6, DEPZ Road, Jamgora
Ashulia , Savar, Dhaka- 1349
Phone: 02-7789978, 01730-061461, 01773229333
Fax: 7789480
Email: ashulia@eximbankbd.com

25 **Ashuganj Branch**
Haji Zahirul Haque Munshi Shoping Complex
Main Road, Ashuganj , Brahmanbaria- 3402
Phone: 08528-74140, 01713-063433, 01713063433
Fax: 08528-74456
Email: ashugonj@eximbankbd.com

26 **CDA Avenue Branch**
Commerce View Complex
Holding # 191, CDA Avenue
East Nasirabad, Chattogram- 4209
Phone: 031-652074, 031-2551101, 01713-396538, 01730018184
Fax: 031-653026.
Email: cdaavenue@eximbankbd.com

27 **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

28 **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

29 **Bashundhara Road Branch**
A Mozid Tower (1st Floor)
Holding # KA-24, Pragati Sarani
Kuril, Vatara, Dhaka – 1229
Phone: 02-8415155, 02-8415154, 02-8413461, 01730019973
Fax: 02-8413883
Email: bashundhara@eximbankbd.com

30 **Fenchugonj Branch**
Samad Plaza, Poshim Bazar, Shohid Asaduzzaman Road
Fenchuganj, Sylhet – 3116
Phone: 08226-56290, 08226-56163, 017133-96544, 01755571101
Fax: 08226-56162
Email: fenchugonj@eximbankbd.com

31 **Cumilla Branch**
Goni Bhuiyan Mansion
A. K. Fazlul Haque Road
Monoharpur, Cumilla - 3500
Phone: 081-61850, 081-61722, 01713-396537, 01973-229330
Fax: 081-61722
Email: Cumilla@eximbankbd.com

32 **Rangpur Branch**
Nirala Complex, Holding 18, Payra Chattar, Central Road, Rangpur-5400
Phone: 0521-61214, 0521-61215, 01755-633863, 01713-380696
Fax: 0521 -61214
Email: rangpur@eximbankbd.com

33 **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

34 **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
35
AHN Tower (2nd Floor), 13, 15 Bir Uttam CR Datta Road (Sonargaon Road),
Bipanan C/A, Banglamotor, Dhaka-1000.
Phone: 01713073204, 01713073205, 01730031822
Email: karwanbazar@eximbankbd.com

Mudaffargonj Branch
36
Alam Highway Supermarket, 1st Floor
Alam Highway, Mudafforgonj, Laksam, Cumilla- 3562
Phone: 01730-061455, 01730-061456
Email: mudaffargonj@eximbankbd.com

Kushtia Branch
37
Rajob 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
38
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
39
Symphony, Plot # SE(F):9, Road # 142
Gulshan Avenue, Dhaka- 1212
Phone: 02-8828985, 02-9884753, 02-9889567, 01713061306
Fax: 02-8828962
Email: corporategulshan@eximbankbd.com

Golapgonj Branch
40
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
41
H.S. Plaza
Holding # 827, Main Road
Banshpara, Chhagalnaiya , Feni- 3910
Phone: 03322-78018, 01730-001242,01709639957
Fax: 03322-78188
Email: chhagalnaiya@eximbankbd.com

Naria Branch
42
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
43
Khalil Mansion,42, 43, 44
Vairab Stand Road, Khulna-9100
Phone: 041-2831470, 041-2831471, 041-2831472, 01722037625
Fax: 041-2831473
Email: khulna@eximbankbd.com

Paharṭali Branch
44
Sourav Bitan (1st & 2nd Floor)
North Saraipar, D.T. Road
Pahartali, Chattogram.
Phone:, 02-43151694, 02- 43151696, 02- 43151696, 01709639937
Fax: 02-43150065,
Email: paharṭali@eximbankbd.com

Palṭan Branch
45
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), 01715123867
Email: paltan@eximbankbd.com

Board Bazaar Branch
46
Hazi Fazlul Haque Plaza, 1st Floor
Dhaka-Mymensingh Highway, Board Bazar, Gazipur-1704
Phone: 02-9293053, 01713-229344, 01730018199
Fax: 9293054
Email: boardbazar@eximbankbd.com

Bahaddarhaṭ Branch
47
Khaza Super Market, 1st Floor
Holding # 680/A, Arakan Road
Bahaddarhat , Chattogram - 4212
Phone: 031-2555056, 031-2555058, 01730-031489, 01730097265
Fax: 031-2555057
Email: bahaddarhat@eximbankbd.com

Siṭakunda Branch
48
KDS Logistics Bhaban, Main Road (D.T. Road)
Ghoramara, Sonaichari, Kumira , Sitakunda, Chattogram – 4318
Phone: 03042-51093, 01713-229338, 01847-189442
Fax: 031-2528900
Email: shitakunda@eximbankbd.com

Faridpur Branch
49
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
50
Holding # 105, Sadar Road, Nasim Biswas Lane
Barishal Sadar, Barishal- 8200
Phone: 0431-2177080, 0431-2177081, 01714-178882
Fax: 0431-63767, 01991194563
Email: barisal@eximbankbd.com

Beanibazar Branch
51
Zaman Plaza, 1st Floor
Holding # 6, Main Road, Beanibazar , Sylhet- 3170
Phone: 08223-56109, 08223-56108, 01730-452002, 01709649148
Fax: 08223-56110
Email: beanibazar@eximbankbd.com

Nabiganj Branch
52
Bangla Town
Sherpur Road, Nabiganj, Habiganj- 3370
Phone: 08328-56524, 08328-56526, 01730-001240
Fax: 08328-56528
Email: nobigonj@eximbankbd.com

Panchabati Branch
53
Atlanta Plaza, 2nd Floor
Dhaka-Munshiganj Highway, Panchabati, Shasongaon, Fatullah, Narayanganj- 1421
Phone: 02-47670607, 02-47670806, 01730-001241, 01834-895053
Fax: 02-47670806
Email: panchaboti@eximbankbd.com

Feni Branch
54
Chistiya Trade Center
Holding # 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
55
Northern Plaza, 1st Floor
Holding # 1017/985, Goneshtola , Dinajpur - 5200
Phone: 0531-61770, 0531-61880, 01730-001243
Fax: 0531-61770.
Email: dinajpur@eximbankbd.com

Keranigonj Branch
56
Rashed Iron Market, Bond Dakpara
Zinzira Highway Road, Keraniganj, Dhaka- 1310
Phone: 02-7763691, 02-7763692, 01730-706768
Fax: 02-7763692
Email: keranigonj@eximbankbd.com

Biswanath Branch
57
Al-Madina Complex, Puran Bazar
Jagannathpur Road, Biswanath, Sylhet- 3130
Phone: 08224-56219, 08224-56218, 01777-763409, 01730735340
Fax: 08224-56217
Email: biswanath@eximbankbd.com

Goalabazar Branch
58
Abdul Karim Mansion, South Goalabazar
Dhaka-Sylhet Highway, Osmani Nagar, Sylhet- 2431
Phone: 08242-56255, 08242-56256, 01911-712065, 01755646710
Fax: 08242-56254
Email: goalabazar@eximbankbd.com

Thakur Bazar Branch
59
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

Sonargaon Branch
60
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
61
Kazi's Heritage
House # 49, Block # H, Road # 11
Banani , Dhaka- 1213
Phone: 02-55041942, 02-55041939, 02-55041940, 01755584939, 01731928643
Fax: 02-55041943
Email: banani@eximbankbd.com

Bashurhat Branch
62
Jharna Shopping Complex, 1st Floor
High School Road, Bashurhat Bazar, Companyganj , Noakhali – 3850
Phone: 03223-56060, 03223-56073, 01755-594112, 01755-594105
Fax: 03223-56575
Email: basurhat@eximbankbd.com

Dhanmondi Branch
63
Dhanmondi Tower, House # 4/A, Plot # 4, Road # 16 (Old-27)
Dhanmondi, Dhaka- 1207
Phone: 02-58156216, 02-58156319, 02-58154268
Fax: 880-2-58155970
Email: dhanmondi@eximbankbd.com

Dhopadighipar Branch
64
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
65
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
66
Rahman Tower
Takerhat Bazar, Rajoir, Madaripur- 7911
Phone: 0662-356261, 0662-356263, 0662-356330, 01755-587568
Email: takerhat@eximbankbd.com

Garib-e-Newaz Branch
67
Plot # 29, Garib-E-Newaz Avenue, Sector # 11, Uttara, Dhaka- 1230
Phone: 02-48951936, 02-48959759, 02-48959754, 01755643215
0171-2800616
Fax: 88 02 48959754
Email: garibenewaz@eximbankbd.com

Cox's Bazar Branch
68
Holding # 65, Main Road, (Opposite to Cox's Bazar Fire Service)
Bazar Ghata, Cox's Bazar- 4700
Phone: 0341-63719, 0341-63729, 01847-189771, 01715542540
Fax: 0341-63719
Email: coxsbazar@eximbankbd.com

Khulshi Branch
69
BGMEA Bhaban,
Holding # 669/E, Jhautola Road
Khulshi, Chattogram- 4225
Phone: 031-2869602, 031-2869600, 031-2869601, 01730-031488
Email: khulshi@eximbankbd.com

Nazirhat Branch
70
Jamia Shopping Complex, 1st Floor, Hospital Road
Nazirhat Bazar, Fatikchhari , Chattogram – 4353
Phone: 01755-621521, 01755-638168
Email: najirhat@eximbankbd.com

71 **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

72 **Gouripur Branch**
Latif Market Homna Road,
Gouripur Bazar, Daudkandi, Cumilla.
Phone: 01730-781273, 01713-380697
Email: gouripur@eximbankbd.com

73 **Sandwip Branch**
Surma Plaza
Plot # 2407 & 2408, Guptachara Road
Haramia, Sandwip, Chattogram- 4300
Phone: 030-2756039, 01730-781274
Email: sandwip@eximbankbd.com

74 **Bagmara Branch**
Fazlul Haque Market, Bagmara Bazar
Sadar South, Cumilla – 3570
Phone: 08045-59011, 01766-665997, 01755-515175,
01766-665997
Fax: 08045-59012
Email: bagmara@eximbankbd.com

75 **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

76 **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

77 **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

78 **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

79 **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

80 **Chapainawabgonj Branch**
Holding # 68, Boro Indara More,
Chapainawabganj Sadar, Chapainawabganj- 6300
Phone: 0781-51337, 01766-673511, 01766673511
Fax: 0781-51336
Email: chapainawabganj@eximbankbd.com

81 **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: 7792715
Email: nayarhat@eximbankbd.com

82 **Dohazari Branch**
Hazari Tower, 1st Floor, Dohazari Bazar
Arakan Road, Chandanaish , Chattogram – 4382
Phone: 01715-741116, 01755-643216
Email: dohazari@eximbankbd.com

83 **Sheikh Mujib Road Branch**
Mawla Chamber, 1st & 2nd Floor
Holding # 6, Sk. Mujib Road (Badamtoli More)
Agrabad C/A , Agrabad, Chattogram – 4100
Phone: 031-726901, 031-726902, 031-726903,
01730-018190
Fax: 031-726905
Email: skmujibroad@eximbankbd.com

