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### **Financial Statements 2020**

Consolidated Liquidity Statement As at 31 December 2020

## Consolidated Balance Sheet As at 31 December 2020 M. J. ASEDSY & CO. Chartered Accountants Reg. No. NIA Consolidated Profit and Loss Accoun For the year ended 31 December 2020 26 246 000 2,140,383,124 1,906 970,387,608 2,253,888,060 3,224,273,762 1,337,788,962 2,175,943,954 3,513,731,621

33,227,581,087 48,081,869,414 84,790,367,462 89,467,904,049 33,706,547,674 269,289,289,5 2,714,292,639 3,811,476,862 477,437,605 (1,676,267,522) 11,680,360,101 17,611,292,47 Balance Sheet
As at 31 December 2020 Amount in BDT 2020 2019 33,194,745,597 31,064,307,864 2,130,437,734 267,913,213,577 Liabilities and Capital Borrowing from other Bar 19,036,711,475 6,800,000,000 251,341,281,087 240,135,027,952 22.44 93,695,970,291 82,568,563,443 Profit and Loss Account For the year ended 31 December

gs Per Share (EPS) (2019 Restat



**Financial Statements 2020** 

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# Paid-up Capital Statutory Reserve Rese 7,034,564,460 4,691,963,779 1,096,204,778 271,842,120 462,743 796,777,324 1,927,996,046 16,920,972,270 (0.80)

### 3,465,588,061 1,762,169,001 2,762,547,33 44,038,096,12 40,584,579 4,955,988,056 1,114,100,000 22,767,812,867 47,367,876,821 83,723,069,661 68,304,367,226 36,760,608,113 267,913,213,677

Investment class	Initial recognition	Measurement after recognition	Recording of change
Government treasury bills (HFT)	Cost	Marking to market/fair value	Loss transferred to profit and loss account and income transferred to revaluation reserve.
Government treasury bills (HTM)	Cost	Amortized cost	Loss transferred to profit and loss account and gain transferred to revaluation reserve.
Government treasury bonds (HFT)	Cost	Marking to market/fair value	Loss transferred to profit and loss account and income transferred to revaluation reserve.
Government treasury bonds (HTM)	Cost	Amortized cost	Amortized gain/loss transferred to revaluation reserve.
Zero coupon bond	Cost	Amortized cost	None
Prize bond	Cost	None	None
Debentures	Cost	At cost price	None
Unquoted shares and debenture	Cost	None	Loss transferred to profit and loss account but no unrealized gain recorded.
Ounted shares	Cost	Cost	Loss transferred to profit and loss account but

	Rate of pri	ovision		-	ATE OF P	nor urion				
		Short Term	С	onsumer			Small & Medium I Financin		Leans to	AJI
Par	ticulars	Agri. Credit & Microcredit	Other than HF & LP	HF	LP	Only Card	Cottage, Micro and Small Credits under CMSME	Medium Enterprise Financing	BHs/MB s/SDs	other credit
uc	Standard	1%	2%	1%	2%	2%	0.25%	0.25%	2%	1%
OC.	SMA	0%	2%	156	2%	2%	0.25%	0.25%	256	1%
-1 -1	SS	5%	20%	20%	20%	20%	5%	20%	20%	20%
Classif	DF	5%	50%	50%	50%	50%	20%	50%	50%	50%

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Category of Fixed Assets	Method of Depreciation	Rate of Depreciation
Land	N/A	N/A
Immovable Property	Reducing balance method	2.50%
Furniture & Fixtures	Reducing balance method	10%
Office Equipment	Reducing balance method	20%
Motor Vehicles	Straight line method	20%
Books & Periodicals	Reducing balance method	10%
Intangible Assets	Reducing balance method	20%

	Segment Name	Description
Solo	DBO (Domestic Banking Operation)	Deals with the full range of commercial banking products and services offered by four diffirmt business units: Corporate, Commercial, Retail Banking and Treasury.
S	OBU (Offshore Banking Unit)	Deals with loans, deposits and other transactions and balances in freely convertible currencies with eligible corporate customers.
g	MTB Securities Limited	It buys, sells and deals in shares, debentures and other securities on behalf of customers and does margin lending etc.
Consolidated	MTB Capital Limited	It offers issue management, underwriting portfolio management, corporate advisory services to the clients including advisory services on merger and amalgamation, capital restructuring, bond services etc.
Š	MTB Exchange (UK) Limited	It deals with trade finance and off-shore banking business in United Kingdom.

Name of the International Accounting Standards (IAS)	IAS No.	Status
Presentation of Financial Statements	1	Applied*
nventories	2	N/A
Statement of Cash Flows	7	Applied*
Accounting policies, Changes in accounting Estimates & Errors	8	Applied
Events after the Reporting Period	10	Applied
Construction Contracts	11	N/A
Income Taxes	12	Applied
Property. Plant and Equipment	16	Applied
Employees Benefits	19	Applied
Accounting for Government Grants and Disclosure of Government Assistance	20	N/A
The Effects of Changes in Foreign Exchange Rates	21	Applied
Borrowing Costs	23	Applied
Related Party Disclosures	24	Applied
Accounting and Reporting by Retirement Benefit Plans	26	N/A
Consolidated and Separate Financial Statements	27	Applied
Investment in Associates	28	N/A
Interest in Joint Ventures	31	NVA
Financial Instruments: Presentation	32	Applied
Earnings per share	33	Applied
Interim Financial Reporting	34	Applied
Impairment of Assets	36	Applied
Provision, Contingent Liabilities and Contingent Assets	37	Applied
Intangible Assets	38	Applied
Investment Property	40	N/A
Agriculture	41	N/A
International Financial Reporting Standards (IFRS)	IFRS No.	Status
First-time Adoption of Bangladesh Financial Reporting Standard	1	N/A
Shares Based Payment	2	N/A
Business Combination	3	Applied
Insurance Contracts	4	N/A
Non-current Assets Held for Sale and Discontinued Operation	5	N/A
Exploration for and Evaluation of Mineral Resources	6	N/A
Financial Instruments: Disclosures	7	Applied
Operating Segments	8	Applied
Financial Instruments	9	Applied
Consolidated Financial Statements	10	Applied
Joint Arrangements	11	N/A
Disclosure of Interests in other Entities	12	N/A
Fair Value Measurement	13	Applied
Regulatory Deferral Accounts	14	N/A
Revenue from contracts with customers	15	Applied



Financial Statements 2020

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2.18	Implementation of BASEL-III Bangladesh Bank issued 'Guidelines on I	Risk Based Capi	tal Adequacy	(RBCA) for ba	nks' (Revised	4.a.1 in Bangladesh
	implementation of BASEL-III Bangiadesh Bank issued 'Guidelines on I Regulatory Capital Framework in line wit 2014 that Basel-III reporting start from Ja 2020. The Basel-III rules on capital con and transparency of capital, enhancing r and promoting counter-cyclical buffers ai	h Basel-III) vide nuary 2015 and	its BRPD Cir full impleme	cular 18 dated ntation will start	21 December from January	4.a. in Bengleden Tein Peterent DAC Dark Linstell Nation Corel and Commerce Bank Linibed Nation Corel and Commerce Bank Linibed Social Inland Serviced Commerce Bank Linibed One Beach Linibed One Beach Linibed Magence Bank Linibed Mill Beach Linibed NISI Beach Linibed NISI Beach Linibed
	and transparency of capital, enhancing r and promoting counter-cyclical buffers a	isk coverage, int nd addressing sv	roducing a s stemic risk	upplementary and interconne	leverage ratio ctedness.	South Bangla Agriculture And Commerce Bank Limited Social Islami Bank Limited One Bank Limited
	In 2020, the Bank is required to mainta	in minimum Cor	nmon Equity	Tier-1 (CET-1	) capital ratio	Meghna Bank Limited NRB Bank Limited Special Notice Deposit (SND)
	In 2020, the Bank is required to mainta of 4.50%, capital conservation buffer 2.5 minimum Tier-1 capital ratio of 6.00%, capital plus capital conservation buffer 1:	minimum total 2.50%	capital ratio	10.00% and r	ninimum total	BASIC Bank Limited Agroni Bank Limited Janata Bank Limited
	Pillar-I: Minimum Capital Requirement	ital against Cree	dit Market a	nd Operational	Risk inherent	NRIS dank jurned Operate Notes Operate (NAC) Operate Notes Operate (NAC) Again Bonk jurned Again Bonk jurned Again Bonk jurned South Bank jurned Operate Operate (NAC) Operate Operate (NAC) Southward Dank jurned Southward Dank jurned Southward Dank jurned Southward Dank jurned Again Bonk jurned
	Pillar-I: Minimum Capital Requirement Banks must hold minimum regulatory cap with Banking Business. Trust Bank Lid. computing its Capital Adequacy Ratio: - Standardized Approach for Cre	has adopted the	following m	easurement a	oproaches for	Southwart Bank Limited Inlami Bank Bangladesh Limited Janets Bank Limited
	<ul> <li>Standardized Approach for Cre</li> <li>Basic Indicator Approach for Or</li> <li>Standardized Approach for Mar</li> </ul>	dit Risk perational Risk, i ket Risk	and			AS Bank Limbed Offshore Banking Unik
	Pillar-II: Supervisory Review Process	(SRP)	eal-III) of the	rick-hased car	vaeunahe letis	Common Basing land  All Double Basing MOST Did Amendals  For Amenda Most Trail  For Amenda Most Most Most Most Most Most Most Most
	Pillar-II: Supervisory Review Process: The Supervisory Review Process (the Se framework is intended to ensure that ba business and, concurrently, to encourag- techniques in monitoring and managing Bangiadesh Bank under Basel-III framew approved Internal Capital Adequacy Ass	nks have adeque banks to devel	ate capital to op and utiliz	o support all the e superior risk	e risks in the management	Mashregbank, New York Standard Chartered Bank, New York Habib American Bank, New York Categograph Bank, Oversamy
	techniques in monitoring and managing Bangladesh Bank under Basel-III framew	risks. In compl ork, Mutual Trus	t Bank Ltd. h	he Pillar-II guid nas formulated	delines of the its own Board	Meeting Bank London KB Kookmin Bank JP Morgan, New York
	is exposed to. Following Risk has to be a as per Bangladesh Bank Guideline: - Residual Risk	ssessed for Ade	quate Capita	Requirement	under ICAAP	CICI, Hong Kong Standard Chartered Bank, Singapore JP Morgan, London Standard Chartered Bank, London
						Habib American Bank, Zurich Standard Chartered Bank, Tekyo UBAF, Tokyo
	- Liquidity Risk - Reputation Risk - Strategic Risk					Standard Chartered Bank, Germany ICICI, Mumbal Unicredit, Germany Commerce Bank, Germany
	Strategic Risk     Settlement Risk     Evaluation of Core Risk Manag     Environmental & Climate Chan	ement ne Risk				United Bank of India, Kolkata Standard Chartened Bank, Mumbai Standard Chartened Bank, Kolkata
	- Other Material Risks Pillar-III: Market Discipline	•				Standard Chartered Bonk, Paleston Standard Chartered Bank, Colombo Soneli Benk, Kolluste Habbi Metropolitan
	The purpose of market discipline is to est so that stakeholders can assess the posi as to identify the risks relating to these a	ablish transparer tion of a bank wi	ncy and disci	pline in the fina	ncial markets d by it as well	Halled Metrogolium Mantengelium Metrodo Metrodo Mantende Metrodo Mantende Metrodo Metr
	as to identify the risks relating to these a For this purpose, banks have to develop	ssets and the ca a set of disclosu	pital adequa res containir	cy to meet pro	bable losses. on the assets,	ICICI, Mumbai Himalayan Bank Ltd., Kathmundu Nepal Bangladeeh Bank Ltd. Linted Bank of India: Kollade
	For this purpose, banks have to develop risk exposures, risk assessment process III Disclosures are published on a yearly Annual Report.	es and the capit basis on the Bar	nk's website	also published	in the Bank's	HDFC Davis, Markey EMIRATES ISLAMIC BANK MASHREQ BANK, UAE
2.19	Audit Committee	Board of Directors I	as formed an	furfit Committee o	omoraing of the	Commerz Bank, Germany Bank Al Briad ICIGI Bank Ltd., Mumbal - Term Deposit
	In compliance to Bangladesh Bank's circular, the following 4 (Four) Directors of the Board.					Offshore Banking Unit
	SI. No. Name of the Director  01. Ms. Nasreen Satter  02. Mr. M. A. Rouf JP	Status with the Independent Di	Bank rector	Status with the Chairma	an	Details of NOSTRO accounts are shown in Annexure-A  4.a.1 Meturity grouping of Balance with other Banks and Finance
	Mr. Mr. A. Rouf JP     Ms. Anika Chowdhury     Mr. Faruq Ahmad Siddiqi     During the period, 04 (Two) meetings of the audit o	Director Director Independent Di	rector	Membe Membe Membe	er .	On Derrand Less than three months More than fare months but less than one year More than nee year but loss than five years More than nee years More than the years
	During the period, 04 (Two) meetings of the audit of	ommittee were held.				
	Audit committee reviews various audit/inspection r compliance, the committee advised the manage regulatory authorities.	reports at regular in ment to remain wi	tervals: Upon s thin the policy	crutiny of the aud guidelines and o	it objections and directives of the	Money at Call and Short Notice:     Call Money:     With Starking Companies (Note 5 a. 5)     With Non-Besting Financial Institutions (Note 5 a.2)
	As per circular, the committee places their report re recommendations of the internal control system					6.s.1 Call Money-With Banking Companies
	governance within the organization.	compliance of rul	ws and regula	uons and establis	sinent of good	6.a.3 Call Money-With Non-Banking Financial Institutions     Bangladesh Finance and Investment Company Limited     Union Capital List     GSIP Finance Communications
2.20	Directors responsibility on statements The Board of Directors takes the responsibility for the	ne preparation and p	resentation of t	hese financial state	emen's.	Call Money-With Non-Benking Financial Institutions     Call Money-With Non-Benking Financial Institutions     Called List     Gist Finance Company (Burgladeen) Limited     IPDC Finance List     IDCC Pinance List     Dets Druce Listed     Dets Druce Hosting Finance Corporation Ltd     Leate & Design Finance Ltd
2.21	Credit rating of the Bank As per BRPD Circular no. 6 dated 5 July 2006, t	he Bank has done	its credit rating	by Credit Rating	Information and	5 M. Consolidated Investments
	Services Limited (CRISL) based on the audited fina following ratings have been awarded:  Particulars  Periods	ncial statements as	at and for the y	ear ended 31 Deci	Short term	GOVERNMENT INVESTMENT GOVERNMENT GRAVE LITTER (TOTAL OF THE ACT OF
	Entity rating January to December 2 Entity rating January to December 2	019 15 Ju 018 13Mi	ily 2020 ay 2019	AA AA	ST-2 ST-2	MTB Cupital Umited MTB Exchange (UK) Limited
	Entity rating January to December 2	017 29 Ap	oril 2018	AA	ST-2	Other Investments Musual Treat Serk Limited (Note 6 a.3) MTB Goveraline Limited MTB Capital Limited MTB Exchange (LIN) Limited
2.22	The global outbreak of COVID 19 pandemic is con the overall effect on the Bank's business in the pe	sidered a non-adjus	ting post balan	ce sheet event for eet date relating t	the Bank, While o the COVID 19	
	Events after the reporting period. The global outbrees of COVID 19 pandemic is con the overall effect on the Banks business in the pe global pandemic is still evolving at this point, the directors and management are regularly monitor continues to deteriorate but are confident that any serious scenarior plants in pilase.	e has been limited g the potential impa	impact on the act of the pand	business since the emic on the Bank	e outbreak. The as the situation	G.s Investments Government (Note 6.a.1) Others (Note 6.a.3)
	Tallotte and the past of pasts					G.g.1 Government (Investment in Govt. securities) Treasury Bills (Note 6. a 1.1)
	All other material events after the reporting period been made in the financial statements as per IAS dividend distribution is a common item presented in	have been consider to Events after the	red and approp e Reporting Pe	riate adjustments/ eriod. Board's reco	disclosures have ommendation for	G.a.1 Government (Investment in Govt. securities) Treasury Biol (Notes 6 a 1.1) Treasury Dovid (Note 6 a 1.2) Sulai Ispanie Bond Prize Bonds Prize Bonds
2.23	Approval of Financial Statements	tile Hote No. 45.				6.a.1.1 Treasury Bills (at present value ) Un-ensumbered 28 days treasury bills
	The financial statements were approved by the Boa	rd of Directors on 04	May 2021.			Un-environment 28 days treasury bits 91 days treasury bits 142 days treasury bits 152 days treasury bits 364 days treasury bits Sub-dotal
2.24	General	DT blob le the De-	alifa firentlematic	F1-1-1-1	and the second	Encumbered Sub-cons
	<ul> <li>These financial statements are presented in B financial statements have been rounded off to</li> </ul>	the nearest BDT.				Total Treasury Bill  6.a.1.2 Treasury Bonds Un-encumbered
	<ul> <li>The expenses, irrespective of capital or reversion books of the Bank.</li> </ul>	nue nature, accrues	t/due but not p	aid have been pri	ovided for in the	Unescape process Unescaped Covernment beauty bonds 3 Years Bangladeah Covernment beauty bonds 3 Years Bangladeah Covernment beauty bonds 10 Years Bangladeah Covernment beauty bonds 15 Years Bangladeah Covernment beauty bonds 20 Years Bangladeah Covernment beauty bonds 20 Years Bangladeah Covernment beauty bonds Sub-bond
	c) Figures of previous year have been rearrange			current period's p	presentation.	15 Years Bangladesh Government treasury bonds 20 Years Bangladesh Government treasury bonds Sub-total
	<ul> <li>No Asset has been set of against any Liability</li> </ul>	except MTB Genera	al Account.	Amoun	tin BOF	Encumbered Sub-cotal Total Treasury Bond
3.00 Cor	isolidated cash			2020	2013	Investment Classified as per Bangladesh Bank Clincular Held to Metally (HTM) (Note 6 a.2.1). Held for Tracing (HT) (Note 6 a.2.2). Other Socuries
	isolidated cash sals in hand lincibuding foreign ourrency) all Trust Bark Limited (Note-3.e. 5) 3 Securities Limited 1 Cecitic Limited			2,820,629,650 10,610,302 3,917	2,874,617,681 951,375 20,905	Held for Tracing (HFT) (Note 6.m.2.2) Other Securities  6.a.2.1 Head to Maturity (HTM)
MTE	B Exchange (UK) Limited	ier ourment		8,711,439 2,839,946,309	2,896,876,110	S.a.2.1 Held to Manufity (HTM) Trookuy Sond 2 Years 5 Years 10 Years 15 Years 20 Years
Mun MTE	alance with Bangladesh Bank and its Agent Bank(s) (including fore oil Trust Bank (included (Note-3.a.2) 3 copial Limited 3 Capital Limited 5 Exchange (JK) Limited			8,941,539,411	11,669,624,514	15 Years 20 Years
MTE	B Exchange (UK) Limited			8,941,629,411 11,781,494,720	11,669,624,514 14,556,500,624	6.a.2.2 Held for Trading (HFT) Treasury Bill
3.a Cas In H	h and (including foreign ourrency) (Note 3.a.1) Bangladesh Bank and its Agent Bank (s) (including foreign currency) (N	ote 3 a 2)		2,820,629,650	2,874,617,681	182 days
Sat Inti	and (including foreign currency):			11,762,169,061 2,772,015,187	14,644,242,196	Transury Bond 2 Years 5 Years 10 Years 20 Years 20 Years
	righ Currency			48,614,463 2,820,629,680	28,320,745 2,874,617,681	15 Years 15 Years 20 Years
Wid	nnce with Bangladesh Bank and its agent Bank(s): I Bangladesh Bank: II Currency			8,556,594,979 232,817,558	10,761,109,123 604,416,569	S.a.2 Other (Investment in other securities)     Shares and Mutual Fund in quoted compenies:     Shares in Quoted companies
	lign Currency i Sonali Bank (as agent of Bangladesh Bank - Local Currency)	ort accidentact but set to be con-	consists of the Balance	102, 199, 813	11 669 624 514	Mutual Fund in Quoted companies (Details are shown in Annesure-B.)
unne	gladesh Bank Adjustment Account represents cutatoriding transactions(n spanised entres as at December 31, 2020 is given below. Period of Unreconciliation	Number of unres	ponded entry Cr	Dr.	ied amount	Shares in unquoted ocerpanies (at face value) : 50 Vereiuse united Central Depository (IIO) Limited Energyanis Flower Generation Limited Energyanis Flower Generation Limited LIC Benelation Limited (III) (III) Company Limited (III) (II
Less 3 m	s than 3 months ordhis to Less than 6 months ordhis to Less than 12 months	9 0	9 0	1,764,743	Cr. 195,281,119	Industrial & Infrastructure Development Finance Company Limit LIC Bangladesh Central Counterporty Bangladesh Limited The Bangladesh Rating Agency Limited
Total	norths and more  if  madjusted entries are subsequently adjusted on regular basis.	9	9	1,764,743	196,281,119	Funds: MTB Unit Fund
S.s.S Cas Cas	nagusted erthes are subsequently aguisted on regular cass.  Researce Requirement (CRR) and Statutory Liquidity Ratio (SLR) ha Researce Requirement (CRR) and Statutory Liquidity Ratio (SLR) ha (ste amended in 2013) and Bangladesh Bank MPO circular no. 03 del Mistore Banking Linit.	re been calculated and ma	intained in accordan	ce with Section 33 of Th	e Bank Companies Act,	
199 for 0	1 (as amended in 2013) and Bangladesh Bank MPO circular no. 03 dat Wishore Banking Unit.	ed 09 April 2020, DOS circ	ular no 26 dated 19	August 2019 and BRPD	(P-3)/744(27)/2020-4086	Bulbordinated Bonds: 1 All Bank Substitutions Bland That Bank Substitutions Bland That Bank Substitutions Bond That Bank Substitution Bond USB 3nd Substitutions Bond AUS, Second Maximum Bond AUS, Second Maximum Bond IPDD Substitution Bond IPD Substitution Bond
As p	issts Reserve Requirement (CRR ) ore Bargalowsh Bank MPD croular no. 03 cases 09 April, 2000 and BR plans for Diremets Endering Operation (CBO) is CRF-Show Banking of enation (CBO) is CRF-Shore Banking Operation (CBO) respectively. CRD DTL, of the base month which is lear months prior to septring month 1 tash Reserve Requirement (CRR) for Offinizer banking Whit	PD(P-3)/744(27)/2220-408 Operation (OBO) respective	8 dated 18 June, 202 ly and 4,00% & 2,00	IC, bank has to maintain N CRR on bi-weekly bas No Assessed Total Day	3.50% & 1.50% CRR or is for Domestic Banking	Jamuna Bank Subordinated Bond ARE, Second Mudaraba Bond IPDC Subordinated Bond NRI Subordinated Bond
(AT	DTL) of the base month which is two months prior to reporting month. I tash Reserve Requirement (CRR) for Offshore banking Unit	he reserve maintained by t	he Bank as at 31 De	cember 2020 are as follow	ek	Perpetual Bonds: Jamuna Bonk Perpetual Bond
As p wee mai	isash Reserve Requirement(CRR) for Offshore banking Unit ser Bungjadelsh Bark cinculer no. RRPC(I)-3/1744(27)/2020-4086 dated 1 kily besish bened on weeley Average of Tossi Portand and Time. Lisb ntained by MTB as at 31 December 2020 are as follows:	IS June, 2020, Offshore basistics (ATDTL) of the basis	rking unit has to mai month which is tw	ntain CRR 1.50% on dail o months prior to report	y basis and 2.00% on bi- ing month. The reserve	Total other investments 6.a.4 Assets pledged as security for liabilities as at December 31
LD	ally Bank's CRR Maintenance uired Reserve (3.50% of ATDTL) for DBO uired Reserve (1.50% of ATDTL) for OBO	Ratio in % 3.50%	RDT Million 7,217.88	Ratio in % 5.00%	9,991.19	(a) I. Disclosure regarding outstanding Repo as at December
Act.	ial Reserve Naintained	1.50% Total 4.01%	7,332.94 8,402.41	Total 5.57%	9,991.19 11,122.94	Counter Party Name  A. Inter Stark (Rapp)  Agrari Stark (Insted  Total
1.8	plus i-weekly Bask's CRR Maintenance	4.00%	1,069.47 8,249.00	5.50%	1,131.75	It. There was no Reverse Repo as at 31 December 2020.     (b) Disclosure regarding overall transaction of Repo and Re
Raq	uired Reserve (4.00% of ATDTL) for DBO uired Reserve (2.00% of ATDTL) for OBO ual Reserve Maintained (Average)*	2.00% Total 4.02%	153.41 8,402.41	Total 6.07%	10,990.31	Particulars  Securities sold under Repo: () with Banglodesh Bank
	plus st bi-weekly average as of 31 December 2000	_	41.62		1,143.63	Securities purchased under Reverse Repo:
As p	tehutory Liquidity Ratio (SLR) er Scotten 33 of the Benic Company Act, 1001 & MPD circular no. 02 de ainstain SLR of minimum 13 20% based on veekly Average Total Dema maintainind by the Benic as at 31 December 2020 are as follows:	ated December 10, 2013 is and and Time Liabilities (AT	ued by Bongladoch DTL) of the base mo	Bank with effect from Fel rith which is two months	orusry 1, 2014, bank has prior to reporting month.	i) with Other Banks & Financial Institutions  6.a.5 Maturity grouping of Investment as follows: On Demand
		Ratio in %	BDT Million	Ratio in %	BDT Million 25,977.09	Less than the months  Mere than three months but less than one year  More than one year but less than five years  More than five years
4-4	uired Reserve (13% of ATDTL) for DBD uired Reserve (13% of ATDTL) for DBD sal Reserve Maintained	13.00% 13.00% Total	26,809 27 997,16 27,806,43	0.00% Total	25,977.09 25,977.09 34,250.11	7.00 Consolidated Loans and Advances Motasi Tried Sport Lindaed Notas 7
San	plus	-0.39%	36,143.80 8,337.37	17,14%	34,250.13 8,273.03	7.00 Consolidated Loans and Advances Mutual Trust Servic Limited (Note-7 a) MTB Georgies Limited MTB Capital Limited MTB Capital Limited MTB Exchange (WK) Limited Leas: Inter-company loan
Cas Enc Byte				2,820,63 344,94 152,20 26,055,44	2,749.09 132.63 334.10 25,125.22 5,937.16	Less: Inter-company loan  Consolidated bills purchased and discounted:  Mutual Tout Rank Limited (Motor Tou
History Other	in Hand in the Man see Cash Reserve* more with Agent Bank (Sonal Bank Ltd) to Matarity (FTM) Securities for Trading (HFT) Securities or eligible securities			6,636.73 133.86		Consolidated bills purchased and discounted: Metaul Truct Bork Limited (bits 7.a) NTB Socurisis Limited NTB Capital Invited NTB Capital Invited
	per Bangledesh Bank DOS drouter no. 26 dated 19 August, 2019; Cash aldered as an eligible component of Statutory Liquidity Reserve for that pu	Reserve (if any) in excess o	f 4.00% of ATDTL or	36,143.80 (culated on bi-weekly ave	34,350.13 rage basis is	
4.00 Car	solidated Balance with other Banks and Financial Institutions	macular day.				7.01 Significant encontration vise grouping of Consolidated L e) Directors Clodd Cords (Note - 47) b) Chief Executive & other Senior Executives
Min	angladesh ual Trust Bank Limited (Note-4.a.1) I Securities Limited I Capital Limited			2,947,899,942 843,199,205 18,554,835	501,983,663 558,668,353 8,720,224	i) Other Sesior Executives
MTE Less	I Securities Limited Capital Limited Exchange (LIK) Limited Is brivinge (LIK) Limited Is Intragroup Deposit			(486,775,659) 3,322,877,323	(421,588,845) 847,783,384	e) Advances to Industries Agriculture RMG Textile Ship Building
Mut MITE	side Bangladesh sal Trust Bank Limited (Note-4.a.2) 15 cost Serie Limited 15 costal Limited 16 Exchange (JK) Limited			1,708,088,615	2,736,948,447	Textile Ship Bladding Ship Breaking Ship Breaking Differ Ship Breaking Differ Control Control Force: Case Force: Case
MTE	s Capital Limited 5 Exchange (UK) Limited			1,708,088,616	318,434 2,737,286,881	Power, Gas Transport, Storage and Communication Trade Service Communication and estate financing

ik	OI	t us			
d	4a1	In Bongladesh		Amoun 2020	
ed ler ry lo		Term Placement SEAC Dank Limited National Credit and Commerce Bank Limited South Basels Andiculture And Commerce Bank Limited		2,800,000,000 600,000,000 200,000,000	200,001,000
ió		Social Islami Bank Limited One Bank Limited Mercaritie Bank Limited		601,000,000 201,000,000 503,000,000 503,000,000 803,000,000	:
io 6,		NRB Back Unrited Special Notice Deposit (SND) BASIC Benk Unrited		200,000,000 200,000,000 67,684,171 33,786 37,387,475 741,539 19,491,360	222,691,883 13,037,862
al		The Berginstein Control of Contro		37,387,475 741,539 19,491,360	222,691,863 13,037,862 7,591,900 15,731,545 98,024,013 120,331,543
nt or		Current Depoils (CD) bifash Limited Southward Bank Limited		90,346,776 1,032,500 647,997 1,510 13,005 01,550,008	120.331,983 P\$.284,780 7.547,886 777,716 14.258 6.439 70,731,462 200,000
"		Islam Bank Bengladesh Limbed Janeta Bank Limited Agrani Bank Limited		1,510 13,065 68,550,696	14.258 6,439 70,738,462
		Offshore Basking Unit		2,647,896,642	601,682,683
y	4.82	Officion Entity (Int Control C		101.091.959 394.251.320	176.294,631 1.045.231.008
e nt e		Habib American Bank, New York Commerce Bank, Cermany Mashreq Bank London		403,396,862 32,766,063 3,996,725	176,294,631 1,045,231,008 459,131,012 72,442,822 137,908 59,381,899
it		ng Koptomin galak JP Mongan, New York ICICI, Heng Keng Standard Charlered Bank, Sinoscore		101,091,396,396,000,000,300,300,300,300,300,300,300,30	20,933,515 3,758,169
		UP Morgan, London Standard Charletered Bank, London Habib American Bank, Zurich Frontiered Charletered Stank, Zurich		7,200,063 22,381,603 17,371,306	55,598,961 4,763,044 5,007,623
		UBMF, Tokyo Standard Chutered Bank, Germany (CCL, Mumbel		554,697 3,219,994 640,297	3,701,016 1,964,453 584,941
		Unicredit, Germany Commerce Bank, Germany United Bank of India, Koficata		18,532,143 58,970,447 438,908	1,307,231 7,789,486 400,962
		Standard Chartered Bank, Kolkata Standard Chartered Bank, Palistan Standard Chartered Bank, Colombo		42.441.914 21.952.563 9.075.357	5.5,095,091 4,795,091 5,007,023 3,70 (10) 1,904,453 564,443 1,307,221 1,307,221 3,907,247 3,877,237 3,907,474 6,003,02 2,907,135 3,877,237 3,907,474 6,003,047,748 6,003,0
s		ochar bars, Notices Habb Metropheris Munica Mashregheris Munica AB Baris, Manhoo		12,927,756 37,081,756 42,630,713	3.005,315 20.681,354 93,347,619
dl s.		Avis Blank, Marribai ICCE, Marshai Hinseleyen Benk Ltd., Kathmundu		34,772,639 19,352,133 9,284,971	12,177,349 40,736,984 9,291,701
s. s. r-		United Baris of India, Kolosia HDPC Davis, WANGE BARRATES ISLAMIC BANK		4,346,167 22,179,152 59,328,492	7,700,617 7,010,759
		MAZHREC BANK, UAE Commerz Bank, Germany Bonk Al Briad			420,040,018 2,154,298 11,317,643 2,630,801,906
		C/FCI Dark Ltd., Murros - Term Cegoest Offshore Banking Unit		1,632,367,136 28,032,000 1,660,386,742 67,666,873 1,706,086,615	2,668,631,612
	441	Details of NOSTRO accounts are shown in Annexure-A  Maturity grouping of Balance with other Banks and Financial Institutions			
		Material grouping of Balance with other Banks and Financial Institutions On Dermid Material grouping of Balance with other Banks and Financial Institutions On Dermid Material grouping of Balance with other Banks and Financial Institutions Material grouping of Balance with other Banks and Financial Institutions Material grouping of Balance with other Banks and Financial Institutions Material grouping of Balance with other Banks and Financial Institutions Material grouping of Balance with other Banks and Financial Institutions Material grouping of Balance with other Banks and Financial Institutions Material grouping of Balance with other Banks and Financial Institutions Material grouping of Balance with other Banks and Financial Institutions Material grouping of Balance with other Banks and Financial Institutions Material grouping of Balance with other Banks and Financial Institutions Material grouping of Balance with other Banks and Financial Institutions Material grouping of Balance with other Banks and Financial Institutions Material grouping of Balance with other Banks and Financial Institutions Material grouping of Balance with other Banks and Financial Institutions Material grouping of Balance with other Banks and Financial Institutions Material grouping of Balance with other Banks and Financial Institutions Material grouping of Balance With Material grouping of Banks and Financial Institutions Material grouping of Balance With Material grouping of Banks and Financial Institutions Material grouping of Banks and Financial Instituti		3,006,625,743 1,194,485,416 370,254,733 44,038,086	2,091,555,110 830,942,155 257,567,202 30,631,035
١.	5.0	More than one year but look than tive years More than the years.  Money at Call and Sihort Nelses:		40,584,579 4,656,988,686	28 232 007 3,238,932,109
d e		Money at Call and Short Notice: Call Money With Banking Companies (Note 5 a. 5) With Non-Banking Francial Institutions (Note 5 a.2)		1,114,100,000 1,114,100,000	205.801.000 206,801,000
8		Call Money-With Banking Companies		:	:
d	6.a.2	Call Money-With Non-Barnise Phanalal Institutions  Regulation Transact and Investment Company Lambal  Union Capital St.  GOST Pransac Company (Regulation) Limited  IPPO Finests Ltd.  IEPO Finests Ltd.  IECO Finests Ltd.  Call Contract Ltd.  Call Contract Ltd.  Ltd.  Ltd. Ltd.  Ltd. Ltd.  Ltd. Ltd.  Ltd. Ltd.  Ltd. Ltd.  Ltd. Ltd.  Ltd. Ltd.  Ltd.  Ltd. Ltd.  Ltd.		23,000,000 72,100,000	59,701,000 79,701,000 67,401,000
		coat invarior Company (transplaces) Limited IPDC Finance List IDLC Finance Limited DEC Finance Limited Deta Briss Housins Finance Corporation Ltd		29,000,000 72,100,000 69,000,000 200,000,000 200,000,000 300,000,000	67,400,000
d				178,000,000 1,114,100,000	206,601,000
e	6.00	Consolidated Investments Government Investments Musual Transil Bark (Limited (Inited & 1) MTID Securities United MTID Capital Limited MTID Capital Limited		32,820,020,472	31,064,307,864
		MTB Capital Limited MtB Exchange (I/K) Limited  Other Misselents		32,826,020,472	31,084,307,884
		Other Investments Mutual Three Serie Limited (Note Ga 3) MTD Gescaries Limited (Note Ga 3) MTD Gespale Limited MTB Capel Limited MTB Cachege (Vol. Limited)		2,555,928,977 1,011,754,622 262,594,112	2,130,437,734 639,732,429 165,060,175
e 9				3,830,677,710 36,686,688,182	3,126,230,337 34,199,836,201
e n		Investments Government Note-6, a.1) Others (Note-6 a.3)		32,808,020,472 2,555,928,977 35,381,949,449	31,064,307,864 2,130,437,734 33,194,746,697
	6.0.1	Government (Investment is Govt, securities) Treasury Stick (See 6 a. 1.1) Treasury Stord, (See 6 a. 1.2) Splat Issente Stord Price Stords Price Stords			444.753.951 30,617.627,613
e or		Sutual Informati Bond Prize Bends		3,153,969,176 29,538,192,395 131,990,000 1,866,900 92,636,936,472	1,924,100 31,964,307,864
	6.0.1.1	Treasury Bills (of present value) We enverwherent 28 days treasury bills 19 days treasury bills 19 days treasury bills 24 days treasury bills 24 days treasury bills 24 days treasury bills 84 days treasury bills 84 days treasury bills 84 days treasury bills 85 days days 85 days			245 286 750
		192 days trassury bills 354 days trassury bills Sub-60tal		765,505,976 898,458,300 1,489,944,900 3,163,969,176	
e		Ensumbered Sub-ostal Total Treasury Bill		3,163,969,176	
	6.a.1.2	Treasury Boods Use-countriesed Use-countriesed Service		-	
		5 Years Banjadesh Government treasury bonds 10 Years Banjadesh Government treasury bonds 15 Years Banjadesh Government treasury bonds		1,446,812,333 3,070,187,652 9,072,718,277 5,478,128,992	5,895,893,381 2,717,855,405 7,801,223,609 6,392,534,770
		20 Years Bangladesh Government tressury bonds Stub-fotal Encumbered		29,638,192,396	7,840,314,647 30,617,627,813
3		Encumbered Sub-botsal Total Treasury Bond Investment Classified as per Banoladesh Bank Clistular		29,638,192,396	
581	6.4.2	Investment Classified as per Bangladesh Bank Circular Heid to Materity (HTM) (Note G.a. 2.1). Heid for Tracing (HET) (Note B.a. 2.2). Other Securities		28,055,435,906 6,636,725,666 2,689,787,877 35,381,949,449	25,125,218,952 5,937,162,811 2,132,363,834
581 375 985 388	6.0.2.1	Held to Maturity (HTM) Treasury Bond			2 200 200 200 2
514		Head to Ministry (HTM) Trouting Story 2 Years 5 Years 50 Years 50 Years		43,925,439 2,846,157,457 8,273,300,776 4,540,972,240 10,351,079,903 26,065,436,906	2,524,399,400 7,054,783,977 5,573,488,691 7,744,526,182 25,125,216,562
514		20 160%		26,055,435,906	25,125,216,962
126	6.0.2.2	Held for Trading (HFT) Treasury Bill 91 days		765,565,976 896,458,300 1,469,944,900	245,296,750 199,487,201
581 514 196		Held for Tradeng (917) Tradency Bill 152 days 152 days 152 days 2 Venns 2 Venns 5 Venns 153 Venns 153 Venns 153 Venns 153 Venns 153 Venns 153 Venns 154 Venns 155 Venn		1,489,944,900	
745 181		6 Years 10 Years 15 Years		1,402,886,894 224,030,196 799,417,500 935,156,752 121,265,149	3,667,676,679 193,466,006 746,439,632 789,046,079 95,784,445
	6.0.2	Other (Investment in other securities) Shares and Mutual Fund in quoted compenies:		121,265,149 6,636,726,666	95,788,485 8,937,162,811
123 169 122 514		Other (Investment in other securities) Chares and flubar Fraid in quited companies: (Severa of Carlot Companies (Severa of Carlot Companies (Cetals are shown in Annexine-8))		165,337,483 377,111,304 642,446,787	137,778,179 403,179,364 540,957,844
=		Shares in unquoted companies (at face value): 80 Verifuse Limited Central Depotatory (80) Limited		20,000,000 15,094,430	25.001,050 15.694,430
119		Charse in surguisted companies (at face value): Central Depository (IDI United Tempopats Parce Central Caread Français As Trans Central Caread Français Central Consent (at Marce Caread Central Consent pay Burgalacelon Limited The Burgalacelon Marined The Burgalacelon Mari		25,000,300 15,004,430 50,000,000 71,770,260 33,000,000 37,500,000 4,915,500 229,880,190	20,001,000 15,094,430 50,001,000 71,770,260 30,001,000 37,501,000 4,911,500 229,880,190
119		The Bangladesh Rating Agency Limited  Funds: MTB Unit Fund			229,880,190 227,600,000 217,600,000
Act, 086					
- 1		Subsectional Basels 1  All Basels Subsections (bits All Basels Subsections) Ches Basels Subsections(bits All Basels Subsections) Ches Basels Subsections(bits Otto) Ches Basels Subsections(bit		16,000,000 63,000,000 63,000,000 203,000,000 123,000,000 103,000,000 163,000,000	32,001,000 80,001,000 80,001,000 290,001,000 150,001,000 100,001,000 200,001,000
on ing		Jamuna Bank Subordinated Band AMD, Second Mulatraba Bond IPDC Suborthated Bond IPDC Suborthated Bond		120,000,000 100,000,000 160,000,000 200,000,000	150,000,000 100,000,000 200,000,000 250,000,000
		Perpetual Bonds: Jamuna Bonk Perpetual Bond		200,000,000 916,000,000 669,000,000	
n bi- erve	6.2.4	Total other investments Assets piedged as security for liabilities as at December 31, 2020 is BDT 284,97,11,200 of Tri	easury filli against Re-Po	2,666,928,977 irchase Agreement. Deta	2,150,437,734 sils are as under:
ion .19		Assets pledged as assertly for liabelities as at December 31, 2020 is BDT 284,97,11,203 of Tr (g) 1. Sociouser reparting outstanding Rippo as at December 31, 2020. Constiter Play Name Constiter Play Name Against Execution	Agreement Date		
.19 .94 .75		Agrant Bank (inited) Total  II. There was no Reverse Repo as at 31 December 2020.	50-12-2020	03-01-3021	2,849,711,200 2,849,711,200
.31		(b) Disclosure regarding overall transaction of Repo and Reverse Repo for the year 2020 Particulars	Minimum outstanding	Maximum outstanding during the year	Daily average outstanding during the year
.01 94 .63		Securities sold under Repor	Minimum outstanding during the year 309,095,460	2,831,560,965 8,025,578,700	100,099,549 1,094,972,779
- 1		1) with Comparison colors \$5 outhor Other Spanis & Financial Institutions \$6ccurities purchased under Reverse Reps: 1) with Bangsdeah Bank s) with Other Banks & Financial Institutions	153,695,011		
has inft.	6.0.5	Naturity grouping of investment as follows: On Demand			
ion O		Materity generating of investment as follows:  Less than there months  Mare than three months  Mare than three months but less than one year  More than one year but less than they were  More than one year but less than they were  More Tean for years.		706,925,664 854,728,821 5,410,601,373 12,652,052,208 16,857,641,361	603.225.983 801.892.101 5,076,134.552 11,776,122,740 14,977,970,513
.09	7.00	Consolidate Loans and Advances Matasi Tinch laws (London (Mate-7 a) MTD Coptal (Immed MTD Coptal (Immed MTD Coptal (Immed MTD Exchange (UNI) Limited Limit (Immed) MTD Limited Limit (Immed) MTD Limited Limit (Immed) Limited Limit (Immed) Limited Limit (Immed) Limited Lim		15,057,041,301 38,381,849,449 199,245,229,954 2,758,173,678 291,557,048	184,030,147,123
		MTB Captal Limited MTB Excrange (UN) Limited Less: Infer-company Joan		291,557,048 (154,329,968) 292,148,630,692	2,719,985,781 241,114,007 188,991,247,910
.09 .63 .10 .22 .16		Consolidated Mills purehased and disocurated: Mutual Trust Boris Limited (Motor-7 a) MTB Securities United Mills (Motor-7 a) MTB Securities (Motor-7 a) MTB Schorings (Mr) Limited		202,140,630,662 1,746,691,377	2,738,467,361
.16 .93				1,746,691,377	2,738,467,361 189,729,715,362
	7.01	Significant concentration wise grouping of Consolidated Loans & Advances: a) Directors			,120,1-0,962
160		Significate executivation wise grouping of Consolidable Learn & Advances:  40 December 1, 1985 - 198		85,585 897,359,140 897,359,140	2,314,532 895,119,328 895,119,328
160 153 124		e) Advances to Industries Agriculture RMG		1,072,530,729 38,061,274,711	2,781,102,531 31,389,144,019
354		Farmer Ship Building Ship Breaking Other Manufacturing industry		15,508,761,634 2,250,291,971 3,772,626,707 61,863,860,070	17,322,465,822 2,509,747,790 2,635,396,585 32,012,790,104
1		SWE loans Constructor Power, Gas		29,607,882,775 3,606,234,828 2,815,397,515	30,180,618,347 7,661,699,866 2,537,425,968
134 181 174		Trade Service Commercial real estate francing Residential real estate francing		5/4/3Z,171 14,449,080,029 9,280,232,917 1,105,407,245	29,532,784,048 3,622,466,220 1,002,072,002
163 147 169		Add The Committee of th	efect activities)	907 350 140 1,072 530 729 36,001 274,711 15,500,701 654 2,280,370 3,772,600,707 3,900,724,600 3,900,724,600 3,900,724,600 3,74,732,171 1,446,900,009 9,200,202,017 1,106,007,245 12,790,904,375 1,772,795,627 4,136,463,940 1,056,127,120	995,119,009 2,701,102,551 31,390,144,819 77,392,465,522 2,690,747,790 2,693,596,597,790 2,693,596,597,790 3,613,596,597 7,901,699,590 1,244,693,546 3,622,496,293 1,922,496,293 1,922,496,293 1,922,496,293 1,922,496,293 1,922,496,293 1,922,497,496 3,922,496,293 1,922,496 1,922,4
100				10,563,127,126 202,989,077,375 203,887,322,069	189,729,715,M2



