

EXPORT-IMPORT BANK OF INDIA

BALANCE SHEET AS AT 31ST DECEMBER, 2025

<u>GENERAL FUND</u>		<u>GENERAL FUND</u>
<u>Previous year</u> (As at 31.12.2024)		<u>This year</u> (As at 31.12.2025)
₹	<u>LIABILITIES</u>	₹
		<u>SCHEDULES</u>
1,59,09,36,63,881	1.Capital	I 1,59,09,36,63,881
69,84,92,97,495	2.Reserves	II 95,90,78,68,644
14,22,23,76,021	3.Profit & Loss Account	III 29,45,45,66,866
9,48,52,24,29,500	4.Notes, Bonds and Debentures	10,29,41,74,75,344
-	5.Bills Payable	-
1,03,66,33,375	6.Deposits	IV 79,39,15,036
6,19,31,22,91,675	7.Borrowings	V 7,58,22,20,72,458
1,12,76,32,73,869	8.Current Liabilities	
51,26,81,11,842	and Provisions for contingencies	1,18,73,20,94,480
	9.Other Liabilities	67,69,22,45,628
19,76,06,80,77,658	Total	22,59,31,39,02,337
	<u>ASSETS</u>	
20,48,68,40,475	1. Cash & Bank Balances	VI 77,72,44,88,926
1,64,63,80,56,426	2. Investments	VII 2,45,87,55,55,556
16,57,47,48,54,380	3. Loans and Advances	VIII 17,15,22,63,82,295
16,00,00,00,000	4. Bills of Exchange and Promissory	
3,44,36,82,568	Notes Discounted/Rediscounted	IX 77,02,00,00,000
1,14,02,46,43,809	5. Fixed Assets	X 3,08,26,21,645
	6. Other Assets	XI 1,40,38,48,53,915
19,76,06,80,77,658	Total	22,59,31,39,02,337

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<u>GENERAL FUND</u>		<u>GENERAL FUND</u>	
<u>Previous year</u> <u>(As at 31.12.2024)</u>		<u>This Year</u> <u>(As at 31.12.2025)</u>	
₹	<u>CONTINGENT LIABILITIES</u>	₹	
1,39,68,79,63,727	(i) Acceptances, Guarantees, endorsements and other obligations	1,40,72,43,38,357	
5,18,26,62,972	(ii) On outstanding forward exchange contracts	19,05,05,65,243	
-	(iii) On underwriting commitments	-	
19,20,38,220	(iv) Uncalled Liability on partly paid investments	21,17,01,750	
3,63,07,00,000	(v) Claims on the Bank not acknowledged as debts	4,49,72,80,000	
-	(vi) Bills for collection	-	
-	(vii) On participation certificates	-	
-	(viii) Bills Discounted/Rediscounted	-	
5,73,33,89,08,976	(ix) Other monies for which the Bank is contingently liable	6,62,28,40,21,888	
<u>7,22,03,22,73,895</u>		<u>8,26,76,79,07,238</u>	

Notes :-

1. As Exim Bank is acting only in the capacity of an agency to facilitate certain transactions in Iraq relating to Indian contractors, foreign currency receivables advised to the Bank equivalent to ₹61.77 bn (previous year ₹58.85 bn) held on agency account including a sum of ₹55.82 bn (previous year ₹53.17 bn) assigned to GOI are not included in the above Balance Sheet.