84 **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

85 **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

86 **Seed Store Bazar Branch**
Samala 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

87 **Kishoregonj Branch**
Holding # 659, Boro Bazar
Kishoreganj Sadar, Kishoreganj- 2300
Phone: 0941-62057, 0941-62058, 0941-62062,
01847-089272
Email: kishoregonj@eximbankbd.com

88 **Halishahar Branch**
AKH Tower, 1st & 2nd Floor
Plot # 10, Lane # 5, Road # 1, Agrabad Access Road
Boropole, Halishahar , Chattogram- 4216
Phone: 031-2527598, 031-2527593, 031-2527594,
01847-089274
Fax: 031 711406
Email: halishahar@eximbankbd.com

89 **Balirtek Bazar Branch**
Biswas Super Market, 1st Floor, Balirtek Bazar
College Road, Manikganj Sadar, Manikganj- 1800
Phone: 01847-089275, 01847-189440, 01847089275
Email: balirtekbazar@eximbankbd.com

Jhalakathi Branch
90
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
91
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
92
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
93
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
94
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
95
Mojib Plaza, 1st Floor, Dollai Nawabpur Bazar
Madaiya-Rahima Nagor Road, Chandina
Cumilla- 3510
Phone: 01709-639761, 01911-825992, 01709639760
Email: dollainawabpur@eximbankbd.com

Pakundia Branch
96
Purnima Plaza, 1st Floor, Pakundia Bazar
College Road, Kishoreganj- 2326
Phone: 09433-56053, 09433-56059, 01709-639766
Email: pakundia@eximbankbd.com

Lalpur Branch
97
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
98
Sonali Bhaban, 1st & 2nd Floor, Mithamoin Bazar Road
Mithamoin, Kishoreganj- 2370
Phone: 01916-663729,
09435-56110,09435-56111,01847-189439
Email: mithamoin@eximbankbd.com

Islampur Branch
99
Shuvoraj Tower, Holding No.8/2/4, (1st Floor)
Wise Ghat Road. Kotwali, Dhaka.
Phone: 02-57396573, 02-57396576, 02-57396577, 01713-361838
Email: islampur@eximbankbd.com

Tungipara Branch
100
Hazi Layek Ali Biswas Plaza
Holding # 259, Patgati Bus Stand
Tungipara, Gopalganj- 8121
Phone: 02-665604, 02-6656305, 02-6656306, 0155-4594500
Fax: 88-02-6656308
Email: tungipara@eximbankbd.com

Mohila Branch, Uttara
101
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
102
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
103
Saymon Plaza, 1st & 2nd Floor
Belabo Road, Morjal, Raipura , Narsingdi – 1630
Phone: 01709-649149, 01847-215748, 01847-215749
Email: morjal@eximbankbd.com

Rajapur Branch
104
Chikhutia, Jholam (North), Rajapur
Monohargonj, Cumilla- 3570
Phone: 01787-674981, 01709-639932, 01787-674981
Email: rajapur@eximbankbd.com

Netrokona Branch
105
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
106
Holding # 3/253, College Road
Shariakandi, Bogura- 5830
Phone: 05028-56234, 05028-56235, 01709-639936, 01730-031414
Email: shariakandi@eximbankbd.com

Madhabdi Branch
107
Raja Bhaban (1st Floor), Holding No.253
Madhabdi Bazar, Kashipur, Narsinghdi
Phone: 02-9446495, 02-9446494, 02-9446496, 01670-067354, 01991-194551
Email: madhabdi@eximbankbd.com

Raozan Pahartali Branch
108
Haji Makbul Tower, 1st Floor
Pahartali Chowmuhani Bazar
Raozan, Chattogram- 4348
Phone: 01787-674983, 01991-194558, 01917-660078, 01787-674983
Email: raozan@eximbankbd.com

109 **Panchlaish Branch**
NG Tower, 1st & 2nd Floor, Ahmed Mia Primary School Lane
Holding # 101/210, Hathazari Road,
Chawkbazar, Panchlaish, Chattogram- 4203
Phone: 031-651002, 031-651003, 031-650705, 01730-707369
Email: panchlaish@eximbankbd.com

110 **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

111 **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

112 **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

113 **Shantinagar Branch**
Nasir Uddin Tower (1st Floor), 104/1
Kakrail, Shantinagar, Dhaka
Phone: 02-8300531, 02- 8300527,01703-777777, 01991-194555
Email: shantinagar@eximbankbd.com

114 **Kazi Nazrul Islam Avenue Branch**
BSEC Bhaban (1st Floor)
102, Kazi Nazrul Islam Avenue
Karwan Bazar, Dhaka.
Phone:8802-41020011,8802-41020013,8802-41020014 ,01991194565, 01713099843
Email:kniavenue@eximbankbd.com

115 **Bhola Branch**
"Amena Plaza", Holding no.00-0061 (new) and 3442/1 (old)
Bhola Sadar Road, Bhola-8300.
Phone:(+88) 0491-61686 (Direct), (+88)0491-61687,01709639943, 01709639943
Email:bhola@eximbankbd.com

116 **CEPZ Branch**
Zone Services Complex, Room no. 208 (1st Floor)
Chattogram Export Procuring Zone (CEPZ),
South Halishahar, Chattogram
Email:cepz@eximbankbd.com

117 **Joypara Branch**
Haji Adalat Complex, Joypara Bazar, Dohar, Dhaka
Phone:01718-606187, 01911-194564
Email:joypara@eximbankbd.com

118 **Jagannathpur Branch**
Barrister Mirza Abdul Matin Market, Pourapoint,
Jagannathpur , Sunamgonj.
Phone:01709-639952,01709-639953,01709-639954
Email:Jagannathpur@eximbankbd.com

119 **Bokshagonj Branch**
Bokshagonj Shopping Center
Bokshagonj Bazar, Nangalkot, Cumilla
Phone: 01709639971, 01709639972, 01709639973
Email: bokshagonj@eximbankbd.com

120 **Kashinagar Branch**
Dr. Islam Market, Kashinagar Bazar
Chauddagram, Cumilla
Phone: 01709639974, 01709639975, 01709639976
Email: kashinagar@eximbankbd.com

121 **Sonapur Branch**
Murad Complex (1st Floor)
Zero Point, Sonapur, Noakhali
Phone: 01709639965, 01709639970, 01709639995
Email: sonapur@eximbankbd.com

122 **Joydebpur Branch**
K 285, Sazid Tower
B.I.D.C. Road, Joydebpur, Gazipur
Phone: 01713072855, 01713072856, 01713072857
Email: joydebpur@eximbankbd.com

123 **Sreenagar Branch**
Zom Zom Tower, Vaggokul Road
Sreenagar, Munshigonj
Phone: 01709639977, 01709639978, 01709639979
Email: sreenagar@eximbankbd.com

124 **Mohakhali DOHS Branch**
SKS Tower, Plot # 07, Sadar Road, Mohakhali, Dhaka
Phone : 48811453, 48811453, 48811452, 01712657399
Email: mohakhali@eximbankbd.com

125 **Kanchan Branch**
Hazi Jamal Uddin Super Market, Kanchan Bazar,
Rupganj, Narayangonj.
Phone: 01713073210
Email: kanchon@eximbankbd.com

126 **Mongla Road Branch**
Foylahat, Rampal, Bagerhat.
Phone: 01716886020
Email: monglaroad@eximbankbd.com

127 **Shariatpur Branch**
Mridha Palace, 644, Palong, Shariatpur.
Phone: 01712822540
Email: Shariatpur@eximbankbd.com

128 **Sonatala Branch**
Sonatala Bondor, Adjacent Post Office, Sonatala,
Bogra.
Phone: 01712962850
Email: sonatala@eximbankbd.com

129 **Dakshin Surma Branch**
Sumaiya Complex, 1st Floor, Sultanpur Road, Chondi Pool, Sylhet.
Phone: 01552439814
Email: dakshinsurma@eximbankbd.com

130 **Aruail Branch**
Haji Tower, Aruail, Sarail, Brahmanbaria
Phone: 01911938080
Email: aruail@eximbankbd.com

131 **Dhanmondi Mohila Branch**
265/1, West Dhanmondi, Dhaka.
Phone: 1712922727
Email: dhanmondimohila@eximbankbd.com

132 **Hazrat Shahparan Gate Branch**
Monir Uddin Market (1st Floor), Shahparan , Sylhet.
Phone: 0821- 2870310, 0821-2870311
Email: shahparangate@eximbankbd.com

133 **Joypurhat Branch**
152, Sadar Road (in front of Bazla School), Joypurhat Sadar, Joypurhat
Phone: 01725382747
Email: joypurhat@eximbankbd.com

134 **Birganj Branch**
Rakiba Tower, Center Mor, Birganj, Dinajpur.
Phone: 01715361455
Email: birganj@eximbankbd.com

135 **Jhenaidah Branch**
Holding No# 00-42-0, Nihar Bhaban, Sher-e-Bangla Road, Jhenaidah.
Phone: 01816837968
Email: jhenaidah@eximbankbd.com

136 **Shibbari Branch**
Holding No. A-7, Mozid Shoroni, Shibbari, Sonadanga, Khulna.
Phone: 01818453170
Email: shibbari@eximbankbd.com

137 **Natherpetua Branch**
Twin Tower, College Road, Binoyghor, Natherpatua, Monohargonj, Cumilla.
Phone: 01713229368
Email: natherpetua@eximbankbd.com

138 **Burichong Branch**
Golden Tower, Burichong, Burichong Sadar, Cumilla.
Phone: 01322879108, 01322879109
Email: burichang@eximbankbd.com

139 **Juri Branch**
Kiran Square, Kaminiganj Bazar, Union: 05 No. Jaifarnagar, P.O & Upazila: Juri, Dist: Moulvibazar
Phone: 01718539471
Email: juri@eximbankbd.com

140 **Court Bazar Branch**
Court Bazar Station, Main Road, P.O: Ratna Palong, PS: Ukhiya, Cox's Bazar.
Phone: 01819641942
Email: courtbazar@eximbankbd.com

141 **Gulshan Mohila Branch**
Plot: 22/A, Block: CEN (D), Road: 102 & 103, Gulshan-2, Dhaka 1212.
Phone: 01715342109
Email: gulshanmohila@eximbankbd.com

142 **Zirani Bazar Branch**
Kazi Tower, Holding no: 04, College Road, Zirani Bazar, Ashulia, Savar.
Phone: 01834895053, 01958235929
Email: zirani@eximbankbd.com

143 **Maijdee Court Branch**
Sakander Plaza, Uttar Fakirpur, Maijdee Court, Noakhali.
Phone: 01819514658, 01958235933
Email: maijdeecourt@eximbankbd.com

144 **Shantirhat Branch**
Bin Hossain Plaza, Shantirhat, 6 no. Kusumpura Union, Patiya, Chattogram.
Phone: 01814819747, 0 1958235924
Email: shantirhat@eximbankbd.com

145 **Anowara Branch**
Alhaj Shamsuddin Chowdhury Super Market, Joykali Bazar, College Road, Anowara, Chattogram.
Phone: 01715542540, 01958235922
Email: anowara@eximbankbd.com