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### **Financial Statements 2020**

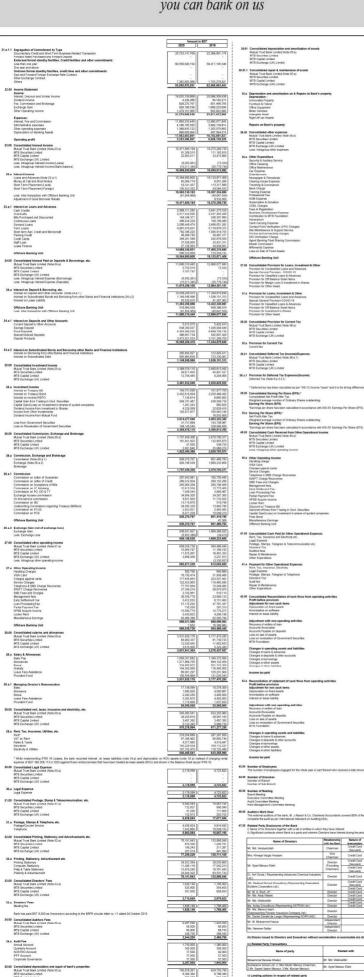
3	you can oank	on us		
	Amount in BOT			
Consolidated fland assets including premises, furniture and fixtures     Makes Treat Bank Limited (Net+-6-a)	Amount in BOT 2019 2019 4,930,701,592 4,920,351,649	11.a.1 Deposit and Other Accounts:  Current Deposit & Other Accounts:	Amount in BDT 2019	14.a.1.2 Raising of Share Capital Given below the history of relaing of Share Capital of the Bank:  Overland the Capital Of the Bank:  Overland the
MTIS describes unlind MTIS Capital Limited MTIS Electorage (MS) Limited Consolidated net book value at the end of the year	61,828,914 3,708,919 4,380,077 1,463,462 4,884,304,428 4,381,132,887	11.a.1 Deposit and Other Accounts: Comment Deposit Chrise Accounts: Comment Deposit Chrise Accounts is Comment Deposit Christing Unclaimed Dividend amount, Note 11.a.8) Foreign Comment Deposit Sundry Deposit	13.252.541,309 3.400,002,722 2.501,146,760 19.213,460,621 19.213,460,621 19.213,460,621 19.213,460,621	Us to 2000 Initial Paid-sp capital Paid-sp capital 2000 Initial Paid-sp capital Pai
Details are shown in Annature-C 8.a Fixed Asset including Promises, Furniture & Fixture Cost		Offshore Basking Unit Bills Payable : Payment Curb Insued Pay Site Insued Pay Site Insued Cheman Other Payable  Ornand Other Payable	1,781,390 19,213,690,621 16,351,289,150 1,983,610,032 1,039,142,723	2005 Bonus 10,00% 2005 Bonus 5,00% 2007 Bonus 5,00% 2007 Bonus 25,00% 2006 Right 20,00%
Land Improvible Propelly Furniture 6 Projects Cities Forument  Cities Forument	104.253,000 104.253,000 1.455,740,755 1.554,128,001 1.465,150,096 2,646,907,189 2.462,041,888	Pay Silp Insured Denand Oral Payable Savings Deposit:	\$00,753 728,189 3,570,290 3,971,594 1,985,990,201 1,843,542,849 36,213,380,752 29,884,516,508	2008- bonus 15.00% 2009- bonus 20.00% 2019- bonus 20.00% 2019- bonus 20.00% 2012- bonus 10.00%
Privile of Priore Motor Vertices Motor Vertices Hottingstee Assess Right of one assess Less Accurrated Depreciation and Annotation Book vites at the end of the year	1,554, 123,001 1,463, 130,010 2,946,907,199 2,462,041,889 187,335,267 147,449,170 430,831,109 412,086,627 7,589,341,346 714,584,970 7,784,533,847 6,779,320,144	Davings Leptons: Fixed Deposits: Firem Dustoress Firem Enabless (side 11.a.2)	76,736,861,137 85,639,636,277	2013-9 donus 10 00% 2014-9 donus 20 0% 2015-9 donus 20 0% 2016-9 donus 15 00%
Total Cost Less: Accountailed Depreciation and Amortzation Book value at the end of the year Details are shown in Amorsure-G (0)	3,137,771,255 2,550,971,504 4,830,788,592 4,228,351,849	Offshore Basking Unit Special Noticed Deposits:	79,730,861,137 91,384,484,277 22,216,220 21,473,471 76,761,077,367 91,960,961,747 15,760,284,723 13,254,585,144	2017- Donne 12.20% 2018-Bonus 11.00% 2018-Bonus 11.00% 2019 Strange (newster (LORFUND) 2019-Bonus 5.00%
Databas are shown in American-20 (i). The one of the register of base payments less incertive, plus initial direct payments have been plus on the register of	ent and dismantling cost etc. The bank, as lessee, on I materially (less than 1%) of Bank's total capital BDT il premises or assets for a period not exceeding twelve	Deposit Products :	12,315,216,324 11,877,865,914	Total  14.a.1.3 Percentage of shareholdings at the closing date:  Particulars
experies as par IPRS 15 "Revenue from contracts with counterer instead of recognising as ROU assets.  8.00 Consolidated other assets Mutual Trust Bark Turned (You're) as Loss Investment of survival and assets Loss Investment of survival and assets  1.50 Consolidated other assets  1.50	9.176.316.589 13.874.313.5971	Children Education Deposit Scheme MTB Education Plan MTB Gift Cheape MTD Kalepase	19,632,674 17,194,712 350,643,305 350,691,244 19,252,019 11,504,054 4,791,480,460 2,691,946,624	SponsorwDrectors Institutions Ceresses
TO A STATE OF THE	(3,528,395,800) (3,528,395,800) 5,647,920,789 10,345,917,797	NRB Deposit Persion Scheme Term Deposit Manthly Beend Plan MTB Quartery Berndt Plan MTB Quartery Berndt Plan MTB Quartery Berndt Plan	4,963,500,000 4,753,513,534 98,952,674 37,794,772 330,843,300 350,003,244 3725,2010 37,150,004 4,724,460,460 29,949,140,004 5,967,740,004 29,743,341,004 507,775,904 44,52,801 9,057,100,440 9,567,504,100 5,977,100 41,122,123,123,134,134,134,134,134,134,134,134,134,13	14.a.1.4 Classification of Shareholders by heldings as at 31 December 2020 Holdings We, of Shareholders
MTB Securities United MTB Capital Lumide MTB Exchange (JK) Limited Loss Intrigopop sociable 6, payable	228,183,883 163,858,027 65,451,677 58,708,476 1,465,061 6,623,384 (40,679,107) (40,679,107)	and the discourse Place Of the Control Of the Contr	560,553 696,605	Less than 409 shares 2,266 SIX 19 2,000 shares 2,246 SIX 19 2,000 shares 2,246 SIX 10 2,000 shares 500 SIX 10,000 shares 500 SIX 10,000 shares 511
9.01 Conscioused Advance Income Tax	254,451,454 188,510,780 5,902,372,242 10,834,428,877 2,737,582,223 6,965,212,664	15.a.3 Fixed Deposits from Banks:	40,692,764,438 39,074,402,799 190,697,261,173 191,369,262,165	Co00   5 23,000 Unives   107
Makasi Trast Bask Limited (Note-9 a.3.1) MTS Bocurries Limited MTS Copatal Limited MTS Expatal Limited MTS Extense C/KJ Limited	148,890,081 117,712,061 27,126,360 40,116,584 2,913,697,844 7,122,641,269	Abos Bask Limited Born Ass Limited Born Ass Limited South Bargia Aproxime & Commence Bask Limited South Bargia Aproxime & Commence Bask Limited BRAD Bask Limited United Commercial Bask Limited Those Brest Limited Those Brest Limited	- 900,000,000 - 499,973,000 - 999,973,000 - 500,000,000 - 499,973,000	120,007 15 1 100,000 states
8-02 Consolidated Orienned Tax Asseksi (Aubilities) Musal Trast Basic Nimeling (1969-2 a 3.2) MT8 Bookmiss Limited MT8 Capital Limited MT8 Capital Limited MT8 Capital Limited	858,157,826 860,438,349 (5,079,361) (123,123) (141,538)	11.a.1 Maturity grouping of Deposit and Other Accounts:	- 1,499,950,000 - 5,499,850,000	Name Designation No Me Charman Me
9.a Other Asset	(123,123) (141,536) 883,238,299 886,217,463	On Dermand union on received to support the control to the control	6,890,819,976	Mrs. Khwaja Nargas Hosean Director Dr. Anti Dowla (Representing Advanced Chemical Industries Director
Cassification of Other Asset All honce generating Other Asset (i) Inventment of Network of Sincistary Companies (Note-Six 1) (ii) Statistary Companies (ii) Six is the Six is th	3,528,395,600 3,528,395,600	More than one year but within the years More than five year but within ter years More than fee years	6.455.540,890 6.481,344,608 1,124,562,840 1,129,078,609 199,097,201,173 191,369,280,193	Ltd.)  Mr. Realand Ahmad Choordhury (Nepresenting Associated Director Dublers Cerponation Ltd.)  Wr. Mr. Hyst., JP.  Unceter Wr. Mr. Hyst., JP.  Wr. Text. Selection (September of SETAS Ltd.)  Wr. Text. Violation (September of SETAS Ltd.)
Stationer, Starrps, Perforg naterials in stock etc.     Advancer Rest and Advertement     In Advancer Rest and Advertement     In interest Accused on Investment but not collected & other income receivable.	34 833,002 23,362,296 148,272,484 230,910,164 42,939,361 37,379,386 10,924,172 10,913,790 328,760,286 330,521,572	11a. û Deward â Tam Depark Deward Geponel Gurret Orgoni Barreg, Deward (Deward In Aller of the Park Barrey Deward (Deward In Aller of the Park Bir Papal)	24,460,987,980 29,884,437,942 13,292,541,369 11,522,618,368 3,299,205,078 2,699,605,949 3,490,002,722 19,982,902,999 2,591,140,700 2,532,406,545	Mr. Daniel Donald De Lange (Representing NORFUND) Director
is) instruction (Account on investment cut in Connection & other income incomiscion in) Security Deposit.  v) Supposed Ascount (Mote- 9 a 2) vi) Others (Mote- 9 a 3)	10,924,172 10,913,790 338,740,286 30,921,572 5,082,291,485 9,712,430,633 9,176,316,589 13,874,313,597	Foreign Currency Unplied from interest bearing Suinty Deposit Bills Payable	1,980,062,001 1,643,542,646	the Clayeren Saltar Independent Decodar   In
Investment in Stures of Gubeldary Companies     MTB Cognitis Limited     MTB Cognitis Limited     MTB Cognitis Limited     MTB Cognitis Limited	1,250,000,000 1,250,000,000 250,000,000 250,000,000	86 Time Deposits Swing Deposit (F1%) Deposit to the mire Deposit to the mire Swint Term Deposit Deposit Delet Subrere	196, 146, 273, 163	Common Equity Tier-1 (Going-Concern Capital) : Pilé o Capital Statutory Reserve Share Permium
	250,000,000 250,000,000 28,365,800 28,365,800 3,528,295,800 3,528,295,800	Short Term Deposit Deposit Uldest Scheme Total Dermand & Time Deposits	15,750,254,723 13,254,366,144 40,000,750,430 39,074,400,799 199,697,261,173 191,369,260,195	Total  14.4.14 Consolidated Capital in Riss-inequiphed seates in Retars (CMAR) as defined by the Based Capital Acco (Common Equity Time I (Boray-Content Capital)) (Fine Capital) (Fine Ca
8.2 Buspense Account Sindry Debtors Advance appaint FADA Legal Expenses Sindraly Parts	33,215,300 60,843,121 191,000 29,959,875 23,517,624 200,605,463 241,970,843	11.a.1 Sectorwise Deposit Government Autonomous Semi-Autonomous Bodes	15,545,546 058,498,000 597,556,590 701,556,490,000 527,577,777	Regulatory Adjustments: Goodwill and all other Intergotie Assets Defensed Taxe Assess (Soft of DTA as per 88 Guideline) Recoprical Crossholdings in the CET-1 Capital of Banking, Financial and Insurance Entities
Others	4,978,647 4,399,184 328,790,286 330,921,572	Automotivas senim-varioninus podes Local Automotivas companiation Other Phalic Other Phalic Foreign Currecy Pholic Depart from Banks Depart from Banks	567,560,560 701,895,000 572,787,370 678,584,017 3,801,142,770 6,601,585,000 81,023,220 283,381,202 3,800,602,722 1,986,202,200 182,273,203,555 176,009,641,021	Total Geremon Equity Tirer 1 (Soring-Geneem Capital) Additional Tier-1 Capital Total Tier-1 Capital Total Tier-1 Capital
8.3.1 Others Advance increas Tax (Note 9 a 3 1) Carterine of Tax Annual (Note 9 a 3.1) Carterine of Tax Annual (Note 9 a 3.3) Carterine of Tax Annual (Note 9 a 3.3) Perfected office Advance part to Employment Partners of to Chiff-Annual Annual (Note 9 a 3.3) Partners of to Chiff-Annual Annual (Note 9 a 3.3) Partners of the Chiff-Annual Annual (Note 9 a 3.3) Partners of the Chiff-Annual Annual (Note 9 a 3.3) Partners of the Chiff-Annual Annual (Note 9 a 3.3) Partners of the Chiff-Annual Annual (Note 9 a 3.3) Partners of the Chiff-Annual (Note 9	2,737,582,223 853,157,826 857,582,286 527,582,286 45,715,583 51,005,556 33,350,560 35,003,284		192,279,203,555 176,099,041,021 5,499,500,007 199,607,261,173 191,386,280,198	Tier-2 Capital (Gone-Concern Capital): General Provision including OF Balance Sheet dems Revaluation Reserve on Investment in Securities Subsertinated dobt
Proteotrad Bills Advance paid to Employees Placement to CH-Shore Benking Linkt Benchaldes than CH-Shore Benking Linkt	4,274,020,800 806,550,000 159,008,389 124,798,780	11.a.1 Unclaimed Dividend Account: Class Dividend remain unclaimed which were declared for the years: 2005  2005	1,763,387 1,731,599	Superfinated often:  Regulatory Adjustments:  Revulation Resource for Fixed Assets , Securities & Equity Securities  Total Tirar C adjust (Sover-Censeurs Castala)  A Total Regulatory Captala (Fixed + Vite-2)
Receivable from Subsidiaries (UK)	40,679,107 40,679,107 467,429,388 749,701,060 5,073,719 597,923	2011 2019	3,316,688 3,354,841 1,860,350 1,864,501 1,867,306 6,938,540 6,854,241	
in most includation of includant State Blood for the control of t	1,003,376	As per Directives No. BSECCMRRCDI2021-30693 dated January 14, 2221 of Bangladesh Security & Euchangs disclose the summary of year-vise unpaid or unclaimed cash dividend information in the statement of financial or Account.	statements as a separate line item 'Unclaimed Dividend	B. This Weighted Assets Credit Size on Discret Expenses Of Basset of Expenses Of Basset of Expenses Of Size of Expenses Openses Opense
Samp Charge Aquisment Account Receivables from MTB on Cards & ATM	1,780,713 01,813 119,233,800 0,276,022,886 10,460,894,862	12:00 Connecticate color including Metal Transition (united (Dobr-12:a) MTIS Securities (united (Dobr-12:a) MTIS Securities (united MTIS Could United MTIS Could United Un	19,036,711,475 20,264,557,270 1,273,054,237 796,544,786 131,320,069 114,073,245 30,787,476 37,786,308	Operational Risk Total Risk Weighted Assets C. Minimum Required Capital on Risk Weightled Assets (Except capital conservation buffer)
Offshore Basking Utelt Less: Inter transaction with Offshore Banking Utet	238,397,976 174,184,451 (4,433,029,189) (931,348,780) 6,982,291,483 9,712,430,633	· ·	20,440,174,149 21,174,287,503	
Q.a.1.1 Advance Income Tax     Opening Balance     Liess Adjustment mode during the year:     Add Payment during the year:	6,965,212,664 5,923,556,541 (5,429,637,346) 1,202,006,907 1,041,656,123	12.01 Consolidated Provision for Loans and Advances Motual Trace Sark Limited (Poles 12.8.1) MRI Securiors Limited MRI Copital Limited MRI Eximple (LAC) Limited MRI Eximple (LAC) Limited	6,99,210,133 313,980,791 32,600,000 7,315,196,924 7,136,397,388	C. Capital Engraphic Control (AC) (Streept capital conservation buffer)         Describer 31           E. Capital Requirement
9.a.3.2 Deferred Tax Assets! (Liabilities)	1,202,008,907 1,041,656,123 2,737,682,223 6,965,212,664 890,436,349 962,138,373	12.02 Consolidated Provision for Current Inocese Tax* Minust Treat lank. Limited (7th=1.2 a.7) MTS Societies Limited MTS Copital Limited MTS Copital Limited MTS Excline (AV) Current MTS Excline (AV) Current	3,990,966,011 8,594,366,703	Ther 2 Capital  The calculation of CRAR under Basel II has been made as per * Guidelines on Risk Based Capital Adequ Basel III' issued by Bangludesh Bank vide its BRPD Capital no. 18 dated 21 December 2014.
Opening Billinot Add. Deferred Tax Incomel(Expense) during the year (Note-9 a.3.2.1)	(2,280,523) (101,700,024) 858,157,826 860,438,349		96.004,956 71,972,509 30,675,383 91,777,778 42,005 4,121,768,381 8,718,544,643	14.3.1.7 Capital to Risk-weighted assets Ratios (CRAR) as defined by the Basel Capital Ascord Common Equity Tier-1 (Going-Concern Capital): Piol-cy Capital
1.3.2.1 Computation of deferred tax  First Asserts Accounting writers down value To those watering cover value Deductoffler(I saakle) temporary difference Efficient 7 as rigin  First Cover Value  Deductoffler(I saakle) temporary difference	3,468,075,696 4,196,169,096 2,962,222,672 3,361,368,074	The control of the co	6,969,210,133 6,797,603,226 406,639,600 812,297,367 751,679,816	14.3.7 Capital to Risk weighted users Robo (CRAR) as defined by the Basel Capital Ascord Common Equity Time! ( Boring Consent Capital) : Poi-to-Capital Disk Pressure Carrows Reserve Externe Entering
Doducthief[Taskie] temporary difference Effector Tain Care Deferred Tai Assets (Liabilities) Lassethef Assets (Liabilities)	2,902,222,672 3,301,302,074 (505,854,025) (804,801,021) (804,801,021) (305,864,035,056) (189,694,289) (201,800,383)	Provision for OTI Bilatanos (Sheet Items (Motel-12.a.3) Provision againet Shawer in cushed companies (Notel-12.a.4) Provision for Otter Associ (Notel-12.a.5) Interest Oscipamies (Notel-12.a.6)	812,297,387 62,500,000 144,303,556 3,422,446,843 1,910,586,011 1,096,750,150 9,350 1,096,750,150 1,096,750,150 1,096,750,150 1,096,750,150 1,096,750,150 1,096,750,150 1,096,750,150 1,096,750,150 1,096,750,150 1,096,750,150	Regulatory Adjustments: Goodwill and all other Intergible Assets Determed Tax Assets (Gifty of DTA as per 88 Guideline) Reciprocal Crossholdings in the CET-I Capital of Barriing, Financial and Insurance Entities
Labercode Assemulationarias ander in the 16: Accounting Dates Tax Base Deducable (Taxable) temporary difference	23,677,289	Provision for income Tax (Note-1.2.a. 7) Leasen/out Unablete Linear IFRS 16 (Note-12.a.8) Contribution for MTB Employees Bionafits Verminating NAT payeds Verminating NAT payeds	3,990,990,011 8,994,390,700 1,996,750,150 903,537,815 9,590 1,221,320 71,221,320 370,046,995	Neoprocal crossrooms in the Coll -1 Cappal of Sarring, Francial and Insulance Enters Total Centrol Equity Tier -1 (Geleg-Concern Capital) Additional Tier-1 Capital Total Tier-1 Capital (Geleg-Concern Capital)
Accounting Draw Thi State CodeOrdine ("Linguishy Impropring difference Draw ("Linguishy Impropring difference Draw ("Linguishy Impropring difference Draw ("Linguishy Impropring difference Linguishy Impropring difference Draw ("Linguishy Impropring diff	37.50% 37.50% 8,876,983 - 2,770,597,604 3,099,503,294	Worksholding Lies opysites Malance Cent of Valla cond Physials ATMPCS with second accounts ATMPCS with second accounts Priving Cliff. Various purposes Priving Cliff. Various purposes (Liesten English of Discovering Liesten English Liesten		Title 2 Capital (Gone-Concern Capital): General Provision including Off Balance Sheet Berns. Revisibation Reserve on Investment in Securities. Superinted dobt:
To Once Dedocthol(Tasable) temporary difference Effective Tas Rate Deformed Tas Assets\Uabilities)*	2,779,597,664 3,699,303,284 37,50% 37,50% 1,038,974,162 1,162,238,732	Agent Banking Commission Payable Parling Cli. for various purpose interest Payable on Subordinated dots interest Payable on Subordinated dots interest Payable on Subordinated property of the Commission of the C	06, 402, 207 06, 807, 806 760, 807, 806 776, 803, 806 27, 804, 806 277, 804, 806 119, 460, 702 47, 805, 806 602, 000 603, 301, 013 602, 303, 301	Revaluation Reserve on Investment in Securities Suborriemated doint Regulatory Adjustments: Revaluation Receiver for First Assets, Securities & Equity Securities Total Text Capital (Gene Cencern Capital)
Closing Coformal Tax Associatificatificary Cpaning Defensed Tax Associatificatificary Cpaning Defensed Tax Associatificatificary Defensed Tax Inscensel(Expense)	850,157,035 850,436,346 890,438,349 962,138,373 (2,380,525) (101,790,024)	Centered Linear Francis Label Across Eligenese  50 Improct Ford Francis Account (MIS) Provision For Sade Econome Boxus Physible Contribution MIS Foundation	93,531,913 600,294,307 62,040,870 5,786,600 5,788,000 151,263,349 355,722,151 20,000,000 20,000,000	A. Total Regulatory Capital (Tier-1+Tier-2)
**Totalmed earnings includes tax moorns of BDT 1,038,974,102 which has been created with the specific provision of it.  No. 11 dated 12 December 2011 the tax increas amount is not permissible to distribute as dividued.		Construction of the Construction Constr	20,000,000 20,000,000 109,692,015 8,893,228 22,872,519	B. Risk Weighted Assets Credit Risk on Balance Sheet Exposure Off Balance Sheet Exposure
9.a.4 Classification of Other Asset Unclassified Subtandard	9,088,778,139 13,797,451,414		171,247	Market Risk Operational Risk Total Risk Weighted Assets
Coubiful Buditoes	29.959.875 23.517.624 57.578.574 53.344.539 9,174,316,589 13,874,313,597	Ombore Basing Link Less: lifer Innocession with Offshore Buriong Link  12.4. Provision for Loans and Areanoes For Unclassified Opening Balance Opening Balance	421,573,533 274,277,603 (159,000,380) (154,794,780) 19,096,711,475 29,384,587,270	C. Minimum Required Capital on Risk Weighted Assets (Bionapt expital conservation hutter)  D. Capital Surphun(Stortfall) (A-C) (Except capital conservation buffer)
19.00 Coscolidated berrowing from other banks, financial institutions and agents Mutual Trust Earl: Limited (Mote-10 a) MTIS Countries Limited MTIS Coptial Limited	30,847,308,459 21,701,177,487 20,708,246 133,621,742	For Unclaisable Gyering Distraction Gyering Distraction Gyering Distraction Less Walner during the year Less Walne	3,698,619,942 2,017,016,000 168,823,498 1,681,600,942 (196,550)	E. Capital Requirement December 31  Capital Requirement  Capital to Rest everytheir assets Nation (CHAH)  Common Fuel Page 3  (Common Fuel Page 3)
MTB Exchange LFG Limited Less: Intragroup Borrowings	(154,329,968) 30,847,508,439 21,701,177,467	Add. Processor made during the year.  Less. Visited from the year from the processor of the	(1,079,069,757) 2,786,146,133 3,998,619,642 3,599,503,284 3,183,381,593	Capital E. Most vergoritat dodes haldog (CRAN).  Septimina C. Septimin
16.a Borrowing From Other Banks, Financial Institutions & Agents In Bangladesh Mutasi Trust Bank Limited (Note 10 a. 1)	19.681.397.126 10.205.769.129	Add. Province Institute on any for eyes.  Add Receives of amounts previously written off.  Add Transferred Inter unclassified provision as per letter DOS/RMMCMS(1154 In51/2021-1841 dated 28 April 2021  Less. Vigualized for the year  Less. Adjustment for Lose written elf during the year  Closing Bildinge.	974,750,982 778,272,083 34,559,987 44,578,800 1,079,686,757 (95,842,801) (448,234)	16.a Statutory Reserve Opening Balance Add: Transformed during the year (20% of pretax profit)
Offshore Banking Unit Outside Bangladesh	7,086,622,191 2,007,702,465 26,766,019,319 12,213,471,694	12 a 2 Special General Provision COMD-19	4.181.084.000 3.099.30.284 6.960.210.133 6,797.923.226	16.a Share Premium
Stitute risk tears (Inher Others Blanking Unit Lass: Inter transaction with Offshore Backing Unit	8.353,300,020 10.294,255.604 8,353,398,920 10,294,255.894 39,121,329,239 22,607,227,467 (4.274,020.8000) 696.550,000	Opering Bilance Add. Sprool General Provision COVID-19 Closing Bilance 12.a.3 Provision for Off Balance Sheet Items	408,639,000 408,639,000	Opening Balance Add: During the year  in one year 2010 the Bank Issued 03,707,004 no. of teah ordinary shares so Harwegain Investment Fun includes a premium of 801 17,109847 in addition to the face value of 801 10. On the issuance of said of
10.a.1 in Bangladesh: Borrowing from Bank:	(4.274,020.800) (808,550.000) 30,847,308,439 21,701,177,487 2,077,649,000	Add Provision made during the year Closing Balance	751,670,816 594,642,050 69,620,571 557,022,705 812,287,387 761,678,616	
Faceign Currency Borrowing Publi Brenk Limited Bank Asia Limited Unded Correneratal Bank Limited	2,077,649,000 1,102,425,000 424,010,000 424,010,000	12.a.4 Provision against Shares in quoted companies Opening Balance Add: Provision made during the year Closing Balance	60,500,600 55,287,687 1,500,000 5,232,333 62,600,600 60,500,000	17.00 Consolidated Revaluation Reserve on Investment Manual Trust Bank Involved 1946-17-0) MTB Boorness Limited MTB Capital Limited MTB Capital Limited MTB Capital Limited
Jamuro Bank Limited  Borrowing from Bangladesh Bank:	17,595,805,547 10,191,140,431 943,795,518 301,520,461	12.8.1 Provision for Other Assets	65,103,556 41,000,000 76,200,000 28,244,000	17.4 Revuluables Reserve in Investment in Devertibes Opening Balance Add. Roddon during the year Less. Regulareted during the year
SME Reference Investment Premotion and Financing Facility (IPFF) Long Term Financing Facility (IPFF) under FSSP COVID 19 Fremand Streams Internal (RIAD States) CAMSIS Streams Internal Streams Internal Streams Internal CAMSIS Streams Internal St	818,900,865 940,581,531 1,572,212,619 1,338,085,803 1,064,950,000 434,549,225	Opening Distance Add Provision rased during he year Less Adjustment for Lean written oft during he year Clossing Bigger  12.a.s Inflarent suspense account	141,303,556 65,103,556	18.a General Reserve
Export Development Fund	3,007,728,034 24,242,500 9,724,517,785 7,610,962,636	12.a.1 Intelect supports account Opening Bullince Add. Addition airship the year Less. Adjustment made during the year Closing Ballance Closing Ballance	2,134,376,440 1,433,525,540 1,460,313,561 1,216,668,601 (162,191,165) (517,847,669) 3,432,466,443 2,334,376,449	Opening Balance Add: Transferred from Retained Earnings
Borrowing from Other Inestitates: SME[Toutation Report Treasury BitsBond Developed Treasury BitsBond	7,942,581 14,628,607 7,942,581 14,628,607	12 x 2 Provision for Innorma Tax*	3,514,360,843 2,134,376,449 8,514,360,700 6,980,541,674 15,429,657,3469	Copring Balance Copring Balance Less: Boran Share hade during the year Less: Boran Share haded during the year
Birghodesh Barn.  10.a.2 Security Against: Borrowing Fram Other Banks, Financial Institutions and Agents  Security (Treasury Bill)  Security (Treasury Bill)	19,681,297,128 10,205,769,129	Opening Guisers  Uses Adjustment mode during the year  Add. Provision node during the year  "Income tax provision has been made as per Income Tax Ordinance 1984 and as amended for the time being .	(5,222,537,346) 825,244,860 1,014,341,025 3,000,940,011 8,644,361,760	19.00 Conventions Executed Survivage Opener Statement Feet raise during the year And Consolitation First raise during the year Less Board Statement Feet Statement Feet Statement Less Board Statement by MIT Contact Limited Less Statement Feet Statement Feet Statement Less Statement Feet Statement Feet Statement Less Statement Feet Statement Feet Statement Less Statement Feet Statement Less Statement Feet Statement Less Stat
Unscound  10.3.3 Retarity Grouping of Borrowing From Other Banks, Financial Institutions & Agents	30,847,308,439 21,701,177,487 30,847,308,439 21,701,177,487 448,307,794 448,307,794 (	12.a.7.a. Provision for current tax mode during the year forces to gl. 35.0% on entirelect transit business profit forces tax gl. 25.00% on entirelect transit business profit forces tax gl. 20.00% on copial gain on sale of shares Schemated data provisions registed	825,249,682 1,006,438,478 845,954 7,836,455 140,124 66,003 826,244,660 1,614,341,025	Add: Capitalized Profit Reserve (Borus Share Issued by MTB Capital Limited)
Ch Lecturals Repsylate within one month Note than one month but within als months Note than one month but within als months Note than a but months but within any verif	2,807,913,905 1,975,374,080 8,657,098,675 6,793,756,972 11,330,407,129 7,267,473,565	Income tax (§ 10.00% on causis gain on sale of shares Estimated total provision required  Computation of taxabit business profit Profit before tax Ad indemnation expanditures		12. Interested schemes Add Find't made claring the year " Less. Brown Shawn lessed claring the year Less. Open Uniform deep Control of the Co
More than one year but within five years. More than five year but within ten years.	6,226,452,680 4,387,363,888 1,178,060,499 828,788,227 30,847,368,439 21,761,177,487	Less: Allovable Expenditure & Separate consideration Estimated taxable business profit for the year	3,097,138,272 2,968,053,855 2,624,320,380 1,624,120,817 2,200,645,819 4,223,679,144	
11.00 Consolidated deposits and other accounts  Current deposits and other accounts  What I Trust Bark Limited (Mote 11 a.1)  MTS Socurities Limited  WTB Casil Limited	19,213,690,821 16,351,289,150	12.3.1 Leasehold Liabilities Under IFRS 16  The barrir recognized Sease liabilities which is precent value of lease payments to be made over the lease term from initial conclusion. The lane coverent include fluxed and variable lease convent lines are adjustment for initial case.	the data of commencement or 01 January 2019 (date of ment), and amount is expected to be gaid under residual	"Retained earnings includes lax income of 80T 1,008/974,102 which has been created with the spoofs to 1 steed of 20 December 2011 the tax income amount is not permissible to distribute as dividend.  20.0 Misselfs Instances  Opening plastance Add. Find't nade during the year  Closing Salatone
MTS Southes Limited MTS Capital Limited MTS Exhange LKS Limited Less Integroup Deposit	(7,052,787) (760,850) 19,266,638,034 16,350,528,300	value of guarantees. The leave payments also include the exercise price of purchase opten reasonably certain to terminating the lease. The lease payment has been discourred using five years Treasury BNB and rate of January 201	be exercised by the bank and payment of penalties for	Add: Profit made during the year Closing balance MTB Securities Limited - Net grafit after tax
this pepale Makasi Trust Bank Innied (Mon-41 a. 1) MTB Coourinos United MTB Capital Limited MTB Capital Limited MTB Capital Limited	1,988,092,081 1,843,542,846	13.2 Bond MTB Perpetual Bond The Bank issued a contingent-convertible Perpetual bond assurating to 80T 4,000 million as additional Tien1 cap coppor in Serri-annually papelals and transpire from 9% to 10%, where thereference rate a 20-year breastly bond ra	850,000,000 - 650,000 - 650,	MTIB Securities Limited - Net profit after tax MTIB Securities Limited (§ 0 002% of 1974)** MTIB Capital Limited - 19 of 1974 of table tax MTIB Capital Limited - 80 0 004% of 1974.**
MTB Exchange (JK) Limited  Saving deposit  Nutural Thrust Dank Imited (Note-11 a.1)  MTB Securities Limited  MTB Securities Limited	1,888,892,001 1,643,642,846 36,213,389,752 29,884,510,508	Subordinated Debts MTB 2nd Superdinated Debt		21.a Off-Balance Sheet Items Control & Contingent Assets & Liabilities: Acceptaces and inclinationstreams Accepted Sel (Indust) Accepted Sel (Indust)
MTB Capital Limited MTB Exchange (JK) Limited	26,213,389,782 29,884,510,508	Coorning Bulance Less. Payment during the year MTB 3rd Subordinated Debt	1,800,000,000 2,400,000,000 600,000,000 600,000,000 1,200,000,000 1,800,000,000	Less: Inter transaction with Off-shore Banking Unit Letter of suarentee (Note 21.a.1)
Fixed deposit Matual Trins Eask Smithed (Note-41 a.f.) MTB Southers Institut MTB Capital Limited MTB Capital Limited MTB Southers AND Capital MTB	76,761,077,387 91,160,961,747	Opering Balance Less: Payment during the year	5,000,000,000 1,000,000,000 4,000,000,000 5,000,000,000	Letter of opurantes (Note 21.8.1) BG Defensed (History) BG Defense
Lass Intragroup Depose	(100,000,000) (100,000,000) 76,861,977,387 11,980,981,747	MTD 4th Outworkinded D44  The Bank footed MTB 2nd Kino convettible Subordinated Dett through private placement for EDT 3,000 million, d, 11.35% nan convertible subordinated data is payable half yearly from the date of Islaus is. April and October of each y	5,000,000,000 16,200,860,660 6,860,060,000 abe of issue October 20, 2015. Interest on the 10 50% to lear.	Inviscosable letters of oredit ILO Sight ILO Userce
Special Microsoft Deposits Matual Trans Enter Infrard (19be+1 a.1) 819 Securities Crimid	15,750,254,723 13,254,585,144	The Bank Rosted MTB. 3nd Non conventiols Subordinated Debt through private placement for BDT 5,000 million, of 10.50% non conventible subordinated debt is payable half yearly from the date of Issue i.e. February and August of each private private statement of the subordinated debt is payable half yearly from the date of Issue i.e. February and August of each private statement of the subordinated debt is payable half yearly from the date of Issue i.e. February and August of each private statement of the subordinated debt is payable half yearly from the date of Issue i.e. February and August of each private statement of the subordinated debt is payable to the subordinated private statement of the subordinated stat	ete of issue February 16, 2017, Interest on the 7,00% to it year.	Bills for cellection (Mile Chaputs
Deposit Products	(379,721,672) (300,607,566) 16,370,530,861 12,933,767,149	The bank issued at MTB 6th Monoconsetible Subordinate Send amounting to BDT 5,000 million on January 2000 payable and it ranges from 1070% to 10 00%.  Detail list of subordinated debt holders are shown in Arnesuse-D.	hrough private placement. The Coupon is termi-annually	and the second
Mutual Trust Earn's Invited (Hotte-1s a 1) httl: 85 excurries Limited httl: 65 expans Limited httl: 65 expans Limited	40,680,755,438 39,074,403,799	14.a T Authorized Capital: 1.000,000,000 ordinary shares of BDT 10 each	10,000,000,000 10,000,000,000	<ul> <li>Claims against the Birrk not acknowledged as debts</li> <li>Money for which the bank is confingently liable in respect of guarantees given favoring.</li> <li>Disectors</li> </ul>
11.a Diposit and Other Accounts	40,480,764,438 16,074,403,786 150,120,484,514 190,847,704,349	14.a.1.1 Issued: subscribed and Pad-up Carible 703.454/46-07cm/sy shore@ BOTT 10 sech-lessed as bonus 53.772.972-07cm/sy shares @ BDTT 10 sech-lessed as bonus 63.777.984-0 ordney shares @ BDTT 10 sech-lessed as thesit to NCRFUND	7,034,594,460 5,733,636,380 351,729,720 693,894,040 637,076,040	Government Bank and other Financial Irrefut/dons Others Less Margin
11a Disport and Other Accounts From Costonnes (Note 11a.1) From Banks	190,807,281,173 185,889,443,195 5,499,850,000 190,847,341,173 191,369,293,194	In the year 2010, the Bank locand 63,707,004 this in the Special County of the Special Revealment Fund for Devel includes a premium of EDT 17,1028411 in 30500 to the Specials of EDT 10.	7,356,324,180 7,934,594,460 sping Countries (NORFUND) @ 271509471 asch which	Usability on Account of Bills Re-Discounted     Inj Liability on Account of Outstanding Forward Exchange Contract
		The second secon		TAME TO A STATE OF THE STATE OF