2. Previous year's figures have been regrouped, wherever necessary.



EXPORT-IMPORT BANK OF INDIA

PROFIT & LOSS ACCOUNT FOR THE NINE-MONTHS ENDED 31ST DECEMBER, 2025

<u>GENERAL FUND</u> Previous year ₹	<u>EXPENDITURE</u>	<u>SCHEDULES</u>	<u>GENERAL FUND</u> This Year ₹
1,08,43,32,39,454	1. Interest		1,10,86,37,28,162
63,58,91,011	2. Credit Insurance, fees and charges		73,28,68,193
1,40,08,93,477	3. Staff Salaries, Allowances etc. and Terminal Benefits		86,84,27,922
7,61,850	4. Directors' and Committee Members' Fees and Expenses		-
10,15,388	5. Audit Fees		18,42,800
28,49,24,476	6. Rent, Taxes, Electricity and Insurance Premia		35,42,76,048
3,59,51,742	7. Communication expenses		3,48,83,067
3,12,84,064	8. Legal Expenses		1,61,92,371
1,24,87,20,383	9. Other Expenses	XII	1,44,62,14,915
40,72,20,414	10. Depreciation		41,55,94,369
1,98,94,76,693	11. Provision for loan losses/contingencies depreciation on investments		(4,08,02,11,793)
19,00,51,05,113	12. Profit/(Loss) carried down		39,55,88,43,885
1,33,47,44,84,065	Total		1,50,21,26,59,939
4,78,27,29,092	Provision for Income Tax(Net of deferred tax) [including Deferred tax of ₹64,63,71,593 (previous year - ₹41,77,03,849)]		10,10,42,77,019
14,22,23,76,021	Balance of profit/(Loss) transferred to Balance Sheet		29,45,45,66,866
19,00,51,05,113			39,55,88,43,885
	INCOME		
1,29,41,55,81,652	1. Interest and Discount	XIII	1,45,96,81,65,380
3,28,21,53,212	2. Exchange, Commission, Brokerage and Fees		3,87,45,92,098
77,67,49,201	3. Other Income	XIV	36,99,02,461
1,33,47,44,84,065	Total		1,50,21,26,59,939
19,00,51,05,113	Profit/(Loss) brought down		39,55,88,43,885
-	Excess Income/Interest tax provision of earlier years written back		-
19,00,51,05,113			39,55,88,43,885



EXPORT-IMPORT BANK OF INDIA
SCHEDULES TO THE BALANCE SHEET

<u>GENERAL FUND</u> Previous year (As at 31.12.2024)		<u>GENERAL FUND</u> This Year (As at 31.12.2025)
₹		₹
Schedule I :	Capital:	
2,00,00,00,00,000	1. Authorised	2,00,00,00,00,000
1,59,09,36,63,881	2. Issued and Paid-up : (Wholly subscribed by the Central Government)	1,59,09,36,63,881
Schedule II :	Reserves:	
52,27,20,82,031	1. Reserve Fund	78,11,78,31,943
1,98,18,96,400	2. General Reserve	
1,95,53,19,064	3. Other Reserves : Investment Fluctuation Reserve*	2,19,47,17,637
	Sinking Fund (Lines of Credit)	1,95,53,19,064
13,64,00,00,000	4. Special Reserve u/s 36(1)(viii) of the Income Tax Act, 1961	13,64,00,00,000
<u>69,84,92,97,495</u>		<u>95,90,78,68,644</u>
Schedule III :	Profit & Loss Account:	
14,22,23,76,021	1. Balance as per annexed accounts	29,45,45,66,866
-	2. Less: Appropriations:	
-	- Transferred to Reserve Fund	-
-	- Transferred to Investment Fluctuation Reserve	-
-	- Transferred to Sinking Fund	-
-	- Transferred to Special Reserve u/s 36(1)(viii) of the Income Tax Act, 1961	-
<u>14,22,23,76,021</u>	3. Balance of the net profits (Transferable to the Central Government in terms of Section 23(2) of the EXIM Bank Act, 1981)	<u>29,45,45,66,866</u>
Schedule IV :	Deposits:	
1,03,66,33,375	(a) In India	79,39,15,036
-	(b) Outside India	-
<u>1,03,66,33,375</u>		<u>79,39,15,036</u>

*includes an amount of ₹21,28,21,237 towards Investment Reserve Account (Previous year: Nil)

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<u>GENERAL FUND</u> Previous year (As at 31.12.2024)		<u>GENERAL FUND</u> This Year (As at 31.12.2025)
₹		₹
Schedule V :		
	Borrowings:	
	1. From Reserve Bank of India :	
-	(a) Against Trustee Securities	-
-	(b) Against Bills of Exchange	-
-	(c) Out of the National Industrial Credit (Long Term Operations) Fund	-
-	2. From Government of India	-
	3. From Other Sources :	
1,99,21,13,08,205	(a) In India	3,49,87,79,11,072
4,20,10,09,83,470	(b) Outside India	4,08,34,41,61,386
<u>6,19,31,22,91,675</u>		<u>7,58,22,20,72,458</u>
Schedule VI:		
	Cash & Bank Balances:	
1,93,854	1. Cash in Hand	2,21,909
25,30,98,209	2. Balance with Reserve Bank of India	18,81,40,678
	3. Balances with other Banks:	
3,65,46,97,659	(a) In India	3,47,52,93,724
8,50,00,00,000	i) in current accounts	16,69,00,00,000
8,07,88,50,753	ii) in other deposit accounts	57,37,08,32,615
-	(b) Outside India	-
-	4. Money at call and short notice / Lending under CBLO/ TREPS	-
<u>20,48,68,40,475</u>		<u>77,72,44,88,926</u>