146 **Exim Bank Tower Branch**
Plot # 15, Road # 15, Block# CWS(C) Bir Uttam A. K. Khondokar Road
Gulshan-1, Dhaka- 1212
Phone: 01958235979, 01958235976, +8809666716246 ext-1132
Email: eximtower@eximbankbd.com

147 **Kaliganj Branch**
Khadem Avenue, Rongdhanu Market, Shaheed Moyez Uddin Road, Kaliganj, Gazipur.
Phone: 01716678868, 01958235925
Email: kaliganj@eximbankbd.com

148 **Jamal Khan Road Branch**
Airbell Helianthus, 1st Floor, Jamal Khan Road Kotowali, Chattogram.
Phone: 031615544, 01958235993
Email: jamalkhan@eximbankbd.com

149 **Patuakhali Branch**
Khan Bahadur Plaza
74, Baro Masjid Road
Adalat Para, Patuakhali.
Phone: 01329715117, 01329715118 & 01329715119
Email: patuakhali@eximbankbd.com

150 **Mirsharai Abu Torab Bazar Branch**
Chowdhury Market, Abu Torab Modya Bazar Mirsharai, Chattogram.
Phone: 01958591507, 01958591508 & 01958591509
Email: mirsharai@eximbankbd.com

151 **Chandraganj Branch**
AZ Plaza, Chandraganj Paschim Bazar
Deawpara, Chandraganj, Lakshmipur.
Phone: 01329715114, 01329715115 & 01329715116
Email: chandraganj@eximbankbd.com

152 **Mirpur DOHS Branch**
Mirpur DOHS Shopping Complex (2nd floor), Mirpur, Dhaka.
Phone: 01329715155, 01329715156, 0244806867-69
Email: mirpurdohs@eximbankbd.com

153 **Barguna Branch**
Holding No: 30/1 (1st floor)
Sadar Road (Kath Patty), Barguna.
Phone: 01329715152, 01329715153, 01329715154
Email: barguna@eximbankbd.com

154 **Tongibari Branch**
Chand City Center (1st floor), College Road
Tongibari Bazar, Munshiganj.
Phone: 01329715161, 01329715162, 01329715163
Email: tongibari@eximbankbd.com

155 **Araihazar Branch**
Haque Plaza, Tiles Market, Araihazar, Narayangonj.
Phone: 01329715165, 01329715166, 01329715167
Email: araihazar@eximbankbd.com

SUB-BRANCHES OF EXIM BANK

1 **Hatipara Sub-Branch**
Jahura Khalak Super Market, Hatipara Bazar, Manikganj Sadar, Manikganj
Phone : 01730393912, 01730393914

2 **Shikaripara Sub-Branch**
TKM High School Building, Shikaripara Bazar, Nawabgonj, Dhaka.
Phone: 01322814652, 01322814668

3 **Jamsha Sub-Branch**
Bhai Bon Plaza, Jamsha Bazar, Singair, Manikgonj.
01322879035, 01322879036

4 **President Abdul Hamid Medical College & Hospital Sub-Branch**
President Abdul Hamid Medical College & Hospital, Vill: Zafrabad, Karimganj, Kishoreganj.
Phone : 01672592554, 01913024089

5 **Niyamotpur Sub-Branch**
Niyamotpur Bazar, Niyamotpur, Korimgonj, Kishoreganj.
Phone : 01322814653, 01322814669

6 **Godnail Sub-Branch**
Ranu Plaza, Holding No.136, Sonamia Market, Adamzi , Shiddirganj , Narayanganj
Phone : 01730393433, 01730393434

7 **Podua Sub-Branch**
Haji Abdur Rahman Market,Podua Rastar Matha, Chauddagram , Cumilla
Phone : 01847215752, 01730393902

8 **Jodda Sub-Branch**
Master Super Market, Jodda Bazar, Langoncourt, Cumilla.
Phone : 01322814662, 01322814678

9 **Nachole Sub-Branch**
Holding No: 171, Ward No: 07, Nachole, Chapainawabganj .
Phone : 01730393432, 01847215753

10 **Donaram Sub-Branch**
Donaram Millennum Bazar, Donaram, 4 Uttar Kushiera, Fenchugonj, Sylhet.
Phone : 01322814663, 01322814664

11 **Maizgaon Sub-Branch**
Siki Sumit, Haji Md Abdul Mosabbir City, Maizgaon Bazar, Fenchugonj, Sylhet.
Phone : 01322814679, 01322814680

12 **Setabganj Sub-Branch**
M.K.R Complex, Holding No: 419, School Road, Ward No: 4, Setabganj, Dinajpur.
Phone : 01322814660, 01322814676

13 **Walia Bazar Sub-Branch**
Abdul Hamid Super Market,Walia Bazar, Lalpur, Natore
Phone : 01322814731, 01322814732

14 **Chulkathi Bazar Sub-Branch**
Chulkathi Complex, Chulkathi Bazar, , Bagerhat Sadar, Bagerhat.
Phone : 01322814661, 01322814677

15 **Gangni Sub-Branch**
Fatima Plaza, Holding No: 682, Thana Road, ,Gangni, Meherpur
Phone : 01322814657, 01322814673

16 **Shaestagonj Sub-Branch**
R.K. Plaza,Holding No: 307, Daud Nagor Bazar Station Road, Shaestagonj, Habigonj
Phone : 01322814734, 01322814735

17 **Box Mahmud Sub-Branch**
Siddique Shopping Center, Box Mahmud Bazar, Porsuram, Feni
Phone : 01322814655, 01322814743

18 **Subar Bazar Sub-Branch**
Mujibul Hoque Mazumder Bhaban, Subar Bazar, Posuram, Feni.
Phone : 01322879059, 01322879060

19 **Pachdona Sub-Branch**
Bhai Bhai Super Market, Panchdona, Narsingdi, Narsingdi.
Phone : 01322814654, 01322814670

20 **Gollamari Sub-Branch**
A.K. PLAZA, Sher-e-Bangla Road, Gollamari More, Sonadanga, Khulna.
Phone : 01322814674, 01322814675

21 **Dowlatpur Sub-Branch**
Razzaque Manson, Jashore Road, Dowlatpur, Khulna.
Phone : 01322814658, 01322814659

22 **Chengarchar Sub-Branch**
Nurul Abedin New Market, Holding No: 1179, Chengarchar Bazar, High
School Road, Matlab North, Chandpur
Phone : 01322879061, 01322879062

23 **Matlab Bazar Sub-Branch**
N.A.M Tower, Holding No: 465, Matlab Bazar, College Road, Matlab South, Chandpur.
Phone : 01322879063, 01322879064

24 **AJ Super Garments Sub-Branch**
AJ Super Garments Ltd.,Goshbag, Jirabo, Ashulia, Savar.
Phone : 01322879085, 01322879086

25 **Dhamrai Sub-Branch**
A J Bhaban, Holding No: 49/48, Dhamrai, Dhaka.
Phone : 01322879039, 01322879040

26 **Kurgaon Sub-Branch**
Joytun Plaza,: Kurgaon, Pathalia, Ashulia, Dhaka
Phone : 01322879083, 01322879084

27 **Kalampur Sub-Branch**
Kalampur Bazar, 8 no Sanora union parishod, Dhamrai, Dhaka.
Phone : 01322879041, 01322879042

28 **Kuchiamora Sub-Branch**
Kuchiamora Bazar, Kayain, Sirajdikhan, Munshigonj.
Phone : 01322879051, 01322879052

29 **Malir Onko Sub-Branch**
Hazi Moinuddin Complex, Malir Onko Bazar, Bejgaon, Louhajang, Munshigonj.
Phone : 01322879053, 01322879054

30 **Uṭholi Sub-Branch**
Jalal Uddin Shoping Complex, Utholi Bazar, Shibaloy, Manikganj.
Phone : 01322879031, 01322879032

31 **Saṭuria Sub-Branch**
Saturia Govt. Adorsho High School Market, Saturia Bazar, Saṭuria, Manikgonj.
Phone : 01322879033, 01322879034

32 **Sarak Bazar Sub-Branch**
Selim Tower, Holding No: 1565, Sarak Bazar, Brahmanbaria Sadar, Brahmanbaria.
Phone : 01322879055, 01322879056

33 **Churkhanhaṭ Sub-Branch**
Porihan Shoping Mall, Holding No: 136, Ramgor Sharak, Vujpur, Chattogram.
Phone : 01322879077, 01322879078

34 **Bhadeshwar Sub-Branch**
Jalalabad Market, Bhadeshwar Mokam Bazar, Golapgonj, Sylhet.
Phone : 01322879079, 01322879080

35 **Bizra Bazar Sub-Branch**
Rabbi Complex, Holding No: 452, Bizra Bazar, Laksham, Cumilla.
Phone : 01322879067, 01322879068

36 **Jagaṭpur Sub-Branch**
Vhai Vhai Super Market, Jagaṭpur Bazar, Jagatpur, Kachua, Chandpur.
Phone : 01958591504, 01958591505

37 **Chwak Bazar Sub-Branch**
Holding No: 105, Dhaka Chittagong Old Trank Road, Adarsho Shadar Cumilla, Cumilla.
Phone : 01322879087, 01322879088

38 **Cumilla EPZ Sub-Branch**
Monjuri Square, Holding no# 542, Road: Cumilla Medical College Road, Adarsha Sadar, Cumilla.
Phone : 01322879091, 01322879092

39 **Doabhanga Sub-Branch**
Al Amin Shopping Complex, Holding No: 321, Dohabanga Bazar, Cumilla Chandpur Highway, Shahrasti, Chandpur.
Phone : 01322879089, 01322879090

40 **Sreemangal Sub-Branch**
Arif Plaza, Holding No: 183, Ward No: 09 Sreemangal, Moulvibazar.
Phone : 01322879081, 01322879082

41 **Buschi Sub-Branch**
Monsur Ali Mansion, Buschi Bazar, Lalmaie, Cumilla.
Phone : 01322879057, 01322879058

42 **Saṭaish Road Sub-Branch**
Rony Jony Super Market, Holding no: 36, Sataish Road Chowrasta, West Tongi, Gazipur.
Phone : 01322879037, 01322879038

43 **Kashimpur Sub-Branch**
Shikder Bhaban, Holding No: 17, Kashimpur Jelkhana Road, Konabari, Gazipur
Phone : 01322879043, 01322879044

44 **Paikosha Bazar Sub-Branch**
Haji Abdul Halim Complex, Paikosha Bazar, Kamarkhanda, Sirajganj.
Phone : 01322879075, 01322879076

45 **Mohammadpur Sub-Branch**
Al-Amin New Market, Mohammadpur, 6 No Mohammadpur, Mohammadpur, Magura.
Phone : 01322879069, 0132287907

46 **Alokdia Sub-Branch**
BUCM Shopping Plaza, Alokdia, Magura, Magura.
Phone : 01322879071, 01322879072

47 **Meghula Sub-Branch**
Afsar Plaza, Meghula Bazar, Narisha, Dohar, Dhaka.
Phone : 01322879049, 01322879050

48 **Bandura Sub-Branch**
Joynal Market, Notun Bandura Bazar, Nawabganj, Dhaka.
Phone : 01322879047, 01322879048

49 **Amishapara Sub-Branch**
A. Hossain Corner, Amishapara Bazar, Sonaimuri, Noakhali.
Phone : 01322879065, 01322879066