	Bullion of the control			2020 Amount	2019
14.1.2	Raising of Share Capital Given below the history of raising of Share Capital of the Accounting Year	Declaration	No. of Share 20 000 000	Value of Capital	Completive 200,000,000
	2003 2003-Bonus 2004-Bonus	Destaration Initial Paid-up capital IPO 8 Pre-IPO 20 00% 20 00%	40,000,000 12,000,000 14,400,000	400,000,000 120,000,000 144,000,000	600,000,000 720,000,000 864,000,000 950,400,000
	2023 - 100 -	10.00% 5.00% 25.00%	8,640,000 4,752,000 24,948,000	86,400,000 47,520,000 249,480,000	967,920,000 967,920,000 1,247,400,000
	2008-Poget 2008-Bonus 2008-Bonus	20.00% 18.00% 20.00%	28,943,840 26,943,840 35,326,360	249,480,000 269,438,400 353,263,600	1247 400 000 1 247 400 000 1 247 400 000 1 466 880 000 1 766 318 400 2 119 582 000 2 541 408 400 2 757 640 240
	2006-boss 2015-Boss 2012-Boss 2013-Boss 2014-Boss 2015-Boss	10.00% 10.00% 20.00%	12,000,000 14,000,000 8,400,000 24,460,000 26,446,000 26,446,000 27,146,000 27,146,000 27,146,400 47,176,440 67,176,440 68,476,874 66,476,874 60,500,000	120,000,000 144,000,000 44,000,000 249,450,000 249,450,000 259,453,400 353,373,500 274,445,840 270,788,87 615,000,610 78,881,000 615,000,610 78,881,000 615,000,610 78,881,000 615,000,610 78,881,000 615,000,610 78,881,000 615,000,610 78,881,000 615,000,610 78,881,000 615,000,610 78,881,000 615,000,610 78,881,000 615,000,610 78,881,000 615,000,610 78,881,000 615,000	2,757,848,240 3,077,633,090 3,663,159,670
	2015 Bonus 2016 Bonus 2017-Donus	20.00% 15.00% 12.00%	73,863,193 66,476,874 60,707,004	738,631,630 664,768,740 637,070,040	3.850.159.670 8.431.791.600 5.566.560.340 5.750.600.360
	2018-Bonus 2019 2019-Bonus	11.00% Strategic Investor (NORFUND) 5.00%	63,707,004 55,172,972	683,894,040 687,070,040 351,729,720 7,384,324,186	6,367,524,420 7,034,584,480 7,386,324,180
14a.1.0	Total  Percentage of shareholdings at the closing date:  Particulars		728,622,418 No. of shares		December 31, 2020
	Sponsors/Directors Institutions		324,791,505 181,270,714	3,247,915,050	% of holding 43.9720% 24.5414%
	General Total		202,570,199 738,632,418	2,325,701,960 7,386,324,180	31.4500% 100%
ICA.IA	Customeros of customeros by presing is in a 2 - Union  Presidency  Lam than 20 Days of the  Lam	No. of Shareholders 2.205	No. of Shares 251.718	Value of shares in BDT 3.517.180	Total Holdings %
	500 to 5,000 shares 5,001 to 10,000 shares 10,001 to 20,000 shares	2,740 509 311	5,195,432 3,504,441 4,895,194	51,994,325 35,044,410 44,951,940	0.0476% 0.6990% 0.4744% 0.6089% 0.3556%
	20,001 to 30,000 shares 30,001 to 40,000 shares 40,001 to 50,000 shares	511 100 71 53 900 114	Shares 331,718 5,195,432 3,594,441 4,495,194 2,325,908 2,495,288 2,452,288 6,702,953	26,260,080 24,652,880 24,320,680	0.3559% 0.3339% 0.3293%
	100,001 to 1,000,000 shares Over 1,000,000 shares Total	114 72 6,368	6,762,953 32,896,357 677,961,059 738,832,418	in BDT 3,517,180 31,794,430 31,794,430 35,044,410 44,951,949 26,280,080 24,952,683 67,629,530 67,629,530 67,799,910,500 7,398,224,180	0.3339% 0.3339% 0.52039% 0.9159% 4.4490% 91.7800%
14.a.1.5	Name of Directors and their shareholdings as at 31 Decem	Designation	No. of Shares held 14,192,436	December 31, 2020	Holding %
	Mr. Md. Wakiluddin Mr. Md. Abdul Malek Mr. Sved Manour Flahi	Chairmes Vice Chairman Director (Founding Chairman) Director	14,892,436 14,838,793 24,641,450	148,924,390 148,387,930 249,414,500	2,0162% 2,0060% 3,3361%
	Martie  Mr. Mol Abdul Mark  Mr. Mol Abdul Mark  Mr. Spot Manor Elbh  Mr. Mol Hodoputalin  Mr. Mol Hodoputalin  Dr. Ant Dowle (Representing Advanced Chemical Industries  151)	Director Director Director	15,004,460 15,130,642 22,275,105	150,044,600 151,306,420 222,751,050	2.0314% 2.0485% 3.0157%
	Mr. Rashed Ahmed Chowdhury (Representing Associated Builders Corporation Ltd.)	Director	53,412,696	534,126,960	4.5256%
	W. M. A. Reid, JP  W. M. A. Reid, JP  W. Aria Cherchty (Representing Paneer Insurance Contact)  W. Tark u. Rahman (Representing Paneer Insurance Contact)  W. Daniel Donald De Lange (Representing NORFUND)	Director Director	16,706,293 46,595,493	148,816,030 167,062,930 465,954,930	2.26'8% 6.3083%
	Mr. Daniel Donald De Lange (Representing NORFUND) Ms. Naireen Sattar Mr. M. Bokammel Haque	Director Independent Director Independent Director	70,377,797	703,777,970	9.5281% 0.0000% 0.0000%
14.0.1.6		R) as defined by the Basel Capital	288,789,777 Accord		39.0934%
	Consolidated Capital to Risk-weighted assets Ratios (CRJ Common Equity Tier-I (Going-Concern Capital) : Statutory Reserve Shatetory Reserve Shatetory Reserve Monotaly Interest Retained Eernings			7,396,324,183 5,037,523,366 1,095,304,778 786,777,324	7,654,594,460 4,661,953,779 1,665,304,778 786,777,324 1,29,845
	General Reserve Minority Interest Retained Earnings			786,777,324 131,752 2,166,251,505 14,472,512,985	786,777,324 129,845 2,253,888,000 16,842,648,247
	Regulatory Adjustments: Goodwil and all other Intangble Assets Deferred Tax Assets (55% of DTA as per 88 Guideline) Reciprocal Crossholdings in the CET-1 Capital of Banking, Fin			16,472,512,668 177,594,883 987,025,397	16,862,648,287 220,265,993 1,104,126,795
	Reciprocal Crossholdings in the CET-1 Capital of Banking, Fin Total Common Spatts Tier at Abates Common Common Spatts Tier at Abates Common Spatts Tier at Abates Common Common Spatts Tier at Abates Common Common Spatts Tier at Abates Common	ancial and Insurance Ertitles		987,025,397 1,164,620,279 15,307,692,626	1,104,126,795 219,820 1,334,612,608 14,839,035,638
	Total Germon Equity Tier -1 (Osting-Goncem Capital) Additional Tier-1 Capital Total Tier-1 Capital (Going-Concern Capital)			650,000,000 16,957,692,626	14,638,035,638
	Tier-2 Capital (Gone-Concern Capital) : General Provision including Off Balance Sheet dems Revaluation Reserve on Investment in Securities Subordinated dobt			4,009,082,520	4,450,290,758 260,136,133 5,200,000,000
	Subordinated debt  Regulatory Adjustments: Revaluation Reserve for Fixed Assets , Securities & Equity Se-	urities		5.258.330.254 9.267,412,776	200,138,133 5,200,000,000 9,910,428,891 200,138,133
	Total Tier-2 Capital (Gone-Concern Capital)  A. Total Regulatory Capital (Tier-1+Tier-2)	U 1005		9.267,412,776 28,228,108,401	260,136,130 9,640,290,768 24,188,326,396
	B. Risk Weighted Assets Credit Risk on Bulance Sheet Exposure Off Balance Sheet Exposure			150,008,140,114	148,147,703,455 10,100,400,171
	Market Risk			150,008,140,114 20,209,681,082 173,277,821,194 5,519,197,757	6,104,703,638
	Operational Risk Total Risk Weighted Assets			16,477,930,445 196,274,949,400 19,627,494,940	13 944 693 293 187,387,694,663 18,738,769,466
	C. Minimum Required Capital on Risk Weighted Assets (E D. Capital Surplus/(Shortfall) (A-C) (Except capital conser	xcept capital conservation buffer) ration buffer)		8,697,610,461	6,462,676,941
	E. Capital Requirement	Becomi Required 10.00%	ter 31, 2020 Held 12.92%	December Required	31, 2019 Held
	Capital to Risk-weighted assets Ratios (CRAR)  Common Equity Tier-1  Tier-1 Capital	4 50% 5 00%	7.84% 8.17%	10.00% 4.50% 6.00%	12.91% 7.70% 7.74%
	The calculation of CRAR under Basel III has been made as pe Basel III' issued by Bangladesh Bank vide its BRPD Circular	r * Guidelines on Risk Based Capital io. 18 dated 21 December 2014.	A.75% Adequacy (Revised Regula	tory Capital Framework to	5,15% r banks in line with
14.2.1.7	Capital to Risk-weighned assets Ratos (CRAR) as defined Common Equity Tier-I (Going-Concern Capital) : Park-Is-Capital (Batatos Reserve Statutos Reserve Carnor Reserve Retarror Exercises	by the Basel Capital Accord		7 386 324 1831	7 004 594 400 1
	Statutory Reserve Share Premium General Reserve			7,386,324,180 5,037,523,386 1,095,304,778 786,777,324	7,034,594,460 4,661,953,779 1,065,304,778 788,777,324
	Retained Earnings Regulatory Adjustments:			16,085,125,210	1,907,895,067
	Regulatory Adjustments: Goodwill and all other Intangible Assets Deferred Tax Assets (65% of DTA as per 88 Guideline) Reciprocal Crossholdings in the CET-1 Capital of Banking, Fin	ancial and Insurance Entities		177,594,883 987,025,397	220,205,993 1,104,126,795 219,820 1,334,612,608 14,321,912,803
	Total Common Equity Tier -1 (Going-Concern Capital) Additional Tier-1 Capital Total Tier-1 Capital (Going-Concern Capital)			1,164,620,279 14,920,604,931 000,000,000 16,670,604,931	14,221,912,800
	Tier-2 Capital (Gone-Concern Capital) : General Provision including Of Salance Sheet Items. Revaluation Reserve on Investment in Securities. Subordinated debt			4,009,082,520	4,450,290,758
				4,973,195,345 8,982,248,844	4,450,290,758 260,138,133 5,200,000,000 9,910,428,891
	Regulatory Adjustments: Revaluation Receive for Fixed Assets, Securities & Equity Sec Total Tier 2 Capital (Gone-Concern Capital) A. Total Regulatory Capital (Tier 1+1ier 2)	urities		8.562.243.664 24.642,763,797	2(0,138,133) 9,440,290,768 93,872,303,644
	B. Risk Weighted Assets Credit Risk on Bulance Sheet Exposure Off Balance Sheet Exposure				
	Balance Sheet Exposure Off Balance Sheet Exposure Market Risk			149,838,424,782 23,269,681,082 173,108,106,864 3,653,214,091	148,163,116,272 19,160,409,171 167,323,626,443
	Operational Risk Total Risk Weighted Assets			15,858,396,871 192,619,714,824	13 333 793 423 186,612,620,471
	C; Minimum Required Capital on Rick Weighted Access (8 D. Capital Surplus/(Shortfall) (A-C) (Except capital conser	reapt capital conservation buffer)		19,261,971,683 6,290,782,114	18,681,363,047 8,310,641,611
	E. Capital Requirement	Decemi Required 10.00%	per 31, 2020 Held		31, 2019 Held 12,88%
	Capital to Rex-weighted assets Ratios (CRAR) Common Equity Tier-1 Tier-1 Capital Tier-2 Capital	150% 4.50% 3.00%	Held 12,76% 7,75% 8,66% 4,65%	4.50% 6.00%	7.66% 7.66% 7.44%
	The calculation of CRAY under Basel III has been made as pe Basel III if issued by Bangladesh Bank vide its BRPD Circular	r * Guidelines on Risk Besed Capital to 18 dated 21 December 2014.	Adequacy (Revised Regula	tory Capital Framework to	r bunks in line with
15.0	Statutory Reserve Opening Belance Add: Transferred during the year (20% of pretax profit)			4,691,953,779 345,569,587	4,006,004,358 505,949,421 4,691,963,779
				345,509,507 6,037,623,366	4,691,963,779
	Share Premium Opening Balance Add: During the year			1,095,004,778	1,065,304,778 1,665,304,778
	in the year 2010 the Born Issued 63,707,004 no. of festi ord includes a premium of BDT 17.1928471 in addition to the face	many shares to Herwegian investme value of BDT 10. On the issuance of	rx Furns for Developing Go said shares, the Bank rece	wed 80T 1,065,304,778 a	27.1920471 each welch s premium.
17.00	Consolidated Revaluation Reserve on Investment Mutual Trust Bank limited (Note-17.a)			486,928,458 48,113,290	979,849,120 48,113,290
	Consolidated Revaluation Reserve on Investment Mutual Trust Bank limited (Mote-17.a) MTB Securities Limited MTB Capital Limited MTB Exchange (UK) Limited			45,113,290 535,041,693	48,113,290 : 421,986,410
17.4	Revaluation Reserve on Investment in Securities Opening Rationa				480,308,690 1
	Revaluation Reserve on Investment in Securities Opening Balance Add: Addition during the year Less: Adjustment during the year			373,843,120 113,085,288 498,928,408	108,485,580 373,843,120
18.4	General Reserve Opening Belance Add: Transformd from Retained Earnings			786,777,324	
				784,777,324	786,777,324 786,777,324
	Opening Balance Add: Consolidated Profit made during the year Less: Borus Share Issued cluring the year			2,253,688,060 970,365,702 (351,729,720) (16,963,603) (351,729,722) (345,969,967)	2,175,943,964 1,357,787,557 (663,894,040) (30,897,800)
	Consolidated Retained Earnings Opening Balance Add Consolidation Profit made during he year Less. Broux Share hased during he year Less. Broux Share hased by MTB Capital Limited Less. Carb Dividend paid Less. Carb Dividend paid Less. Carb Less of Dividenty Reperve Less. Start Up Fund			(16,993,803) (351,729,722) (345,569,567)	(505,049,421)
	Less: Start-Up Fund  Add: Capitalized Profit Reserve (Bonus Share Issued by MTB	Capital Limited)		03.993.228 2,149,267,706 10.993.803 2,166,261,606	2,222,990,260 30,897,800 2,263,888,060
19.4	Retained Earnings Opening Belance			1 007 006 007 0	1,904,002,471
	Retained Earnings Opening Belance Add. Phote made during the year." Lees. Bruns Share lessed during the year Lees. Carrus Share lessed during the year Lees. Carrus Share lessed during the Lees. Transferred in Bottackey Reserve Lees. Shart-Lip France Lees. Shart-Lip France			(351,729,723) (351,729,723)	1,263,706,056 (663,894,040)
	Less: Transferred to Statutory Reserve Less: Start-Up Fund			(345,569,587 (8,993,228) 1,779,196,662	(505,049,421) 1,627,895,066 sh Bank BRPD circular
20.04	"Retained earnings includes tax income of BDT 1,038,974,10 No. 11 dated 12 December 2011 the tax income amount is no Misocity Interest.	c which has been created with the sp I permissible to distribute as dividend	seofic provision of classifi		
	Milnority Interest Opening balance Add Folf made during the year Closing balance			129,845 1,905 131,752	128,451 1,395 129,845
	MTB Securities Limited - Net profit after tax MTB Securities Limited @ 0.002% of NPAT MTB Capital Limited - Net profit after tax MTB Capital Limited @ 0.004% of NPAT			68,358,454 1,367 13,479,980	61,719,685 1,234 4,003,271
44 -	MTB Capital Limited (§ 0.004% of NPAT			13,479,993 539 1,908	4,003,271 160 1,398
21.A	Off-Balance Sheet Items Contra & Contingent Assets & Liabilities: Acceptances and endorsements Accepted Bill (Inland) Accepted Bill (Foreign)			3,601,028,7551	3.367,983 578-1
	Less: Inter transaction with Off-shore Banking Unit			3,601,028,755 34,745,177,099 38,346,206,844 12,673,964,542 38,672,341,392	3,367,960,578 34,130,690,130 37,634,670,714 9,453,967,519 26,660,763,198
	Letter of guarantee (Note 21.a.1) BG Outward (Intent) BG Outward (Floreign)				99 479 860 690
	Offshore Banking Unit			12,770,589,159 12,770,589,159 34,887,687,862 34,887,687,862	
	irrevocable letters of credit ILC Sight ILC Usance			4,639,933,598 21,113,194,171 26,763,147,769	4.479.123.031
	Bills for collection Bills Cheques			7,282,893,368	1,753,276,921
				7,282,893,368 93,695,970,291	1,763,276,921 82,668,663,643
21.4.1	Letter of Guarantee i) Claims against the Bank not acknowledged as debts ii) Money for which the bank is contingently liable in respect of	guarantees given favoring :			
	ii) Money for which the bank is contingently liable in respect of Directors Government Bank and other Financial Institutions Others			42,494,221 34,894,193,631	36,960,732 30,298,541,419
	Less Margin			42,494,221 34,845,193,631 34,887,687,882 (844,323,475) 34,043,364,378	30,259,541,419 30,336,492,161 (734,179,134) 29,662,513,017
	Liability on Account of Bills Re-Discounted     Iv) Usability on Account of Outstanding Forward Exchange Con	tract		34,043,384,378	
				tualtrustk	ank sam
			www.mu	Luaitiusti	ank.com



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### **Financial Statements 2020**



	ı us					
1 360	1 Consolidated depreciation and amortization of assets				Amour 2020	nt in BDT 2019
1	11 Consolidated degreciation and amortization of assets Mutual Trust Bank Limited (Note-35.a) MTD Socurbo Limited MTB Capital Limited MTB Exchange (UK) Limited				686,656,994 5,963,672 591,157	497,584,315 6,442,730 683,462
35.01	MTB Exchange (UK) Limited  1 Consolidated repair & maintenance of assets				690,419,771	505,035,054
	Consolidated repair & maintenance of assets     Mutual Trust Bank Limited (Note-35.a)     MTB Securities Limited     MTB Capital Limited     MTB Capital Limited     MTB Capital (LIMited     MTB Capital)				109,221,267 336,720 274,150	127,119,474 343,616 267,700
					109,221,267 336,720 274,150 671,081 110,600,218	152,466 127,883,280
31.4	Depreciation and amortization on & Repairs to Bank's p Depreciation: Immrovable Property Furnishe & Finance Furnishe & Finance Hobor Vehidas Internation Assets Right off use Assets	roperty				31,493,664
	Furniture & Fixture Office Equipment Motor Vehicles				30,713,452 79,273,118 264,424,669 30,373,861 50,621,636	86,352,353 202,171,134 25,597,303 36,460,622
1	Intergible Assets Right off use Assets				50,521,535 222,350,256 489,656,994	39,480,622 115,509,239 497,684,315
	Repairs on Bank's property				109,221,267 786,878,261	127,119,474 624,761,789
""	Consolidated other expenses     Mutual Trust Dank Limited (Mote-36.a)     MTB Securities Limited     MTB Capital Limited     MTB Capital Limited     MTB Exchange (LN) Limited     Less: Intragroup other expenses				1,279,568,654 13,768,268 2,679,786 7,653,731	1,175,960,369 17,050,852 3,113,182 7,683,537
	MTB Exchange (UK) Limited Less: Intragroup other expenses				7,053,731 1,335,290,660	
36.0	MTB Exhibiting (InClusional  Annual Control Control  Security A. Auditory Service  Security A. Auditory Service  Security A. Auditory Service  Security A. Auditory Service  Security A. Security S				249 100 350	200 900 400
1	Office Maintenance Car Expense				70, 162,544 26,229,75 272,009,850 464,305 464,305 468,866 2,358,777 8,577,264 42,797,760 469,600 173,700,346 173,7	65(06) 105 20,145(98) 285(06) 071 70,474-400 1,121/98 63(50) 78 777.730 4,535(68) 13,815,549 28,302(95) 78 650 30,435(07) 455(15) 456(17) 457(
	Newspeper & Periodicals Clearing House Expense				641,305 49,640	1,121,788 63,650
1	Traveling & Conveyance Bank Charge Training Expense				25,568,605 2,358,777 8,577,216	79,777,730 4,636,168 13,815,549
	Professional Fee AGM Expense Subscription & Donation				42,797,059 489,600 175,700,386	28,302,963 786,829 33,436,078
	CDBL Charges Fees & Registration Business Development Expense				289,457 15,879,978 179,468,462	583,642 13,512,613 196,126,867
	Contribution to MTB Foundation Honorarium Cash Carrying Expense				20,000,000 838,472 20,795,422	20,000,000 960,837 23,612,863
	Contact Point Verification (CPV) Charges Site Maintenance & Support Service On time and connectivity charges				1,551,350 2,837,812 47,191,414	995,837 23,612,863 2,265,505 2,992,517 30,425,740 252,603 24,836,409
	NID Verification Charge Agent Banking Float Sharing Commission bKash Commission				322,961 37,965,727 4,354,494	252,603 24,836,409
	MRewardz Expense Loss on Salt of Fixed Assets				24,610,471 8,048,165 1,261,646,578	11,256,372 1,168,012,463
	Offshore Banking Unit				1,279,566,564	17,946,936 1,176,940,389
37.84	Provision for Unclassified Loans and Advances Special Coneral Provision - GDVID-19				160,823,456 409,600,000	1,681,600,942
1	© Consolidated Provision for Loans, Investment & Other Provision for Unclassified Loans and Advances Reveal Cerear Prevision. COVID 19 Provision for Climatified Loans & Advances Provision for Climatified Loans & Advances Provision for Mitagin Loans & Investment in Shares Provision for Morgin Loans & Investment in Shares Provision for Other Asset.				160,823,456 409,600,000 879,759,262 60,826,571 96,500,000	178,272,083 157,008,766 97,232,333
37.4	Provision for Other Asset  Provision for Loans, Investment & Other				1,689,648,331	2,140,382,124
1	a: Provision for Loans, Investment & Other Provision for Unclassified Loans and Advances Special Cerest Provision-COVID-19 Provision for Classified Loans & Advances Provision for Old Balance Sheet British Provision for Uncertained in Others Provision for Uncertained in Others Provision for Uncertained				169,823,456 408,639,000 879,759,262 60,628,571 1,500,000	1,681,603,942
1	Provision for Off Balance Sheet Items Provision for Investment in Shares Provision for Other Asset				60,626,571 1,500,000 70,200,000	178,272,083 157,008,766 5,230,333 26,246,000 2,048,383,124
38,00	Consolidated Provision for Current Tax				70,200,000 1,695,646,331	2,048,363,124
	Consolidated Provision for Current Tax Midsall Trust Bank Limited (Note-38 a) MTB Securities Limited MTB Cappat Limited MTB Exchange (LK), Limited				829,244,660 24,954,315 3,347,039	1,614,341,025 32,106,036 13,212,994
31.0	MTB Exchange (LK) Limited  a Provision for Current Tax  Current tax				850,546,014	1,669,743,366
33.14	Current tax  1 Consolidated Deferred Tax (Incorrel/Exzenses				825,244,660 825,244,660	
1	Consolidated Deferred Tax (Income)/Expenses     Mutual Trust Bank Limited (Mote-S8 a. 1)     MTB Securities Limited     MTB Capital Limited     MTB Exchange (UK) Limited				2,280,523 (282,868) (18,412)	101,700,024 243,633 (14,837)
					1,979,243	
38.11	Provision for Deferred Tax Expenses/(Income)     Deferred Tax (Note-9 a.3.2.1)				2,280,523 2,280,523	101,700,024 101,700,024
39.16	* Deferred tax has been calculated as per "A8.12 income T © Consolidated Earning Per Share (EPS);"	oxes" and it is th	ne timing differences a	ising from the carrying val	ue of fixed assets.	
1	© Consolidated Earning Per Share (EPS);* Consolidated Net Profit After Tax Weighted sensege number of Ordinary Shares substanding Earning Per Share (EPS)				970,386,702 738,632,418 1.31	1,337,787,557 738,632,418 1.81
35.0	"Earnings per share has been calculated in accordance with a Earning Per Share (EPS);" Net Profit After Tax	IAS-33: Earning	s Per Share (EPS).			
	Net Profit After Tax Weighted average number of Ordinary Shares outstanding Barning Per Share (EPS) "Samings per share has been calculated in accordance with				899,322,753 738,632,418 1,22	1,260,706,056 738,832,418 1,71
40,10	"Earnings per share has been calculated in accordance with Consolidated Cash Received from Other Operational Inc	IAS-33: Earning some	is Per Share (EPS).			
	Consolidate Cash Received from Other Operational Institute Trust Bank Limited Note-40.a) MRIB Securios Limited MRIB Capital Limited MRIB Capital Limited Leas: Inhingroup other operating income				1,673,310,625 51,125,360 20,940,415 3,660,436	931,824,909 32,941,552 22,200,252 3,237,912
	MTB Exchange (UK) Limited Less: Intragroup other operating income				3,890,436 1,749,882,838	3,237,912 (3,330,937) \$66,873,688
41.0	Other Openting Income Handing charge Intel Cond.					
	Charges against cards Service Charges Talestone & SMS Charge Services				177,676,853 122,423,065 77,767,654	223,537,401 119,465,085 15,246,085
	SWFT Charge Recoveries SME Fees and Charges				27,349,219 2,192,061	28,975,976 510,114
	Management fees Early Bettlement Fee Loan Processing Fee				5,472,006 51,170,252	23,690,133 6,151,463 37,761,337
	NPSS Acquire Income Looker Rent				15,500,770 5,430,623	12,779,272 4,294,186
	Discount on Treasury Bill Gein(net off loss) from Trading in Govt. Securities Capital Gain((Loss) on Investment in shares of quoted comp	enies			50,7/00 73,700,474 177,676,855 122,423,085 77,767,884,219 2,192,081 20,550,778 5,472,005 51,170,282 730,209 15,500,770 5,450,623 147,751,056 873,029,588 1,491,243	31,626,665 222,537,646 222,537,646 119,446,685 15,246,685 28,979,976 510,114 23,680,133 6,191,680,133 12,772,272 4,291,196 101,877,790 244,795,772 660,622 2,000 60,586,784
1	Line Transpare of the control years (  Deet Cyanets State of the Cyanets				63,469,396	62,585,784 16,386,885 931,824,909
					1,673,310,626	
	© Consolidabid Cash Palid for Other Operational Expenses Rent, Tax, Insurance and Electricity etc. Logal Expense Postage, Samps, Telegram & Telecommunication etc. Deviction: File Auditors New Regard & Materianance				578,276,894 2,178,599 6,529,554 2,710,940 2,844,200 113,503,218	671,277,258 4,723,622 17,071,946 2,070,023 2,460,799 127,881,280
	Directord Fee Auditors fees Repair & Maintenance				2,710,949 2,844,200 110,503,218	2,976,693 2,466,799 127,883,280
454					1,980,771,392	1,995,522,190
	Rent, Tax, Insurance, Electricity Legal Expense Postage, Stamps, Telegran & Telephone				540,460,541 2,178,559 5,562,584	633,265,964 4,723,622 15,857,195
1	Reputed for Other Operational Expenses Rent, Tex., Insurance, Escribity Light Commission, Describity Light Commission, Describity Light Commission Directors Fire Austifitie Report & Markhonance Other Expenditure				540,460,541 2,178,559 5,962,584 1,628,149 2,287,500 109,221,267	630,286,984 4,723,622 15,857,185 1,766,400 1,943,500 127,116,474 1,144,201,017
42.00		o solicities			1,253,540,660 1,915,279,331	1,164,701,017 1,929,367,172
-	Consolidated Reconciliation of each flows from operate Profit before provision Aglustment for non cash items Depreciation on fixed awards Amortizated or surfavers interest on lease liability	y souther			3,618,461,197	6,239,844,262
	Amortization on software Interest on Issue Sability				639,660,236 59,521,535 56,530,910 748,960,681	460,574,492 36,460,622 41,307,902 546,342,956
	Adjustment with non-operating activities Recovery of written of loan				34,559,967	44,570,600
1	Adjustment with non-operating activities Recovery of written of loan Accounts Proyected Accounts Proyected Accounts Proyect on deposits Load on sale of seath Load on sale of seath MTS Foundation of Government Securities MTS Foundation				36,559,987 (2,743,532,518) 859,645,757 7,962,862 194,140,540	44,570,600 (262,612,666) 860,113,283 11,256,372 328,966,926
	MTB Foundation				(1,628,214,663)	1,032,330,395
1	Changes in operating assets and liabilities Changes in lases & advances Changes in despetit & other accounts Changes in borrowings Changes in other fabrilities Changes in other fabrilities				(11.142.011.712)	(21.562.67)(428)
	Changes in other assets Changes in other assets Changes in other liabilities				(1,567,645,664) 9,143,130,952 150,550,723 1,410,140,050 (1,502,639,346)	23,888,291,261 2,060,354,439 (485,750,630) 1,030,041,050 2,139,411,993
1	Income tax paid				(1,502,829,349) (1,220,190,713) (83,828,737)	
42.0	Reconciliation of statement of each flows from operatin     Profit before provision     Aglustment for non each items     Depreciation on flued assets     Amontzates or software     interest on base labelity	activities			3,323,366,267	5,028,130,229
	Depreciation on fixed assets Amortization on software Interest on have liability				627,136,458 59,521,535 56,530,910	461,123,693 36,460,622 41,307,902
1	Adjustment with non-operating activities				55,530,910 742,167,964	41,307,902 638,862,217 64,570,800
1	Adjustment with nen-sparalising antivities. Recovery of written of loan Accounts Reviewed Accounts Payable on deposits Loss on sale of assets Loss on exhaustion of Government Securities Mit is condition.				34,559,987 (2,743,502,518) 859,845,757 0,049,165 194,149,540	64,570,800 (202,612,996) 890,113,283 11,256,372 328,996,926
	Loss on revaluation of Government Securities MTB Foundation				0,048,165 194,149,540 20,000,000 (1,630,129,871)	11,256,372 328,966,926 20,000,000 1,832,330,395
	Changes in operating assets and liabilities Changes in losse & edvances				(1,630,129,071)	1,832,330,396
1	Changes in operating assets and liabilities Changes in Issae & advances Changes in deposits & other accounts Changes in deposits & other accounts Changes in other assets Changes in other labilities				(11,207,711,762) (1,502,457,651) 9,145,130,952 198,304,592	(23,465,186,944) 23,769,184,566 2,060,354,439 (522,284,494)
	Changes in other liabilities Income tax paid				(1,825,320,083)	1,348,636,161 3,160,766,728
43.00	Number of Employees The number of employees engaged for the whole year or part			en al torne	(1,202,006,907) (\$91,871,890)	(1,041,656,123) 8,748,463,447
44.00	Number of Branches	a remot who rec	erved a total remunera	aux of 801 36,000 or alto	146 118	123
	Number of Eranshes Number of Branch Number of Sub-Branch				118 27	118 5
45.00	Number of Neeting Board Meeting Executive Committee Meeting Audit Committee Meeting Hisk Management Committee Meeting Hisk Management Committee Meeting				11 6	14 3 4
	Aust Committee Meeting Hisk Management Committee Meeting				4	
46.00	Auditors Work Mour The external suditors of the bank, M. J Abedin & Co. Charten complete the audit as per international Standard on Auditing)	ad Accountants ( ISA).	covered 80% of the Ba	enk's Risk Weighted Asser	and has sport around 6,	500 man-hours to
47.00	Related Party Disclosures of the Bank  i) Name of he Directors together with a list of entities in which  ii) Significant contracts where Bank is a perty and wherein Dr	they have intere	est			Annexum-E
1	ii) Significant contracts where Bank is a party and wherein Dr Name of Directors	Relationship with the Bank			Outstandi BD1	
	Mr. Md. Hedeyetullah	Cheirmen	(Secured)	Approve limit USD 20,000	801	USD -
1	Mrs. Khwaja Nargis Hossain	Vice Cheirmen	Credit Card	BDT 500,000 USD 25,000		USD 29.98
	Mr. Syed Manzur Elahi	Director (Founding Chairman)	(Secured) Credit Cord	USD 5,000	-	
		Director	(Secured) Credit Card Credit Card	BDT 500,000	-	
	Dr. Arlf Dowla ( Representing Advanced Chemical Industries (3d.)			USD 6,003		
	Ltd.) Mr. Reshed Ahmed Chowdhury (Representing Associated Builders Corporation Ltd.)	Director	(Secured) Credit Card	BDT 1,000,000	- :	USD 230.00
	(35)  Mr. Roshed Ahreed Chowdhury (Representing Associated Builders Corporation (3d))  Mr. M. A. Rost, JP  Mr. M.A. Abdul Malek  Mr. M.A. Abdul Malek	Director Director	(Secured) Credit Card	USD 6,003 USD 2,500 BDT 1,000,000 BDT 1000,000 BDT 1000,000 BDT 900,000		-
	[35] Wr. Rashed Niveed Diswellury (Representing Associated Bulders Concention (Jd.)  9r. M. A. Riod, Concentration (Jd.)  9r. M.S. Alexia Maleix  Wr. M.A. Waldwidth  Wr. M.A. Waldwidth  Wr. M.A. Viroushbury (Representing ASTR&S 1843.)	Director Director Director	(Secured) Credit Card	BDT 1,000,000 BDT 1000,000 BDT 1000,000 BDT 900,000 BDT 100,000 BDT 450,500	8DT 78.91	USD 233.00
	1.85) Mr. Radind Nerved Chewchery (Representing Associated Bulders Corporation Ltd.) Bulders Corporation Ltd.) W. M. A. Reut, J. W. M. A. Reut, J. W. M. M. A. Waller Corporation Ltd. W. M. M. Waller Corporation Ltd. W. M. M. Vallaudinin W. A. Arika Cloudhury (Representing ASTR46 Ltd.) Representing Process Insurance Corporate Ltd. W. Saren Event Language Representing Intelligence Control Control Language Representing Intelligence Control Language Language Control Language Contro	Director Director Director Director	(Secured) Credit Card	BDT 1,000,000 BDT 1000,000 BDT 1000,000 BDT 900,000 BDT 460,000 BDT 460,000	80175.91	-
	1.63) Mr. Radinol Mirrord Olivenskory (Regimeenthing Associated Business Cognition (1.65) W. M. A. Bloot, J. W. C. W. M. A. Bloot, J. W. W. M. Bloot, J. W. M. Store, J. W. W. M. Bloot, J. W. M. W. M. W.	Director Director Director Director Director Director Director Independent Independent	(Secured) Credit Card	950 2,500 BDT 1000,000 BDT 1000,000 BDT 900,000 BDT 100,000	80T 75.01	-
	1.85) Mr. Radind Nerved Chewchery (Representing Associated Bulders Corporation Ltd.) Bulders Corporation Ltd.) W. M. A. Reut, J. W. M. A. Reut, J. W. M. M. A. Waller Corporation Ltd. W. M. M. Waller Corporation Ltd. W. M. M. Vallaudinin W. A. Arika Cloudhury (Representing ASTR46 Ltd.) Representing Process Insurance Corporate Ltd. W. Saren Event Language Representing Intelligence Control Control Language Representing Intelligence Control Language Language Control Language Contro	Director Director Director Director Director Director Director Director Independent Director Director	(Secured) Credit Card	BDT 900,000 BDT 100,000 BDT 453,500	80775.91	-
	151) N. Radnet Morred Chrushop (Representing Associated Darkers Corporates), 151 Per St. Rock Links St. M. Rock Links St. M. Wallander St. Wal	Director Director Director Director Director Director Director Director Independent Director Director Director Director Director	(Secures) Credit Card	BDT 900,000 BDT 140,000 BDT 450,500	SOT 7.501	USD 745 CO