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GENERAL FUND Previous year (As at 31.12.2024)		GENERAL FUND This Year (As at 31.12.2025)
₹		₹
Schedule VII:	Investments: <i>(net of diminution in value, if any)</i>	
1,47,64,90,28,707	1. Securities of Central and State Governments	1,76,55,22,10,347
2,65,91,62,121	2. Equity Shares & Stocks	3,09,05,76,210
20,58,78,080	3. Preference Shares and Stocks	41,70,63,784
1,34,56,14,214	4. Notes, Debentures and Bonds	1,80,44,01,045
12,77,83,73,304	5. Others	64,01,13,04,170
1,64,63,80,56,426		2,45,87,55,55,556
Schedule VIII :	Loans & Advances:	
5,71,82,53,83,006	1. Foreign Governments	5,85,49,61,06,628
	2. Banks:	
1,78,78,69,00,000	(a) In India	2,27,23,19,06,250
12,31,19,83,943	(b) Outside India	17,00,04,60,873
	3. Financial Institutions:	
10,00,00,00,000	(a) In India	17,00,00,00,000
1,04,47,73,85,643	(b) Outside India	1,00,81,75,22,964
7,80,07,32,01,788	4. Others	7,67,68,03,85,580
16,57,47,48,54,380		17,15,22,63,82,295
Schedule IX :	Bills of Exchange and Promissory Notes Discounted/Rediscounted:	
16,00,00,00,000	(a) In India	77,02,00,00,000
-	(b) Outside India	-
16,00,00,00,000		77,02,00,00,000

contd4



GENERAL FUND Previous year (As at 31.12.2024)		GENERAL FUND This Year (As at 31.12.2025)
₹		₹
Schedule X :	Fixed Assets: <i>(At cost less depreciation)</i>	
	1. Premises	
5,31,11,86,461	Gross Block b/f	5,31,16,32,264
-	Additions during the year	-
-	Disposals during the year	-
5,31,11,86,461	Gross Block as at the end of the year	5,31,16,32,264
2,33,49,83,127	Accumulated Depreciation	2,56,50,18,365
2,97,62,03,334	Net Block	2,74,66,13,899
	2. Others	
2,18,46,50,096	Gross Block b/f	2,43,38,09,499
21,37,66,453	Additions during the year	9,95,50,811
2,85,32,217	Disposals during the year	4,61,38,850
2,36,98,84,331	Gross Block as at the end of the year	2,48,72,21,460
1,90,24,05,097	Accumulated Depreciation	2,15,12,13,714
46,74,79,234	Net Block	33,60,07,746
3,44,36,82,568		3,08,26,21,645
Schedule XI :	Other Assets:	
	1. Accrued interest on	
17,42,52,39,951	a) investments / bank balances	15,94,07,90,035
44,68,31,70,816	b) loans and advances	71,82,06,64,944
6,92,12,314	2. Deposits with sundry parties	7,74,28,692
23,42,24,85,934	3. Advance Income Tax paid (Net)	28,72,91,11,680
28,42,45,34,794	4. Others [including Net Deferred tax asset of ₹15,80,20,94,881 (previous year ₹18,18,93,44,832)]	23,81,68,58,564
1,14,02,46,43,809		1,40,38,48,53,915
Schedule XII :	Other Expenses:	
2,15,70,784	1. Export Promotion Expenses	5,38,29,702
28,84,577	2. Expenses on and related to Data Processing	16,79,245
49,50,19,712	3. Repairs and Maintenance	61,40,94,700
76,11,485	4. Printing and Stationery	96,97,460
72,16,33,825	5. Others	76,69,13,808
1,24,87,20,383		1,44,62,14,915

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GENERAL FUND		GENERAL FUND	
Previous year		This Year	
(As at 31.12.2024)		(As at 31.12.2025)	
₹		₹	
Schedule XIII :		Interest and Discount:	
		1. Interest and Discount on loans and advances/bills discounted/rediscounted	1,00,18,08,98,535
84,92,16,79,096		2. Income on Investments/bank balances	45,78,72,66,845
44,49,39,02,556			
	1,29,41,55,81,652		1,45,96,81,65,380
Schedule XIV :		Other Income:	
		1. Net Profit on sale/ revaluation of investments	35,52,34,772
59,63,68,385		2. Net Profit on sale of land, buildings and other assets	29,21,540
	3,93,589	3. Others	1,17,46,149
	17,99,87,227		
	77,67,49,201		36,99,02,461

Note : Deposits under 'Liabilities' [ref. Schedule IV (a)] include `on shore' foreign currency deposits aggregating USD 2.00 mn (Previous year USD 4.67 mn.) kept by counter party banks / institutions with Exim Bank against reciprocal rupee deposits / bonds. Investments under `Assets' [ref. Schedule VII 4.] include bonds aggregating ₹0.09 bn (Previous year ₹0.22 bn) on account of swaps.