50 **Chaṭerpaiya Sub-Branch**
Joynal Plaza, Kashipur Road, Chhaterpaiya, Senbag, Noakhali.
Phone : 01329715127, 01329715128

51 **Chaṭmohor Sub-Branch**
Star Bhaban, Holding No: 1/2, Star more, Chatmohor, Pabna.
Phone : 01322879073, 01322879074

52 **Boktaboli Sub-Branch**
Hazi Motalib Shoping Complex, Boktaboli Bazar, Fatulla, Narayanganj
Phone : 01322879045, 01322879046

53 **Banasree Sub-Branch**
House: 42, Road: 7, Block: C, Banasree, Rampura, Dhaka.
Phone : 01958235920, 01958235919

54 **Majhira Sub-Branch**
Khoka Tower, Majhira Bazar, Shahjahanpur, Bogura
Phone : 01958235946, 01958235945

55 **Nitaiganj Sub-Branch**
Holding No: 270, B.K Road, Nitaiganj, Narayanganj.
Phone : 01958235901

56 **Dakkshinkhan Sub-Branch**
Lutfor Tower, Dakshinkhan Bazar, Dakshinkhan, Dhaka.
Phone : 01958235906, 01958235907

57 **Atibazar Sub-Branch**
Eye Vision Plaza, Atibazar, Keraniganj Dhaka.
Phone : 01958235903, 01958235951

58 **Vatara Sub-Branch**
Mujibur Business Center, Syednagar (Auto Stand), Madani Avenue, East Vaṭara, Dhaka.
Phone : 01958235950,01958235955

59 **Uttara BGMEA Complex Sub-Branch**
BGMEA Complex, Holding No: Plot 7 & 7/A, Uttara 3rd project Dhaka.
Phone : 01958235910, 01958235953

60 **Nishatnagar Sub-Branch**
Holding No: B-41, Road: 07, Dhour, Nishatnagar,Turag, Dhaka.
Phone : 01958235957, 01958235913

61 **North South Road Sub-Branch**
Holding No: 85, Sahid Syed Nazrul Islam Sarani (North South Road), Bangshal, Dhaka.
Phone : 01958235962, 01958235961

62 **Habib Nagar Sub-Branch**
Mamudali Super Market, Habibnagar (Purbachal), Rupgonj, Narayanganj.
Phone : 01958235912, 01958235967

63 **Banglabazar Sub-Branch**
Pathok Bandhu Market, Holding No: 50, P.K. Roy Road, Banglabazar, Dhaka.
Phone : 01958235904, 01958235948

64 **Badamtoly Sub-Branch**
4/2 (1st floor) Ishwar Chandra Ghosh Street, Badamtoly, Dhaka.
Phone : 01958235914, 01958235971

65 **Munshiganj Sadar Sub-Branch**
Dewan Plaza, Bazar Road, Munshiganj Sadar, Munshiganj.
Phone : 01958235911, 01958235965

66 **Urdu Road Sub-Branch**
64, Nondokumar Dutto Road, Churihatta (Urdu Road), Chalkbazar, Dhaka.

67 **Sariakandi Bazar Sub-Branch**
Mondal Market, Sariakandi Thana More, Sariakandi Bazar, Sariakandi, Bogura.
Phone : 01958235973, 01958235974

68 **Gulshan Link Road Sub-Branch**
238, Tejgaon Industrial Area, Gulshan Link Road, Dhaka-1208.
Phone : 01958235990, 01958235991

69 **University Avenue Sub-Branch**
Amir Complex (1st floor), Shahjalal University of Science & Technology (SUST) Gate, Akhalia, Sylhet.
Phone : 01329715125, 01329715126

70 **Savar Upazila Sub-Branch**
5/3, Savar upazila circle, South Doriapur, Savar, Dhaka.
Phone : 01329715122, 01329715123

71 **Daganbhuiyan Sub-Branch**
F T C Dr. Ishak City Centre, Main Road, Daganbhuiyan Bazar, Daganbhuiyan, Feni.
Phone : 01329715129, 01329715130

72 **Mirpur North Pirerbag Sub-Branch**
33/2-A, North Pirerbag (60 feet), Mirpur, Dhaka.
Phone : 01329715120, 01329715121

73 **Elenga Sub-Branch**
Ibrahim Bhaban, Holding No: 1645, Ward: 6, Elenga Bus stand, Kalihati, Tangail.
Phone : 01329715132, 01329715133



ATM NETWORK

EXIM Bank Branch ATM

1
Motijheel ATM
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

2
Panthapath ATM
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

3
Agrabad ATM
Agrabad Branch
World Trade Center, 102, 103 Agrabad C/A, Agrabad, Chattogram – 4100
Phone: 031-2511266(Direct) 031-2511264 , 031-727658, 031-2510733
Fax: 031-715796
Email: agrabad@eximbankbd.com

4
Khatungonj ATM
Khatungonj Branch
Amaan-Usmaan Plaza
1078, Ramjoy Mahajan Lane
Khatungonj , Chattogram – 4000
Phone: 031-2851290(Direct) 615544, 610711, 2869699, 2851291
01711-898223, 01755-621721Fax: 031-639080
Email: khatungonj@eximbankbd.com

5
Gazipur Chowrasta ATM
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

6
Imamgonj ATM
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

7
Gulshan ATM
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

8
Sonaimuri ATM
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

9
Sylhet ATM
Sylhet Branch
Mujto ba 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

10
Nawabpur ATM
Nawabpur Branch
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

11
Narayanganj ATM
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

12
Shimrail ATM
Shimrail Branch
Haji Ahsanullah Super Market (2nd Floor)
Chattogram Road, Siddhirganj , Narayanganj – 1430
Phone: 02-7694672, 02-7694673, 01819-253283, 01755-606609
Fax: 7694268
Email: shimrail@eximbankbd.com

EXIM Bank Branch ATM

13

Rajuk Avenue ATM
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

14

New Eskaton ATM
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

15

Uttara ATM
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

16

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

17

Mirpur ATM
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

18

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

19

Elephant Road ATM
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

20

Mawna Chowrasta ATM
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

21

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

22

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

23

Malibagh ATM
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

24

Ashulia ATM
Ashulia Branch
Rifat Square Plaza
Road # 6, DEPZ Road, Jamgora
Ashulia , Savar, Dhaka- 1349
Phone: 02-7789978, 01730-061461, 01773229333
Fax: 7789480
Email: ashulia@eximbankbd.com

EXIM Bank Branch ATM

25
Ashuganj ATM
Ashuganj Branch
Haji Zahirul Haque Munshi Shoping Complex
Main Road, Ashuganj , Brahmanbaria- 3402
Phone: 08528-74140, 01713-063433, 01713063433
Fax: 08528-74456
Email: ashugonj@eximbankbd.com

26
CDA Avenue ATM
CDA Avenue Branch
Commerce View Complex
Holding # 191, CDA Avenue
East Nasirabad, Chattogram- 4209
Phone: 031-652074, 031-2551101,
01713-396538, 01730018184
Fax: 031-653026.
Email: cdaavenue@eximbankbd.com

27
Chowmuhuni ATM
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

28
Satmasjid Road ATM
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

29
Bashundhara ATM
Bashundhara Road Branch
A Mozid Tower (1st Floor)
Holding # KA-24, Pragati Sarani
Kuril, Vatara, Dhaka – 1229
Phone: 02-8415155, 02-8415154,
02-8413461, 01730019973
Fax: 02-8413883
Email: bashundhara@eximbankbd.com

30
Fenchugonj ATM
Fenchugonj Branch
Samad Plaza, Poshim Bazar,
Shohid Asaduzzaman Road Fenchuganj, Sylhet – 3116
Phone: 08226-56290, 08226-56163,
017133-96544, 01755571101
Fax: 08226-56162
Email: fenchugonj@eximbankbd.com

31
Cumilla ATM
Cumilla Branch
Goni Bhuiyan Mansion
A. K. Fazlul Haque Road
Monoharpur, Cumilla - 3500
Phone: 081-61850, 081-61722,
01713-396537, 01973-229330
Fax: 081-61722
Email: Cumilla@eximbankbd.com

32
Rangpur ATM
Rangpur Branch
Nirala Complex, Holding 18, Payra Chattar,
Central Road, Rangpur-5400
Phone: 0521-61214, 0521-61215,
01755-633863, 01713-380696
Fax: 0521 -61214
Email: rangpur@eximbankbd.com

33
Moulvibazar ATM
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

34
Savar Bazaar ATM
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

35
Karwan Bazar ATM
Karwan Bazar Branch
AHN Tower (2nd Floor), 13, 15 Bir Uttam CR Datta
Road (Sonargaon Road),
Bipanan C/A, Banglamotor, Dhaka-1000.
Phone: 01713073204, 01713073205, 01730031822
Email: karwanbazar@eximbankbd.com

36
Mudaffargonj ATM
Mudaffargonj Branch
Alam Highway Supermarket, 1st Floor
Alam Highway, Mudafforgonj, Laksam ,
Cumilla- 3562
Phone: 01730-061455, 01730-061456
Email: mudaffargonj@eximbankbd.com

EXIM Bank Branch ATM

37

Kushtia ATM
Kushtia Branch
Rajob 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

38

Rajshahi ATM
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

39

Head Office Corporate ATM
Head Office Corporate Branch
Symphony, Plot # SE(F):9, Road # 142
Gulshan Avenue, Dhaka- 1212
Phone: 02-8828985, 02-9884753, 02-9889567, 01713061306
Fax: 02-8828962
Email: corporategulshan@eximbankbd.com

40

Golapgonj ATM
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

41

Chhagalnaiya ATM
Chhagalnaiya Branch
H.S. Plaza
Holding # 827, Main Road
Banshpara, Chhagalnaiya , Feni- 3910
Phone: 03322-78018, 01730-001242, 01709639957
Fax: 03322-78188
Email: chhagalnaiya@eximbankbd.com

42

Naria ATM
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

43

Khulna ATM
Khulna Branch
Khalil Mansion,42, 43, 44
Vairab Stand Road, Khulna-9100
Phone: 041-2831470, 041-2831471, 041-2831472,
01722037625
Fax: 041-2831473
Email: khulna@eximbankbd.com

44

Paharṭali ATM
Paharṭali Branch
Sourav Bitan (1st & 2nd Floor)
North Saraipar, D.T. Road
Paharṭali, Chattogram.
Phone:, 02-43151694, 02- 43151696, 02- 43151696,
01709639937
Fax: 02-43150065,
Email: paharṭali@eximbankbd.com

45

Palṭan ATM
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), 01715123867
Email: paltan@eximbankbd.com

46

Board Bazaar ATM
Board Bazaar Branch
Hazi Fazlul Haque Plaza, 1st Floor
Dhaka-Mymensingh Highway, Board Bazar, Gazipur- 1704
Phone: 02-9293053, 01713-229344, 01730018199
Fax: 9293054
Email: boardbazar@eximbankbd.com

47

Bahaddarhaṭ ATM
Bahaddarhat Branch
Khaza Super Market, 1st Floor
Holding # 680/A, Arakan Road
Bahaddarhat , Chattogram - 4212
Phone: 031-2555056, 031-2555058,
01730-031489, 01730097265
Fax: 031-2555057
Email: bahaddarhat@eximbankbd.com