New con-									
a) Lease agreement r Nature of contract	nade with the Directors		Purpo Pabna Branch Pabna Branch ATM		Kan	ms of Directo	r and Rela		Remarks Approved by Banoladesh Bank
Lease agreement			Square Textile ATM	Booth		Mr. Anjan i	Chordhury		Bangladech Bank sproved by Board of MTB
Lease agreement			Square Pharmaceus Square Hospital ATI Square Fashices ATI Biguis Tower ATM II ABC House ATM Bot ABC Heritage ATM ABC BPL ATM Boot	M Booth South soth	10	r. Rashed Ahr	ned Chew	thuy A	proved by Board of MTB
Lease agreement		_			-	Mr. Md. V		_	Amount by
Lease agreement			Pragati Sarani Bani Apex Adekhi Footwea	th ATM Boots r Ltd. ATM Boots		Syed Mar		A	Sangladesh Bank proved by Board of MTE
vii) Business with su MTB Securities Limited MTB Capital Limited MTB Exchange (UK) L	Name of party		Relation Subsidiary C Subsidiary C	ship onpany		Nature of 1	ransaction enem()	n Outstan	ding balance BDT Millio 20.71 133.65 40.66
						SOD (G SOD (G siveble from M	TB Exchan	ge (UK)	40.68
48.00 Key Management per Transaction with key or Particulars Short-term employee b	anagement personal of	the Bank for the	period ended 31 De	cember 2020 is as	follows;			163,721	2019 68,541,890
Key Management pers	onel includes Managing ompany Secretary.	Director, Additio	nal Managing Direct	or, Deputy Menag	ng Directs				
	nce Sheet Date ince Sheet date, The Be by the Shareholders in:								
as and when approved 60.00 Financial Highlights								•	
Salance with other Banks - Our currency wise position and Exch December 2020.	side Bangladesh range rate applied	(NOSTRO	Account) tion of Balance	with other B	anks in	Foreign C	turrancy	into Local co	Annexure- A irrency as at 3
same of the Bank	Currenc	Foreig				Forei	gn	2019 Exchange	-
		Amou	nt Rate	30		Curren	int	Rate	BDT
lashreqbank, New York itandard Chartered Bank, New Y labib American Bank, New York	Ork US\$	1,192, 4,295, 4,756,	315 84.8	364,25	1,320	12,3	76,497 11,343 07,998	84.90 84.90 84.90	176,294,63 1,045,233,00 459,139,01
ommerze Bank, Germany lashreq Bank London	US\$ US\$ US\$	386,		32,76	6,083 6,725		53,272	84.90 111.03	72,442,82
B Kookmin Bank  Morgan, New York	US\$	798, 226,	548 84.8	67.71	8,495 2,826	6	99,433	84.90	59,381,89
ICI, Hong Kong landard Chartered Bank, Singa	US\$ US\$ US\$	246,	941 84.8	30 20.94	1,116		46,567 59,653	84.90 62.79	20,933,51
Morgan, London	GBP	62,	385 114.5	50 7,20	2,814 0,063 1,603		00,738		55.596.96
andard Chartered Bank, Londo abib American Bank, Zurich andard Chartered Bank, Tokyo	CHF	195, 190, 22,709,	162 91 3		1,603 1,305 3,651	- 8	58,053 20,030	111.03 82.15 0.78	4,769,04 5,007,62
	JPY sov FIIR	711,		78 55	4,697	4,7	44,893	0.78	3,701,01 1,864,45
landard Chartered Bank, Germ CCI, Mumbai nicredit Germany	EUR EUR	31, 6, 159,		37 64	9,994 0,297 2,143		6,164 13,176	94.89 94.89 94.89	1,864,45 584,94 1,307,23
ommerze Bank, Germany	EUR	548,	478 103.1	37 56.97	0,447		82,090	94.89	7.789.48
nited Bank of India, Kolkata tandard Chartered Bank, Mumb	EUR di ACU	387,	226 103.1 668 84.1	32,87	8,908 5,060		4,226 06,138	94.89 84.90	400,96 25,991,13
andard Chartered Bank, Nollica andard Chartered Bank, Kolkat andard Chartered Bank, Pakist andard Chartered Bank, Colorn	ai ACU ia ACU an ACU abo ACU ACU	500, 258,	368 84.8	30 42,44 30 21,95	1,914 2,563 5,357		55,982 69,602	84.90 84.90	38,712,91; 5,909,24
onari Bank, Kolkata	bo ACU ACU	107,	018 84.8 265 84.8	30 7,31	5,446		71,070	84.90 84.90	6,835,874
abib Metropolitan ashrenhank Mumhai		152	446 84 1	30 12,92 30 37.06	7,756		35,398 43,691	84.90	3,005,31
Bank, Mumbai is Bank, Mumbai	ACU ACU ACU	437, 502, 410,	045 84.8	0 42,63	0,713	9	81,715 43,432	84.90 84.90 84.90	83,347,61 12,177,34
ICI, Mumbai malayan Bank Ltd., Kathmundi	ACU ACU	228,	204 84.1	90 19,35	2,133 4,971	4	79,823	84.90 84.90	40,736,98- 9,295,70
epal Bangladesh Bank Ltd. nited Bank of India, Kolkata	ACU	131,		30 11.19	1,668 8,167	- 1	31,974 90,702	84.90 84.90	11,204,60 7,700,61
DFC Bank, Mumbai	ACU ACU ACU AED	261, 2,811,	540 84.0	30 22,17	9,152 8,492		86,110	84.90	7,310,75
DFC Bank, Mumbai MIRATES ISLAMIC BANK ASHREQ BANK, UAE	AED	4,048,	031 21.	10 85,42	6,107	18,1	75,682	23.11	420,040,01
ommerz Bank, Germany ank Al Bilad	AUD SAR	500,	438 59.4 044 19.5	52 9.76	9,070 0,863		6,356 0,117	59.24 22.63	2,154,296 11,317,643
ICI Bank Ltd., Mumbai	ACU	47,792,	107	1,660,3	2,607 9,742	55,50	3,633		28,032,607 2,658,838,51
_			nvestment at 31 Dec		20				Amount in BDT
L. Name of the Company	Face Valu	No. of Shar Hold	Cost Holding	Average Cost	Quet E Dece	ted Rate Per Share 31 amber, 2000	0	otal Market Value s at 31 December 2020	Unrealised Gain/Loss
A. Quoted Share  1 Renata Ltd  2 Confidence Cement  3 BATECL	10	20	7 209,088 1 363,279	1011.				254 565	19,81
3 BATBCL 4 BD Submanie Ctil	10		8 228,823 0 66,087	157. 1.100. 150.	11	1,106.90 121.30 1,180.80 166.10 57.00 47.80 175.60 72.60	#	20.500 20.500 20.500 20.150 20.150 219.304 5.804.870 90.500 20.416 0.923.000	(82,95 16,75 6,95 5,65 2,96 (1,89 (1,91,30 (2,91,
3 BATECL 4 85 Submanne Col 5 BEXIMCO Lis 6 Lufinge Hobin Bangladesh 7 Singer (BD)LM 8 Meghno Cornett	10	20 44 2,10 2,40 1,24 79,95	6 228,833 0 66,087 6 60,485 0 111,757 0 221,275 7 6,185,474	1100 150 28 46 177 77 101 28 61 303 234	57 11	57.00 47.80 175.60	1	114,720 216,374	59,69 2,96 (1,90
Meghna Cement     Dheka Electric Supply Company Ltd.	10 10	79,95 28,63	7 6,185,474 8 2,907,903	77. 101.	96 94	72.60 34.80 6.50		5,804,878 996,602	(380,59
Story of SIGLUS	10	28,63 121,27 10,00		28. 61.	2	35.00 36.00 347.10 165.50	=	768,286 250,000 277,414	(2,672,90
Januan Oli Company Limited     Matin Spinning Mills Ltd.	10	95,00 100,00	0 15,467,790 0 4,733,000			165.50 36.40	$\equiv$	10,923,000 3,940,000	(4,544,78 (1,093,00
6 National Bank Ltd. 17 Apex Tanney Ltd	10	325,15	0 21,778,000 5 4,465,139 0 6,228,000 0 4,018,200 0 2,579,138	217. 13. 124. 66.	96	36.40 198.00 7.00 106.90 54.70 44.70 61.10	$\exists$	2,283,155 5,345,000	(2,182,04
Orion Pharms Utl.     Phoenix Insurance Company Utl.     December Company Mile Liceber	10	60,00 42,75	0 4,018,200 0 2,579,138 0 2,940,500	66 60 117 58	27 33	54.70 44.70	=	3,282,000 1,910,925 4,527,500	(1,973,00 (1,973,00 (2,192,04 (853,00 (738,25 (668,18 (1,412,00 (617,09
RAK Ceramics (Bangladesh) Limited     R.N. Spinning Mills Limited	90 10	19,05 158,40	1 1114.403	58. 23.	18	26.10 3.90		467,388 617,760	(617,09 (3,095,13
3 Square Pharmaceuticals Ltd. 4 Summit Power Limited 5 BBS Cathles Limited	10 10	158,40 1,45 754,61 90,90		23 221 54 66	79 36	3.90 219.50 38.90 54.80	=	29,354,407 2,783,845	(3,33 (12,121,14 (663,87
Bis Cathe Limited     National Tubes Ltd     United Airways (BD) Ltd.     Runner Automobiles Ltd     Square Pharmaceuticals Ltd.     ACL Limited	10	16,00 338,80 57,75	0 3,937,712 0 1,984,000 0 7,006,354	68 124 20 90	8	54.80 103.30 1.60 50.90		1,652,600	(331,20
	10						$\rightarrow$	542,080	(5,454,30
B Runner Automobiles Ltd 9 Square Pharmaceuticals Ltd. 0 ACI Limited	10 10 10	68,00 22,00	0 13,417,080 0 5,325,130	90. 197. 242	31	50.90 219.50 246.00		3,540,000 (9,500,000 3,200,000 3,200,000 3,200,000 1,500,500 1,500	(5,454,30 (2,299,02 1,508,92 88,90
Square Puternoles Ltd     Square Pharmaceuticals Ltd.     ACI Limited     Free Fund available     Sub-Total	10 10 10 10	57,75 68,00 22,00 2,371,64	0 7,006,384 0 5,238,533 0 13,417,080 0 5,256,100 5,506,213 4 166,337,483	90. 197. 242	8	246.00		5,556,213 122,772,618	90,90
Free Fund available Sub-Total  Mutual Fund (Quoted)	90 90 10 10	68,00 22,00	5,556,213 4 166,337,483	90. 197. 242. Average Cost	8	246.00	SSX NAU 3	5,556,213 122,772,618	[42,564,56
Free Fund available Sub-Total  Mutual Fund (Quoted)	90 90 90 90 90	98,00 22,00 2,371,64	5,506,213 4 166,337,433 * Cost Holding 5 214,723,334 0 105,033,000	197 242 Average Cost	Quot E Dece	50.90 219.50 246.00 ted Rate Per Share 31 amber, 2000 6.44 5.70	85% NAV 3 904 928	5.556.213	[42,564,96 Provision Req. ar per BB Guideline
Free Fund available Sub-Total	90 90 90 90 90 90 90 90 90	68,00 22,00 2,371,64 No. of Shar Held	5,006,23 4 166,337,83 9 Cost Holding 6 214,723,334 0 105,033,000 0 41,600,000	197. 242 Average Cost 6. 6.	Quot E Dece	246.00 led Rate Per Share 31 smber, 2020	88% NAU 3 904 928 934 910	5,556,213 122,772,618 Total Value as per 16% of NAV as at 1 December, 2021	42.564.56 Provision Req. a per BB Guidelin
Fine Ford switches Sub-Total Sub-Total Sub-Total Mutual Fund (Quoted) Find Swiguidath Fland Youne Fund Sitting Fund Ford Fund Sitting Fund Weight State Fund Sub-Total Sub-Total Sub-Total	90 90 90 90 90 90 90 90 90 90 90 90 90 9	68,00 22,00 2,371,64 No. of Shan Held 33,342,12 15,703,00 4,190,00 2,303,00 58,343,73	5,996,20 4 166,337,43 * Cost Holding 6 214,723,354 0 165,033,000 0 41,900,000 0 15,795,000 6 377,111,304 642,446,777	197. 242 Average Cost 6. 6.	Guet E Dece 14	246.00 246.00 ted Rate Per Share 31 ember, 2000 6.44 5.70 7.50	928 928 934 910	5,596,213 122,772,618 fotal Value as per 85% of NAI as at 1 December, 2021 301,546,200 41,547,400 41,546,560	42,564,96 Provision Req. ar per BR Guideline
Time First dissolver Sub-Total  Mutual Fund (Quotes)  First Bergeleber First Income Fund  First Bergeleber First Income Fund  Elit St. Statum Fund  First Statum Fund  First First Statum Fund  First First Statum Fund  First First Statum Fund  Glob-Total	10	68,00 22,00 2,371,64 No. of Shan Held 33,342,12 15,703,00 4,190,00 2,303,00 58,343,73	5,595,20 4 168,337,433 **Cost Helding 5 214,723,334 0 165,033,000 0 15,755,000 6 377,111,334 542,446,777 **Cost Helding **Cost Helding	197. 242. Auerage Cost 6. 6. 10. 6.	Guet E Dece 14	245.00 245.00 ted Rate Per Share 31 6.44 5.70 5.60 5.60	928 928 934 910	3.56.217 122.772.518 122.772.518 1012.772.518 1012.772.518 1012.772.518 1012.772.518 1012.772.518 1012.772.772 1013.518 1013.518 1013.518 1013.518 1013.518 1013.518 1013.518 1013.518 1013.518 1013.518 1013.518 1013.518	[42,564,56] Provision Req. or per BR Guideline [603,12] [653,12] [653,12] [43,219,55] Univerlized GarnLoss 3,983,67
Tree Fund nationale (bub-foot)  Mutual Fund (Ducted)  Free Benginian Fund House Fund (See Well Mouter Fund (See Well Well Mouter Fund (See Well Well Well Well Well Well (See Well Well Well Well (See Well Well Well (See Well Well (See Well (	90 10 Face Valu 10 10 90	85,000 22,000 2,371,64 No. of Shan Held 33,342,72 15,700,00 2,300,00 50,363,73 No. of Shan Held 2,200,00 5,711,80	5,595,203  5,595,203  Cost Holding  214,723,304  0 155,030,000  0 15,795,000  54,800,000  54,800,000  Cost Holding  Cost Holding  Cost Holding  0 20,000,000  4 15,694,400  0 50,000,000	Average Cest  Average Cest  6. 6. 10. 6. Net Assets values per Lest sudi	Caust S Decc Share	246.00 24	928 928 984 910 NAV 1090 3469 5183	3.56.217 122.772.518 122.772.518 1012.772.518 1012.772.518 1012.772.518 1012.772.518 1012.772.518 1012.772.772 1013.518 1013.518 1013.518 1013.518 1013.518 1013.518 1013.518 1013.518 1013.518 1013.518 1013.518 1013.518	12,564,36   Provision Req. a   per BB Guidalin   1603,12   1643,12   143,219,33   Universited   Garit, oss
Tree Fund nationale (bub-foot)  Mutual Fund (Ducted)  Free Benginian Fund House Fund (See Well Mouter Fund (See Well Well Mouter Fund (See Well Well Well Well Well Well (See Well Well Well Well (See Well Well Well (See Well Well (See Well (	90 10 Face Valu 10 10 90	2,371,64 No. of Share Held 33,342,12 15,700,00 4,190,00 2,300,00 50,363,73 No. of Share Held	5,595,203  5,595,203  Cost Holding  214,723,304  0 155,030,000  0 15,795,000  54,800,000  54,800,000  Cost Holding  Cost Holding  Cost Holding  0 20,000,000  4 15,694,400  0 50,000,000	197 240 Average Cest 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	Caust S Decc Share	245.00 245.00 245.00 245.00 245.00 245.00 245.00 245.00 25.0	904 928 934 910	5.596,271, 192,772,519 (Fotal Visible as per 195); Of NAU as of 1 December, 200 305,542,000 40,945,665 201,152,000 600,135,966 (Fotal Visible as per NAV 196,125,000 23,865,000 23,865,000 21,865,000	12.54.196   Provision Req. a   Reg. a
Time Fund anniable Multiple Fund (Quotied)  Multiple Fund (Quotied)  First Berginstein Fund Yourse Fund  Ells 1928 Status Fund  First Berginstein Fund  Fund Fund Status  First Berginstein Fund  God-Total  Linguisted Share  Lingu	90 10 Face Valu 10 10 90	85.00 2270 4 10 10 10 10 10 10 10 10 10 10 10 10 10	5,566,273 48 4 666,327,483 4 6	197 242 Average Cost 6 6 6 6 6 10 10 6 6 10 10 10 10 10 10 10 10 10 10 10 10 10	Caust S Decc Share	245.00 246.00 24	904 928 984 910 1090 3489 5183 7219 1102 1000 3221	3.56.217 122.772.518 122.772.518 1012.772.518 1012.772.518 1012.772.518 1012.772.518 1012.772.518 1012.772.772 1013.518 1013.518 1013.518 1013.518 1013.518 1013.518 1013.518 1013.518 1013.518 1013.518 1013.518 1013.518	12.54.196   Provision Req. a   Reg. a
The first missile  2.6-1949  Manual Furd Quoted)  Anni Furd Quoted)  Fard Supplace Year Years  Fard Supplace Year Years  1.6-1940  See Year Years  1.6-1940  District Years  1	90 10 Face Valu 10 10 90	95.00 2371,64 Ne. of Shan Hold 33.342.12 15.300.00 4.900.00 5.300.00 59.363,73 Ne. of Shan Hold 2.200,00 5.711,80 1.192,00 9.586,47	5,566,273 48 4 666,327,483 4 6	197 240 Average Cest 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	Caust S Decc Share	245.00 246.00 24	904 928 934 910 1090 3469 5183 2219 1102 1000 3221	6,506,212 122,772,618 Fotal Value as p85% of MAI as at 10 December, 2003 301,564,700 41,564,700 41,564,700 42,544,565,500 43,545,50	CL 564.36   Provision Reg. a   Provision Reg. a   Provision Reg. a   Provision Reg. a   Reg
The first missile  2.6-1949  Manual Furd Quoted)  Anni Furd Quoted)  Fard Supplace Year Years  Fard Supplace Year Years  1.6-1940  See Year Years  1.6-1940  District Years  1	90 10 Face Valu 10 10 90	85.00 2270 4 10 10 10 10 10 10 10 10 10 10 10 10 10	5,556,273  Cost Holding  Cost Holding  1,714,723,384  1,714,723,384  1,714,723,384  1,714,723,384  1,714,723,384  1,714,723,384  1,714,723,384  1,714,723,384  1,714,723,384  1,714,723,384  1,714,723,724  1,714,723,724  1,714,723,724  1,714,723,724  1,714,724,724  1,714,724,724  1,714,724,724  1,714,724,724  1,714,724,724  1,714,714  1,714	197 240 Average Cest 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	Caust S Decc Share	245.00 246.00 24	904 928 984 910 1090 3489 5183 7219 1102 1000 3221	5.05 212 572 588 579 670 570 570 570 570 570 570 570 570 570 5	[65,12] [65,12
The full missile  \$0.5-764  BALLE Full Quietel  Park Register Full Year Fure  Full State Full  \$1.50 High High High High High High High High	90 10 Face Valu 10 10 90	85.00 2270 4 10 10 10 10 10 10 10 10 10 10 10 10 10	5,556,273  Cost Holding  Cost Holding  1,714,723,334  1,714,723,344  1,717,723,344  542,445,777  Cost Holding  Cost Holding  1,771,713,714  542,445,777  Cost Holding  Cost Holding  Cost Holding  Cost Holding  1,771,713,714  1,771,713,714  1,771,713,714  1,771,713,714  1,771,713,714  1,771,713,714  1,771,714	197 240 Average Cest 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	Caust S Decc Share	245.00 246.00 24	904 928 984 910 1090 3489 5183 7219 1102 1000 3221	9.565.213 122.772.618 152.772.618 157.0742.6	[65,12] [65,12
The full missile  \$0.5-764  BALLE Full Quietel  Park Register Full Year Fure  Full State Full  \$1.50 High High High High High High High High	90 10 Face Valu 10 10 90	85.00 2270 4 10 10 10 10 10 10 10 10 10 10 10 10 10	506,273	197 240 Average Cest 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	Caust S Decc Share	245.00 246.00 24	904 928 984 910 1090 3489 5183 7219 1102 1000 3221	9,595,213 53,995,213 52,772,845 523,772,845 523,772,845 523,772,845 523,772,845 523,772,845 524,772,845 525,772,772 525,772 525,772 525,772 525,772 525,772 525,772 525,772 525,772 525,772 525,772 525,772 525,77	[65,12] [65,12
The full missile  \$0.5-764  BALLE Full Quietel  Park Register Full Year Fure  Full State Full  \$1.50 High High High High High High High High	90 10 Face Valu 10 10 90	85.00 2270 4 10 10 10 10 10 10 10 10 10 10 10 10 10	Cost Holding  Cost Holding  7 217 13 50 00 00 00 00 00 00 00 00 00 00 00 00	197 240 Average Cest 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	Caust S Decc Share	245.00 246.00 24	904 928 984 910 1090 3489 5183 7219 1102 1000 3221	5,956,713 5,956,	[65,12] [65,12
The full missile  \$0.5-794  Multiple Full Quidel  Per language Fair Yorse Fuel  \$1.5 Mill Mill Fuel  \$1.5 Mill Mill Fuel  \$1.5 Mill Mill Fuel  \$1.5 Mill Fuel	90 10 Face Valu 10 10 90	85.00 2270 4 10 10 10 10 10 10 10 10 10 10 10 10 10	500.000 (1) (1) (1) (1) (1) (1) (1) (1) (1) (1)	197 240 Average Cest 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	Caust S Decc Share	245.00 246.00 24	904 928 984 910 1090 3489 5183 7219 1102 1000 3221	9,595,213 53,995,213 52,772,845 523,772,845 523,772,845 523,772,845 523,772,845 523,772,845 524,772,845 525,772,772 525,772 525,772 525,772 525,772 525,772 525,772 525,772 525,772 525,772 525,772 525,772 525,77	[65,12] [65,12
Into Local assistant  All Month of Monthal   Monthal Professor  Into Monthal Monthal   Into Monthal Monthal   Into Monthal Monthal   Into Monthal Monthal   Into Monthal    Into Monthal   Into Monthal   Into Monthal   Into Monthal   Into Monthal   Into Monthal   Into Monthal   Into Monthal   Into Monthal   Into Monthal   Into Monthal   Into Monthal   Into Monthal   Into Monthal   Into Monthal   Into Monthal   Into Monthal    Into Monthal   Into Monthal   Into Monthal   Into Monthal   Into Monthal   Into Monthal   Into Monthal   Into Monthal   Into Monthal   Into Monthal   Into Monthal   Into Monthal   Into Monthal   Into Monthal   Into Monthal   Into Monthal   Into Monthal    Into Monthal   Into Monthal   Into Monthal   Into Monthal   Into Monthal   Into Monthal   Into Monthal   Into Monthal   Into Monthal   Into Monthal   Into Monthal   Into Monthal   Into Monthal	90 10 Face Valu 10 10 90	85.00 2270 4 10 10 10 10 10 10 10 10 10 10 10 10 10	Cost Holding  Cost Holding  7 217 13 50 00 00 00 00 00 00 00 00 00 00 00 00	197 240 Average Cest 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	Caust S Decc Share	245.00 246.00 24	904 928 984 910 1090 3489 5183 7219 1102 1000 3221	5,956,713 5,956,	[42,841,95] Provision Rod, a per SS Quideline [653,12] [6
The Section Medical Control Co	93 93 93 93 94 94 94 94 94 94 94 94 94 94 94 94 94	6000.22 237.54 Ns. of Rhading 490.000.25 Ns. of Shall 79 Ns. o	500.000  500.000  Cost Holding  Cost Holding  1 71.73 384  5 71.73 384  5 71.73 384  5 71.73 384  5 71.73 384  5 71.73 384  5 71.73 384  5 71.73 384  5 71.73 384  5 71.73 384  5 71.73 384  5 71.73 384  5 71.73 384  5 71.73 384  5 71.73 384  5 71.73 384  5 71.73 384  5 71.73 384  6 71.73 384	197 240 Average Cest 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	Caust S Decc Share	245.00 246.00 24	904 928 984 910 1090 3489 5183 7219 1102 1000 3221	5.955.713 5.955.	[42,841,95] Provision Rod, a per SS Quideline [653,12] [6
Into Leaf assistant Month Followski   Month Foll	President   Pres	600.02   127.54   127	Scott Holding	Fig. 2. Average 2cci of the Control	Caust S Decc Share	245.00 246.00 24	904 928 984 910 1090 3489 5183 7219 1102 1000 3221	5.955.713 5.955.	[42,943,95.] Provision Req. as per 86 Outdoord Req. [653,125 Inc. 125,125 Inc.
The Section Medical Control Co	President   Pres	63.00 (20	Cortifoling (1977) Cortifoling (	1912  Average Set Set  But Asset value  Asset Val	Gueta 5 To Samuel 1 To Samuel	3 (2) (2) (2) (2) (2) (2) (2) (2) (2) (2)	904 928 984 910 1090 3489 5183 7219 1102 1000 3221	5.955.713 5.955.	CEASEM Provision Res (CEASEM PROVISION RES (
Time Text amounts  About Fire Country  About F	Feet Value	605.20   2257.64   14   15   15   15   15   15   15   1	Controlling	1927 Average Set Set 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	Question of the control of the contr	### 0500 (00 00 00 00 00 00 00 00 00 00 00 00	904 928 938 931 910 910 910 910 910 910 910 910 910 91	0.002.1   0.00	1254154   Table   Tabl
Into Just Joseph Control   July 1	Feet Value   Fee	600.20   22.25   22.	Controlled   Con	1922   1924	131 131 131 132 133 133 133 133 133 133	4 20 20 20 20 20 20 20 20 20 20 20 20 20	904 928 931 931 910 910 910 910 910 910 910 910 910 91	0.002.1   0.00	ICEASSI  TOTALIST  TOTALIS
Time Section Means Technology (Control)  Manufar For Control  Ma	Free Value   Fre	Section   Sect	Controlled   Con	1922   1924	Company   Comp	California   Cal	901 928 938 941 1020 1020 1020 1020 1020 1020 1020 10	500,000   100,	TO SELECT   TO S
Time Section Means Technology (Control)  Manufar For Control  Ma	Free Value   Fre	600.20   22.27   4.27	Controlled   Con	1922   1924	131 25	0.00 (0.00 c) 10 c	901 928 931 910 1000 910 1000 910 1000 910 1000 910 1000 910 91	500,000   100,	TO SELECT   TO S
Time Section and Control Contr	Feet Value   Fee	COLUMN   C	Cast Society   Cast		131 25 25 25 25 25 25 25 25 25 25 25 25 25	C32.00 to the Russ Per Income	901 228 941 910 1090 910 1090 910 1090 910 1090 910 1090 910 91	50,527   127,724   127,7	President   Pres
Tim bell medical colored by the colo	Free Value  Free V	61.5   22.6   23.7   43.5   23.7   43.5   23.7   43.5   23.7   43.5   23.7   43.5   23.7   43.5   23.7   43.5   23.7   43.5   23.7	Continuence		11   12   13   13   13   13   13   13	0.00 (0.00 c) 10 c	901 228 941 910 1090 910 1090 910 1090 910 1090 910 1090 910 91	58,673   1997	Press   Pres
The Section Medical Control Co	Pass Valva	ST   ST   ST   ST   ST   ST   ST   ST	Controlled   Con		Quoties of the control of the contro	Less (10) Less (	904   905   906   907	618/27   12/	CELEGO
The Section Medical Control Co	Para Nation	000000000000000000000000000000000000	Cartifoling		Quoties of the control of the contro	Case (12 at 2 at	904   905   906   907	618/27   12/	Principle   Prin
The Text and another Control of the	Para No. 10.	0500   2500	Cast Soling	Average Cetal Page   Average   Averag	Quoties of the control of the contro	Self-OD  Sel	904 923 936 910 910 910 910 910 910 910 910	1985     1	### 15   ###
Into Incl. animates  About Ford  Body Control  Body Control  Body Control	Para No. 10.	Section   Sect	Cartifoling		131 131 131 131 131 131 131 131 131 131	Self-OD  Sel	904 923 936 910 910 910 910 910 910 910 910	1985     1	Process   Proc
Into Incl. animates  About Ford Country  B. Mondar Ford Country  B. Mondar Ford Country  In animates  In anim	Para Nation Associated   Para Nation Associa	0500   2500	Certificity	Accept   A	131 131 131 131 131 131 131 131 131 131	Selection	904   905   906   907	1827   1827	### AMERICAN PROPERTY OF THE P
Into Incl. animates  About Ford Country  B. Mondar Ford Country  B. Mondar Ford Country  In animates  In anim	Para Nation Associated   Para Nation Associa	000-000-000-000-000-000-000-000-000-00	Certificity	Accept   A	131 131 131 131 131 131 131 131 131 131	Selection	504   505	\$10,000   \$10,	President Res   President Re
The Lord Annabes (About 1997)  B. Mouth of Country (About 1997)  B. Mouth of Country (About 1997)  C. E. Self Mary Land State	Para Valve   Par	1	Cartifolia   Car	Arengo Sot	131 131 131 131 131 131 131 131 131 131	Self-OD  Sel	904 923 936 910 910 910 910 910 910 910 910	CHAPTER   CHAP	President Res   President Re
The Land Assistance of the Control o	Para Van Alexandra   Para Va	1	Cartifoling	Not Asset via   Not Asset vi	0 Checkur   0 Chec	Self 20 to 10 to 1	8041 8 9 10 10 10 10 10 10 10 10 10 10 10 10 10	1987   1987   1988	Particular   Par
The Lord Colored    South of the Colored    South of t	Province	STATE   STAT	Controlled   Con		Checkup Co.	Self 201 Profession 2	SOA1 1500 1500 1500 1500 1500 1500 1500 15	1985   1985	Principal Prin
The first plants of the control of t	Para Van Alexandra   Para Va	Signature	Cast Solidar   Cast	Total Asset value   Tota	17   17   17   17   17   17   17   17	Self 201 Profession 2	5041 510 510 510 510 510 510 510 51	Cartes   C	President Section   Pres

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### Financial Statements 2020