EXPORT-IMPORT BANK OF INDIA

BALANCE SHEET AS AT 31ST DECEMBER, 2025

EXPORT DEVELOPMENT FUND

<u>Previous year</u> (As at 31.12.2024)		<u>This Year</u> (As at 31.12.2025)
₹	<u>LIABILITIES</u>	₹
	1. Loans:	
-	(a) From Government	-
-	(b) From Other Sources	-
	2. Grants:	
12,83,07,787	(a) From Government	12,83,07,787
	(b) From Other Sources	
	3. Gifts, Donations, Benefactions :	
-	(a) From Government	-
-	(b) From Other Sources	-
42,78,87,865	4. Other Liabilities	45,75,63,441
1,14,20,18,407	5. Profit and Loss Account	1,23,10,25,187
1,69,82,14,059	Total	1,81,68,96,416
	<u>ASSETS</u>	
	1. Bank Balances	
15,00,000	a) in current accounts	15,00,000
1,29,31,81,817	b) in other deposit accounts	1,40,64,29,824
-	2. Investments	-
	3. Loans & Advances:	
-	(a) In India	-
-	(b) Outside India	-
	4. Bills of Exchange and Promissory Notes Discounted, Rediscounted :	
-	(a) In India	-
-	(b) Outside India	-
	5. Other Assets	
	(a) Accrued interest on	
-	i) Loans and Advances	-
8,47,03,304	ii) Investments/bank balances	9,03,97,434
31,88,28,938	(b) Advance Income Tax paid	31,85,69,158
-	(c) Others	-
1,69,82,14,059	Total	1,81,68,96,416

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EXPORT DEVELOPMENT FUND

Previous year
(As at 31.12.2024)

₹

This Year
(As at 31.12.2025)

₹

CONTINGENT LIABILITIES

-	(i) Acceptances, Guarantees, endorsements & other obligations	-
-	(ii) On outstanding forward exchange contracts	-
-	(iii) On underwriting commitments	-
-	(iv) Uncalled Liability on partly paid investments	-
-	(v) Claims on the Bank not acknowledged as debts	-
-	(vi) Bills for collection	-
-	(vii) On participation certificates	-
-	(viii) Bills Discounted/ Rediscounted	-
-	(ix) Other monies for which the Bank is contingently liable	-

Note : The Bank has established Export Development Fund in terms of Section 15 of Export-Import Bank of India Act, 1981 (the Act). In terms of Section 17 of the Act, before granting any loan or advance or entering into any such arrangement, Exim Bank has to obtain the prior approval of the Central Government.



EXPORT-IMPORT BANK OF INDIA

PROFIT & LOSS ACCOUNT FOR THE NINE-MONTHS ENDED 31ST DECEMBER, 2025		
		<u>EXPORT DEVELOPMENT FUND</u>
<u>Previous year</u> (As at 31.12.2024)		<u>This Year</u> (As at 31.12.2025)
₹		₹
	<u>EXPENDITURE</u>	
-	1. Interest	-
-	2. Other Expenses	-
-	3. Provision or Loan Losses / Contingencies	-
8,84,79,148	4. Profit carried down	9,10,17,971
8,84,79,148	Total	9,10,17,971
2,22,68,432	Provision for Income Tax	2,29,07,403
6,62,10,716	Balance of profit/(Loss) transferred to Balance Sheet	6,81,10,568
8,84,79,148		9,10,17,971
	<u>INCOME</u>	
-	1. Interest and Discount	-
8,84,79,148	(a) loans and advances	-
	(b) investments / bank balances	9,10,17,971
-	2. Exchange, Commission, Brokerage and Fees	-
-	3. Other Income	-
-	4. Loss carried to Balance Sheet	-
8,84,79,148	Total	9,10,17,971
8,84,79,148	Profit / (Loss) brought down	9,10,17,971
-	Excess Income/Interest tax provision of earlier years written back	-
8,84,79,148		9,10,17,971