48

Siṭakunda ATM
Sitakunda Branch
KDS Logistics Bhaban, Main Road (D.T. Road)
Ghoramara, Sonaichari, Kumira ,
Sitakunda, Chattogram – 4318
Phone: 03042-51093, 01713-229338, 01847-189442
Fax: 031-2528900
Email: shitakunda@eximbankbd.com

EXIM Bank Branch ATM

37
Kushtia ATM
Kushtia Branch
Rajob 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

38
Rajshahi ATM
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

39
Head Office Corporate ATM
Head Office Corporate Branch
Symphony, Plot # SE(F):9, Road # 142
Gulshan Avenue, Dhaka- 1212
Phone: 02-8828985, 02-9884753, 02-9889567, 01713061306
Fax: 02-8828962
Email: corporategulshan@eximbankbd.com

40
Golapgonj ATM
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

41
Chhagalnaiya ATM
Chhagalnaiya Branch
H.S. Plaza
Holding # 827, Main Road
Banshpara, Chhagalnaiya , Feni- 3910
Phone: 03322-78018, 01730-001242, 01709639957
Fax: 03322-78188
Email: chhagalnaiya@eximbankbd.com

42
Naria ATM
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

43
Khulna ATM
Khulna Branch
Khalil Mansion,42, 43, 44
Vairab Stand Road, Khulna-9100
Phone: 041-2831470, 041-2831471, 041-2831472,
01722037625
Fax: 041-2831473
Email: khulna@eximbankbd.com

44
Paharṭali ATM
Paharṭali Branch
Sourav Bitan (1st & 2nd Floor)
North Saraipar, D.T. Road
Paharṭali, Chattogram.
Phone:, 02-43151694, 02- 43151696, 02- 43151696,
01709639937
Fax: 02-43150065,
Email: pahartali@eximbankbd.com

45
Palṭan ATM
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), 01715123867
Email: paltan@eximbankbd.com

46
Board Bazaar ATM
Board Bazaar Branch
Hazi Fazlul Haque Plaza, 1st Floor
Dhaka-Mymensingh Highway, Board Bazar, Gazipur- 1704
Phone: 02-9293053, 01713-229344, 01730018199
Fax: 9293054
Email: boardbazar@eximbankbd.com

47
Bahaddarhaṭ ATM
Bahaddarhat Branch
Khaza Super Market, 1st Floor
Holding # 680/A, Arakan Road
Bahaddarhat , Chattogram - 4212
Phone: 031-2555056, 031-2555058,
01730-031489, 01730097265
Fax: 031-2555057
Email: bahaddarhat@eximbankbd.com

48
Siṭakunda ATM
Sitakunda Branch
KDS Logistics Bhaban, Main Road (D.T. Road)
Ghoramara, Sonaichari, Kumira ,
Sitakunda, Chattogram – 4318
Phone: 03042-51093, 01713-229338, 01847-189442
Fax: 031-2528900
Email: shitakunda@eximbankbd.com

EXIM Bank Branch ATM

49
Faridpur ATM
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

50
Barisal ATM
Barisal Branch
Holding # 105, Sadar Road, Nasim Biswas Lane
Barishal Sadar, Barishal- 8200
Phone: 0431-2177080, 0431-2177081, 01714-178882
Fax: 0431-63767, 01991194563
Email: barisal@eximbankbd.com

51
Beanibazar ATM
Beanibazar Branch
Zaman Plaza, 1st Floor
Holding # 6, Main Road, Beanibazar , Sylhet- 3170
Phone: 08223-56109, 08223-56108,
01730-452002, 01709649148
Fax: 08223-56110
Email: beanibazar@eximbankbd.com

52
Nabiganj ATM
Nabiganj Branch
Bangla Town
Sherpur Road, Nabiganj, Habiganj- 3370
Phone: 08328-56524, 08328-56526, 01730-001240
Fax: 08328-56528
Email: nobigonj@eximbankbd.com

53
Panchabati ATM
Panchabati Branch
Atlanta Plaza, 2nd Floor
Dhaka-Munshiganj Highway, Panchabati,
Shasongaon,
Fatullah, Narayanganj- 1421
Phone: 02-47670607, 02-47670806,
01730-001241, 01834-895053
Fax: 02-47670806
Email: panchaboti@eximbankbd.com

54
Feni ATM
Feni Branch
Chistiya Trade Center
Holding # 309, S.S.K. Road
Feni Sadar, Feni- 3900
Phone: 0331-74060, 0331-74061, 01709-639955
Fax: 0331-74062
Email: feni@eximbankbd.com

55
Dinajpur ATM
Dinajpur Branch
Northern Plaza, 1st Floor
Holding # 1017/985, Goneshtola , Dinajpur - 5200
Phone: 0531-61770, 0531-61880, 01730-001243
Fax: 0531-61770.
Email: dinajpur@eximbankbd.com

56
Keranigonj ATM
Keranigonj SME/Agri Branch
Rashed Iron Market, Bond Dakpara
Zinzira Highway Road, Keraniganj, Dhaka- 1310
Phone: 02-7763691, 02-7763692, 01730-706768
Fax: 02-7763692
Email: keranigonj@eximbankbd.com

57
Biswanath ATM
Biswanath Branch
Al-Madina Complex, Puran Bazar
Jagannathpur Road, Biswanath, Sylhet- 3130
Phone: 08224-56219, 08224-56218,
01777-763409, 01730735340
Fax: 08224-56217
Email: biswanath@eximbankbd.com

58
Goalabazar ATM
Goalabazar Branch
Abdul Karim Mansion, South Goalabazar
Dhaka-Sylhet Highway, Osmani Nagar, Sylhet- 2431
Phone: 08242-56255, 08242-56256,
01911-712065, 01755646710
Fax: 08242-56254
Email: goalabazar@eximbankbd.com

59
Thakur Bazar ATM
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

60
Sonargaon ATM
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

EXIM Bank Branch ATM

61

Banani ATM
Banani Branch
Kazi's Heritage
House # 49, Block # H, Road # 11
Banani , Dhaka- 1213
Phone: 02-55041942, 02-55041939,
02-55041940, 01755584939, 01731928643
Fax: 02-55041943
Email: banani@eximbankbd.com

62

Bashurhat ATM
Bashurhat Branch
Jharna Shopping Complex, 1st Floor
High School Road, Bashurhat Bazar,
Companyganj , Noakhali – 3850
Phone: 03223-56060, 03223-56073,
01755-594112, 01755-594105
Fax: 03223-56575
Email: basurhat@eximbankbd.com

63

Dhanmondi ATM
Dhanmondi Branch
Dhanmondi Tower, House # 4/A, Plot # 4,
Road # 16 (Old-27)
Dhanmondi, Dhaka- 1207
Phone: 02-58156216, 02-58156319, 02-58154268
Fax: 880-2-58155970
Email: dhanmondi@eximbankbd.com

64

Dhopadighipar ATM
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

65

Mymensingh ATM
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

66

Takerhat ATM
Takerhat Branch
Rahman Tower
Takerhat Bazar, Rajoir, Madaripur- 7911
Phone: 0662-356261, 0662-356263
0662-356330, 01755-587568
Email: takerhat@eximbankbd.com

67

Garib-e-Newaz ATM
Garib-e-Newaz Branch
Plot # 29, Garib-E-Newaz Avenue, Sector # 11,
Uttara, Dhaka- 1230
Phone: 02-48951936, 02-48959759, 02-48959754,
01755643215, 0171-2800616
Fax: 88 02 48959754
Email: garibenewaz@eximbankbd.com

68

Cox's Bazar ATM
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, 01715542540
Fax: 0341-63719
Email: coxsbazar@eximbankbd.com

69

Khulshi ATM
Khulshi Branch
BGMEA Bhaban,
Holding # 669/E, Jhautola Road
Khulshi, Chattogram- 4225
Phone: 031-2869602, 031-2869600,
031-2869601, 01730-031488
Email: khulshi@eximbankbd.com

70

Nazirhat ATM
Nazirhat Branch
Jamia Shopping Complex, 1st Floor, Hospital Road
Nazirhat Bazar, Fatikchhari , Chattogram – 4353
Phone: 01755-621521, 01755-638168
Email: najirhat@eximbankbd.com

71

Dania ATM
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

72

Gouripur ATM
Gouripur Branch
Latif Market Homna Road,
Gouripur Bazar, Daudkandi, Cumilla.
Phone: 01730-781273, 01713-380697
Email: gouripur@eximbankbd.com

EXIM Bank Branch ATM

73
Sandwip ATM
Sandwip Branch
Surma Plaza
Plot # 2407 & 2408, Guptachara Road
Haramia, Sandwip, Chattogram- 4300
Phone: 030-2756039, 01730-781274
Email: sandwip@eximbankbd.com

74
Bagmara ATM
Bagmara Branch
Fazlul Haque Market, Bagmara Bazar
Sadar South, Cumilla – 3570
Phone: 08045-59011, 01766-665997,
01755-515175, 01766-665997
Fax: 08045-59012
Email: bagmara@eximbankbd.com

75
Satarkul ATM
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

76
Manikgonj ATM
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

77
Magura ATM
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

78
Hemayetpur ATM
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

79
Mouchak ATM
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

80
Chapainawabgonj ATM
Chapainawabgonj Branch
Holding # 68, Boro Indara More,
Chapainawabganj Sadar, Chapainawabganj- 6300
Phone: 0781-51337, 01766-673511, 01766673511
Fax: 0781-51336
Email: chapainawabganj@eximbankbd.com

81
Nayarhat ATM
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: 7792715
Email: nayarhat@eximbankbd.com

82
Dohazari ATM
Dohazari Branch
Hazari Tower, 1st Floor, Dohazari Bazar
Arakan Road, Chandanaish , Chattogram – 4382
Phone: 01715-741116, 01755-643216
Email: dohazari@eximbankbd.com

83
Sheikh Mujib Road ATM
Sheikh Mujib Road Branch
Mawla Chamber, 1st & 2nd Floor
Holding # 6, Sk. Mujib Road (Badamtoli More)
Agrabad C/A , Agrabad, Chattogram – 4100
Phone: 031-726901, 031-726902,
031-726903, 01730-018190
Fax: 031-726905
Email: skmujibroad@eximbankbd.com

84
Ring Road ATM
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

EXIM Bank Branch ATM

85 **Pabna ATM**
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

86 **Seed Store Bazar ATM**
Seed Store Bazar Branch
Samala 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

87 **Kishoregonj ATM**
Kishoregonj Branch
Holding # 659, Boro Bazar
Kishoreganj Sadar, Kishoreganj- 2300
Phone: 0941-62057, 0941-62058,
0941-62062, 01847-089272
Email: kishoregonj@eximbankbd.com

88 **Halishahar ATM**
Halishahar Branch
AKH Tower, 1st & 2nd Floor
Plot # 10, Lane # 5, Road # 1, Agrabad Access Road
Boropole, Halishahar , Chattogram- 4216
Phone: 031-2527598, 031-2527593,
031-2527594, 01847-089274
Fax: 031 711406
Email: halishahar@eximbankbd.com