List of MTB Be	onds Holders as a	t 31 December 2020	Annexure-E
		Amount in	BDT 2019
A MTB Perpetual Bond		Investment	Investment
SI. Name of Party  1 Trust Bank Limited	Trust Bank Limited		
Sub-Total (A)			
B MTB 2nd Subordinate Bond			
SI. Name of Party		Investment Amount	Investment Amount
1 Sonali Bank Limited 2 BRAC Provident Fund		400,000,000 200,000,000	600,000,000 300,000,000
3 Bank Asia Limited		160,000,000 120,000,000	240,000,000 180,000,000
5 BRAC		100,000,000	150,000,000
6 BRAC Bank Limited 7 NRB Commercial Bank Limited		100,000,000 80,000,000	150,000,000 120,000,000
8 United Finance Limited Sub-Total (B)		40,000,000 1,200,000,000	60,000,000 1,800,000,000
C MTB 3nd Subordinate Bond			
SL Name of Party		Investment Amount	Investment Amount
Pubali Bank Limited     Dhaka Bank Limited		760,000,000	950,000,000
3 Sonali Bank Limited		720,000,000 600,000,000	900,000,000 750,000,000
4 Southeast Bank Limited 5 Janata Bank Limited		520,000,000 400,000,000	650,000,000 500,000,000
6 Agrani Bank Limited 7 Eastern Bank Limited		240,000,000 240,000,000	300,000,000 300,000,000
8 Rupali Bank Limited		160.000.000	200,000,000
<ol> <li>Delta Life Insurance Company Lir</li> <li>Standard Bank Limited</li> </ol>	nted	160,000,000 120,000,000	200,000,000 150,000,000
11 United Finance Limited Sub-Total (C)		80,000,000 4,000,000,000	100,000,000 5,000,000,000
D MTB 4th Subordinate Bond			
SL Name of Party		Investment	Investment
1 BRAC Bank Limited		Amount 400,000,000	Amount -
Community Bank Limited     Sonali Bank Limited		100,000,000 500,000,000	
4 Sadharan Bima Corporation 5 Guardian Life Insurance Limited		100,000,000	
6 Agrani Bank Limited		500,000,000	-
7 Eastern Bank Limited 8 Ms. Monisha Anwar Huq		1,000,000,000 200,000,000	-
9 Shimanto Bank Limited 10 SQUARE Pharmaceuticals Ltd		100,000,000 2,000,000,000	
Sub-Total (D)		5,000,000,000	-
Total (A+B+C+D)		10,850,000,000	6,800,000,000
	As at 31 December 2	of the Bank have Interest 120	Annexure -
IL. Name of Directors of the Bank  Name of Directors of the Bank	Name of Chairman	Companies in which the Directors	s have interest
Chairman	Chairman - Baridhara Corp Managing Director	oration Ltd.	
	<ul> <li>Swadesh Prop</li> <li>Swadesh Glob</li> <li>Director</li> </ul>		
2 Mr. Md. Abdul Malek	- HURDCO Inter Proprietor	national School	
Vice Chairman  3 Mr. Syed Maxzur Elahi Director (Founding Chairman)	- Gardenia Chairman	M	
Diecos (Founding Charman)	Apex Tannery     Apex Footwear     Apex Pharma I     Blue Ocean Fo	Ltd.	
	<ul> <li>Blue Ocean Fo</li> <li>Apex Enterpris</li> </ul>	otwear Ltd. I Ltd.	
	Apex Enterpris     Apex Investme     Grey Advertisir     Ouseburn Mark	rt Ltd. g (Bangladesh) Ltd. st Research	
	Manusher Jone     Managing Director	io Foundation	
	<ul> <li>International Properties</li> </ul>	blications Ltd.	
	<ul> <li>Credit Rating A</li> <li>Central Deposit</li> </ul>	gency of Bangladesh Limited (CRA bry Bangladesh Ltd. (CDBL)	B)
	<ul> <li>MTB Exchange</li> <li>Chairman of the Boa</li> </ul>	(UK) Ltd. (Fully owned subsidiary of Trustees	of MTB)
	Member of the Board	orsny of Trustees v Dialogue (CPD)	
	- Bangladesh Fr	nd of Trustees ersity of Trustees by Dialogue (CPD) stion of Bangladesh sedom Foundation	
4 Mr. Md. Hedayetullah Director		ecurities Ltd.	
	FR Footwar I	d. nor Ltd	
	Footbed Footw     Nuovo Shoes ( Director		
	Apex Tannery     Apex Property Chairman (Fully own	.td. Development Ltd.	
	MTB Securities     MTB Capital Li	Development Ltd. ad subsidiary of MTB) Limited (MTBSL) nited (MTBCL)	
5 Khwaja Nargis Hossain	Managing Director	OK LIMING (M I B OK)	
Linector	- SAHCO Securi Director - SAHCO Interna	INN CIG.	
6 Mr. Rashed Ahmed Chowdhury Director	- ABC Building F	roducts Ltd.	
(Representing Associated Builders Corp. Ltd.)	Banga Garmer Director		
	ABC Real Esta     Shamsuddin T	iders Corporation Ltd. te Ltd. swels Ltd.	
7 Mr. M A Rout, JP	Chairman Chairman	(UK) Ltd. (Fully owned subsidiary	of MTB)
Director	Britannia Prope     Britannia Holdi     Britannia Deue	rties Ltd., Bangladesh ngs & Management Ltd.	
	Britannia Asser     Diamond Property	ries Loc., Bangladesh rigs & Management Ltd. opments Limited & Equity Management Ltd. irties (BD) Ltd. rties (UK) St. Andrews	
	- Diamond Prope Director	erties (UK) St. Andrews	
8 Mr. Anika Chowdhury	MTB Exchange     Tiger Tours Ltc  Director	(UK) Ltd. (Fully owned subsidiary	or MTB)
8 Mr. Anika Chowdhury Director (Representing ASTRAS Ltd.)	Source Earlie	-114	
	<ul> <li>Square Pharmat</li> <li>Managing Director</li> </ul>	euticels Ltd.	
9 Dr. Arif Dowls Director	- Square Health Chairman - Tetey ACI (Ba	Limited	
Elirector (Representing Advanced Chemical Incustries Ltd	I.) Vice Chairman ACI HealthCan		
	Managing Director  Advanced Che	nical Industries (ACI) Ltd.	
	ACI Logistics L     Stochastic Log  Dispates	c Limited	
and the second s	Director	144	
	ACI Pure Flour	Limited d.	
	ACI Agrolink I.I.	dics Limited ted	
	Premisflex Pla     ACI Foods Lim		
	ACI Motors Lin ACI Pure Flour ACI Agrolink Li Premisflex Pis ACI Foods Lim ACI Chemicals Infolyx Bengla ACI Salt Limite	Limited tesh Limited	
	ACI Agrotink U     Premisflex Pla     ACI Foods Lim     ACI Chemicals     Infolytx Bangla     ACI Salt Limite     ACI Biotech Lir     ACI Frible Cla	Limited leash Limited of nited Limited	
	ACI Salt Limite     ACI Biotech Lir     ACI Edible Oils     Creative Cores	d inited Limited	
	ACI Salt Limite     ACI Biotech Lir     ACI Edible Oils     Creative Cores	d inited Limited	
	ACI Ballate ACI Biotech Lit ACI Biotech Lit ACI Edible Oils Creative Comn ACI Marine and ACI-CO-RO Ba ACI Godraj Agi Consolidated C Dowla Agriculta ACI Countries	inited did did did did did did did did did d	
	ACI Ballate ACI Biotech Lit ACI Biotech Lit ACI Edible Oils Creative Comn ACI Marine and ACI-CO-RO Ba ACI Godraj Agi Consolidated C Dowla Agriculta ACI Countries	inited did did did did did did did did did d	
	AC Sait Limite AC Biotech Lit AC Edible Oils Creative Comm AC Marine ann AC:CO-RO B: AC Goorne Ja Consolidated C Dowla Agricult AC Foundation Bangladesh B. AC HealthCan Member of the Boare	Interface of the defendence of	
IQ Mr. Mid. Yarik Ur Rahmasi Chrosser	ACI Salt Limite ACI Salt Limite ACI Biotech Li ACI Edible Oits Crestive Corm ACI Marine an ACI-CO-RO Ba ACI Gorrel Ag Consolidated C Dowla Agricult ACI Foundation Bangiadesh Ba ACI HealthCas Bangiadesh B ACI HealthCas Body	sent curried  titled Lichited Lichited Lichited Lichited Lichited Riverine Technologies Ltd. ngladesh Ltd. nemicals Limited swet (PhJ. Limited hemicals Limited rall Development Company Ltd. sieness Publications Limited USA Inc. of Governors motion of Bangadaesh Art (SPBA) hore Co. Ltd. (PICL)	
80 Mr. Md. Tark Ur Rahman Ciceles Confession Proceed Programas Company Ltd. 1 1 Mr. Christi Dissolid Galage	ACI Salt Limite ACI Salt Limite ACI Biotech Li ACI Edible Oits Crestive Corm ACI Marine an ACI-CO-RO Ba ACI Gorrel Ag Consolidated C Dowla Agricult ACI Foundation Bangiadesh Ba ACI HealthCas Bangiadesh B ACI HealthCas Body	sent curried  titled Lichited Lichited Lichited Lichited Lichited Riverine Technologies Ltd. ngladesh Ltd. nemicals Limited swet (PhJ. Limited hemicals Limited rall Development Company Ltd. sieness Publications Limited USA Inc. of Governors motion of Bangadaesh Art (SPBA) hore Co. Ltd. (PICL)	
Director (Representing Pioneer Insurance Company Ltd.)  1 Mr. Daniel Denald de Lange Director (Representing NORFUND)  1 Mr. Narreae Satter	anoys our part of the part of	Sen Limited Li	
Director (Representing Pioneer Insurance Company Ltd.)  11 Mr. Daniel Denald de Lange Director	Brought Burgle AS Salt Limite AC Editle Di A	see Limited Inhibid Limited Limited Limited Limited Flowerier Exchnologies Ltd. Flowerier Exchnologies Ltd. Flowerier Limited Honor General Limited Honor Limited	
Director (Representing Ploneer Insurance Company Ltd.)  11 Mr. Daniel Danald de Lange Director (Representing NORFLIND)  12 Ms. Nasreen Satar Independent Director	Brook	Sen License Li	
Director (Representing Pioneer Insurance Company Ltd.)  1 Mr. Daniel Denald de Lange Director (Representing NORFUND)  1 Mr. Narreae Satter	Brook	Sen License Li	
Director  (Representing Pionest Insurance Company Ltd.)  18 In: District Office Insurance Company Ltd.)  (Brotton Company Ltd.)  (Brotton Company Ltd.)  12 Machinery Statistics Insurance Company Ltd.)  13 Mr. Farruq Ahmad Siddigi Independent Director	of Calif Lists (California California Califo	sen Lorenta   Through   Th	
Director  (Representing Pionest Insurance Company Ltd.)  18 In: District Office Insurance Company Ltd.)  (Brotton Company Ltd.)  (Brotton Company Ltd.)  12 Machinery Statistics Insurance Company Ltd.)  13 Mr. Farruq Ahmad Siddigi Independent Director	Bright State	from Lorentz and Control Contr	
Director  (Representing Pionest Insurance Company Ltd.)  18 In: District Office Insurance Company Ltd.)  (Brotton Company Ltd.)  (Brotton Company Ltd.)  12 Machinery Statistics Insurance Company Ltd.)  13 Mr. Farruq Ahmad Siddigi Independent Director	Constitution     ACT Selection     ACT Sele	from Lorentz and Control Contr	
Director  (Representing Pionest Insurance Company Ltd.)  18 In: District Office Insurance Company Ltd.)  (Brotton Company Ltd.)  (Brotton Company Ltd.)  12 Machinery Statistics Insurance Company Ltd.)  13 Mr. Farruq Ahmad Siddigi Independent Director	Cloth Limits     AC Bloker's Lin     AC Marker's Lin     AC Marker's Lin     AC Marker's Lin     AC Marker's Lin     AC Locate Lin     Blogglosiden's Blogglosi	see Lorenta Limited Li	

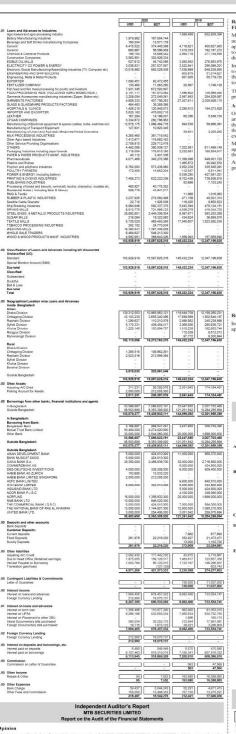
		Consolidated Fina		nts			
Month   Property   P		AS at 31 Dece	mber 2020				Annexure - F
Total Capital (Ten-1 & 2)	SI. No.	MARKET TORON TORON			-		2019
Surplacy (Shortings) Capital							
Total Deposit   1901,120.48   1909,720.28   256,915.11   1901,120.48   1909,727   1909							
Total Deposit							
Total Loans and Advances							
Total Contingent Liabilities						.,	
					100		
Classified Loans an Percentage (%) of Total Loans and Advances   1,80%   1,337   10,127   11,377   1		and the same of th			9		82,568.56
Profit after Provision and Tax							
1   Total Classified Loans and Advances		0.000	and Advances	S			
Total Provision Maritained against Classified Loans							
1							
						4,181.06	
Earning Assets			ins				
Non-interest Earning Assets							
Return on Investments (ROI)							
Return or Asset (ROA)					3		42,358.47
	17	Return on Investments (ROI)				9.77%	8.23%
Earnings Per Share (BDT)	18	Return on Asset (ROA)				0.37%	0.56%
Price Earning Ratio (Times)	19	Income from Investment				3,461.03	2,535.63
Price Earning Ratio (Times)   18.34   14.65	20	Earnings Per Share (BDT)				1.31	1.8
Annexure	21	Operating Profit Per Share (BDT)				4.76	7.09
As at 31 December 2020   All members   1	22	Price-Earning Ratio (Times)			<u>L</u> _	18.34	14.63
Bot   File   Mailto   Bot		Financial I	lighlights				Annovuro E (i
Liko   Hers		As at 31 Dec	ember 202	20			
Total Capital (Ter-1 & 2)							2019
Surplise   Sectionage   Capital	1	Paid up Capital			7	,386.32	7,034.59
Total Contingent Liabilities   19,007.26   191,369.2   196,076.6   191,369.2	2	Total Capital (Tier-1 & 2)			24	,552.75	23,872.20
Total Cleans and Advances   200 591 92   186.768	3	Surplus/(shortage) Capital			5	,290.78	5,310.9
Total Contingert Liabilities   93,565,67   82,568,8	4	Total Assets			267	,913.21	256,056.00
Total Contingert Liabilities	5	Total Deposits			190	,607.26	191,369.2
B	6	Total Loans and Advances			200	,991.92	186,768.63
Emailing-Depost Ratio   33,30%   33,38%   53,38%   54,38%   10   10   10   10   10   10   10   1	7	Total Contingent Liabilities			93	,595.97	82,568.56
Classified Loans as Percentage (%) of Total Loans and Advances	8					83 90%	83 389
1   Profit after Provision and Tax			and Advances				
Total Classified Loans and Advances   9,387.73   10,227.2	13.50	No. of the Control of	ino sovances				
Total Provision Maintained against Classified Loans		N N N N N N N N N N N N N N N N N N N					
13   Surpisa   Celicit   in Provision against Classified Loans	11	Total Classified Loans and Advances			9	,387.73	10,227.2
1	12	Total Provision Maintained against Classified Loans			4	,181.06	3,099.30
15   Earning Assets   231,046.27   210,44.00   3,886.94   45,613.01   17   Return on Investments (ROU)   9,88%   83,00   18   18   18   18   18   18   18	13	Surplus/(Deficit) in Provision against Classified Loan	s			0	(2,902.10
15   Non-Interest Earning Assets   38,866,94   45,613,01   17   Return on Investments (ROU)   9,98%   8,300   18   18   18   18   18   18   18	14	Cost of Fund				7.92%	9.489
17   Return on Investments (ROI)   9.88%   8.30     18   Return on Assac (ROA)   0.34%   0.55     19   Income from Investment   3.388.58   2.480.6     19   Income from Investment   3.388.58   2.480.6     20   Earnings Per Share (BDT)   1.22   1.7     21   Operating Profit Per Share (BDT)   4.50   6.8     22   Price-Earning Ratio (Times)   0.98   1.50     23   Price-Earning Ratio (Times)   0.98   1.50     24   Price-Earning Ratio (Times)   0.98   1.50     25   Price-Earning Ratio (Times)   0.98   1.50     26   Price-Earning Ratio (Times)   0.98   1.50     27   Price-Earning Ratio (Times)   0.98   1.50     28   Price-Earning Ratio (Times)   0.98   1.50     28   Price-Earning Ratio (Times)   0.98   1.50     28   Price-Earning Ratio (Times)   0.98   1.50     29   Price-Earning Ratio (Times)   0.98   1.50     20   Price-Earning Price-Part (Part (	15	Earning Assets			231,	046.27	210,443.00
18   Return on Asset (ROA)	16	Non-Interest Earning Assets			36,	866.94	45,613.00
19   Income from Investment	17	Return on Investments (ROI)				9.88%	8.309
20 Earnings Per Share (BDT) 1 2 2 1.7. 21 Operating Profit Por Share (BDT) 4.50 5.68  22 Price-Earning Ratio (Times) 0 19.79 15.4  Off Shore Banking Unit (OBU) Balance Sheet As at 31 December 2020 2 1979  Balance Sheet Ba	18	Return on Asset (ROA)				0.34%	0.559
21 Operating Profit For Share (BDT) 22 Price-Earning Ratio (Times)  Off Shore Banking Unit (OBU) Balance Sheet  As at 31 December 2020  29th London Sheet Share (BDT)  A 5.5  Off Shore Banking Unit (OBU) Balance Sheet  As at 31 December 2020  29th London Sheet Shee	19	Income from Investment			3	,388.58	2,480.6
21 Operating Profit For Share (BDT) 22 Price-Earning Ratio (Times)  Off Shore Banking Unit (OBU) Balance Sheet  As at 31 December 2020  Off Shore Banking Unit (OBU) Balance Sheet  As at 31 December 2020  2119  2129  2139  2149  2159	20	Earnings Per Share (BDT)				1.22	1.7
22 Price Earning Ratio (Times) 19.79 15.4  Off Shore Banking Unit (OBU) Balance Sheet As at 31 December 2020  Seeff x and Adeds  Notes 1900 1907 1909 1919  In the Asset 1909 1909 1909 1909 1909 1909 1909 190							6.8
## As at 31 December 2010    Balance Sheet							
### Sealance Sheet As at 31 December 2010  ### As at 31 De	22	Service value ( service )				19.79	
Notes		Balar	ice Sheet				Annexure- 0
March   Marc	roperty =		. 2				2019
Balance with Englishmen bears and is agent branks)	ash		USD .		BDT .	USD .	
1	Balance v	with Bangladesh Bank and its agent bank(s)					
1,000   1,00	alance w	ith other banks and financial institutions 3	562,473	_	47,618,873	920,02	78,109,935
3,52,44   23,46,90   1,575,25   1,523,27   1,525,27			562,473	L	47,698,873		
3,42,44    23,44,539    1,578,25    0,23,307    3,03	Loans, ca	ash credits, overdrafts etc.	180,587,471				
The Assession of the Parks (1997) and Pa		ets including premises, furniture and fixtures	-				
### A 17-20 ## A 17-20	ther asse on - bank	ets 5 king assets					
removing from other bands, financial institutions and agents progress and other accounts 7 93.977 22.78.20 22.78.00 27.30.00 27.3	iabilities		187,303,623	15,1	163,721,865	148,403,89	12,599,491,023
20,000   1,73,13   1,73,	orrowing eposits a	and other accounts 7		15,4		273.90	9 23,254,861
20 1379   22 279 200   22 32 70   21 47 47 47 47 47 47 47 47 47 47 47 47 47	Current d Bills paya	leposits & Other Accounts able				20,98	1,781,390
No.   13   13   13   13   13   13   13   1	Term dep	oosits	261,978		22,216,220	252,92	21,473,471
Section   Sect	ther liabi	ilities 8	4,971,269	_	121,573,533	3,230,59	18 274,277,802
Salation/services  Grange currency framework  Federand caming  Intelligent caming  Int	otal liabil apital / S	lities hareholders' equity	187,303,623	15,1	383,721,865	148,403,89	12,599,491,023
Children reserve	Statutory Foreign o	reserve currency translation gain	:				
Citations Steet Name	Other res Retained	eerve earnings		L			
ortificages including 9 155,000 11,00	otal Shar otal Liabi	enorous equity ilities and Shareholders' equity	187,303,623	15,	883,721,865	148,403,89	12,599,491,023
Acceptances and endocrements	ontingen	t liabilities 9	:		_	130.00	11,037,000
Silk for calcelor	Acceptan Letters of	ices and endorsements I quarantee	:			-	1
their commitments Documentary crodits and short term trade related transactions	Bills for a	ollection			- 6	-	-
Documentary credits and short form trade-seleted dranactions	ther com	mitments		_			
Undrawn formal standby facilities , credit lines and other commitments	Documer Forward a	stary credits and short term trade-related transactions assets purchased and forward deposits placed			:		
I = II = II = II	Undrawn	nove issuance and revolving underwriting facilities formal standby facilities , credit lines and other commitments			-		
Other commitments				_			
rtal Off-Balance Sheet exposures including contingent liabilities 130,000 11,037,00	tal Off-E	Balance Sheet exposures including contingent liabilities				130,00	11,037.00

			ng Unit (OBU	1)		Annexure- G
	For the ye		31 December			
1.	iculars	Note	USD	020 EDT	USD	BDT
Net I Co	arest income ss: Interest on deposits, borrowings, etc. Interest Income mmission, exchange, etc.	10 11 12	8,207,395 6,113,943 2,093,452	696,533,669 518,869,528 177,664,142	8,682,406 7,200,910 1,481,495 563	733,554,741 608,386,918 125,167,822 47,566
Sal Re	ner operating income (A) Id Operating Income (A) laries and allowances nt, taxes, insurance, electricity, etc. gal expenses	13	2,093,542	7,652	193,980 1,676,038	16,388,885
Pos Sta Au	sa expenses stage, slamp, telecommunication, etc. tilonery, printing, advertisements, etc. ditors' fees preciation and repair of Bank's assets					:
Ott	ner expenses il operating expenses (B) it / (loss) before provision (C=A-B)	14	218,487 218,487 1,875,055	18,542,276 18,542,276 159,129,517	212,421 212,421 1,463,617	17,946,936 17,946,936 123,657,338
Spe	rision for loans and advances / investments edific provision neral provision					
Total Total	rision for diminution in value of investments ner provision Il provision (D) Il profit / (loss) before taxes (C-D) ovision for taxation		1,875,055	159,129,517	1,463,617	123,657,338
Der	rrent tax ferred tax profit / (loss) after taxation ined earnings brought forward from previous year		1,876,066	169,129,617	1,463,617	123,657,338
Reta			1,875,055	159,129,517	1,463,617	123,657,338
	Ci	ash Flow	ing Unit (OB Statement			Annexure- G
	For the ye	ar ended	31 Decembe	2020	USD	2019
i le	ash flows from operating activities nterest receipts in cash nterest psyments ees and commission receipts in cash		8,207,3 (6,113,9	BDT 95 696,533,64 (518,869,53	8,682,40	(608.386.918)
				90 7,60		
	ash payments to suppliers leceipts from other operating activities layments for other operating activities sh generated from operating activities before change sets and liabilities	s in operatio	(218,4	87) (18,542,2)	(212,42	1) (17,946,936)
lnc L	rease / (decrease) in operating assets and liabilities oans and advances to other banks oans and advances to customers		(38,497,6 (759,5	(3,250,428,3 (64,213,5)	78) (8.435.83	3) (853 181,855) (131,943,596)
0	other assets leposits from other banks leposits from customers other liabilities		(11,9 1,740,6	31) (1,038,64 70 148,020,61	167.96	14,365,774 5 63,118,611
RIC	let cash from operating activities ash flows from investing activities Purchase / sale of property, plant and equipment		(35,653,4	(3,008,630,4	(9,099,32 26) (7,635,70	(907,641,066) (783,983,728)
c) c	Purchase / sale of preparty, plant and equipment Proceeds from sale of property, plant and equipment let cash used in investing activities ash flows from financing activities Borrowing from banks, financial institution and agents		37,170,9			
DI N	Net profit transferred to main operation let Cash from financing activities et increase / (decrease) in cash and cash equivalents	(A+B+C) juivalents	(1,875,0 35,295,9 (357,5	31 2,978,844,2 49) (29,686,11 (724,8	35 636,70 (7,100,00	(594,998,744) 228,463
0	ffects of exchange rate changes on cash and cash ed ash and cash equivalents at beginning of the year ash and cash equivalents at end of the year (D+E+F) cash and cash equivalents at end of the year Cash in hand (Including foreign currencies)		920,0 642,4	78,109,91 73 47,698,81	8,020,02 73 920,02	6 672,880,217 3 78,109,936
	Balance with Bangladeeth Bank and its agent bank (s) (including foreign currencies) Balance with other banks and financial institutions		562,4 562,4	73 47,698,8 73 47,698,8	73 920,02 73 920,02	78,109,935 78,109,935
	L	iquidity S	ng Unit (OBU tatement	1)		Ansexure- G
-	As a	at 31 Dece	1603 3	to 12 1 to 5	Abovo	Amount in BDT Total
ASSET Cash Balan		47,658,873	months m	contris years	5 years	47,698,873
laves Loan Prem	ny at Call & Short natice ithrents is and Advances 1,6 isses and Food Assets			1,232,954 907,270	788 1,732,943,3	
Non- Total A	Banking Assets			1,232,894 907,270		
Depo Provi	sist and Other Account ision & Other Liabilities Liabilities 2,7	11.805,297 87,179,414 2	26,758,673 29 (915,444,535 5,73	2,287,998 3,219,260 2,216,220 0,500,954 70,494 5,095,172 3,289,755 6,137,692 (2,382,484	487 21,924,13 476 156,247,21	22,216,220 22 421,573,533 88 15,883,721,865
NECS	Off She Notes to	ore Banki the Finan	ng Unit (OBU	l) nts	1,576,696,1.	Annexure-G
1.0	For the year  8 Status of the unit  The Bank obtained the Off-shore Banking Unit ("the Unit") commenced operation of this unit from December 07, 2009, its office is located at 28, URTB certic, Guishan South Avenue.	r ended 3	1 December	2020	70 dated Decemb and guidelines of	er 3, 2009 The Bank the Bangladesh Bank.
1.1	Principal activities     The principal activities of the units are to provide all kinds of or	ommercial barr	king services to its o	ustomers through its off	shore Banking Un	its in Bangladesh.
	Significant accounting policies and basis of preparation     Basis of accounting		alements	200		100000000000000000000000000000000000000
2.0	The Off-shore Banking Unit maintains its accounting reco international Accounting Standards (IASs), International Fir- Bank, in particular, Banking regulations and policy departmen 2 Use of estimates and judgements					
	The preparation of financial statements requires managem policies and the reported amounts of assets, liabilities, income Estimates and underlying assumptions are reviewed on an estimate is revised and in any future periods affected.					
2.0	d Foreign currency transaction Foreign currencies translation Foreign currency transactions are converted into equivalent Effects of Changes in Foreign Exchange Rates. The financia USD is the functional currency and SDT are the Unit's present	BDT using the al statements tation currency	ruling exchange rat of the Unit are pres Entitles functional of	tes on the dates of res ented in US Dollar (UI urrency is Bengladesh	pective transactio SD) and Banglade Take (BDT).	ns as per IAS-21: The eh Taka (BDT) where
2.0	Foreign currency transactions are recorded in the presentation Bangladesh Bank on the closing date of every morth. More ourrency at the rate of exchange ruling at the belance sheet 44 Reporting period					
	These financial statements cover from 01 January 2020 to 31 8 Loans and advances / investments	December 200	10			
	a) Loans and advances of Off-shore Banking Units are stated     b) Interest is calculated on a daily product basis but charg     guidelines of the Bangladesh Bank. Records of such interest:				charged on bad a	and loss loans as per
	guidelines of the Bangladean Bank. Hecoros of such litterest of c) Provision for Loans and Advances has been reade on the 14 and 19 dated 23 September 2012 and 27 December 2012	basis of meas			by the Bangladesh	Bank, BRPD Circular
2.0	Provision for liabilities     A provision is recognised in the balance sheet when the unit of economic benefit will be required to settle the colligations, in		constructive obligati ath the IAS 37 'Provi	on as a result of a pas sions, Cortingent Liabil	t event and it is pr ites and Continger	obable that an outflow it Assets".
2.0	77 Interest income In terms of the provisions of the IFRS-15 "Revenue from conf					
	Interest paid and other expenses in terms of the provisions of the IAS - 1 "Presentation of Fina					
2.10						
	a) Those financial statements are presented in BDT, which rounded off to the nearest BDT. b) Assets and liabilities 8 income and expenses have been of BDT, 84,8986 (average rate which represents at the period en	converted into I d).	functional currency BDT currency @ US	\$1 = BDT 84.8020 (dd	ising rate as at 31	December, 2020) and
	<ul> <li>c) Fixed assets of this unit are appearing in the books of the operation of the bank</li> </ul>	main operation	or the bank and de	preciation is also charged	usb	2019 BDT
10	Balance with other banks and financial institutions in Brojadeth Curside Bangladeth     Curside Bangladeth     Cusan and advances     I) Loans and advances     Term Loan     Term Loan		562,41 562,41	73 47,696,873 47,696,873	920,023	78,109,935 78,109,935
				2640,214,166 14 12673,964,542	23,201,830	
	Usance Payable at Sight (UPAS)		31,133,86 149,453,61 180,567,43	1 18,314,178,710	134,666,993	11,423,802,928
	Term Lorn Usance Pegade at Spir (UPAS)  Usance Pegade at Spir (UPAS)  Billis purchased and discounted Payable hoisie Bangladesh  riand Documertary like purchased  Forsign Documertary Sills purchased  Payable Outside Bangladesh		31,133,81 149,453,61 180,687,41 3,263,51 78,81 3,342,44	75 276,757,654 6,688,652 18 283,446,306	9,183,470	779,676,603 143,717,107 923,393,710



**Financial Statements 2020** 

you can bank on us



Opinion

We take addied the financial statements of MTB SECURITIES LIMITED which comprise the Statement of Financial Position as at 31st December 2020, Statements of profit or Loss and other comprehensive income, statement of changes in equity and statement of each flows for the year then ended, and notes to the financial statements, including a summary of significant accounting policies. In our opinion, the accompanying financial statements present fairly, in all material respects of the statement of the state

information other than 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 expany form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the information and, in doing so, consider whether the other information is materially inconsistent the financial statements or our knowledge obtained in the audit or otherwise appears to be mater misstated.

moderrying transactions and events in a manner that ach port on other Legal and Regulatory Requirements accordance with the Companies Act 1994, the Securities olicable laws and regulations, we also report the following:

- b) In our opinion, proper books of accounts as required by law have been kept bycompany so far as it appeared from our examination of these books;
- c) The statements of financial position and statements of profit or loss and ott income dealt with by the report are in agreement with the books of accounts

Shafiq Basak & Co.
Chartered Accountants

DVC: 2109091294 PS 668132

### MTB SECURITIES LIMITED Statement of Financial Position As at 31 December, 2020

Non-Current Assets			
Property, plant & equipment	4	61,828,914	66,997,489
Investment in Stock Exchange	5	54,113,290	54,113,290
Strategic Investment in securities	6	40,382,014	39,920,046
		156,324,218	161,030,825
Current assets			
Advances and prepayments	7	12,549,544	30,718,218
Investment in Marketable securities	8	917,259,318	745,699,093
Margin loan to clients	9	2,758,173,678	2,719,986,781
Accounts receivable	10	66,745,258	15,427,758
Advance Income Tax (AIT)	11	148,889,081	117,712,051
Cash & cash equivalents	12	853,809,508	559,619,728
		4,757,426,387	4,189,163,629
Total Assets (A+B)		4,913,750,605	4,350,194,454
EQUITY AND LIABILITIES			
Shareholders' equity			
Share capital	13	3,250,000,000	3,250,000,000
Retained earnings	14	321,894,832	253,536,377
Capital reserved for investment in DSE Share	15	48,113,290	48,113,290
		3,620,008,122	3,551,649,667
Liabilities			
Current Liabilities			
Accounts payable	16	764,974,766	336,438,852
Loan from MTB	17	20,708,246	
Liabilities for expenses	18	25,189,231	16,578,855
Provision for income tax	19	94,084,956	71,973,559
Deffered tax liability	20	4,796,493	5,079,361
Provision for margin loan	21	313 988 791	308 474 160

Net Assets Value (NAV) per shar

Shefing Black & Co.

MTB SECURITIES LIMITED

160,454,397 111,183,618 45,807,527 714,692 9,829,381 625,029 Net operating income 73,333 164,072,354 2,702,519 183,029,902 24,671,447 68,358,455





Shafing Basak & Co. Chartered Accountants
DVC 12102031394 PS 608132

### MTB SECURITIES LIMITED

Balance as on 01 January, 2020	3,250,000,000	253,536,377	48,113,290	3,551,649,667
Add: Net profit after tax for the year	-	68,358,455	-	68,358,455
Balance as on 31 December, 2020	3,250,000,000	321,894,832	48,113,290	3,620,008,122
				Amount in BDT
Particulars	Paid up capital	Retained Earnings	Capital Reserved for DSE Investment	Total
Balance as on 01 January, 2019	3,250,000,000	191,816,692	48,113,290	3,489,929,982
Add: Net profit after tax for the year		61,719,685		61,719,685
Add: Addition during the year	9		-	-





MTB SECURITIES LIMITED Statement of Cash Flows For the year ended 31 December, 2020

Amount in BDT 31 December, 2020 [31 December, 2019]

Changes in working capital compon Increase/(decrease) in accounts payabl (Increase)/decrease in accounts receiv-(Increase)/decrease in advance income (Increase)/decrease in advance & prep



(47,502,660) 72,444,508

		Amount in BDT		
		31 December, 2020	31 December, 2019	
4.00	Property, plant & equipment			
	Cost:			
	Opening Balance As on 01 January, 2020	128,011,731	126,435,307	
	Add:Addition during the year	1,796,649	1,600,424	
	less: Disposal during the year	4,222,694	24,000	
	Total Cost:	125,585,686	128,011,731	
	Depreciation:			
	Opening Balance As on 01 January, 2020	61,014,242	54,595,512	
	Add: Depreciation during the year	5,963,672	6,442,730	
	Less: Depreciation of Disposal assets	3,221,142	24,000	
	Total Accumulated depreciation	63,756,772	61,014,242	
	Written down value As on 31 December, 2020	61,828,914	66,997,489	
	The detail has shown in Annexure - A.			
5.00	Investment in DSE			

54,113,290 54,113,290 per the provisions of the Exchanges Demutualization Act ingladesh Securities and Exchange Commission (BSEC) approx curities Limited received the following ordinary shares at face embership of DSE respectively:

Shares issued by	No. of Shares	Amount (BDT)
Shares received from Dhaka Stock Exchange Limited (DSE)	7,215,106	72,151,060
Shares sold to the Strategic Investors by DSE (B)	1,803,777	18,037,770
Remainig Balance C = (A-B)	5,411,329	54,113,290
Floated Shares (53.33%)	2,886,041	28,860,410

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**Financial** Statements 2020

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			Amoun 31 December, 2020	t in BDT [31 December, 2019
.00	Strategic Investment in Securities: As per Income Tax Ordinance, 1984, S., F. sale proceeds of 25% shares (sold to Statof any Stock Exchage in Bangladesh for a net sale proceeds to avail the tax incentive the Company in the Capital Market.	rtegic Investors by t period of 3 (Three) by the NBR. Acord	acome Tax/ 2018 date the DSE) to be investe years from the date of lingly, the proceeds ha	d October 31, 2018, d in listed securities investment of entire ave been invested by
00	Investment in listed securities (Anexure Advances and prepayments	-В)	40,382,014 40,382,014	39,920,046 39,920,046
.00	Advances and prepayments Office Rent Advance to Employees-Car Advance to CSE for Membership Advance to DSE Tower Advance to Supliers		6,005,987 1,070,135 4,175,000 500,000 798,422	12,111,496 1,952,959 4,175,000 500,000 11,978,763
8.00	Investment in securities Quoted share (Annexure-C)		12,549,544 897,283,318 19,976,000	30,718,218 725,723,093 19,976,000
0.00	Unquoted share (Placement share)  Margin loan to clients		917,259,318	745,699,093
	This amount represents the margin loan sheet date, which includes principal amou	balance with clients nt and accrued intere	provided by the con est on margin loan dur 2,719,986,781	ing the year 2020.
	Opening Balance Add: Addition during the year Add: Interest during the year Less: Written off during the year Less: Adjustment during the year		2,719,986,781 261,450,000 70,953,888 74,485,369 219,731,622 2,758,173,678	2,648,201,456 108,576,197 68,733,309 48,989,716 56,534,465 2,719,986,781
0.00	Accounts receivable Receivable from (DSE) Broker (Note 10. Receivable from (DSE) Dealer (Note 10.0 Dividend receivable	01) 2)	65,732,248 1,013,010	8,813,811 77,154 6,536,793 15,427,758
0.01	Receivable from Dhaka Stock Exchange This balance has been resulted from sale of Broker.		66,745,258 aka Stock Exchange L	
0.02	Receivable from Dhaka Stock Exchange This balance has been resulted from sale of Dealer.		aka Stock Exchange L	imited (DSE)-
.00	Advance income tax  Opening balance Add: Addition during the year ( Note 11.0 Less: Adjusted during the year	1)	117,712,051 32,571,720 1,394,690	87,580,057 30,131,994
.01	Addition during the year		148,889,081	117,712,051
	Brokerage commission Bank interest Dividend income		26,813,972 2,035,462 3,722,286	21,079,948 4,245,031 4,807,015
po.	Dividend income  Cash and cash equivalents		3,722,286 32,571,720	4,807,015 30,131,994
.00	Cash and cash equivalents FDR Mutual Trust Bank Limited		100,000,000	100,000,000
	Union Capital Limited Hajj Finance Company Limited		44,000,000	74,000,000 30,000,000
	SND	A/C No.	144,000,000	204,000,000
	Mutual Trust Bank Ltd (SND) Mutual Trust Bank Ltd (SND) Mutual Trust Bank Ltd (SND)	0002-0320000724 0002-0320001438 0002-0320001081	100,843 265,024	96,316 248,055 382,185
	Mutual Trust Bank Ltd (CCA) Mutual Trust Bank Ltd (SND)	0087-0320000296 0002-0320002080	336,535,787 888,657	307,237,730 370,253
	Mutual Trust Bank Ltd (SND) Mutual Trust Bank Ltd (SND) Mutual Trust Bank Ltd (Dealer)	0087-0320000278 0002-0320001634 0087-0320000287	751,524 - 1,117,488	4,035,315 2,315 180,366
	Mutual Trust Bank Ltd (Strategic) Mutual Trust Bank Ltd (IPO)	0087-0320000376 0087-0320000063	80,098 28,482,403	20,042 296,045
	IFIC Bank limited (Dealer) Standard Chartered (CCA) Standard Chartered (SND)	1090358680041 01114647901 02114647901	451,864 330,475,204 50,313	308,963 41,440,081 50,687
	Cash in hand (Cheque in hand)	02114047901	699,199,205	354 668 353
			10,610,303	951,375
			10,610,303 853,809,508	951,375 559,619,728
	Share capital		10,610,303	951,375 559,619,728
.01	Share capital  Authorized capital  500,000,000 ordinary shares of Taka 10 er		10,610,303	951,375 559,619,728
.01	Share capital Authorized capital		10,610,303 853,809,508	951,375 559,619,728 5,000,000,000
.01	Share capital Authorized capital 500,000,000 ordinary shares of Taka 10 es Issued, subscribed and paid-up, capital 325,000,000 ordinary shares of Taka 10 es Sharehelding Position of the Company Share Holders	ach fully paid.	10,610,303 853,809,508 5,000,000,000	951,375 559,619,728 5,000,000,000 3,250,000,000
.01	Share capital  Authorized capital 500,000,000 ordinary shares of Taka 10 e 500,000,000 ordinary shares of Taka 10 e 518 stude, tubseched and paid-up capital 325,000,000 ordinary shares of Taka 10 e 518 archelding Position of the Company  Mutual Trust Bank Limited Mc Chowdlaw, Malkar Auff	Number of Share 324,994,000 1,000	10,610,303 853,809,508 5,000,000,000 3,250,000,000	951,375 559,619,728 5,000,000,000 3,250,000,000
.01	Share capital  Anthorized capital 50,000,000 ordinary shares of Taka 10 or though subscribed and paid operaginal 325,000,000 ordinary shares of Taka 10 or Shareholding Position of the Company Share Bolders  Montal Trus Bork Limited Mr. Mol Hashem Chowdhory Mr. Mol Hashem Chowdhory Mr. Gostam Proceed Day	Number of Share	10,610,303 853,809,508 5,000,000,000	951,375 \$59,619,728 \$,000,000,000 3,250,000,000 mtage
.01	Share capital  Authorized capital 500,000000 ordinary shares of Taka 10 or trough subscribed and patid-up capital 225,000000 ordinary shares of Taka 10 or Shareholding Position of the Company Shareholding Position of the Company Shareholding Position of the Company Matual Trust Bank Limited Matual Trust Bank Limited Mor Mort Hashem Chowdhusy Mor Chowships value Authorized Mort Mortal Mathemood Date United Shareholding Mortal Company Mortal Mathemood Roles Mortal Mathemood Roles Mortal Mortal Mathemood Roles Mortal Mathemood Roles Mortal Mort	Number of Share 324,994,000 1,000 1,000 1,000 1,000 1,000 1,000	10,610,303 853,809,608 5,000,000,000 3,250,000,000 Perce 92,9	951,375 \$59,619,728 \$,000,000,000 3,250,000,000 mage 98%
.01	Share capital Authorized capital 500,000,000 ordinary shares of Taka 10 or 100,000,000 ordinary shares of Taka 10 or 100,000,000 ordinary shares of Taka 10 or 100,000 ordinary shares of Taka 10 ordinary 100,000 ordin	Number of Share 324,994,000 1,000 1,000 1,000 1,000 1,000	10,610,303 853,809,608 5,000,000,000 3,250,000,000 Perce 99,9	951,375 \$59,619,728 \$,000,000,000 3,250,000,000 mage 98%
3.01 3.02 3.03	Share capital  Authorized capital 500,000,000 ordinary shares of Taka 10 or Issued, subscribed and gaid-up capital 225,000,000 offine) shares of Taka 10 or Shareldeling Position of the Company Share Holders  Manual Trust Bank Limited We Choedhury Aldate Auf We Choedhury Aldate Auf We Choedhury Aldate Auf Med Malander Howodury Shareldeling Shareldeling Shareldeling Med Malander Shareldeling Med Med Nazerul Islam Macander Total	Number of Share 324,994,000 1,000 1,000 1,000 1,000 1,000 1,000	10,610,303 853,809,608 5,000,000,000 3,250,000,000 Perce 92,9	951,375 \$59,619,728 \$,000,000,000 3,250,000,000 mage 98%
i.01 i.02 i.03	Share capital  Authorized capital 500,000000 ordinary shares of Taka 10 or trouch, subscribed and patif-up capital 225,000000 ordinary shares of Taka 10 or Taka 10 or Share Holders  Manual Trust Bank Limited More Limited More Limited More Limited More Markar Auf More More Markar Auf More More Markar Auf More More Markar Auf Retained carning Opening balance Retained carning Opening balance New portfel during the year Dividend paid during the year Capital reserve for investments with Dix	neh fully paid.  Number of Share  324,994,000 1,000 1,000 1,000 1,000 1,000 325,000,000	10,610,303 \$53,809,008  \$5,000,000,000  3,250,000,000  Perce 99.9  0.00  100.0  253,536,377 68,338,455 321,894,832	93.375 \$59,619,728 5,000,000,000 3,250,000,000 3,250,000,000 193,16,000 193,16,000 253,536,377
i.01 i.02 i.03	Share capital  Authorized capital 500,000,000 ordinary shares of Taka 10 or 100,000,000 ordinary shares of Taka 10 or 100,000,000 ordinary shares of Taka 10 or 100,000 ordinary shares of Taka 10 ordinary 100,000 ordinary shares ordinary 100,000 ordinary shares ordinary 100,000 o	neh fully paid.  Number of Share  324,994,000 1,000 1,000 1,000 1,000 1,000 325,000,000	10,610,303 853,809,408  5,000,000,000  3,250,000,000  Perce 99,9 0,00 100, 253,536,377 68,338,455 321,894,832	93,375 590,619,728 5,000,000,000 3,250,000,000 10,250,000,000 11,150,005
i.01 i.02 i.03	Share capital  Authorized capital 500,000,000 ordinary shares of Taka 10 or 100,000,000 ordinary shares of Taka 10 or 100,000,000 ordinary shares of Taka 10 or 100,000,000 ordinary shares of Taka 10 or 100,000,000,000,000,000,000,000,000,000	neh fully paid.  Number of Share 324,994,000 1,000 1,000 1,000 1,000 325,000,000	10,610,303 \$53,809,008  \$5,000,000,000  3,250,000,000  Perce 99,9  0,00  100,  100,  48,113,290  48,113,290  48 cedails are as follow to details are as follows.	93,375 \$59,619,728 5,000,000,000 3,250,000,000 3,250,000,000 mage 191,816,092 22% 48,113,290 48,113,290 48,113,290 5,000,000 48,113,290 5,000,000 48,113,290 5,000,000 5,000,000,000 48,113,290 5,000,000 5,000,000 6,000 6,000,000 6,000 6,000 6,000 6,000 6,000 6
.01	Share capital  Authorized capital 500,000000 ordinary shares of Taka 10 or trouds, shares included and patid-up capital 225,000000 ordinary shares of Taka 10 or trouds, shares included and patid-up capital 225,000000 ordinary shares of Taka 10 or Share Holders  Manual Trans Bank Limited Manual Trans Bank Limited Mor. Chowshiney shakes Auth Mor. Malakar Auth Mor. Malakar Auth Mor. Malakar Auth Mor. Mor. Malakar Auth Mor. Mor. Malakar Auth Mor. Mor. Malakar Authorited Torolda  Mor. Mor. Malakar Authorited Mor. Mor. Mor. Malakar Authorited Mor.	neh fully paid.  Number of Share 324,994,000 1,000 1,000 1,000 1,000 325,000,000	10,610,303  \$53,809,008  \$6,000,000,000  3,250,000,000  Peres 99,9 0.00  100, 100, 253,336,377 68,338,455 321,894,832  48,113,290 48,113,290 ed details are as followed to the control of	91,375 590,619,728 5,000,000,000 3,250,000,000 3,250,000,000 191,816,697 61,717,045 22% 48,113,290 48,113,290 23,114,12,200 23,114,12,200
.01	Share capital  Authorized capital 500,000000 ordinary shares of Taka 10 e truest, subscribed and paid-up capital 325,000,000 ordinary shares of Taka 10. Shared tolders  Share Holders  Martial Taka 10. Shared Holders  Martial Taka 10. Shared Holders  Martial Taka 10. Martial Tak	Number of Sharra  Number of Sharra  324,094,000  1,000  1,000  1,000  1,000  325,000,000  325,000,000	10,610,303 \$53,809,008 \$53,809,008 \$5,000,000,000 3,250,000,000 Perce 99.9 0.00 100. 253,536,377 68,338,455 321,894,332 48,113,290 48,113,290 edetails are as follow 674,488,998	93,375 \$59,619,728 \$,000,000,000 3,250,000,000 000 191,816,692 61,719,685 22% 48,113,290 48,113,290 5,276,920,912 221,1122 22,111,122 22,111,122
.01	Share capital  Anthorized capital 500,000,000 ordinary shares of Taka to 0 o Bounds, who critical and paid-up capital 225,000,000 ordinary shares of Taka to 2 Shareholding Position of the Company Share Bodding Position of the Company Sharehold Position of the Company Sharehold Position of the Company Mr. Mod March Sharehold Position Mr. Mod March Bodding March Mr. Mod March Mr. March Bodding the year Dordend paid during the year Dordend paid during the year Dordend paid during the year Capital reserve for investments with DS Shares issued by DSE Less. Membership cost of the Shares issued by DSE Less. Membership cost of the Shares issued by DSE It represents money deposited by client for Papable to (CBE) Note 1602) IPO Tapidle (Note 163) Supplete Note 1630 Supplete Note 1630 Supplete Note 1630 Supplete Note 1630 Papable to (EBE) Supplete Note 1630 Supplete	Number of Share  Number of Share  1324,994,000  1,0	10,610,303 \$53,809,008  \$5,000,000,000  3,250,000,000  Perce 99,0  0,00  100,  100,  48,113,290  48,113,290  48,113,290  5,007,200 5,007	93.375 \$59,619,728 \$59,619,728 \$5,600,000,000 3,250,000,000 0005 191,816,027 191,816,027 191,816,027 191,816,027 48,113,290 276,020,1112 221,1112 231,113,290 336,338,352 336,338,352
.01 .02 .03	Share capital  Anthorized capital 500,000,000 ordinary shares of Taka 10 of 500,000,000,000,000,000,000,000,000,000	Number of Share   Number of	10,610,303  \$53,809,008  \$,000,000,000  3,250,000,000  Perce 99.9  0.00  100.  253,536,377 68,338,455 321,594,332  48,113,290 48,113,290  48,113,290  100,225,364,375 100,225,365 100,225,365 100,225,365 100,	931,375 559,619,728 5,000,000,000 3,250,000,000 3,250,000,000 3,250,000,000 191,516,692 61,719,685 253,535,377 48,113,290 48,113,290 33,03,037 33,03,037 33,03,037 33,03,037
.01 .02 .03 .00 .00	Share capital  Authorized capital 500,000,000 ordinary shares of Taka 10 or trued, subscribed and paid-up capital 325,000,000 ordinary shares of Taka 10 or trued, subscribed and paid-up capital 325,000,000 ordinary shares of Taka 10 or Share Holders  Martial Trues Hank Limited More Cheeseling Share Holders Martial Trues Hank Limited More Cheeseling Shares and More More More More More More More More	neh fally paid.  Number of Share  324,094,000  1,000  1,000  1,000  1,000  2,000  1,000  2,000  1,00	10,610,303  \$53,809,008  \$,000,000,000  3,250,000,000  Perce 99,9  0,00  100,000  253,536,377  68,338,453  321,594,832  48,113,290  48,113,290  25,955,489  764,974,559  50,0872,000  28,955,489  764,974,569  61,040,569  61,	931,375 559,619,728 5,000,000,000 3,250,000,000 3,250,000,000 191,816,692 61,719,685 253,536,377 48,113,290 48,113,290 48,113,290 336,388,627 22,211,122 22,211,122 23,111,122 23,111,122 23,111,122 23,111,122 24,111,122 24,111,122 25,111,122 2
.01 .02 .03 .00 .00 .00	Share capital  Authorized capital 500,000,000 ordinary shares of Taka 10 or trued, subscribed and paid-up capital 325,000,000 ordinary shares of Taka 10 or trued, subscribed and paid-up capital 325,000,000 ordinary shares of Taka 10 or Share Holders  Martial Trues Hank Limited More Cheeseling Share Holders Martial Trues Hank Limited More Cheeseling Shares and More More Martial More Makan Authority More Addal Mannas More Makan Authority More Addal Mannas More Makan Martial More More Martial More More Martial More	Number of Share  Number of Share  324,994,000  1,000  1,000  1,000  232,000,000  325,000,000  it trading purpose. To the 16,04)  to 16,04)  to 16,04)  to 26,040,000  to 27,040,000  to 28,040,000  to 29,040,000  to 29	10,610,303  \$53,609,608  \$5,600,600,000  3,250,000,000  Perce 99:9  0.00  100.  253,536,377  68,358,453  321,894,832  48,113,290  48,113,290  100,4138,413,290  764,974,766  108,223  108,224  108,225  1	93,375 \$59,619,728 \$59,619,728 \$5,600,000,000 \$3,250,000,000 \$3,250,000,000 \$3,250,000,000 \$3,250,000,000 \$1,16,022 \$25,536,377 \$48,113,290 \$276,200,912 \$23,211,122 \$21,1122
.01 .02 .03 .00 .00 .00 .00 .00 .00 .00 .00 .00	Share capital  Authorized capital 500,000000 ordinary shares of Taka 10 e truest, subscribed and patie-up capital 125,000.000 ordinary shares of Taka 10 e truest, subscribed and patie-up capital 125,000.000 ordinary shares of Taka 10 e Share Holders  Matual Taka 10 ordinary Share Holders  Matual Taka 10 ordinary Me Mel Hashem Chowdhury Me Mel Hashem Chowdhury Me Mel Hashem Chowdhury Me Mel Marka 20 ordinary Mel Mel Marka 20 ordinary Mel Mel Marka 20 ordinary Mel	Number of Share  Number of Share  1324,994,000  1,0	10,610,303  \$53,809,408  \$6,000,000,000  3,250,000,000  Perce 99.9  0.00  100.0  1100.0  253,536,377 (83,358,455 321,894,832  48,113,290 48,113,290 24,435,250 168,832 59,087,200 764,974,766 108,823 59,087,200 764,974,766 108 depoint against see undare closed 30,12,29 and depoint against see undare closed 30,12,29 ing date i.e 03,01,202	93.375 \$59.619,728 \$59.619,728 \$5,000,000,000 \$3,250,000,000 \$3,250,000,000 \$3,250,000,000 \$3,250,000,000 \$1,250,000,000 \$1,250,000 \$1,11,120 \$25,251,122 \$23,21,122 \$24,21,212 \$24,21,212 \$24,2
.01 .02 .03 .00 .00 .00 .00 .00 .00 .00 .00 .00	Share capital  Authorized capital 500,000000 ordinary shares of Taka 10 e truest, subscribed and patie-up capital 125,000.000 ordinary shares of Taka 10 e truest, subscribed and patie-up capital 125,000.000 ordinary shares of Taka 10 e Share Holders  Martial Truest Hash Limited Me Cheenflary Shares Hash Limited Me Mel Hashem Chowdhury Me Cotsam Posed Dav Mel Shadd Malmood Khan Me Mel Navard in Mel Mel Martin Morrorder Total  Greating Hashem Chowdhury Mel Mel Martin Morrorder  Total  Greating Hashem Ore Mel Navard in Total  Greating Hashem Ore Mel Navard in Total  Capital reserve for investments with D8 Shares issued by DSE It represents money deposited by client for Payable to clients (Note 16,01)  Payable to clients (Note 16,01)  Payable to Chient (Note 16,02)  Payable to Chient (Note 16,03)  Supplients Vendors & Others Payable (Not Payable to clients  This balance represents the clients' sale provided in currently lying with the Computer Payable to the 16,03  Supplients when the Computer Payable to the 16,03  This balance represents the clients' sale provided in currently lying with the Computer Payable to the 16,03  This balance represents payable to without has unarrangeress the payable to the PO account to the PO account to the PO account to the PO account to the Note County of the Shadner represents payable to without has correctly from ATTB  This submerce represents payable to whom ATTB	neh fally paid.  Number of Share  324,994,000  1,000  1,000  1,000  1,000  2,000  1,000  2,000  1,00	10,610,303  \$53,809,000  \$,000,000,000  3,250,000,000  Perce 99,9  0,00  100,000  253,536,377  68,338,453  321,594,852  48,113,290  48,113,290  28,955,489  764,974,576  nd deposit against see sugh Dhaka stock Exc	931,375 \$59,619,728 \$59,619,728 \$5,600,060,600 3,250,060,060 3,250,060,060 10925 \$259, \$259, \$259, \$259, \$259, \$259, \$259, \$259, \$259,0912 \$211,122
01 02 03 00 00 00 00 01 02 03	Share capital  Authorized capital 500,000000 ordinary shares of Taka 10 or troud, subscribed and patid-up capital 23,0000000 ordinary shares of Taka 10 or troud, subscribed and patid-up capital 23,000000 ordinary shares of Taka 10 or Share Holders  Manual Trans Bank Limited Me Choselimey Sakara Auf Me Mel Hashem Chowdhusy Me Choselimey Sakara Auf Me Mel Hashem Chowdhusy Me Mel Sharel Bank Auf Me Mel Hashem Chowdhusy Mel Mel Hashem Mel Mel Hashem Chowdhusy Mel Mel Mel Mel Hashem Mel Mel Mel Mel Mel Hashem Mel Mel Mel Mel Mel Hashem Mel	neh fally paid.  Number of Share  324,994,000  1,000  1,000  1,000  1,000  2,000  1,000  2,000  1,00	10,610,303  \$53,809,408  \$,000,000,000  3,250,000,000  Perce 99,9 0.00  100,000  253,536,377 (68,358,455 321,894,832 48,113,290 48,113,290 48,113,290 26,955,480 764,393,598 27,955,480 764,393,480 28,955,480 764,393,480 29,955,480 764,393,480 20,955,480	931,375 \$59,619,728 \$59,619,728 \$5,600,060,600 3,250,060,060 3,250,060,060 10925 \$259, \$259, \$259, \$259, \$259, \$259, \$259, \$259, \$259,0912 \$211,122
.01 .02 .03 .00 .00 .00 .00 .00 .00 .00 .00 .00	Share capital  Authorized capital 500,000,000 ordinary shares of Taka 10 or Stoude, uthorized and paid-up capital 235,000,000 ordinary shares of Taka 10 or Staved, uthorized and paid-up capital 235,000,000 ordinary shares of Taka 10 Share Holders  Matual Trust Bank Limited Mo Choodhury Altan Marka Auf Mo Mel Hashem Chowdhury Mo Mel Hashem Chowdhury Mo Med Hashem Chowdhury Mo Marka Mary Mo Mel Hashem Chowdhury Mo Marka Mary Mo Mel Hashem Chowdhury Mo Marka Mary Mel Hashem Chowdhury Mo Marka Mary Mel Hashem Chowdhury Mo Mary Mel Hashem Chowdhury Mo Marka Mary Mel Hashem Chowdhury Mo Marka Mary Mel Hashem Chowdhury Mo Marka Marka Marka Marka Retained carnings Opening balance Net profit during the year Dividend paid during the year Dividend paid during the year Dividend paid during the year Accounts Psyable Less Membership cost Accounts Psyable Less Membership cost Accounts Psyable Less Membership cost Accounts Psyable (Note 16.01) Ho Psyable to (16.02) Ho Psyable to (16.03) Ho Psyable to (16.03) Ho Hashance represents the client (sale pr which is currently bing with the Compute Psyable to (16.03) This balance represents speakle to 11°0 in This balance represents speakle to various Cann from MTB This represents amount received from 3 cannot more than 10 meteors of from 3 cannot more than 10 meteors and other openning purpose of Sangaliers Vendors & Others Psyable This Longer represents and the controus and other openning purpose of Sangaliers Vendors & Others Psyable This Sequence is a more treated from 3 cannot means and the controus and other openning purpose of Sangaliers Vendors & Others Psyable This Sequence states and the sequence and the seq	neh fally paid.  Number of Share  324,994,000  1,000  1,000  1,000  1,000  2,000  1,000  2,000  1,00	\$55,809,000  \$50,000,000,000  \$250,000,000  \$250,000,000  Perce  990  0.00  100.0  253,536,377  08,338,453  321,894,832  48,113,290  48,113,290  28,995,489  764,973,489  764,973,690  764,974,690  764,974,690  764,974,690  764,974,690  764,974,690  764,974,690  764,974,690  764,974,690  764,974,690  764,974,690  764,974,690  764,974,690  764,974,690  764,974,690  764,974,690  764,	931,375 \$59,619,728 \$59,619,728 \$5,600,060,600 3,250,060,060 3,250,060,060 10925 \$259, \$259, \$259, \$259, \$259, \$259, \$259, \$259, \$259,0912 \$211,122
.01 .02 .03 .00 .00 .00	Share capital  Authorized capital 500,000,000 ordinary shares of Taka 10 or trued, subscribed and paid-up capital 325,000,000 ordinary shares of Taka 10 or trued, subscribed and paid-up capital 325,000,000 ordinary shares of Taka 10 or Share Holders  Martial Truet Hark Limited Mo Chosenliny Alana Hark Limited Mo Chosenliny Alana Martin Me Mel Hashem Chowdhury Mo Chosenliny Alana Authority Mo Makawa Alana Mo Ma Navarial Mo Makawa Martin Mo Ma Navarial Mo Makawa Martin Mo Makawa Martin Mo Makawa Martin Mo Makawa Martin Mo Makawa Mo Mo Makawa Mo Makawa Mo Makawa Mo Mo Makawa Mo M	neh fally paid.  Number of Share  324,994,000  1,000  1,000  1,000  1,000  2,000  1,000  2,000  1,00	10,610,303  \$53,809,408  \$,000,000,000  3,250,000,000  Perce 99.9  0.00  100.0  253,536,377 68,338,455  321,594,833  48,113,290  48,113,290  48,113,290  100,000  100	931,375 \$59,819,728 \$59,819,728 \$59,819,728 \$59,819,728 \$59,819,829 \$7975 \$191,816,692 \$61,719,685 \$25,3546,377 \$48,113,290 \$48,113,290 \$48,113,290 \$48,113,290 \$48,113,290 \$48,113,290 \$48,113,290 \$48,113,290 \$50,200,912 \$2,21,1,122 \$2
.01 .02 .03 .00 .00 .00	Share capital  Authorized capital 500,000000 ordinary shares of Taka 10 or tround, subscribed and patio-up capital 25,0000000 ordinary shares of Taka 10 or tround, subscribed and patio-up capital 25,0000000 ordinary shares of Taka 10 or Share Holders  Manual Trust Bank Limited Med Consum Possible or Med Consumer Med Makada Malmood Dan Or Med Dance Total  Rettined carning Opening balance Nor Med Dance Population Nor Med Malmood Malmood Dan Or Med Dance Nor Med Malmood Malmood Dan Or Med Dance Nor Med Malmood Malmood Dan Or Med Malmood	neh fally paid.  Number of Share  324,994,000  1,000  1,000  1,000  1,000  2,000  1,000  2,000  1,00	10,610,303  \$53,809,408  \$6,000,000,000  3,250,000,000  Perce 99,9 0.00  100,000  253,536,377 68,338,453  321,894,832  48,113,290  48,113,290  48,113,290  a details are an follow of the control of the	951,375 \$59,819,728 \$59,819,728 \$59,819,728 \$59,819,728 \$59,819,816,692 \$191,816,692 \$197,816 \$22% \$191,816,692 \$21,11,229 \$177,845 \$23,336,377 \$22,311,3296 \$48,113,296 \$22,311,3296 \$32,336,377 \$22,311,3296 \$48,113,296 \$23,336,388,82 urities purchase \$1,200,300,300,300,300,300,300,300,300,300
.01 .02 .03 .03 .00 .00 .00 .00 .00 .00 .00 .00	Share capital  Authorized capital 500,000000 ordinary shares of Taka 10 or tround, subscribed and patio-poperation 125,000.000 ordinary shares of Taka 10 or tround, subscribed and patio-poperation 125,000.000 ordinary shares of Taka 10 or Share Holders  Martina Taka 1 the Limited More Chemility shares of Taka 10 or More Limited More Chemility shares and More More More More More More More More	neh fally paid.  Number of Share  324,994,000  1,000  1,000  1,000  1,000  2,000  1,000  2,000  1,00	\$55,509,000 \$5,000,000,000 \$3,250,000,000 \$3,250,000,000 \$3,250,000,000 \$100,000 \$100,000 \$253,536,377 8,338,453 \$21,594,852 48,113,290 48,113,290 48,113,290 adderive a rear follow of 74,458,598 \$2,564,256 \$2,564,256 \$2,564,256 \$3,000,000,000 \$2,364,256 \$3,000,000,000 \$2,364,256 \$3,000,000,000 \$2,364,266 \$3,000,000,000 \$2,364,266 \$3,000,000,000 \$3,000,000,000 \$3,000,000,000 \$3,000,000,000 \$3,000,000,000 \$3,000,000,000 \$3,000,000,000 \$3,000,000,000 \$3,000,000,000 \$3,000,000,000 \$3,000,000,000 \$3,000,000,000 \$3,000,000,000 \$3,000,000,000 \$3,000,000,000 \$3,000,000,000 \$3,000,000	91,375 559,619,728
3.01 3.02 3.03 3.03 3.04 3.04	Share capital  Authorized capital 500,000,000 ordinary abares of Taka 10 or Stoude, subscribed and paid squ capital 325,000,000 ordinary abares of Taka 10 or Stoude, subscribed and paid squ capital 325,000,000 ordinary abares of Taka 10 or Share Holders  Martaul Trust Bank Limited Mc Choodinary Akara Ara T Mc Md Hashern Chowdhusy Mc Cotonam Powell Mc Model Marka Ara T Mc Md Hashern Limited Mr Md Marraul Hand Macmader Total  Retained carning Opening balance Net poff during the year Dividend paid during the year Dividend poid during the year Dividend paid during the year Dividend poid during the year Dividend poid during the year Dividend poid during the year Dividend paid during the year Dividend paid during the year Dividend poid during the year Leave Capital reserve for investments with DS Startes issued by Divident foliation. Accounts Payable Leave Membership cost Accounts Payable Leave Membership cost Accounts Payable to Mac 1602) Dividend to the Company Payable to (Mac 1602) Dividend to the Company Payable to (Mac 1603) Sugplesies Vendors & Others Payable (Note 1603) This balance represents payable to various Lear from MTB This represents amount received from 3 customers and other poids and customers and other poids This balance represents payable to various Lear from MTB This represents amount received from 1 customers and other poids This balance represents payable to various Lear from MTB This represents amount received from 3 customers and other points and the points of the Payable Add During the year Lear Cash paid during the	neh fally paid.  Number of Share  324,994,000  1,000  1,000  1,000  1,000  2,000  1,000  2,000  1,00	10,610,303  \$53,809,408  \$,000,000,000  3,250,000,000  Perce 99,0  0,00  100,000  100,000  48,113,290  48,113,290  48,113,290  48,113,290  48,113,290  100,200,300  20,708,246  100,2708,246  100,2708,246  100,2708,246  100,2708,246  100,2708,246  100,2708,246  100,2708,246  100,2708,246  100,2708,246  100,2708,246  100,273,180  20,708,246  100,2708,246  100,273,180  20,708,246  100,273,180  20,708,246  100,2708,246  100,2708,246  100,2708,246  100,273,180  20,708,246  100,2708,246  100,2708,246  100,2708,246  100,2708,246  100,2708,246  100,2708,246  100,2708,246  100,2708,246  100,2708,246  100,2708,246  100,2708,246  100,2708,246  100,2708,246  100,2708,246  100,2708,246  100,2708,246  100,2708,246	931,375 559,619,728 559,619,728 5,600,000,000 3,250,000,000 000 3,250,000,000 000 191,516,692 61,719,635 253,536,377 45,113,290 45,113,290 45,113,290 45,113,290 45,113,290 45,113,290 191,516,692 2,241,112 2
.01 .02 .03 .03 .00 .00 .00 .00 .00 .00 .00 .00	Share capital  Authorized capital 500,000,000 ordinary shares of Taka 10 or 100,000,000 ordinary shares of Taka 10 or 100,000,000 ordinary shares of Taka 10 or 100,000,000 ordinary shares of Taka 10 or 100,000 ordinary shares of Taka 10 or 100,000,000 ordinary shares of Taka 10 ordinary 100,000 ordinary shares or 100,000 ordinary shares or 100,000 ordinary shares or 100,000 ordinary 100,000 ordinary shares or 100,000 ordinary 100,000 ordinary shares ordinary 100,000 ordinary shares ordinary 100,000 ordin	neh fally paid.  Number of Share  324,994,000  1,000  1,000  1,000  1,000  2,000  1,000  2,000  1,00	10,610,303 853,809,808  5,000,000,000 3,250,000,000 3,250,000,000  Perce 99:0 0,00 100. 100. 255,536,377 68,338,453 321,894,832 48,113,290 48,113,290 164,974,786,998 2,364,256 108,823 108,833 108,833 108,833 108,833 108,833 108,833 108,833 108,833 108,83	91,375, \$59,619,728 \$59,619,728 \$59,619,728 \$59,619,728 \$59,619,600,600 \$3,250,600,600 \$3,250,600,600 \$3,250,600,600 \$19,1416,692 \$61,719,685 \$7974 \$2246 \$113,390 \$48,113,390 \$48,113,390 \$36,108,852 \$23,111,250 \$10,100 \$10
.01 .02 .03 .03 .00 .00 .00 .00 .00 .00 .00 .00	Share capital  Authorized capital 500,000,000 ordinary abares of Taka 10 or Stoude, subscribed and padid spic capital 325,000,000 ordinary abares of Taka 10 or Stoude, subscribed and padid spic capital 325,000,000 ordinary abares of Taka 10 or Share Holders  Manual Trust Bank Limited Mc Mc Hasher Chowdhusy Mc Coolant Power Mc Mc Maranal Marka Auf Mc Mc Hasher Chowdhusy Mc Abada Marina Mr. Abada M	neh fally paid.  Number of Share  324,994,000  1,000  1,000  1,000  1,000  2,000  1,000  2,000  1,00	10,610,303  \$53,809,408  \$,000,000,000  3,250,000,000  Perce 990,0  100,0  100,0  253,536,377 68,338,455  321,894,832  48,113,290  48,113,290  48,113,290  48,113,290  100,0  100	931,375 559,619,728 559,619,728 5,600,000,000 3,250,000,000 000 3,250,000,000 000 1938 191,516,692 61,719,635 253,536,377 45,113,290
.01 .02 .03 .00 .00 .00 .00	Share capital  Authorized capital 500,000,000 ordinary shares of Taka 10 or Stoude, subscribed and paid squ capital 325,000,000 ordinary shares of Taka 10 or Stoude, subscribed and paid squ capital 325,000,000 ordinary shares of Taka 10 or Share Holders  Manual Trust Bank Limited Mo Choodury Staka Ava 17 Mo M. Hashem Chowdhusy Mo Choodury Staka Ava 17 Mo M. Hashem Chowdhusy Mo Choodury Staka Ava 17 Mo M. Hashem Chowdhusy Mo Choodury Staka Ava 17 Mo M. Hashem Chowdhusy Mo M. Sharel Hashem Chowdhusy Hashem No Hashem Chowdhusy Mo M. Sharel Hashem Hashem Chowdhusy Mo M. Sharel Hashem Hashem Chowdhusy Hashem	neh fally paid.  Number of Share  324,994,000  1,000  1,000  1,000  1,000  2,000  1,000  2,000  1,00	10,610,303 853,809,808  5,000,000,000 3,250,000,000 3,250,000,000  Perce 99:0 0,00 100. 100. 255,536,377 68,338,453 321,894,832 48,113,290 48,113,290 108,423	91,375, \$59,619,728 \$59,619,728 \$59,619,728 \$59,619,728 \$59,619,600,600 \$3,250,600,600 \$3,250,600,600 \$3,250,600,600 \$19,64,622 \$6,1719,685 \$224 \$6,1719,685 \$224 \$6,1719,685 \$225,211,125 \$23,211,230 \$23,211,230 \$23,211,230 \$23,211,230 \$23,211,230 \$23,211 \$23,211,230 \$23,211,230 \$23,211,230 \$23,211,230 \$23,211,230 \$24,230 \$23,230 \$24,230 \$23,230 \$24
01 02 03 00 00 00 00 01 02 03 04	Share capital  Authorized capital 500,000,000 ordinary shares of Taka 10 or 100,000,000 ordinary shares of Taka 10 or 100,000,000,000 ordinary shares of Taka 10 or 100,000,000,000,000,000,000,000,000,000	Number of Share  Number of Share  324,994,000  1,000  1,000  1,000  1,000  2325,000,000  1,000  325,000,000  1000  325,000,000  1000  325,000,000  1000  325,000,000  1000  325,000,000  325,0	\$55,509,508  \$65,000,000,000  \$5,000,000,000  \$3,250,000,000  Perce  90-9  0.00  100.  253,536,377  65,358,455  321,894,832  48,113,290  27,438,998  2,364,256  108,823  50,007,200  20,973  316,184  20,708,246  20,708,246  10,627,518  20,708,246  20,708,246  20,708,246  10,627,518  20,708,246  10,627,518  20,708,246  10,627,518  20,708,246  10,627,518  20,708,246  10,627,518  20,708,246  10,627,518  20,708,246  10,627,518	91,375 559,619,728 559,619,728 559,619,728 559,619,728 559,619,728 559,619,619,619 579
01 02 03 03 00 00 00 00 00 00 00 00 00 00 00	Share capital  Authorized capital 500,000000 ordinary shares of Taka 10 or troud, subscribed and patid-up capital 225,000.000 ordinary shares of Taka 10 or troud, subscribed and patid-up capital 225,000.000 ordinary shares of Taka 10 or Share Holders  Manual Trust Bank Limited Med Charles or Holders Manual Trust Bank Limited Med Malawad Malawad De Mul Naval Malawad De	Number of Share  Number of Share  324,994,000  1,000  1,000  1,000  1,000  2325,000,000  1,000  325,000,000  1000  325,000,000  1000  325,000,000  1000  325,000,000  1000  325,000,000  325,0	10,610,303  \$53,609,000  \$5,000,000,000  3,250,000,000  Perce 99:0  0.00  100.  253,536,377  68,338,455  321,894,832  48,113,290  48,113,290  764,974,766  108,823  59,0072,000  108,823  59,0072,000  108,823  10	91,375 550,619,728 550,619,728 550,619,728 550,619,728 550,619,728 550,619,619,619 5750 5750,619,619,619 5750,619,619,619 5750,619,619,619 5750,619,619,619 5750,619,619,619 5750,619,619,619 5750,619,619 5750,619,619 5750,619,619 5750,619,619 5750,619,619 5750,619,619 5750,619,619 5750,619,619 5750,619,619 5750,619,619 5750,619,619 5750,619,619 5750,619,619 5750,619,619 5750,619,619 5750,619,619 5750,619,619 5750,619,619 5750,619 57
01 02 03 000 000 000 000 000 000 000 000 0	Share capital  Authorized capital 500,000,000 ordinary shares of Taka 10 or troud, subscribed and patif up capital 23,500,000,000 ordinary shares of Taka 10 or troud, subscribed and patif up capital 23,500,000 ordinary shares of Taka 10 or Share Holders  Manual Trust Bank Limited Me Med Hashem Chowdhury Med Cooland Tool Bank Limited Med Makard Marker Med Med Marker Marker Med Med Marker Marker Total  Retained carning Opening balance New Med Sarent Manual Parameter Potal Retained carning Opening balance New Holder Marker Retained carning Shares issued by DSE Less Membership cost Accounts Payable 1 terpescrib, 100, 100, 100, 100, 100, 100, 100, 10	Number of Share  Number of Share  324,994,000  1,000  1,000  1,000  1,000  2325,000,000  1,000  325,000,000  1000  325,000,000  1000  325,000,000  1000  325,000,000  1000  325,000,000  325,0	10,610,303  \$53,809,408  \$,000,000,000  3,250,000,000  100,000  100,000  253,536,537  68,338,453  321,894,832  48,113,290  24,8113,290  24,8113,290  24,8113,290  24,8113,290  253,955,480  764,974,674  20,708,246  20,273,33,406  20,273,406  20,273,406  20,273,406  20,273,406  20,273,406  20,273,406  20,273,406  20,273,406  20,273,406  20,273,406  20,273,406  20,273,406  20,273,406  20,273,406  20,273,406  20,273,406  20,273,406  20,273,406  20,273,40	91,375 559,619,728 559,619,728 559,619,728 559,619,728 559,619,728 559,619,728 559,619,728 559,619,728 559,728