89 **Balirtek Bazar ATM**
Balirtek Bazar Branch
Biswas Super Market, 1st Floor, Balirtek Bazar
College Road, Manikganj Sadar, Manikganj- 1800
Phone: 01847-089275, 01847-189440, 01847089275
Email: balirtekbazar@eximbankbd.com

90 **Jhalakathi ATM**
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

91 **Naogaon ATM**
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

92 **Mukterpur ATM**
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

93 **Tangail ATM**
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

94 **Charbata Kasherhat ATM**
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

95 **Dollai Nowabpur ATM**
Dollai Nowabpur Branch
Mojib Plaza, 1st Floor, Dollai Nawabpur Bazar
Madaiya-Rahima Nagor Road, Chandina
Cumilla- 3510
Phone: 01709-639761, 01911-825992, 01709639760
Email: dollainawabpur@eximbankbd.com

96 **Pakundia ATM**
Pakundia Branch
Purnima Plaza, 1st Floor, Pakundia Bazar
College Road, Kishoreganj- 2326
Phone: 09433-56053, 09433-56059, 01709-639766
Email: pakundia@eximbankbd.com

97 **Lalpur ATM**
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

EXIM Bank Branch ATM

98
Mithamoin ATM
Mithamoin Branch
Sonali Bhaban, 1st & 2nd Floor, Mithamoin Bazar Road
Mithamoin, Kishoreganj- 2370
Phone:01916-663729, 09435-56110,
09435-56111, 01847-189439
Email: mithamoin@eximbankbd.com

99
Islampur ATM
Islampur Branch
Shuvoraj Tower, Holding No.8/2/4, (1st Floor)
Wise Ghat Road. Kotwali, Dhaka.
Phone: 02-57396573, 02-57396576,
02-57396577, 01713-361838
Email: islampur@eximbankbd.com

100
Tungipara ATM
Tungipara Branch
Hazi Layek Ali Biswas Plaza
Holding # 259, Patgati Bus Stand
Tungipara, Gopalganj- 8121
Phone: 02-665604, 02-6656305,
02-6656306, 0155-4594500
Fax: 88-02-6656308
Email: tungipara@eximbankbd.com

101
Mohila Branch ATM
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

102
Rayer Bazar ATM
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

103
Morjal ATM
Morjal Branch
Saymon Plaza, 1st & 2nd Floor
Belabo Road, Morjal, Raipura , Narsingdi – 1630
Phone: 01709-649149, 01847-215748, 01847-215749
Email: morjal@eximbankbd.com

104
Rajapur ATM
Rajapur Branch
Chikhutia, Jholam (North), Rajapur
Monohargonj, Cumilla- 3570
Phone: 01787-674981, 01709-639932, 01787-674981
Email: rajapur@eximbankbd.com

105
Netrokona ATM
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

106
Sariakandi ATM
Sariakandi Branch
Holding # 3/253, College Road
Shariakandi, Bogura- 5830
Phone: 05028-56234, 05028-56235,
01709-639936, 01730-031414
Email: shariakandi@eximbankbd.com

107
Madhabdi ATM
Madhabdi Branch
Raja Bhaban (1st Floor), Holding No.253
Madhabdi Bazar, Kashipur, Narsinghdi
Phone: 02-9446495, 02-9446494,
02-9446496, 01670-067354, 01991-194551
Email: madhabdi@eximbankbd.com

108
Raozan Paharṭali ATM
Raozan Paharṭali Branch
Haji Makbul Tower, 1st Floor
Paharṭali Chowmuhani Bazar
Raozan, Chattogram- 4348
Phone: 01787-674983, 01991-194558,
01917-660078, 01787-674983
Email: raozan@eximbankbd.com

109
Panchlaish ATM
Panchlaish Branch
NG Tower, 1st & 2nd Floor,
Ahmed Mia Primary School Lane
Holding # 101/210, Hathazari Road,
Chawkbazar, Panchlaish, Chattogram- 4203
Phone: 031-651002, 031-651003,
031-650705, 01730-707369
Email: panchlaish@eximbankbd.com

EXIM Bank Branch ATM

110
Sirajganj ATM
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

111
Narayanpur ATM
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

112
Dattapara ATM
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

113
Shantinagar ATM
Shantinagar Branch
Nasir Uddin Tower (1st Floor), 104/1
Kakrail, Shantinagar, Dhaka
Phone: 02-8300531, 02- 8300527,
01703-777777, 01991-194555
Email: shantinagar@eximbankbd.com

114
Kazi Nazrul Islam Avenue ATM
Kazi Nazrul Islam Avenue Branch
BSEC Bhaban (1st Floor)
102, Kazi Nazrul Islam Avenue
Karwan Bazar, Dhaka.
Phone: 8802-41020011, 8802-41020013,
8802-41020014, 01991194565, 01713099843
Email:kniavenue@eximbankbd.com

115
Bhola ATM
Bhola Branch
"Amena Plaza", Holding no.00-0061 (new)
and 3442/1 (old)
Bhola Sadar Road, Bhola-8300.
Phone:(+88) 0491-61686 (Direct), (+88)0491-61687,
01709639943, 01709639943
Email:bhola@eximbankbd.com

116
CEPZ ATM
CEPZ Branch
Islam Mansion(1st Floor) M.A. Aziz Road,
Aziz Road (Airport Road), Chattogram-4100.
Phone:031-740252,031-740261,
01709-639944,01730018184
Email:cepz@eximbankbd.com

117
Joypara ATM
Joypara Branch
Haji Adalat Complex, Joypara Bazar, Dohar, Dhaka
Phone:01718-606187, 01911-194564
Email:joypara@eximbankbd.com

118
Jagannathpur ATM
Jagannathpur Branch
Barrister Mirza Abdul Matin Market,
Pourapoint, Jagannathpur , Sunamgonj.
Phone:01709-639952,01709-639953,01709-639954
Email:Jagannathpur@eximbankbd.com

119
Bokshagonj ATM
Bokshagonj Branch
Bokshagonj Shopping Center
Bokshagonj Bazar, Nangalkot, Cumilla
Phone: 01709639971, 01709639972, 01709639973
Email: bokshagonj@eximbankbd.com

120
Kashinagar ATM
Kashinagar Branch
Dr. Islam Market, Kashinagar Bazar
Chauddagram, Cumilla
Phone: 01709639974, 01709639975, 01709639976
Email: kashinagar@eximbankbd.com

121
Sonapur ATM
Sonapur Branch
Murad Complex (1st Floor)
Zero Point, Sonapur, Noakhali
Phone: 01709639965, 01709639970, 01709639995
Email: sonapur@eximbankbd.com

122
Joydebpur ATM
Joydebpur Branch
K 285, Sazid Tower
B.I.D.C. Road, Joydebpur, Gazipur
Phone: 01713072855, 01713072856, 01713072857
Email: joydebpur@eximbankbd.com

EXIM Bank Branch ATM

123
Sreenagar ATM
Sreenagar Branch
Zom Zom Tower, Vaggokul Road
Sreenagar, Munshigonj
Phone: 01709639977, 01709639978, 01709639979
Email: sreenagar@eximbankbd.com

124
Mohakhali ATM
Mohakhali DOHS Branch
SKS Tower, Plot # 07, Sadar Road, Mohakhali, Dhaka
Phone : 48811453, 48811453, 48811452, 01712657399
Email: mohakhali@eximbankbd.com

125
Kanchan ATM
Kanchan Branch
Hazi Jamal Uddin Super Market,
Kanchan Bazar, Rupganj, Narayangonj.
Phone: 01713073210
Email: kanchon@eximbankbd.com

126
Mongla ATM
Mongla Road Branch
Foylahat, Rampal, Bagerhat.
Phone: 01716886020
Email: monglaroad@eximbankbd.com

127
Shariatpur ATM
Shariatpur Branch
Mridha Palace, 644, Palong, Shariatpur.
Phone: 01712822540
Email: Shariatpur@eximbankbd.com

128
Sonatala ATM
Sonatala Branch
Sonatala Bondor, Adjacent Post Office,
Sonatala, Bogra.
Phone:01712962850
Email:sonatala@eximbankbd.com

129
Dakshin Surma ATM
Dakshin Surma Branch
Sumaiya Complex, 1st Floor, Sultanpur Road,
Chondi Pool, Sylhet.
Phone: 01552439814
Email: dakshinsurma@eximbankbd.com

130
Aruail ATM
Aruail Branch
Haji Tower, Aruail, Sarail, Brahmanbaria
Phone: 01911938080
Email: aruail@eximbankbd.com

131
Dhanmondi Mohila ATM
Dhanmondi Mohila Branch
265/1, West Dhanmondi, Dhaka.
Phone: 1712922727
Email: dhanmondimohila@eximbankbd.com

132
Hazrat Shahparan Gate ATM
Hazrat Shahparan Gate Branch
Monir Uddin Market (1st Floor), Shahparan , Sylhet.
Phone: 0821- 2870310, 0821-2870311
Email: shahparangate@eximbankbd.com

133
Joypurhat ATM
Joypurhat Branch
152, Sadar Road (in front of Bazla School),
Joypurhat Sadar, Joypurhat
Phone: 01725382747
Email: joypurhat@eximbankbd.com

134
Birganj ATM
Birganj Branch
Rakiba Tower, Center Mor, Birganj, Dinajpur.
Phone: 01715361455
Email: birganj@eximbankbd.com

135
Jhenaidah ATM
Jhenaidah Branch
Holding No# 00-42-0, Nihar Bhaban,
Sher-e-Bangla Road, Jhenaidah.
Phone: 01816837968
Email: jhenaidah@eximbankbd.com

136
Shibbari ATM
Shibbari Branch
Holding No. A-7, Mozid Shoroni, Shibbari,
Sonadanga, Khulna.
Phone: 01818453170
Email: shibbari@eximbankbd.com

137
Natherpetua ATM
Natherpetua Branch
Twin Tower, College Road, Binoyghor,
Natherpatua, Monohargonj, Cumilla.
Phone: 01713229368
Email: natherpetua@eximbankbd.com

138
Burichong ATM
Burichong Branch
Golden Tower, Burichong, Burichong Sadar, Cumilla.
Phone: 01322879108, 01322879109
Email: burichang@eximbankbd.com

EXIM Bank Branch ATM

139
Juri ATM
Juri Branch
Kiran Square, Kaminiganj Bazar, Union: 05 No.
Jaifarnagar, P.O & Upazila: Juri, Dist: Moulvibazar
Phone: 01718539471
Email: juri@eximbankbd.com

140
Court Bazar ATM
Court Bazar Branch
Court Bazar Station, Main Road,
P.O: Ratna Palong, PS: Ukhiya, Cox's Bazar.
Phone: 01819641942
Email: courtbazar@eximbankbd.com

141
Gulshan Mohila ATM
Gulshan Mohila Branch
Plot: 22/A, Block: CEN (D), Road: 102 & 103,
Gulshan-2, Dhaka 1212.
Phone: 01715342109
Email: gulshanmohila@eximbankbd.com

142
Zirani Bazar ATM
Zirani Bazar Branch
Kazi Tower, Holding no: 04, College Road,
Zirani Bazar, Ashulia, Savar.
Phone: 01834895053, 01958235929
Email: zirani@eximbankbd.com