20.00			
	Deffered Tax Liability Deffered tax is calculated on the difference between t		ount in BDT 020 31 December, 2019
	asset & liability on the financial statement as per IAS	12 (Income Taxes).	
	Opening Balance Deferred tax income during the year (Annexure-E)	5,079,361 (282,868) 4,796,493	4,835,728 243,633 5,079,361
21.00	Provision for margin loan:		
	Opening balance Add: Addition during the year (Note: 33)	308,474,160 80,000,000	318,463,876 39,000,000
	Less: Written off during the year	74,485,369 313,988,791	48,989,716 308,474,160
22.00	This provision is made as per BSEC guideline and to <b>Provision for investment in Securities</b> )	reduce the risk of investme	ent.
22.00	Opening balance Addition during the year (Note: 34)	60,000,000 10,000,000	29,000,000 31,000,000
		70,000,000	60,000,000
23.00	This provision is made as per BSEC guideline and to Net Assets Value (NAV) per share	reduce the risk of investme	ent.
	Net Assets (23.01) Number of ordinary shares outstanding	3,620,008,122 325,000,000	3,551,649,667 325,000,000
23.01	Net Assets	11.14	10.93
	Total Assets Less: Liabilities	4,913,750,605 1,293,742,483	4,350,194,454 798,544,787
	Brokerage commission	3,620,008,122	3,551,649,667
4.00	Brokerage commission	203,510,873	160,454,397
	The amount of Taka 203,510,873 is charged		
	rate decided by the management of the compa	any.	
5.00	Interest Income Interest Income Comprises of Interest on m	argin loan and Interes	st on bank deposited
	with various bank .		
	Interest on margin loan Interest on bank deposit with MTB	70,953,888 14,992,277	68,733,309 25,770,703
	Interest on bank deposit with MTB Interest on bank deposit with other Bank	5,362,345	16,679,606
6.00	Income From Investment Gain/ (loss) on sale of securities -Dealer	91,308,510	111,183,618
	Gain/ (loss) on sale of Strategic Investment	39,006 604,210	19,140,128 2,632,322 1,474,000
	Dividend Income on Strategic Investment Dividend Income on investment-Dealer	18,007,220	22,561,077
27.00	Margin account maintenance	59,671,993	45,807,527
	Margin account maintenance	608,940	714,692
	The amount of Taka 608,940 represents servi	608,940 ce charges on margin a	714,692 account, which were
28.00	received from the customer during the year.  Depository participant		
.0.00	BO maintenance fees	9,002,700	9,542,700
	Dematerization charges CDS charges	2 000	10,786 275,895 <b>9,829,381</b>
		85,022 9,089,722	
29.00	This amount represents BO maintenance, den Other operating income	nate charge and CDS cl	harges.
	Other Income	366.135	625.029
	Other Income	366,135 366,135	625,029 625,029
	Other Income Other income represents Cheque return charge &	366,135	625,029
30.00	Other income represents Cheque return charge &	366,135	625,029 arged on the customer.
10.00	Other income represents Cheque return charge &	366,135	625,029 arged on the customer.
30,00	Other income represents Cheque return charge & CDBL charges CDBL charges The amount of Taka represent BO open	366,135 E IPO application fee ch:	625,029 arged on the customer. 12,309,234 12,309,234
	Other income represents Cheque return charge & CDBL charges CDBL charges	366,135 & IPO application fee ch 14,364,650 14,364,650	625,029 arged on the customer. 12,309,234 12,309,234
	Other income represents Cheque return charge & CDBL charges  CDBL charges  The amount of Taka represent BO open expenses charged by CDBL.  Office & administrative expenses  Salary & Allowances	366,135 E IPO application fee ch	625,029 arged on the customer.  12,309,234 12,309,234 S charge and other  81,739,725
	Other income represents Cheque return charge & CDBL charges  CDBL charges  The amount of Taka represent BO open expenses charged by CDBL.  Office & administrative expenses Salary & Allowances  Office rent Insurance expenses	366,135  E IPO application fee ch  14,364,650  14,364,650  ng, maintenance, CD  83,982,337  26,782,188  274,757	625,029 arged on the customer.  12,309,234 12,309,234 S charge and other  81,739,725 20,647,422 220,448
	Other income represents Cheque return charge & CDBL charges CDBL charges The amount of Taka represent BO open expenses charged by CDBL. Office & administrative expenses Salary & Allowances Office results of the components of the	366,135  E IPO application fee ch  14,364,650  14,364,650  ng, maintenance, CD  83,982,337  20,782,188  274,757  2,148,674	625,029 arged on the customer.  12,309,234 12,309,234 S charge and other  81,739,725 26,647,422 220,448 1,699,293 85,049
	Other income represents Cheque return charge & CDBL charges  CDBL charges  The amount of Taka represent BO open expenses charged by CDBL.  Office & administrative expenses  Salary & Allowances  Office return compenses  Insurance expenses  Electricity bill grouph  Totale & T&T bill  Tabalo/Petry stationary	366,135 E IPO application fee ch  14,364,650 14,364,650 ng. maintenance, CD  83,982,337 26,782,188 274,757 2,148,674 190,437 542,400 317,254	625,029 arged on the customer.  12,309,234 12,309,234 S charge and other  81,739,725 20,047,422 20,448 1,699,293 85,049 722,100 532,439
	Other income represents Cheque return charge & CDBL charges CDBL charges The amount of Taka represent BO open expenses charged by CDBL Office & administrative expenses Salary & Allowances Office return companies Insurance expenses Electricity bill Postage & telegraph Mobile & T&T bill Table/Texty stationary Table/Texty stationary Advertisement -Company's Own	366,135 EIPO application fee ch  14,364,650 14,364,650 14,364,650 ng, maintenance, CD  83,982,337 20,782,188 274,797 512,400 317,244 305,955 47,320	625,029 arged on the customer.  12,009,234 12,309,234 S charge and other 81,739,725 20,647,422 220,448 1,669,290 722,100 532,439 339,751 310,511
	Other income represents Cheque return charge & CDBL charges CDBL charges The amount of Taka represent BO open expenses charged by CDBL. Office & administrative expenses Salary & Allowances Office removements Electricity bill Postage & telegraph Mobile & T&T bill Table/Petty stationary Computer sationary Computer sationary Computer sationary Computer sationary Directories Locationary Directories Locationary Directories Locationary Directories Locationary Directories Locationary Directories Locationary Loca	366,138 E IPO application fee ch  14,364,650 14,364,650 14,364,650 ng, maintenance, CD  83,982,37 20,782,188 274,757 2,188,74 190,437 542,400 317,254 305,553 525,800 65,000	625,029 arged on the customer, 12,309,234 12,309,234 12,309,234 S charge and other 20,647,422 20,647,422 20,992,23 85,049 722,100 532,439 359,731 310,311 310,311 359,000
	Other income represents Cheque return charge & CDBL charges CDBL charges The amount of Taka represent BO open expenses charged by CDBL. Office & administrative expenses Salary & Allowances Office rent Instrumer expenses Instrumer expenses Possinge & telegraph Mobile & TRT bill Table/Petty stationary Computer stationary Advertisement—Company's Own Director's fees Depreciation Repair & Maintenance	366.138 E IPO application fee ch  14,364.650 14,364.650 14,364.650 ng, maintenance, CD  83,982.337 2,148.674 190.437 512.400 317,254 47,330 596.3672 336,672	625,029 arged on the customer.  12,309,234 12,309,234 S charge and other  81,739,725 20,647,422 203,443 10,333,631 310,511 554,403 343,510 343,730 343,730
	Other income represents Cheque return charge & CDBL charges  CDBL charges  CDBL charges  The amount of Taka represent BO open expenses charged by CDBL.  Office & administrative expenses  Salary & Alfounances  Office rent  Insurance expenses  Electricity bill viewnah  Mobile & TRAT bill  Table/Petty stationary  Advertisement-Company's Own  Director's fees  Audit fee  Deprecelation  Deprecelation  Deprecelation  Maintenance of office premises  Maintenance of office premises  Maintenance of office premises  Maintenance of office premises	366,135 2 IPO application fee ch 14,364,650 14,364,650 ang. maintenance 83,982,337 20,782,188 274,757 512,400 317,254 305,955 315,250 69,000 5,963,67 36,720 316,720 316,720 316,720 316,720 316,720 316,720 316,720 316,720	625,029  12,309,234  12,309,234  S charge and other  81,739,725  20,047,422  20,047,422  20,049,000  63,000  64,273,400  69,000  64,273,400  64,273,400  64,200,644,400  64,200,644,400
	Other income represents Cheque return charge & CDBL charges  CDBL charges  The amount of Taka represent BO open expenses charged by CDBL.  Office & administrative expenses  Salary & Allowances  Office from the component of the	366,135 2: IPO application fee ch  14,364,650 14,364,650 ang. maintenance, CD  83,982,337 26,782,188 274,757 2,188,70 317,254 305,955 47,330 26,000 5,963,67 313,996 313,1296	625,029 arged on the customer.  12,309,234 S charge and other  81,739,725 20,647,422 220,448 1,699,230 722,100 532,430 69,000 6,442,730 343,618 274,084 274,084 274,084 274,084 274,084 274,084 274,084 274,084 274,084 274,084 274,084 274,084
	Other income represents Cheque return charge & CDBL charges  CDBL charges  The amount of Taka represent BO open expenses charged by CDBL.  Office & administrative expenses  Salary & Allowances  Office return company of the component of the comp	366,138 E IPO application fee ch  14,364,650 14,364,650 ng, maintenance, CD  83,982,337 26,782,188 274,757 2,188,674 190,437 305,955 47,320 525,800 60,000 60,000 1,587,222 3,376,570 2,188,672 3,376,790 31,390 1,587,222 3,376,790 2,188,093 3,190 2,188,093 3,190 2,188,093 3,190 2,188,093 3,190 2,188,093 3,190 2,188,093 3,190 2,188,093 3,190 2,188,093 3,190 2,188,093 3,190 2,188,093 3,190 2,188,093 3,190 2,188,093 3,190 2,188,093 3,190 2	625,029 arged on the customer.  12,309,234 12,309,234 12,309,234 8 charge and other 81,739,725 20,647,422 20,448 1,699,233 85,040 332,439 339,751 310,311 554,460 644,200 644,200 644,200 644,200 644,201 644,
	Other income represents Cheque return charge & CDBL charges  CDBL charges  The amount of Taka represent BO open expenses charged by CDBL.  Office & administrative expenses  Salary & Allowances  Office are the salary of the sal	366,135  E IPO application fee ch  14,364,650  14,364,650  ng. maintenance, CD  83,982,337  20,782,188  274,757  2,148,674  190,437  542,407  542,407  542,407  542,407  543,407  543,407  543,407  543,407  543,407  543,407  544,2	625,029 arged on the customer.  12,309,234 12,309,234 12,309,234 12,309,234 12,309,234 12,309,234 12,309,329 12,109 122,109 122,109 135,400 16,442,730 135,440 16,90,000 16,442,730 16,442,
	Other income represents Cheque return charge & CDBL charges  CDBL charges  The amount of Taka represent BO open expenses obarged by CDBL.  Office & administrative expenses  Salary & Allowances  Office & administrative expenses  Electricity Bill  Postage & telegraph  Mobile & T&T bill  Table/Petty stationary  Computer sationary  Computer sationa	366,138  IPO application fee ch  14,364,650  14,364,650  14,364,650  ng. maintenance, CD  83,982,337  29,782,188  274,757  2,188,674  190,437  542,400  317,235  317,235  317,235  317,236  317,237  318,732  318,	625,029 arged on the customer.  12,309,234 12,309,234 12,309,234 8 charge and other 81,739,735 20,647,422 20,448 1,609,203 8 5,049 722,100 6,42,730 6,442,730 6,442,730 6,442,730 6,442,730 2,026,456 5,217,266 8,338,565 2,181,658,338
	Other income represents Cheque return charge & CDBL charges  CDBL charges  The amount of Taka represent BO open expenses charged by CDBL.  Office & administrative expenses  Salary & Allowances  Office return expenses  Electricity bill  Postage & telegraph  Mobile & T&T bill  Table/Petty stationary  Computer stationary  Advertisement—Company's Own  Advertisement—Company's Own  Advertisement—Company's Own  Advertisement—Company's Own  Computer stationary  Computer stationary  Advertisement—Company's Own  Advertisement—Company's Own  Advertisement—Company's Own  Computer stationary  Computer stationary  Advertisement—Company's Own  Advertisement—Company's Own  Computer stationary  Computer stationary  Advertisement—Company's Own  Advertisement—Company's Own  Computer stationary  Company of the Company of the Company of the Company of the Company  Companies Service of the Company of the Companies  Companies of the Companies of the Companies of the Companies  Companies of the Companies of the Companies of the Companies  Companies of the Companies of the Companies of the Companies  Companies of the Companies of the Companies of the Companies  Companies of the Companies of the Companies of the Companies  Companies of the Companies of the Companies of the Companies  Companies of the Co	366,135  2 IPO application fee ch  14,364,650  14,364,650  83,982,337  20,782,189  2144,674  2144,674  305,554  305,554  305,554  305,555  306,600  60,000  1,588,722  3,376,567  2,138,990  3,464,074  777,647  38,278  345,000  345,780  345,780  345,780  345,780	625,029 arged on the customer.  12,309,234 S charge and other  81,739,725 20,647,422 20,446 722,100 532,439 359,739 35
	Other income represents Cheque return charge & CDBL charges  CDBL charges  The amount of Taka represent BO open expenses charged by CDBL.  Office & administrative expenses  Salary & Allowances  Office are the service of the service	366,135  E IPO application fee ch  14,364,650  14,364,650  ang. maintenance, CD  83,982,337  20,782,188  274,757  312,400  317,234  305,953  313,290  69,000  5,963,67  313,990  313,290  315,000  318,200  328,000	625,029  12,309,234  12,309,234  12,309,234  8 charge and other  81,739,725  20,047,422  220,0483  1,060,049  722,100  722,100  339,731  343,618  244,084  275,085  285,566  217,676  47,299  300,473  300,473  483,677
	Other income represents Cheque return charge & CDBL charges  CDBL charges  The amount of Taka represent BO open expenses charged by CDBL.  Office & administrative expenses  Salary & Allowances  Office return commistrative expenses  Salary & Allowances  Office return commistrative expenses  Electricity bill  Postage & retegrandh  Tabalo-Petry stationary  Computer stationary  Advertisement -Company's Own  Director's fres  Depreciation  Repair & Maintenance  Maintenance of office premises  Car expenses  Securities service  Securities service  Eintertainment -Refreshment/Party Diner  Periodical, Magazine, News paper  Traiting expenses  Software maintenance  Santowa maintenance	366,138  E IPO application fee ch  14,364,650  14,364,650  ng. maintenance, CD  83,982,37  20,782,188  274,757  2148,757  2148,757  313,996  315,2400  317,244  305,955  47,2300  525,808  5,966,672  336,720  23,13,996  1,587,222  31,396  1,587,222  31,587  31,590  31,590  31,590  31,590  31,590  31,590  31,590  31,590  31,590  31,590  31,500  378,500  378,500  250,000  378,500  250,000  378,500  250,000  378,500  250,000  378,500  250,000  378,500	625,029 arged on the customer.  12,309,234 12,309,234 12,309,234 8,1739,725 20,647,422 20,448 1,699,203 85,049 352,449 352,449 352,449 352,449 352,449 352,449 352,449 352,449 352,449 352,440 640,600
	Other income represents Cheque return charge & CDBL charges  CDBL charges  The amount of Taka represent BO open expenses charged by CDBL.  Office & administrative expenses  Salary & Allowances  Office are the service of the service	366,138  E IPO application fee ch  14,364,650  14,364,650  ng, maintenance, CD  83,982,337  26,782,188  274,757  2,184,674  190,437  312,757  2,184,674  305,955  47,320  525,800  69,000  1,587,222  3,376,507  2,188,093  3,477,207  3,827,807  3,182,908  1,587,222  3,376,507  2,188,093  3,577,097  3,827,807	625,029 arged on the customer.  12,309,234 12,309,234 12,309,234 8 charge and other 81,739,725 20,647,422 20,448 1,699,233 85,049 352,449 362,449 362,
11.00	Other income represents Cheque return charge & CDBL charges  CDBL charges  The amount of Taka represent BO open expenses charged by CDBL.  The amount of Taka represent BO open expenses charged by CDBL.  Office & administrative expenses  Salary & Allowances  Office are administrative expenses  Electricity spenses  Electricity spenses  Electricity spill  Postage & telegraph  Mobile & T&T bill  Table/Petty stationary  Computer sationary  Computer sationary  Computer sationary  Order of the Administrative expenses  Audit fee  Depreciation  Repair & Maintenance  Maintenance of office premises  Car expenses  Maintenance of office premise  Car expenses  Goffice cleaning  Utility bill  Conveyance  Entertainment-Refreshment/Party Diner  Periodical, Magazine, News paper  Traveling expenses  Software maintenance  Business Development Expenses  Foreign trade commission repatriation  Registration charge, fees & renewal	366,135  2 IPO application fee ch  14,364,650  14,364,650  83,982,337  20,782,189  2144,674  2144,674  305,554  305,554  305,554  305,555  306,600  60,000  1,588,222  3,376,567  2,138,990  3,648,079  3,648,079  3,777,657  3,82,78  345,000  378,5000  250,000  13,500  378,5000  250,000  13,550,000	625,029  12,309,234  12,309,234  S charge and other  81,739,725  20,647,422  220,448  1,680,499  722,100  532,439  339,731  544,600  69,000  6,442,730  343,6144  2,02,445  2,17,228  2,385,565  2,181,637  345,666  47,229  47,229  300,000  483,677  2,781,399  991,677
11.00	Other income represents Cheque return charge & CDBL charges  CDBL charges  The amount of Taka represent BO open expenses charged by CDBL.  Office & administrative expenses  Salary & Allowances  Office and the stationary  Computer stationary  Computer stationary  Computer stationary  Computer stationary  Advertisement—Company's Own  A	366,138  E IPO application fee ch  14,364,650  14,364,650  14,364,650  ng. maintenance, CD  83,982,337  20,782,188  274,757  20,782,188  274,757  21,18,753  305,955	625,029 arged on the customer.  12,309,234 12,309,234 12,309,234 12,309,234 12,309,234 13,739,735 20,647,412 20,448 1,609,203 38,504 20,204,482 20,385,645 20,6486 217,676 217,676 47,209 300,475 200,000 136,876,238
51.00	Other income represents Cheque return charge & CDBL charges  CDBL charges  The amount of Taka represent BO open expenses charged by CDBL. Office & administrative expenses  Salary & Allowances  Office & administrative expenses  Salary & Allowances  Office from the company of t	366,135  2 IPO application fee ch  14,364,650  14,364,650  ang. maintenance, CD  83,982,337  20,782,188  274,757  2,188,752  313,923  305,955  47,330  50,000  50,60,000  5,963,672  313,990  1,387,220  21,188,950  3,618,075  170,494  777,655  170,494  777,655  170,494  777,655  180,000  378,500  250,000  1,355,722  2,188,950  3,45,200  378,500  250,000  1,355,072  2,800,000  1,355,072  2,800,000  1,355,072  2,800,000  1,355,072  2,800,000  1,355,072  2,800,000  1,355,072  2,800,000  1,355,072  2,800,000  2,800,000  1,355,072  2,800,000  2,800,000  1,355,072  2,800,000  2,800,00	625,029 arged on the customer.  12,309,234 S charge and other  81,739,725 20,647,422 20,448 1,699,230 722,100 532,430 30,973 310,511 60,900 6,442,730 343,618 274,084 20,00,644 20,00,644 20,00,644 20,00,644 20,00,644 20,00,644 20,00,644 20,00,644 20,00,644 20,00,645 21,665 21,181,637 266,835 1,658,196 47,299 300,475 200,0007 27,818,196 47,299 300,475 200,0007 27,818,196 47,299 300,475 200,0007 27,818,196 47,299 300,475 200,196 21,658,196 47,299 300,475 200,196 21,658,196 47,299 300,475 200,196 21,658,196 47,299 300,475 200,196 21,658,196 47,299 300,475 200,196 27,818,196 27,838 27,838 27,838 27,838 27,838 27,838 27,838 27,838
52.00	Other income represents Cheque return charge & CDBL charges  CDBL charges  The amount of Taka represent BO open expenses charged by CDBL. Office & administrative expenses  Salary & Allowances  Office & administrative expenses  Salary & Allowances  Office from the company of the composition of the composition of the company of the comp	366,135  2 IPO application fee ch  14,364,650  14,364,650  ang. maintenance, CD  83,982,37  20,782,188  274,757  2148,773  312,400  317,254  305,955  47,330  50,000  5,961,672  31,379  41,387,292  31,389,79  3	625,029 arged on the customer.  12,309,234 S charge and other  81,739,725 20,647,422 20,448 1,699,230 722,100 532,430 30,973 310,511 60,900 6,442,730 343,618 274,084 20,00,644 20,00,644 20,00,644 20,00,644 20,00,644 20,00,644 20,00,644 20,00,644 20,00,644 20,00,645 21,665 21,181,637 266,835 1,658,196 47,299 300,475 200,0007 27,818,196 47,299 300,475 200,0007 27,818,196 47,299 300,475 200,0007 27,818,196 47,299 300,475 200,196 21,658,196 47,299 300,475 200,196 21,658,196 47,299 300,475 200,196 21,658,196 47,299 300,475 200,196 21,658,196 47,299 300,475 200,196 27,818,196 27,838 27,838 27,838 27,838 27,838 27,838 27,838 27,838
52.00	Other income represents Cheque return charge & CDBL charges  CDBL charges  The amount of Taka represent BO open expenses charged by CDBL.  Office & administrative expenses  Salary & Allowances  Office and institutive expenses  Salary & Allowances  Office return of the salary of the	366,135 2 IPO application fee ch  14,364,650 14,364,650 14,364,650 18,392,337 20,782,188 274,793 274,794 305,953 317,254 305,953 305,9	12,309,234 12,309,234 12,309,234 S charge and other 81,739,725 20,647,422 230,448 1,680,499 722,100 532,439 339,731 354,644 2,02,645 3,217,228 2,385,565 2,181,637 343,614 42,020 433,614 42,020 434,614 52,17,228 2,385,566 2,181,637 343,614 47,229 39,91,677 47,297 391,677 2,781,939 991,677 2,781,939 991,677 15,5500 136,876,500 136,876,500 136,876,500 136,876,500 136,876,500 136,876,500 136,876,500 136,876,500 136,876,500 136,876,500
31.00	Other income represents Cheque return charge & CDBL charges  CDBL charges  The amount of Taka represent BO open expenses obarged by CDBL.  Office & administrative expenses  Salary & Allowances  Office de administrative expenses  Salary & Allowances  Office the salary of the salary	366,135  I 14,364,650  14,364,650  ng, maintenance, CD  83,982,37  20,782,188  274,757  21,184,674  190,437  512,044  305,955  47,320  525,800  69,000  590,367  21,138,950  31,396  1,587,222  3,376,507  21,138,950  34,309  15,500  22,702,519  22,702,519  22,702,519	625,029 arged on the customer.  12,309,234 12,309,234 12,309,234 12,309,234 12,309,234 13,739,735 20,647,412 20,448 1,699,203 38,504 273,313 310,511 554,400 69,000 6,442,738 2,348,565 2,176,76 4,729 300,474 2,026,456 3,217,236 2,385,565 2,181,635,168 2,74,636 2,176,76 4,729 300,470 300,370 300,470 300,370 300,470 300,370 300,370 300,370 300,370 300,370 300,370 300,370 300,370 300,370 300,370 300,370 300,000 300,000 300,000 300,000,000
32.00	Other income represents Cheque return charge & CDBL charges  CDBL charges  The amount of Taka represent BO open expenses charged by CDBL.  Office & administrative expenses  Salary & Allowances  Office and the salary of the sal	366,138 2 IPO application fee ch  14,364,650  14,364,650  14,364,650  83,982,337 26,782,188 274,787 512,400 317,284 305,953 316,730 60,000 317,284 305,953 36,730 60,000 318,720 336,730 36,730 36,730 378,500	12,309,234 12,309,234 12,309,234 S charge and other 81,739,725 20,647,422 230,448 1,680,49 722,100 532,499 732,100 69,000 69,000 6442,701 343,6144 2,020,456 2,1181,637 343,6144 2,020,456 2,1181,637 343,6144 2,020,456 2,1181,637 343,6144 2,020,456 3,217,228 2,385,566 2,181,637 3,217,228 2,385,566 2,17,229 2,381,637 3,217,229 2,381,637 3,217,239 3,2181,637 3,2181
52.00 53.00	Other income represents Cheque return charge & CDBL charges  CDBL charges  CDBL charges  The amount of Taka represent BO open expenses charged by CDBL.  Office & administrative expenses  Salary & Allowances  Office return charges  Electricity bill insurance expenses  Electricity bill insurance expenses  Electricity bill insurance openses  Desire and insurance openses  Audit for expenses  Society expenses  Forting a forting expenses  Society expenses  Foreign trade expenses  Software maintenance  Software maintenance  Foreign trade commission repetitation  Registration charge, fees & renewal IPO Alphy charge  Loss on sales of Pixed Assets  Processional fees  Financial expenses  Financial expenses  Financial expenses  The amount of Taka 2,702,519 interest expense from Mutual trust Bank (MTB).  Provision for individual reprovision for margin loan  This provision is made as per BSEC guidelin  This provision for margin loan  This provision is made as per BSEC guidelin  This provision is made as per BSEC gu	366,138  2 IPO application fee ch  14,364,650  14,364,650  14,364,650  83,982,337  20,782,188  274,757  317,240  317,234  305,953  316,239  317,234  305,953  316,720  317,234  305,953  316,720  317,240  317,240  317,240  317,240  317,240  317,240  317,240  317,240  317,240  317,240  317,240  317,240  318,278  316,720  318,278  316,720  318,278	625,029 arged on the customer.  12,309,234 12,309,234 S charge and other 81,739,725 20,647,422 230,448 1,669,049 732,100 532,499 339,731 344,61 69,000 6,442,70 343,618 274,484 274,18
32.00	Other income represents Cheque return charge & CDBL charges  CDBL charges  The amount of Taka represent BO open expenses charged by CDBL.  Office & administrative expenses  Salary & Allowances  Office and the salary of the sal	366,138 2 IPO application fee ch  14,364,650  14,364,650  14,364,650  83,982,337 26,782,188 274,787 512,400 317,284 305,953 316,730 60,000 317,284 305,953 36,730 60,000 318,720 336,730 36,730 36,730 378,500	12,309,234 12,309,234 S charge and other customer.  81,739,725 20,647,422 230,448 1,690,498 1,690,498 339,731 343,618 244,418 244,418 244,418 244,418 244,418 244,418 244,418 244,418 244,418 244,418 244,418 244,418 244,418 244,418 244,418 244,418 244,418 245,217,228 246,838 246,567 276,763 216,677 266,539 216,677 278,199 291,677 278,199 200,000,000 200,000,000,000,000
32.00 33.00	Other income represents Cheque return charge & CDBL charges  CDBL charges  The amount of Taka represent BO open expenses charged by CDBL. Office & administrative expenses  Salary & Allowances  Office Part of the Company of the Comp	366,138  E IPO application fee ch  14,364,650  14,364,650  ng. maintenance, CD  83,982,37  26,782,188  274,757  21,186,77  312,400  317,254  305,955  47,230  525,800  596,615  1,587,222  313,796  1,587,223  31,396  1,587,223  31,396  1,587,223  31,396  1,587,223  31,396  1,587,223  31,396  1,587,223  31,396  1,587,223  31,396  1,587,223  31,396  1,587,223  31,396  1,587,223  31,396  21,382,396  22,000  22,000  22,000  22,000  22,000  22,000  22,000  22,000  22,000  22,000  22,000  22,000  22,000  22,000  24,000  24,000  24,000  24,000  25,000  25,000  26,000  20,000	625,029 arged on the customer.  12,309,234 12,309,234 12,309,234 8 charge and other 81,739,725 20,647,422 20,448 1,699,230 1722,100 532,439 339,731 310,311 554,460 40,460 31,660 21,660 21,660 21,660 21,670
32.00 33.00	Other income represents Cheque return charge & CDBL charges  CDBL charges  The amount of Taka represent BO open expenses charged by CDBL.  Office & administrative expenses  Salary & Allowances  Office and instrative expenses  Salary & Allowances  Office from the salary of the salar	366,138  2 IPO application fee ch  14,364,650  14,364,650  83,982,337  20,782,188  274,757  317,224,600  317,224  305,953  316,237  317,234  305,953  316,736  503,673  317,234  317,234  317,234  317,234  317,234  318,735  318,736  318,737  318,738  318,73	12,309,234 12,309,234 12,309,234 S charge and other 81,739,725 20,647,422 230,448 1,680,483 1,680,483 1,680,483 1,680,484 1,68
32.00 33.00	Other income represents Cheque return charge & CDBL charges  CDBL charges  The amount of Taka represent BO open expenses charged by CDBL. Office & administrative expenses  Salary & Allowances  Office Amount of Taka represent BO open expenses charged by CDBL. Office return the salary of the salar	366,138  E IPO application fee ch  14,364,650  14,364,650  ng. maintenance, CD  83,982,37  26,782,188  274,757  21,186,77  312,400  317,254  305,955  47,230  525,800  596,615  1,587,222  313,796  1,587,223  31,396  1,587,223  31,396  1,587,223  31,396  1,587,223  31,396  1,587,223  31,396  1,587,223  31,396  1,587,223  31,396  1,587,223  31,396  1,587,223  31,396  1,587,223  31,396  21,382,396  22,000  22,000  22,000  22,000  22,000  22,000  22,000  22,000  22,000  22,000  22,000  22,000  22,000  22,000  24,000  24,000  24,000  24,000  25,000  25,000  26,000  20,000	625,029 arged on the customer.  12,309,234 S charge and other 81,739,725 20,647,422 230,448 1,080,448 1,080,448 1,080,448 1,080,448 1,080,448 1,080,448 1,080,448 1,080,448 1,080,448 1,080,442 1,080 1,080,448 1,080 1,080,448 1,080 1,080,448 1,080 1,080,448 1,080 1,

Related party transaction

	Statement of Strates As at 31	December, 2020		Annexure-
Serial n	o. Name of the Company	Quantity	Cost Value	Amount in BD
1	ACI Limited	17,710	4,738,310.00	4,356,660.0 2,597,670.0
2	Apex Tannery Ltd BD Steel Re-Rolling Mills Ltd.	24,300 11,000		2,597,670.0
4	Delta Life Insurance Dhuka Bank Ltd.	10,000 77,175	934,450.00 1,169,100.00 1,275,703.00	662,200.0 682,000.0 918,383.0
6	ICB	23,100 125,000	1,275,703.00 2,705,472.00 9,032,500.00 2,237,281.00 3,963,680.00 638,794.00	2,282,280.0 5,662,500.0
7 8 9	Khulna Power Co. Ltd Meghna Cement	24,255 16,000	9,032,500.00 2,237,281.00	1,760,913.0
9 10	Meghna Cement Olympic Industries Padma Oil Co. Ltd	16,000 2,600	3,963,680.00 638,794.00	3,057,600.0 533,260.0
11		21,500 60,637		
13	Shasha Denims Ltd Summit Power Ltd. Unique Hotel &Resort	102,500 29,200	2,992,436.00 4,346,000.00 1,523,948.00	1,309,759.0 3,987,250.0 1,156,320.0
	Total  MTB SECU  Statement of In	RITIES LIMITED vestment in Secur December, 2020	40,382,014.00	30,269,695.0
SL.No.	Name of the Company	Share	Cost Value	Amount in BD
1		Quantity 126,000	4 479 300 00	
2	aamra technologies ACI Formulations Limited ACI Limited	126,000 80,500 156,000	11,114,635.00	3,326,400.0 9,507,050.0 38,376,000.0
4	Active Fine Chemical AFC Agro Biotech Ltd	600,000	11,114,635.00 38,711,400.00 22,758,000.00	10,140,000.0
6		167,200 35,000	1,722,000.00	10,140,000.0 2,842,400.0 934,500.0
7 8	Agni Systems Limited ALLTEX	225,000 280,000	4,520,250.00 5,854,800.00	4,252,500.0 2,520,000.0 25,550,000.0
9	Aman Cotton Fibrous Limited Apex Tannery Ltd	700,000	37,191,000.00 17,816,040.00	25,550,000.0 15,521,880.0
11		80,000		1.392,000.0
12	Argon Denims Limited Bashundhara Paper	93,712 145,200	2,692,346.00 15,989,424.00	1,846,126.4 6,446,880.0 21,098,000.0
14	BBS Cables Ltd. BD Steel Re-Rolling Mills Ltd.	385,000 818,607	27,812,400.00 61,649,293.00	21,098,000.0 49,280,141.4
16		280,000	7.394,800.00	6.720.000.0
18	BSRM Steel Limited Central Pharma Ltd Dragon Sweater and Spinning Ltd.	100,000 1,386,000 100,000	6,932,000.00 36,715,140.00 1,305,000.00	4,250,000.0 16,770,600.0 1,280,000.0
20	Esquire Knit Composite Ltd. First Finance Ltd.	20,890	835,600.00	549,407.0
21	First Finance Ltd. Fortune Shoes Limited	100,000 40,750 150,000	2,004,000.00 978,815.00 1,845,000.00	650,000.0 945,400.0
23	Fortune Shoes Limited FUWANGCER GBB Power Limited	150,000 700,000	1,845,000.00	945,400.0 1,755,000.0 10,290,000.0
25 26	GSP Finance (BD) Ltd	231,500 80,000	4,880,599.00 28,839,200.00	4,630,000.0 11,968,000.0
27	Heidelberg Cement HRTEX Hwa Well Textiles BD ICB	50,000	2,070,500.00	2,005,000.0
28 29	Hwa Well Textiles BD ICB	33,000 200,000	2,070,500.00 1,367,520.00 19,950,000.00	2,005,000.0 1,148,400.0 19,760,000.0
30 31	IFIC IFIC Bank 1st MF	200,000 1,000,000	2,952,000.00 6,630,000.00	3,040,000.0 6,100,000.0
32	Jamuna Bank Limited Kattali Textile Ltd	312,000 1,015,200 120,000 743,696 450,000		
34		120,000	6,152,640,00 16,263,504,00 5,761,200,00 62,358,910,00 95,580,000,00 8,121,750,00	11,065,680.0 5,736,000.0 53,992,329.6
35 36 37	Meghna Cement Meghna Petroleum Ltd.	743,696 450,000	62,358,910.00 95,580,000.00	
37			8,121,750,00 971,800,00 4,642,800,00 27,575,000,00 3,290,350,00 32,516,858,00	6,667,500.0 912,000.0 4,876,000.0 19,225,000.0 3,417,000.0
39 40	Mercantile Ins. Ltd. MIDAS Financing Ltd. MIL Bandladach Ltd.	20,000 265,000 250,000	4,642,800.00	4,876,000.0
41	MJL Bangladesh Ltd. National Housing Finance	85,000	3,290,350.00	3,417,000.0
42	National Tubes Ltd Navana CNG Limited New Line Clothings Ltd.	260,510 460,000 130,000	21,068,000.00	26,910,683.0 17,066,000.0 2,210,000.0
44 45	New Line Clothings Ltd. Orion Pharma Limited	400,000	21,068,000.00 2,226,900.00 23,700,000.00	2,210,000.0 21,880,000.0
46	Orion Pharma Limited Padma Oil Co. Ltd Península Chittagong	107,000 340,000	28,969,180.00 7 962 800 00	21,880,000.0 21,945,700.0 7,650,000.0
48	Pubali Bank Ltd. Quasem Industries Limited	120.046	4,260,433.00 38,332,900.00 13,826,376.00	2,893,108.6
50	Queen South Textile	710,000 410,400	13,826,376.00	10,547,280.0
51 52	Queen South Textile R. N. Spinning Mills Rangpur Foundry Ltd.	200,000 27,103	3,386,000.00 3,685,466.00	2,893,108.6 32,660,000.0 10,547,280.0 780,000.0 3,344,510.2
53 54	Ratanpur Steel Robi Axiata Limited	50,000 131,000	2,773,000.00 1,310,000.00	1,230,000.0 3,903,800.0 147,521.5
55			18,650.00	147,521.5
56 57	Shahjibazar Power Co Shinepukur Ceramics Ltd.	45,404 100,000	18,650.00 3,658,200.00 3,328,000.00	3,328,113.2 3,280,000.0
58 59	Simtex Industries Limited Summit Alliance Port Tallu Spinning Mills	100,000 75,316 300,000	1,666,000.00 3,438,175.00 9,132,000.00	1,650,000.0 2,334,796.0 1,350,000.0
60	Tallu Spinning Mills The ACME Laboratories Ltd	300,000 200,000	9,132,000.00	1,350,000.0
62	The ACME Laboratories Ltd. Titas Gas T&D Co. Ltd.	300,000 336,803	18,850,000.00 16,320,000.00 7,571,331.00	14,940,000.0 9,240,000.0
63 64 65	Tosrifa Industries Ltd. UNITED FINANCE Western Marine	336,803 380,000 466,785	7,571,331.00 6,699,400.00 11,795,657.00	4,378,439.0 6,726,000.0 5,461,384.5
65 66	Western Marine Zahintex Industries Total	466,785 120,000	1.508.400.00	
			897,283,318.00	692,282,130.4
	COMPUTATION CALCULATION on of Tax Liability	RITIES LIMITED N OF TOTAL INC N OF TAX LIABII Taka	OME LITY Rate Taka	Annexure-
	om Business	31,974,545	32.5%	10,391,72
her inco	ome ( without Dividend )	20,720,757		6,734,24
come fro	om capital gain (Investment in share)	41,060,563 18,611,430	10%	4,106,056
otal inco	ome	112,367,295	Tax liabili	ty 24,954,31
ess: Tax	Paid (S. Tax)			32,571,720
	Refund paid/Refund nyable			32,571,720 (7,617,40
	Calculatio	RITIES LIMITED n of Deffered Tax ded 31 December, 2		
				Annexure-
	or I labilities			

eterred TAX (Assets)/Liabilities	
eferred Tax Expenses is arrived at as follows:	
losing Deferred TAX Liabilities	
pening Deferred TAX Liabilities	
eferred Tax (Income)/Expenses for the Year	
MTB Capital L	td.
Independent Auditor	's Report
Report on the Audit of the Finance	ial Statements

Opinion
We have audited the financial statements of MTB Capital Ltd. (the company), which
comprise the statement of financial position as it 3.1 December, 2020, and 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 a
summary of significant accounting policies.
In our opinion, the accompanying financial statements present fairly, in all material respects
of the financial positioned MTB Capital Ltd. as at 3.1 December 2020, and of its financial
performance and its cash flows for the year then ended in accordance with International
Financial Reporting Standards (IFRSs), the Securities Exchange Rules 1987 and other
applicable laws and regulations.

Basis for Opinion

Financial Reporting Standards (IFRSs), the Securities Exchange Rules 1987 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 Financial Statements section of our report. We are independent of the companyin accordance with the International Ethics Standards Board for Accountants' Code of Lethics for Professional Accountants (IESBA Code) together with the ethical requirements that are relevant to our audit of the financial statements in jurisdictions, and we have fulfilled our other ethical responsibilities in accordance bees requirements and with the IESBA Code, basis for our opinion.

Key Audit matters are those matters that, in our professional judgment, were of most significance in our audit of the financial statements of the current period. These matters were addressed in the context of our audit of the financial statements of the current period. These matters were addressed in the context of our audit of the financial statements of security period in forming our opinion thereon, and we do not provide a separate opinion on these matters. While the overall effect on the company's operations.

We have fulfilled the responsibilities described in the Auditors' Responsibilities of the audit of thefinancial statements section of our report, including in relation to these matters. Accordingly, ourmaid included the performance of procedures designed to respond to our assessment of the risk ofmaterial misstatements of the financial statements. The results of our assessment of the risk ofmaterial misstatements of the financial statements. The results of our assessment of the risk ofmaterial misstatements of the financial statements. The results of our assessment of the risk ofmaterial misstatements of the financial statements.

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14,512,462 5,079,362



**Financial** Statements 2020

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inconsistent with the financial statements or our knowledge obtained in the audit or otherwise

### sponsibilities of Management and Those Charged with Governance for the

Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with IFRSs, the Companies Act 1994, the Securities Exchange Rules 1987 and other applicable laws and regulations and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the 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 efficient financial statements of the properties of th

Those charged with governance are responsible for overseeing the company's financial

### Auditor's Responsibilities for the Audit of the Financial Statements

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 judgment and maintain
professional skepticism throughout the audit. We also:

- oresional scepticism throughout the audici, 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 audic vidence 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 collision, 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.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management but not for the purpose expressing an opinion on the effectiveness of the company's internal control.
- purpose expressing an opinion on the effectiveness of the company's internal control. 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 east 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 company's financia 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, the Securities and Exchange Rules 1987 and other
applicable laws and regulations, we also report the following:

a) We have obtained all the information and explanations which to the best of our
knowledge and belief were necessary for the purposes of our audit and made due
verification thereof;

- In our opinion, proper books of accounts as required by law have been kept bycompany so far as it appeared from our examination of these books;
- c) The statement of financial position and statement of profit or loss and other comprehensive income dealt with by the report are in agreement with the books of accounts and returns; Shafiq Basak & Co.