143
Maijdee Court ATM
Maijdee Court Branch
Sakander Plaza, Uttar Fakirpur,
Maijdee Court, Noakhali.
Phone: 01819514658, 01958235933
Email: maijdeecourt@eximbankbd.com

144
Shantirhat ATM
Shantirhat Branch
Bin Hossain Plaza, Shantirhat,
6 no. Kusumpura Union, Patiya, Chattogram.
Phone: 01814819747, 0 1958235924
Email: shantirhat@eximbankbd.com

145
Anowara ATM
Anowara Branch
Alhaj Shamsuddin Chowdhury Super Market,
Joykali Bazar, College Road, Anowara, Chattogram.
Phone: 01715542540, 01958235922
Email: anowara@eximbankbd.com

146
Exim Bank Tower ATM
Exim Bank Tower Branch
Plot # 15, Road # 15, Block# CWS(C)
Bir Uttam A. K. Khondokar Road
Gulshan-1, Dhaka- 1212
Phone: 01958235979, 01958235976,
+8809666716246 ext-1132
Email: eximtower@eximbankbd.com

147
Kaliganj ATM
Kaliganj Branch
Khadem Avenue, Rongdhanu Market,
Shaheed Moyez Uddin Road, Kaliganj, Gazipur.
Phone: 01716678868, 01958235925
Email: kaliganj@eximbankbd.com

148
Jamal Khan Road ATM
Jamal Khan Road Branch
Airbell Helianthus, 1st Floor, Jamal Khan Road
Kotowali, Chattogram.
Phone: 031615544, 01958235993
Email: jamalkhan@eximbankbd.com

149
Patuakhali ATM
Patuakhali Branch
Khan Bahadur Plaza
74, Baro Masjid Road
Adalat Para, Patuakhali.
Phone: 01329715117, 01329715118 & 01329715119
Email: patuakhali@eximbankbd.com

150
Mirsharai Abu Torab Bazar ATM
Mirsharai Abu Torab Bazar Branch
Chowdhury Market, Abu Torab Modya Bazar
Mirsharai, Chattogram.
Phone: 01958591507, 01958591508 & 01958591509
Email: mirsharai@eximbankbd.com

151
Chandraganj ATM
Chandraganj Branch
AZ Plaza, Chandraganj Paschim Bazar
Deawpara, Chandraganj, Lakshmipur.
Phone: 01329715114, 01329715115 & 01329715116
Email: chandraganj@eximbankbd.com

152
Mirpur DOHS ATM
Mirpur DOHS Branch
Mirpur DOHS Shopping Complex (2nd floor),
Mirpur, Dhaka.
Phone: 01329715155, 01329715156, 0244806867-69
Email: mirpurdohs@eximbankbd.com

EXIM Bank Branch ATM & Exim Sub-Branch ATM

Barguna ATM
Barguna Branch
153 Holding No: 30/1 (1st floor)
Sadar Road (Kath Patty), Barguna.
Phone: 01329715152, 01329715153, 01329715154
Email: barguna@eximbankbd.com

Tongibari ATM
Tongibari Branch
154 Chand City Center (1st floor), College Road
Tongibari Bazar, Munshiganj.
Phone: 01329715161, 01329715162, 01329715163
Email: tongibari@eximbankbd.com

Araihazar ATM
Araihazar Branch
155 Haque Plaza, Tiles Market, Araihazar, Narayangonj.
Phone: 01329715165, 01329715166, 01329715167
Email: araihazar@eximbankbd.com

Exim Sub-Branch ATM

HatiparaSub-Branch ATM
HatiparaSub-Branch
1 JahuraKhalak Super Market, Hatipara Bazar,
Manikganj Sadar, Manikganj
Phone : 01730393912, 01730393914

ShikariparaSub-Branch ATM
ShikariparaSub-Branch
2 TKM High School Building, Shikaripara Bazar,
Nawabgonj, Dhaka.
Phone: 01322814652, 01322814668

JamshaSub-Branch ATM
JamshaSub-Branch
3 Bhai Bon Plaza, Jamsha Bazar, Singair, Manikgonj.
01322879035, 01322879036

President Abdul Hamid Medical College & Hospital Sub-Branch ATM
President Abdul Hamid Medical College &
4 Hospital Sub-Branch
President Abdul Hamid Medical College & Hospital,
Vill: Zafrabad, Karimganj, Kishoreganj.
Phone :01672592554, 01913024089

NiyamotpurSub-Branch ATM
NiyamotpurSub-Branch
5 Niyamotpur Bazar, Niyamotpur,
Korimgonj, Kishoreganj.
Phone : 01322814653, 01322814669

GodnailSub-Branch ATM
GodnailSub-Branch
6 Ranu Plaza, Holding No.136, Sonamia Market,
Adamzi , Shiddirganj , Narayanganj
Phone : 01730393433, 01730393434

PoduaSub-Branch ATM
PoduaSub-Branch
7 Haji Abdur Rahman Market,
PoduaRastarMatha, Chauddagram , Cumilla
Phone : 01847215752, 01730393902

JoddaSub-Branch ATM
JoddaSub-Branch
8 Master Super Market, Jodda Bazar,
Langoncourt, Cumilla.
Phone : 01322814662, 01322814678

Nachole Sub-Branch ATM
Nachole Sub-Branch
9 Holding No: 171, Ward No: 07, Nachole,
Chapainawabganj .
Phone : 01730393432, 01847215753

DonaramSub-Branch ATM
DonaramSub-Branch
10 DonaramMillennum Bazar, Donaram,
4 Uttar Kushiera, Fenchugonj, Sylhet.
Phone : 01322814663, 01322814664

MaizgaonSub-Branch ATM
MaizgaonSub-Branch
11 Siki Sumit, Haji Md Abdul Mosabbir City, Maizgaon
Bazar, Fenchugonj, Sylhet.
Phone : 01322814679, 01322814680

SetabganjSub-Branch ATM
SetabganjSub-Branch
12 M.K.R Complex, Holding No: 419, School Road,
Ward No: 4, Setabganj, Dinajpur.
Phone : 01322814660, 01322814676

Walia Bazar Sub-Branch ATM
Walia Bazar Sub-Branch
13 Abdul Hamid Super Market, Walia Bazar,
Lalpur, Natore
Phone : 01322814731, 01322814732

Chulkathi Bazar Sub-Branch ATM
Chulkathi Bazar Sub-Branch
14 Chulkathi Complex, Chulkathi Bazar,
Bagerhat Sadar, Bagerhat.
Phone : 01322814661, 01322814677

EXIM Sub-Branch ATM

GangniSub-Branch ATM
GangniSub-Branch
15 Fatima Plaza, Holding No: 682, Thana Road, Gangni, Meherpur
Phone : 01322814657, 01322814673

ShaestagonjSub-Branch ATM
ShaestagonjSub-Branch
16 R.K. Plaza,Holding No: 307, Daud Nagor Bazar Station Road, Shaestagonj, Habigonj
Phone : 01322814734, 01322814735

Box Mahmud Sub-Branch ATM
Box Mahmud Sub-Branch
17 Siddique Shopping Center, Box Mahmud Bazar, Porsuram, Feni
Phone : 01322814655, 01322814743

Subar Bazar Sub-Branch ATM
Subar Bazar Sub-Branch
18 Mujibul Hoque Mazumder Bhaban, Subar Bazar, Posuram, Feni.
Phone : 01322879059, 01322879060

PachdonaSub-Branch ATM
PachdonaSub-Branch
19 Bhai Bhai Super Market, Panchdona, Narsingdi, Narsingdi.
Phone : 01322814654, 01322814670

GollamariSub-Branch ATM
GollamariSub-Branch
20 A.K. PLAZA, Sher-e-Bangla Road, Gollamari More, Sonadanga, Khulna.
Phone : 01322814674, 01322814675

DowlatpurSub-Branch ATM
DowlatpurSub-Branch
21 Razzaque Manson, Jashore Road, Dowlatpur, Khulna.
Phone : 01322814658, 01322814659

ChengarcharSub-Branch ATM
ChengarcharSub-Branch
22 Nurul Abedin New Market, Holding No: 1179, Chengarchar Bazar, High School Road, Matlab North, Chandpur
Phone : 01322879061, 01322879062

Matlab Bazar Sub-Branch ATM
Matlab Bazar Sub-Branch
23 N.A.M Tower, Holding No: 465, Matlab Bazar, College Road, Matlab South, Chandpur.
Phone : 01322879063, 01322879064

AJ Super Garments Sub-Branch ATM
AJ Super Garments Sub-Branch
24 AJ Super Garments Ltd.,Goshbag, Jirabo, Ashulia, Savar.
Phone : 01322879085, 01322879086

DhamraiSub-Branch ATM
DhamraiSub-Branch
25 A J Bhaban, Holding No: 49/48, Dhamrai, Dhaka.
Phone : 01322879039, 01322879040

KurgaonSub-Branch ATM
KurgaonSub-Branch
26 Joytun Plaza,: Kurgaon, Pathalia, Ashulia, Dhaka
Phone : 01322879083, 01322879084

KalampurSub-Branch ATM
KalampurSub-Branch
27 Kalampur Bazar, 8 no Sanora union parishod, Dhamrai, Dhaka.
Phone : 01322879041, 01322879042

KuchiamoraSub-Branch ATM
KuchiamoraSub-Branch
28 Kuchiamora Bazar, Kayain, Sirajdikhan, Munshigonj.
Phone : 01322879051, 01322879052

Malir Onko Sub-Branch ATM
Malir Onko Sub-Branch
29 Hazi Moinuddin Complex, Malir Onko Bazar, Bejgaon, Louhajang, Munshigonj.
Phone : 01322879053, 01322879054

UtholiSub-Branch ATM
UtholiSub-Branch
30 Jalal Uddin Shoping Complex, Utholi Bazar, Shibaloy, Manikganj.
Phone : 01322879031, 01322879032

SaturiaSub-Branch ATM
SaturiaSub-Branch
31 Saturia Govt. Adorsho High School Market, Saturia Bazar, Saturia, Manikgonj.
Phone : 01322879033, 01322879034

Sarak Bazar Sub-Branch ATM
Sarak Bazar Sub-Branch
32 Selim Tower, Holding No: 1565, Sarak Bazar, Brahmanbaria Sadar, Brahmanbaria.
Phone : 01322879055, 01322879056

EXIM Sub-Branch ATM

ChurkhanhatSub-Branch ATM
ChurkhanhatSub-Branch
33 PorihanShoping Mall, Holding No: 136,
Ramgor Sharak, Vujpur, Chattogram.
Phone : 01322879077, 01322879078

BhadeshwarSub-Branch ATM
BhadeshwarSub-Branch
34 Jalalabad Market, Bhadeshwar Mokam Bazar,
Golapgonj, Sylhet.
Phone : 01322879079, 01322879080

Bizra Bazar Sub-Branch ATM
Bizra Bazar Sub-Branch
35 Rabbi Complex, Holding No: 452,
Bizra Bazar, Laksham, Cumilla.
Phone : 01322879067, 01322879068

JagatpurSub-Branch ATM
JagatpurSub-Branch
36 VhaiVhai Super Market, Jagatpur Bazar,
Jagatpur, Kachua, Chandpur.
Phone : 01958591504, 01958591505

Chwak Bazar Sub-Branch ATM
Chwak Bazar Sub-Branch
37 Holding No: 105, Dhaka Chittagong Old Trank Road,
Adarsho Shadar Cumilla, Cumilla.
Phone : 01322879087, 01322879088

Cumilla EPZ Sub-Branch ATM
Cumilla EPZ Sub-Branch
38 Monjuri Square, Holding no# 542, Road: Cumilla
Medical College Road, Adarsha Sadar, Cumilla.
Phone : 01322879091, 01322879092

DoabhangaSub-Branch ATM
DoabhangaSub-Branch
39 Al Amin Shopping Complex, Holding No: 321,
Dohabanga Bazar, Cumilla Chandpur Highway,
Shahrasti, Chandpur.
Phone : 01322879089, 01322879090

SreemangalSub-Branch ATM
SreemangalSub-Branch
40 Arif Plaza, Holding No: 183, Ward No: 09 Sreemangal,
Moulvibazar.
Phone : 01322879081, 01322879082

BuschiSub-Branch ATM
BuschiSub-Branch
41 Monsur Ali Mansion, Buschi Bazar, Lalmaie, Cumilla.
Phone : 01322879057, 01322879058

Sataish Road Sub-Branch ATM
Sataish Road Sub-Branch
42 Rony Jony Super Market, Holding no: 36,
Sataish Road Chowrasta, West Tongi, Gazipur.
Phone : 01322879037, 01322879038

KashimpurSub-Branch ATM
KashimpurSub-Branch
43 Shikder Bhaban, Holding No: 17,
KashimpurJelkhana Road, Konabari, Gazipur
Phone : 01322879043, 01322879044

Paikosha Bazar Sub-Branch ATM
Paikosha Bazar Sub-Branch
44 Haji Abdul Halim Complex, Paikosha Bazar,
Kamarkhanda, Sirajganj.
Phone : 01322879075, 01322879076

Mohammadpur Sub-Branch ATM
Mohammadpur Sub-Branch
45 Al-Amin New Market, Mohammadpur,
6 No Mohammadpur, Mohammadpur, Magura.
Phone : 01322879069, 0132287907

AlokdiaSub-Branch ATM
AlokdiaSub-Branch
46 BUCM Shopping Plaza, Alokdia, Magura, Magura.
Phone : 01322879071, 01322879072

MeghulaSub-Branch ATM
MeghulaSub-Branch
47 Afsar Plaza, Meghula Bazar, Narisha, Dohar, Dhaka.
Phone : 01322879049, 01322879050

Bandura Sub-BranchATM
Bandura Sub-Branch
48 Joynal Market, Notun Bandura Bazar,
Nawabganj, Dhaka.
Phone : 01322879047, 01322879048

AmishaparaSub-Branch ATM
AmishaparaSub-Branch
49 A. Hossain Corner, Amishapara Bazar,
Sonaimuri, Noakhali.
Phone : 01322879065, 01322879066

ChaterpaiyaSub-Branch ATM
ChaterpaiyaSub-Branch
50 Joynal Plaza, Kashipur Road, Chhaterpaiya,
Senbag, Noakhali.
Phone : 01329715127, 01329715128

EXIM Sub-Branch ATM

ChatmohorSub-Branch ATM
ChatmohorSub-Branch
51 Star Bhaban, Holding No: 1/2, Star more,
Chatmohor, Pabna.
Phone : 01322879073, 01322879074

BoktaboliSub-Branch ATM
BoktaboliSub-Branch
52 Hazi MotalibShoping Complex, Boktaboli Bazar,
Fatulla, Narayanganj
Phone : 01322879045, 01322879046

Banasree Sub-Branch ATM
Banasree Sub-Branch
53 House: 42, Road: 7, Block: C, Banasree,
Rampura, Dhaka.
Phone : 01958235920, 01958235919

MajhiraSub-Branch ATM
MajhiraSub-Branch
54 Khoka Tower, Majhira Bazar, Shahjahanpur, Bogura
Phone : 01958235946, 01958235945

NitaiganjSub-Branch ATM
NitaiganjSub-Branch
55 Holding No: 270, B.K Road, Nitaiganj, Narayanganj.
Phone : 01958235901

DakkshinkhanSub-Branch ATM
DakkshinkhanSub-Branch
56 Lutfor Tower, Dakshinkhan Bazar,
Dakshinkhan, Dhaka.
Phone : 01958235906, 01958235907

AtibazarSub-Branch ATM
AtibazarSub-Branch
57 Eye Vision Plaza, Atibazar, Keraniganj Dhaka.
Phone : 01958235903, 01958235951

VataraSub-Branch ATM
VataraSub-Branch
58 Mujibur Business Center, Syednagar (Auto Stand),
Madani Avenue, East Vatara, Dhaka.
Phone : 01958235950,01958235955

Uttara BGMEA Complex Sub-Branch ATM
Uttara BGMEA Complex Sub-Branch
59 BGMEA Complex, Holding No: Plot 7 & 7/A,
Uttara 3rd project Dhaka.
Phone : 01958235910, 01958235953

NishatnagarSub-Branch ATM
NishatnagarSub-Branch
60 Holding No: B-41, Road: 07, Dhour, Nishatnagar,
Turag, Dhaka.
Phone : 01958235957, 01958235913

North South Road Sub-Branch ATM
North South Road Sub-Branch
61 Holding No: 85, Sahid Syed Nazrul Islam Sarani (North
South Road), Bangshal, Dhaka.
Phone : 01958235962, 01958235961

Habib Nagar Sub-Branch ATM
Habib Nagar Sub-Branch
62 Mamudali Super Market, Habibnagar (Purbachal),
Rupgonj, Narayanganj.
Phone : 01958235912, 01958235967

BanglabazarSub-Branch ATM
BanglabazarSub-Branch
63 Pathok Bandhu Market, Holding No: 50, P.K. Roy
Road, Banglabazar, Dhaka.
Phone : 01958235904, 01958235948

BadamtolySub-Branch ATM
BadamtolySub-Branch
64 4/2 (1st floor) Ishwar Chandra Ghosh Street,
Badamtoly, Dhaka.
Phone : 01958235914, 01958235971

Munshiganj Sadar Sub-Branch ATM
Munshiganj Sadar Sub-Branch
65 Dewan Plaza, Bazar Road, Munshiganj Sadar,
Munshiganj.
Phone : 01958235911, 01958235965

Urdu Road Sub-Branch ATM
Urdu Road Sub-Branch
66 64, Nondokumar Dutto Road, Churihatta (Urdu Road),
Chalkbazar, Dhaka.

Sariakandi Bazar Sub-Branch ATM
Sariakandi Bazar Sub-Branch
67 Mondal Market, Sariakandi Thana More,
Sariakandi Bazar, Sariakandi, Bogura.
Phone : 01958235973, 01958235974

Gulshan Link Road Sub-Branch ATM
Gulshan Link Road Sub-Branch
68 238, Tejgaon Industrial Area,
Gulshan Link Road, Dhaka-1208.
Phone : 01958235990, 01958235991

EXIM Sub-Branch ATM

University Avenue Sub-Branch ATM
University Avenue Sub-Branch
69 Amir Complex (1st floor), Shahjalal University of Science & Technology (SUST) Gate, Akhalia, Sylhet.
Phone : 01329715125, 01329715126

Savar UpazilaSub-Branch ATM
Savar UpazilaSub-Branch
70 5/3, Savar upazila circle, South Doriapur, Savar, Dhaka.
Phone : 01329715122, 01329715123

DaganbhuiyanSub-Branch ATM
DaganbhuiyanSub-Branch
71 F T C Dr. Ishak City Centre, Main Road, Daganbhuiyan Bazar, Daganbhuiyan, Feni.
Phone : 01329715129, 01329715130

Mirpur North PirerbagSub-Branch ATM
Mirpur North PirerbagSub-Branch
72 33/2-A, North Pirerbag (60 feet), Mirpur, Dhaka.
Phone : 01329715120, 01329715121

Elenga Sub-Branch ATM
Elenga Sub-Branch
73 Ibrahim Bhaban, Holding No: 1645, Ward: 6, Elenga Bus stand, Kalihati, Tangail.
Phone : 01329715132, 01329715133

EXIM Bank Off-Site ATM

DIU CAMPUS ATM
1 Satarkul, Badda, Dhaka-1212

CEPZ Branch ATM
2 Islam Mansion, H# 2099, M.A. Aziz Road, 38 No. South Middle Halishahar, Bandar, Chattogram

CRC Textile Mills Ltd ATM
3 Akram Center, 212 Shahid Nazrul Islam Rd, Dhaka 1000

Ashugonj Power STN ATM
4 185, Shaheed Syed Nazrul Islam Sarani, Bijoy Nagar, Dhaka-1000

CUMILLA EPZ ATM
5 Cumilla Export Processing Zone, Airport Area, Cumilla.

Shangu Tex Ltd ATM
6 DUSAID, ASHULIA, SAVAR DHAKA-1341

NASSA Head Office ATM
7 238,Tejgaon Industrial Area, Gulshan Link Road, Dhaka-1208

Bando Eco Apperals Ltd ATM
8 188/2, Block # GA, Chanpur, Amin Bazar, Savar, Dhaka

CLOTH & FASHION ATM
09 Dhaka Aricha Highway, Dhaka-1347

WINDY APPARELS ATM
10 Union Plaza, 140 Baron DEPZ Road, Ashulia ,Savar, Dhaka.

Export Import Bank of Bangladesh PLC.

Shariah Based Islami Bank

Registered Office: "EXIM Bank Tower" Plot # 15, Road # 15, Block # CWS (C), Gulshan-1 Dhaka-1212, Bangladesh
Phone:+8802 09666716246, Web: www.eximbankbd.com

PROXY FORM

I/We _____

REGISTERED BO ID																

of _____

being a Member (shareholder) of **EXPORT IMPORT BANK OF BANGLADESH PLC.** (the "Company") do hereby appoint

Mr./Mrs./Ms. _____

of _____

as my/our proxy to attend and vote on my/our behalf, at the **Twenty-Sixth Annual General Meeting** of the Company to be held on Thursday, 28 August 2025 at 11:30 a.m. (Dhaka time) by using digital platform through the link **https://eximbank.bdvirtualagm.com** and at any adjournment thereof.

Signed this _____ day of _____ 2025.

SIGNATURE OF THE PROXY	Please affix Revenue Stamp of Tk.100.00	SIGNATURE OF THE MEMBER

Note:

i) Signature of the Member (shareholder) must be in accordance with specimen signature registered with Depository Participant(s)/ Company.

ii) The form of Proxy duly completed and must be submitted to the Registered Office of the Bank or sent through e-mail to the Share Division of the Company at **share@eximbankbd.com** at least 48 hours before the time fixed for the meeting.

Signature Verified

Authorized Signatory
Export Import Bank of Bangladesh PLC.

EXIM BANK
Shari'ah Based Islami Bank

Export Import Bank of Bangladesh PLC.
Registered Office: EXIM Bank Tower, Plot # 15, Road # 15
Block # CWS (C), Gulshan-1, Dhaka-1212, Bangladesh
Phone:+88 09666716246 Web: www.eximbankbd.com

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