MTB Capital Ltd. ement of Financial Position

Place: Dhaka Date: March 03, 2021.



### Dvd: 2103031394 A\$ 795636

Particulars		Amount in BDT	
Particulars	Notes	2020	2019
ASSETS			
Non-Current Assets		3,708,919	4,300,077
Property, Plant & Equipment	4	3,708,919	4,300,077
Current Assets		638,561,529	473,623,846
Investment in Securities	5	262,994,112	165,060,175
Margin Loan to Clients	6	291,557,048	241,114,007
Accounts Receivable	7	37,630,614	17,441,697
Advance and Prepayments	8	27,821,003	41,266,779
Cash & Cash Equivalents	9	18,558,752	8,741,185
Total Assets		642,270,448	477,923,923
SHAREHOLDERS' EQUITY AND LIABILITIES			
Shareholders' Equity		377,328,638	363,848,678
Share Capital	10	355,883,500	339,889,000
Retained Earnings	11	20,445,138	23,959,678
LIABILITIES			
Non-Current Liabilities	_	123,123	141,535
Deferred Tax Liability	12	123,123	141,535
Current Liabilities	-	264,818,687	113,933,710
Short Term Loan	13	133,621,742	-
Accounts Payable	14	20,848,881	10,850,432
Provision for diminution in value of Investments	15	22,000,000	20,000,000
Provision for Margin Loan	16	32,000,000	30,000,000
Provision for Current Tax	17	36,675,383	51,717,778
Other Liabilities	18	19,672,681	1,365,500
Fotal Liabilities	_	264,941,810	114,075,245
Fotal Shareholders' Equity and Liabilities		642,270,448	477,923,923
Not Assets Value (NAV) nor share	10 -	105 73	101.95



Shafiq Basalel

Dvc: 21036313
MTB Capital Ltd.
Statement of Profit or Loss and other Comprehensive Income

Particulars	Notes	Amount in BDT			
Particulars	Notes	2020	2019		
Operating income		46,820,723	59,705,647		
Interest Income	20	22,893,511	33,470,666		
Income from Investment	21	12,784,445	9,204,906		
Underwriting Commission	22	67,500	538,750		
Issue Management Fees	23	3,436,000	7,980,937		
Settlement Fees and Documentation Charges	24	2,829,715	1,485,600		
Portfolio Management Fees	25	3,178,578	4,328,744		
Trustee Fees	26	650,000	1,150,000		
Other Operating Income	27	980,974	1,546,038		
Less: Operating Expense		20,659,394	20,504,219		
Office & Administrative Expenses	28	20,659,394	20,504,219		
Operating Profit		26,161,329	39,201,428		
Less: Interest Expense	29	3,352,742	-		
Profit before Provision and Tax		22,808,587	39,201,428		
Provision		4,000,000	22,000,000		
Provision for Diminution in value of Investment	30	2,000,000	7,000,000		
Provision for Margin Ioan	31	2,000,000	15,000,000		
Net Profit before Tax		18,808,587	17,201,428		
Income Tax Expenses	32	5,328,627	13,198,157		
Current Tax Expense		5,347,039	13,212,994		
Deferred Tax Expense/(Income)	L	(18,412)	(14,837		
Net Profit after Tax		13,479,960	4.003.271		





Sheligh sold Dvc: 2103031394 AS 795636

3.78

### MTB Capital Ltd. nent of Changes in E ear ended 31 Decemb

Particulars	Amount in BDT						
raruculars	Paid-up Capital	Retained Earnings	Total				
Balance as at January 01, 2020	339,889,000	23,959,678	363,848,678				
Net profit for the year after tax	-	13,479,960	13,479,960				
Stock Dividend	16,994,500	(16,994,500)					
Balance as at 31 December 2020	356,883,500	20,445,138	377,328,638				
Balance as at 31 December 2019	339,889,000	23,959,678	363,848,678				





Particulars	Amount is	n BDT
Farticulars	2020	2019
Net Profit during the year (after Tax)	13,479,960	4,003,271
Add : Amount consider as Non Cash items :		
Depreciation charged during the year	591,157	683,462
Increase/(decrease) in Provision for diminution in value of Investments	2,000,000	7,000,000
Increase/(decrease) in Provision for Margin Loan	2,000,000	15,000,000
Increase/(decrease) in Provision for Income Tax	(15,042,395)	13,212,994
Increase/(decrease) in Deferred Tax Liability	(18,412)	(14,837)
Increase/(decrease) in Other Liabilities	18,307,181	(165,000)
Sub-total of Non Cash items	7,837,531	35,716,619

Chief Executive Office



18,153,727 8,741,189





8,741,189 18,558,752



Place: Dhaka Date: March 63, 2621

Nature of Business
The main activities of the company are is whether discretionary or non-discretionar advisory services on merger and amalgam

Significant Accounting Policies

Sigmicant Accounting Foliaces

Bassi of preparation of Financial Statements

The financial Statements of the company are made up to 31 December 2020 and prepared un

the listorical cost convention except investment in accurities as a going concern and

the listorical cost convention except investment in accurities as a going concern and

the Securities and Exchange Rales 1987, DitAsk & Chittagong Stock Exchange Limited Isist

Regulations, Income Tax Ordinance, 1984 and other have and rules applicable in Bingladesh.

Property, Plant and Equipment

Category of assets Furniture & Fixture Rate of depreciation

3.04.2 Dividend Income

The figures in the financial statements are presented in Bangladeshi Taka (BDT), which is the company's functional currency. Figures in these notes and financial statements have been rounded off to the nearest Taka value.

		Amount	in BDT
		2020	2019
4.00	Property, Plant & Equipment		
	Cost:		
	Opening Balance	12,698,889	12,604,599
	Addition during the year	-	94,290
	Total Cost	12,698,889	12,698,889
	Depreciation:		
	Opening Balance	8,398,812	7,715,350
	Add: Depreciation charged during the year	591,157 8,989,970	683,462 8,398,812
	Written Down Value	3,708,919	4,300,077
		3,708,919	4,300,077
	(Detail is shown in Annexure - A)		
5.00	Investment in Securities		
	Investment in securities represent the cost price of securities which	have been invested	by the company
	in the capital market.	262 004 112	100000100
	Quoted Shares (Annexure-B)	262,994,112	165,060,175
	Unquoted Shares	262,994,112	165,060,175
6.00	Margin Loans to Clients	262,994,112	165,060,175
0.00		200 201 226	227 170 470
	Margin Lean to Investors - Non- Discretionary Account (NDA)  Margin Lean to Investors - Discretionary Account (DA)	290,291,236 1,265,811	237,178,479 3,935,527
	Margin Lean to Investors - Discretionary Account (DA)	291,557,048	241,114,007
7.00	Accounts Receivable	271,007,040	241,114,007
	Underwriting Commission	1,288,818	1,538,818
	Issue Management Fees	4,538,115	7,117,556
	Trustee Fees	200,000	500,000
	Dividend Receivable	2,202,364	3,386,536
	Management Fees	-	62,831
	Receivable from MTB Securities Ltd.	24,228,147	4,093,778
	Receivable from CMSL Securities Ltd.	5,173,171	141,644
	Rental Income	(8)	37,500
	IPOs	-	563,035
		37,630,614	17,441,697
8.00	Advance and Prepayments		
	Advance Income Tax (Note: 8.01)	27.126.360	40.116.584
	Advance to Employees (Note: 8.02)	694,643	1,150,195
	Advance to Employees (Note, 0.02)	27,821,003	41,266,779
8.01	Advance Tncome Tax	27,021,000	
	Opening Balance	40,116,584	29,677,469
	Add: Addition during the year	4,789,224	10,439,115
	Less: Adjustment made during the year	17,779,448	-
		27,126,360	40,116,584
0.00			
8.02	Advance to Employees	694,643	1,150,195
	Advance to Employee Car	694,643	1,150,195
0.00	Cash & Cash Equivalents	074,043	1,139,193
9.00			
	This is made up as under:		
	Cash in Hand	3,917	20,965
	Cash at Bank (Mutual Trust Bank)		
	MTB-0012-0210010572 (CD)		678
	MTB Tower 0087-0210000208 (Own Portfolio)	7.052.787	760,173
	MTB Tower 0087-0320000045 (SND)	334,190	569,575
	MTB Tower 0087-0320000054 (IPO)	18,758	22,103
	MTB Tower 0087-0320000214 (NDA)	2,586,926	1,779,969
	MTB Tower 0087-0320000205 (DA)	2,183,921	2,567,315
	MTB Tower 0087-0320000223 (GA)	6,378,253	3,020,411
		18,554,835	8,720,224
	Cash and Cash Equivalents	18,558,752	8,741,189
10.00	Share Capital		
		500 000 000	500 000 000
	Authorized Capital 50.00.000 Ordinary Shares of BDT 100 each	500,000,000	500,000,000

	Shareholding Position:	N 400 T		Te .
	Particulars	No. of Shares	Amount	Percentage
	Mutual Trust Bank Limited	3,568,693	356,869,300	99.996%
	Mr. Md. Hedayetullah	142	14,200	0.004%
	Total	3,568,835	356,883,500	100%
1.00	Retained Earnings			
	Opening Balance	Г	23,959,678	50,855,407
	Add: Net Profit after Tax during the year		13,479,960	4,003,271
	Less: Stock Dividend		16,994,500	30,899,000
	Closing Balance	_	20,445,138	23,959,678
2.00	Deferred Tax Liability			
	Opening Balance	Γ	141,535	156,372
	Deferred Tax during the year (Note-32.02)		(18,412)	(14,837)
			123,123	141,535
3.00	Short Term Loan			
	Martinal Tourst Book I tol			

51,717,778

919,200 1,365,500

113,933,710 363,848,678

33,325,056

5,708,927 **9,204,906** 538,750 538,750

4.00	Accounts Pavable		
	LeadSoft BD Ltd.	414,556	414,556
	Audit fees payable	54,000	55,000
	Payable to MTB Securities Ltd.	5,269,262	4,101,206
	Payable to CMSL Securities Ltd.	606,089	49,739
	Client Deposits	13,383,159	5,093,288
	VAT, Source Tax and Others	1,121,816	1,136,643
		20,848,881	10,850,432

Opening Balance Add: Provision made during the year (Note-31.00)

Issued, Subscribed and Paid-up Capital: 3,568,835 Ordinary Shares of BDT 100 eac

Opening Balance Add: Addition during the year (Note-32.01) Less: Adjustment made during the year

Other Liabilities
Provision for Expenses (18.01)
Interest Suspense (18.02)
Management fee Suspense (18.03)

Opening Balance
Add: Addition during the year
Less: Paid during the year
Closing Balance

Closing Balance

Account
Opening Balance
Add: Addition during the year
Less: Adjustment made during the year
Closing Balance

Rotal Balance

18.03 Portfolio Management Fee Suspense Accounts
Opening Balance

Opening Balance
Add: Addition during the year
Less: Adjustment made during the year
Closing Balance

19.00 Net Assets Value (NAV) per share Net Assets (19.01) Number of ordinary shares outsta

20.00 Interest Income Interest on Margin Loan - Non- Discretionary Account (NDA) Interest on Margin Loan - Discretionary Account (DA) Interest on Bank Accounts

21.00 Income from Investment
Dividend Income
Capital gain on sale of Securit

23.00 Issue Management Fees 24.00 Settlement Fees & Documentation Charges Settlement Fee Documentation Charge

15,500 2,829,715

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20,389,434 36,675,383

17,895,725

313,255

642 270 448

264,818,687 377,328,638



**Financial** Statements 2020

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			Amount in	1 BDT
			2020	2019
0	Portfolio Management Fees Non-discretionary Account		3,015,264	4,058,698
	Discretionary Account		163,314	270,047
			3,178,578	4,328,744
	Trustee Fees		650,000	1.150.000
U	Trustee Fees		650,000	1,150,000
D	Other Operating Income			.,,,,,,,,,
	Rental income		622,250	732,000
	Transmission fee		204,176	138,114
	Annual BO account charge IPO Charge		141,700 8,360	163,350 10,340
	Dematerialisation fee		4,488	502,234
	Demitter and a control of the contro		980,974	1,546,038
,	Office & Administrative Expenses			
	Salary and Allowances		12,520,445	11,919,883
	Office Rent Expense		3,487,392	3,487,392
	Postage, Telephone, Fax, Stamp		81,220	111,000
	Printing & Stationery		187,343	211,267
	Advertising Expense Directors' Fee		557,000	658,833
	Auditors' Fee		69,000	68,750
	Depreciation Expenses		591,157	683,462
	Repairs and Maintenance		274,150	267,700
	Car Expense		1,082,163	901,182
	CDBL Charge		316,080	483,305
	Entertainment Cleaning Service Charge		328,239 396,880	627,682 405,900
	Fees and Registration		335,510	199,540
	Bank Charges and Excise Duty		122,393	80,481
	Conveyance		146,745	251,053
	Internet Expense		28,488	28,488
	Training Expense		-	3,450
	Travelling Expense Books & Newspaper		3,914	26,800 9,495
	Domain and Hosting Charge		8,000	8,000
	Professional Fees		84,375	55,556
	IPO Expenses		27,000	15,000
			20,659,394	20,504,219
,	Interest Expense Interest on Loan from Mutual Trust I	Doub Lad	3,352,742	
	interest on Loan from Mutual Trust i	Dalik Liu.	3,352,742	
			2,000,000	7,000,000
-	Provision for diminution in value of		ick of Investment	
	This provision is made as per BSEC			
	This provision is made as per BSEC provision for margin loan	guideline and to reduce the ri	2,000,000	15,000,000
0	This provision is made as per BSEC provision for margin loan This provision is made as per BSEC provision for margin loan provision is made as per BSEC provision for margin loan provision provision for margin loan provision pr	guideline and to reduce the ri	2,000,000	
)	This provision is made as per BSEC provision for margin loan	guideline and to reduce the ri	2,000,000	15,000,000
)	This provision is made as per BSEC provision for margin loan This provision is made as per BSEC processes Income Tax Expenses	guideline and to reduce the ri	2,000,000 isk of Investment. 5,347,039 (18,412)	15,000,000 13,212,994 (14,837
)	This provision is made as per BSEC provision for margin loan This provision is made as per BSEC placement as Expenses Current Tax (Note-32.01) Deferred Tax (Note-32.02)	guideline and to reduce the ri	2,000,000 isk of Investment. 5,347,039 (18,412) 5,328,627	15,000,000 13,212,994 (14,837 13,198,157
)	This provision is made as per BSEC   Provision for margin loan This provision is made as per BSEC   Income Tax Expenses Current Tax (Note-32.01)	guideline and to reduce the ri	2,000,000 isk of Investment. 5,347,039 (18,412) 5,328,627	15,000,000 13,212,994 (14,837 13,198,157
)	This provision is made as per BSEC provision for margin loan This provision is made as per BSEC placement as Expenses Current Tax (Note-32.01) Deferred Tax (Note-32.02)	guideline and to reduce the ri	2,000,000 isk of Investment. 5,347,039 (18,412) 5,328,627 x Ordinance and Rules 5,347,039	15,000,000 13,212,994 (14,837) 13,198,157 8.
)	This provision is made as per BSEC provision for margin loan This provision is made as per BSEC placeme Tax Expenses Current Tax (Note-32.01) Deferred Tax (Note-32.02) Income Tax Expenses is calculated as	guideline and to reduce the ri	2,000,000 isk of Investment. 5,347,039 (18,412) 5,328,627 x Ordinance and Rules	15,000,000 13,212,994 (14,837) 13,198,157
)	This provision is made as per BSEC provision for margin loan This provision is made as per BSEC placeme Tax Expenses (urrent Tax (Note-32.01) Deferred Tax (Note-32.02) Income Tax Expenses is calculated at Current Tax (Note-32.02)	guideline and to reduce the ri	2,000,000 isk of Investment. 5,347,039 (18,412) 5,328,627 x Ordinance and Rules 5,347,039	15,000,000 13,212,994 (14,837 13,198,157 3, 13,212,994 13,212,994
)	This provision is made as per BSEC   Provision for margin loan This provision is made as per BSEC   Income Tax Expenses Current Tax (Note-32 01) Deferred Tax (Note-32 02) Income Tax Expenses is calculated at Current Tax (Note-32 02)	guideline and to reduce the ri	2,000,000 isk of Investment.  5,347,039 (18,412) 5,328,627 x Ordinance and Rules 5,347,039 5,347,039	15,000,000 13,212,994 (14,837; 13,198,157; 3, 13,212,994 (14,837;
0	This provision is made as per ISSC / Provision for murgin loom This provision is made as per BSEC / Income Tax Especial (Control of the Control of the Con	guideline and to reduce the ri	2,000,000 sk of Investment.  5,347,039 (18,412) 5,328,627 x Ordinance and Rules 5,347,039 5,347,039 (18,412)	15,000,000 13,212,994 (14,837; 13,198,157; 3, 13,212,994 (14,837;
0	This provision is made as per DSEC / Provision for margin loan This provision is made as per DSEC / Income Tax Expenses Current Tax (Note-32 01) Deferred Tax (Note-32 02) Income Tax Expenses is calculated at Current Tax Deferred Tax (Expense/Income) (Detail is shown in Anneuer - C) Earnings per shall be a solution of the come of	guideline and to reduce the ri	2,000,000 six of Investment.  5,347,039 (18,412) 5,328,627 x Ordinance and Rules 5,347,039 (18,412) (18,412)	15,000,000 13,212,994 (14,837 13,198,157 3, 13,212,994 13,212,994 (14,837 (14,837
0	This provision is made as per DSEC / Provision for margin loan This provision is made as per DSEC / Income Tax Expenses Current Tax (Note-32 01) Deferred Tax (Note-32 02) Income Tax Expenses is calculated as Current Tax Deferred Tax (Expenses/Income) (Detail is shown in Annexure - C) Earnings per share Ney profit after tax Proporting Texture - Construction of the control of the	guideline and to reduce the ri guideline and to reduce the ri s per guideline of Income Ta	2,000,000 isk of Investment.  5,347,039 (18,412) 5,328,627 c Ordinance and Rules 5,347,039 (18,412) (18,412) (18,412)	15,000,000 13,212,994 (14,837 13,198,157 3. 13,212,994 (14,837 (14,837 4,003,271
1	This provision is made as per DSEC / Provision for margin loan This provision is made as per DSEC / Income Tax Expense Current Tax (Note-32 01) Deferred Tax (Note-32 02) Income Tax Expenses is calculated at Current Tax  Deferred Tax (Expenses (Income) (Octail is shown in Annexure - C) Earnings per share Net profit after tax Number of ordinary shares outstandin	guideline and to reduce the ri guideline and to reduce the ri s per guideline of Income Ta	2.000,000 isk of Investment.  5.347,039 (18.412) 5.328,627 vordinance and Rules 5.347,039 (5.347,039) (18.412) (18.412) (18.412) (18.428)	15,000,000  13,212,994 (14,837 13,198,157 3.  13,212,994 (14,837 (14,837) 4,003,271 3,568,835
0	This provision is made as per DSEC / Provision for margin loan This provision is made as per DSEC / Income Tax Expenses Current Tax (Note-32 01) Deferred Tax (Note-32 02) Income Tax Expenses is calculated as Current Tax  Deferred Tax (Expenses/Income) (Detail is shown in Annexure - C) Earning per share New profit after its Number of ordinary shares outstandit Earnings per shares Number of ordinary shares outstandit Earnings per Share	guideline and to reduce the ri guideline and to reduce the ri s per guideline of Income Ta	2,000,000 isk of Investment.  5,347,039 (18,412) 5,328,627 c Ordinance and Rules 5,347,039 (18,412) (18,412) (18,412)	15,000,000  13,212,994 (14,837 13,198,157 3.  13,212,994 (14,837 (14,837) 4,003,271 3,568,835
2	This provision is made as per ISSEC J Provision for margin loan This provision is made as per ISSEC J Income Tax Expenses Current Tax (Note-32 01) Deferred Tax (Note-32 02) Income Tax Expenses is calculated at Current Tax  Deferred Tax (Expenses is calculated at Current Tax  Deferred Tax Expenses/(Income) (Octail is shown in Annexure - C) Earnings per share Net profit after tax Number of ordinary shares outstandin Earnings per share	guideline and to reduce the ri guideline and to reduce the ri s per guideline of Income Ta	2,000,000 at A of Investment.  5,347,039 (18,412) 5,328,627 (19,412) 5,328,627 (19,412) (18,4	15,000,000 13,212,994 (14,837 13,198,157 3. 13,212,994 (14,837 (14,837 4,003,271 3,568,835 1,12
	This provision is made as per DSEC / Provision for margin loan This provision is made as per BSEC / Income Tax Expenses Current Tax (Notes 22 01) Deferred Tax (Notes 32 02) Income Tax Expenses is calculated ar Current Tax Deferred Tax Expenses/Income) (Detail is shown in Annexure - C) Earrilags per share Not profit after it. Number of ordinary shares outstandit Earrilags per share Not operating cash flows per share Not operating cash flows per share Not operating cash flows per share.	guideline and to reduce the ri guideline and to reduce the ri s per guideline of Income Ta	2,000,000 sk of Investment. 5,347,039 (18,412) 5,328,627 Ordinance and Rules 5,347,039 (18,412) (18,412) (18,412) 13,479,960 3,568,835 3,78 24,572,800	15,000,000  13,212,994 (14,837 13,198,157 8. 13,212,994 (14,837 (14,837 4,003,271 3,568,835 1,12 24,902,945
	This provision is made as per ISSEC J Provision for margin loan This provision is made as per ISSEC J Income Tax Expenses Current Tax (Note-32 01) Deferred Tax (Note-32 02) Income Tax Expenses is calculated at Current Tax  Deferred Tax (Expenses is calculated at Current Tax  Deferred Tax Expenses/(Income) (Octail is shown in Annexure - C) Earnings per share Net profit after tax Number of ordinary shares outstandin Earnings per share	guideline and to reduce the ri guideline and to reduce the ri s per guideline of Income Ta	2,000,000 at A of Investment.  5,347,039 (18,412) 5,328,627 (19,412) 5,328,627 (19,412) (18,4	15,000,000 13,212,994 (14,837 13,198,157 13,212,994 (14,837 (14,837 4,003,271 3,568,835 1,121 24,902,945 24,902,945
	This provision is made as per DSEC / Provision for margin loan This provision is made as per BSEC / Income Tax Expenses Current Tax (Notes 22 01) Deferred Tax (Notes 32 02) Income Tax Expenses is calculated ar Current Tax Deferred Tax Expenses/Income) (Detail is shown in Annexure - C) Earrilags per share Not profit after it. Number of ordinary shares outstandit Earrilags per share Not operating cash flows per share Not operating cash flows per share Not operating cash flows per share.	guideline and to reduce the ri guideline and to reduce the ri s per guideline of Income Ta	2,000,000 sk of Investment.  5,347,039 (18,412) 5,328,627 (Nordinance and Rules) 5,347,039 (18,412) (18,412) (18,412) 13,479,960 3,568,835 3,78 24,572,800 3,568,835	15,000,000 13,212,994 (14,837 13,198,157 13,212,994 (14,837 (14,837 4,003,271 3,568,835 1,121 24,902,945 24,902,945
	This provision is made as per DSEC / Provision for margin loan This provision is made as per DSEC / Income Tax Expenses Current Tax (Note-32 01) Deferred Tax (Note-32 02) Income Tax Expenses is calculated at Current Tax  Deferred Tax Expense/Income/ (Detail is shown in Annexure - C) Earnings per share Net provid after tax Number of ordinary shares outstandin Earnings per share Net operating cash flows Earnings and Flows Earnings Earning	guideline and to reduce the ri guideline and to reduce the ri sper guideline of Income Ta	2,000,000 (18,412) (1	15,000,000 13,212,994 (14,837 13,198,157 13,212,994 (14,837 (14,837 4,003,271 3,568,835 1,121 24,902,945 24,902,945
	This provision is made as per DSEC / Provision for margin loan This provision is made as per DSEC / Income Tax Expenses Current Tax (Note-32 01) Deferred Tax (Note-32 02) Income Tax Expenses is calculated at Current Tax  Deferred Tax (Expense/(Income) (Octail is shown in Annexure - C) Earnings per share Net profit after tax Number of ordinary shares outstandin Earnings per share Net operating each flows per share Net operating cash flows Number of shares Net operating cash flows Number of shares Net operating cash flows Number of shares Net operating cash flows Related Party Transaction	guideline and to reduce the ri guideline and to reduce the ri s per guideline of Income Ta	2,000,000 sk of Investment. 5,347,039 (18,412) 5,328,627 Ordinance and Rules 5,347,039 5,347,039 (18,412) (18,412) 13,479,960 3,368,835 3,78 24,572,800 3,368,835 3,368,835 133,668,835 133,621,742	15,000,000 13,212,994 (14,837 13,198,157 13,212,994 (14,837 (14,837 4,003,271 3,568,835 1,121 24,902,945 24,902,945
	This provision is made as per DSEC / Provision for margin loan This provision is made as per DSEC / Income Tax Expenses Current Tax (Note-32 01) Deferred Tax (Note-32 02) Income Tax Expenses is calculated at Current Tax  Deferred Tax (Note-32 02) Deferred Tax (Note-32 02) Income Tax Expenses is calculated at Current Tax  Deferred Tax Expenses/Income) (Detail is shown in Annexure - C) Earnings per share Net profit after tax Number of ordinary shares outstandit Earnings per share Net operating cash flows per share Net operating cash flows Number of sharing Number of sharing Number of sharing Number of sharing Manual Trust Bank Ltd.	guideline and to reduce the ri guideline and to reduce the ri sper guideline of Income Ta	2,000,000 (18,412) (1	15,000,000  13,212,994 (14,837 13,198,157 8. 13,212,994 (14,837 (14,837 4,003,271 3,568,835 1,12 24,902,945
	This provision is made as per DSEC / Provision for margin loan This provision is made as per DSEC / Income Tax Expenses Current Tax (Note-32.01) Deferred Tax (Note-32.02) Income Tax Expenses is calculated at Current Tax  Deferred Tax (Expenses/Income) (Detail is shown in Annexure - C) Earraing, per share Not portain the Tax (Note Tax Expenses/Income) Not portain the Tax Expenses/Income) Not portain the Tax Expenses/Income) Not operating cash flows per share Not operating cash flows Number of shares Related Party Transaction Name of Party Montail Trans Bank Ltd. Number of employees	guideline and to reduce the ri guideline and to reduce the ri s per guideline of Income Ta s (NOCFPS)	2,000,000 (18,412) (1	15,000,000  13,212,994 (14,837 13,198,157 8 13,212,994 (14,837 (14,837 (14,837 4,003,271 3,568,835 1,121 24,902,945 3,568,835 6,98
	This provision is made as per DSEC provision for margin loan This provision is made as per DSEC J Income Tax Expenses Current Tax (Note-32 01) Deferred Tax (Note-32 02) Income Tax Expenses is calculated at Current Tax  Deferred Tax (Expenses is calculated at Current Tax  Deferred Tax (Expenses/Income) (Detail is shown in Anneure - C) Earnings per share Net profit after tax Number of ordinary shares outstandin Earnings per share Net operating cash flows per share Net operating cash flows Number of shares Net operating cash flows Number of shares Related Party Transaction Name of Party Munual Trust Bank Ltd.  Number of employees The number of employees	guideline and to reduce the ri guideline and to reduce the ri s per guideline of Income Ta sper guideline of Income Ta (NOCFPS)  Nature of Tranaction SOD Loan  or the whole year or part there	2,000,000 (18,412) (1	15,000,000  13,212,994 (14,837 13,198,157 8 13,212,994 (14,837 (14,837 (14,837 4,003,271 3,568,835 1,121 24,902,945 3,568,835 6,98
0	This provision is made as per DSEC / Provision for margin loan This provision is made as per DSEC / Income Tax Expenses Current Tax (Notes 22 01) Deferred Tax (Notes 32 02) Income Tax Expenses is calculated at Current Tax  Deferred Tax (Expenses/Income) (Detail is shown in Annexure - C) Earrilags per share Not portain the start of continued and the start of continued the start of continued and the start of continued the start of continued and the start of continued the start of	guideline and to reduce the ri guideline and to reduce the ri s per guideline of Income Ta sper guideline of Income Ta (NOCFS)  Nature of Tranaction Soft Loan or the whole year or part there were Of Persons.	2,000,000 (18,412) (1	15,000,000  13,212,994 (14,837 13,198,157 8 13,212,994 (14,837 (14,837 (14,837 4,003,271 3,568,835 1,121 24,902,945 3,568,835 6,98
	This provision is made as per DSEC provision for margin loan This provision is made as per DSEC J Income Tax Expenses Current Tax (Note-32 01) Deferred Tax (Note-32 02) Income Tax Expenses is calculated at Current Tax  Deferred Tax (Expenses is calculated at Current Tax  Deferred Tax (Expenses/Income) (Detail is shown in Anneure - C) Earnings per share Net profit after tax Number of ordinary shares outstandin Earnings per share Net operating cash flows per share Net operating cash flows Number of shares Net operating cash flows Number of shares Related Party Transaction Name of Party Munual Trust Bank Ltd.  Number of employees The number of employees	guideline and to reduce the ri guideline and to reduce the ri sper guideline of Income Ta sper guideline and to reduce the ri special spec	2,000,000 (18,412) (1	15,000,000 13,212,904 (14,837) 13,198,157 13,112,994 13,212,994 13,212,994 14,837 (14,837) 4,003,271 3,568,835 1,121 24,902,945 3,568,835 6,98

		-	Cost			Depreciation				Written Down
Particulars	Opening Balance	Addition during the year	Disposal during the year	Bulance as on 31.12.2020	Rate (%)	Opening Bulance	Charged during the year	Disposal for the year	Accumulated Depreciation	Value as on 31,12,2020
Furniture & Fixture	1,367,694		-	1,367,694	10%	493,649	87,405		581,053	786,641
Office Equipment	8,565,556			8,565,556	20%	6,954,061	322,299	-	7,276,360	1,289,196
Interior Decoration	2,765,639			2,765,639	10%	951,103	181,454		1,132,557	1,633,082
Balance is on 31 December 2020	12,698,889		- 4	12,698,889		8,398,812	591,157		8,569,970	3,708,919
Balance as on 31 December 2019	12,604,599	94,290	-	12,698,889		7,715,350	683,462	-	8,398,812	4,300,077

### MTB Capital Ltd.

					(Amount in BDT)
Name of the company	No. of shares	Total cost	Merket rate per share	Market value	Difference
ACI Formulations Limited	27,263	5,689,521	118.10	3,219,908	(2,469,613
Agni Systems Ltd.	200,000	3,953,972	18.90	3,780,000	(173,972
Apex Tannery	47,000	5,248,821	106.90	5,024,300	(224,521
BATBC	5,000	6,351,005	1,180.80	5,904,000	(447,005
BBS Cables Ltd.	121,000	10,751,051	54.80	6,630,800	(4,120,251
Beximco Pharma	91.032	13,132,197	190.50	17.341.596	4,209,399
BRAC Bank Limited	50,000	2,148,730	44.30	2,215,000	66,270
Central Pharmaceuticals Ltd.	466,830	13,018,392	12.10	5,648,643	(7,369,749
City Bank	110,000	2,710,323	24.80	2,728,000	17,677
Confidence Cement Limited	70.076	9.256.809	121.30	8.500.219	(756.590
Crystal Insurance Company Limited	10,878	108,780	39.40	428,593	319,813
Dhaka Bank	165,375	2,757,842	11.90	1.967.963	(789,880
Dutch-Bangla Bank Limited	93.382	6.045.669	65.00	6.069.830	24,161
Esquire Knit Composite Ltd	20,000	981.537	26.30	526,000	(455,537
EXIM Bank Limited	50,000	595,636	11.80	590,000	(5,636
Familyrex(BD) Limited	106.581	2.430.056	2.80	298 427	(2.131.629
Far Chemical Ind. Ltd.	137,758	3,590,454	9.80	1.350.028	(2.240.425
Fu-Wang Food	105,000	1 972 838	15.70	1,648,500	(324,338
Genex Infosys Limited	110,000	6,664,479	55.00	6,050,000	(614,479
Golden Harvest Agro Ind. Ltd.	90.000	2.094.319	16.70	1.503.000	(591.319
Grameen Phone Limited	3,510	1,573,371	347.10	1,218,321	(355,050
H R Textile Ltd	66,125	2.950.687	40.10	2.651.613	(299.074
Heidelberg Cement Bd. Ltd.	220	52.836	149.60	32.912	(19.924
Hwa Well Textile BD Ltd	25,100	1.306.625	34.80	873,480	(433 145
IPDC of Bangladesh Limited	180,000	4,916,339	27.60	4.968.000	51.661
Islamic Finance & Investment Ltd.	200,000	3,612,511	19.00	3.800.000	187,489
IT Consultants Limited	40,642	1.268.672	32.10	1.304.608	35,936
Libra Infusions Limited	1,010	1.130.549	642.80	649,228	(481,321
Meshna Petroleum Ltd.	56,100	13 740 749	198.00	11.107.800	(2.632.449
Mercartile Bank Limited	150 072	1 849 682	12.70	1 905 914	56 232
Monno Ceramics	29,453	9,597,644	12.70	3.734.577	(5.863.067
National Tubes	80,000	9,397,644	126.80	8.264.000	(1,111,046
Olympic Accessories Limited	154.073	2.747.783	7.80	1,201,769	(1,546,013
Olympic Accessories Limited Olympic Industries	25,000	6.091.509	191.10	4.777.500	(1,346,013
Orion Pharma Ltd	23,000	13,368,961	54.70	12.581,000	(787.961
Padma Oil	70,100	23,943,183	205.10	14,377,510	(787,961
	100,000	5,475,930	53.00	5.300.000	
Paramount Textile Ltd. Pragati Life Insurance	40,249	603,735	88 30	3,553,987	(175,930
Pringati Life Insurance Premier Bank Limited	367.500	4.766.522	88.30 11.00	4.042.500	(724.022
Premier Bank Limited Ramenur Foundry	367,500 47,642		11.00	4,042,500 5.879.023	
Ratanpar Steel Re-Rolling M	47,042 60,000	6,271,770	123.40		(392,747
		454.367	24.60 55.60	1,476,000 455.920	1,553
Republic Insurance	8,200				
Ring Shine Textiles L	13,538	134,040 2.712.530	6.40	86,643 8.083.339	(47,397
Robi Axiata Limited	271,253		29.80		5,370,809
Runner Automobiles Limited	44,440	3,769,395		2,261,996	(1,507,399
Sea Pearl Beach R & Spa L.	1,865	18,650	79.10	147,522	128,872
Shasha Denims Limited	132,300	7,457,699	21.60	2,857,680	(4,600,019
Summit Power Limited	205,000	8,012,621	38.90	7,974,500	(38,121
Titas Gas T & D Co. Ltd.	215,360	18,729,349	30.80	6,633,088	(12,096,261
Wata Chemicals Ltd.	3,000	1,154,975	314.00	942,000	(212,975
Western Marine Ship. Ltd	129,663	2,480,021	11.70	1,517,051	(962,969
Tetal		262,994,112		206,084,288	(55,909,823

### MTB Capital Ltd. Calculation of Deferred Tax For the year ended 31 December 2020

	A	mount in BDT
Deferred Tax Expense/(Income)	2020	2019
Carrying amount of Property, Plant & Equipment	3,708,919	4,300,077
Less: Tax base Property, Plant & Equipment	3,380,591	3,922,650
Taxable temporary difference	328,328	377,427
Applicable Tax Rate	37.50%	37.50%
Deferred Tax (Assets)/ Liabilities	123,123	141,535
Less: Opening Balance	141,535	156,372
Deferred Tax Expense/(Income)	(18,412)	(14,837)

	MTB EXCHANGE (UK) LIMITED  Directors' Report
	For the year ended 31 December 2020
The directors present the	ir annual report and the financial statements for the year ended 31 December 2020
Principal activities	
Principal activity of the or	ompany during the financial year was of financial intermediation.
Directors	
	I the company throughout the year were as follows:
Syed Manzur Elahi	
Mohamed Abdur Rouf Rashed Ahmed Chowdhi	
Syed Mahbubur Rahman	
Statement of directors'	responsibilities
The directors are respor regulation.	asble for preparing the directors' report and the financial statements in accordance with applicable law an
to prepare the financial Accounting Standards ar are satisfied that they give	ed directors to prepare financial statements for each financial year. Under that law the directors have electe statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingso ha applicable law). Under company alw the directors must not approve the financial statements under we a true and far view of the state of affairs of the company and of the profit or loss of the company for the financial statements under recurring to.

16000 Syed Mahbubur Rahma

### MTB EXCHANGE (UK) LTD Accountants' Report For the year ended 31 December 2020

It is your duty to ensure that MTB EXCHANGE (UK) LIMITED has kept adequate accounting records and to prepare statutory accounts that give a true and fair view of the assets, liabilities, financial position and Loss of MTB EXCHANGE (UK) LIMITED You consider that MTB EXCHANGE (UK) LIMITED is exempt from the statutory audit requirement for the year.



MTB Exchange (UK) Limited

For the Year Ended 31 December	2020		
	Notes	2020	2019
		£	£
Turnover		27,458	238,008
Gross profit		27,458	238,008
Selling and Distribution costs		(2,605)	(4,454)
Administrative expenses		(158,126)	(185,353)
Other operating income	2	34,059	30,000
Operating Profit/ (loss)	3	(99,214)	78,201
Profit/Loss on ordinary activities before taxation	-	(99,214)	78,201
Tax on profit on ordinary activities	6	-	(744)
Profit/Loss for the financial year		(99,214)	77,457

MTB Exchange (UK) Lin Statement of Financial P As at 31 December 2020			
	Notes	2020	2019
		£	£
Fixed assets			
Tangible fixed Assets	7		13,431
			13,431
Current assets			
Debtors: amounts falling due within one year	8	13,240	50,904
Debtors: amounts falling due after one year	9	100	8,750
Cash at bank and in hand		77,147	104,517
		90,387	164,171
Creditors: amounts falling due within one year	10	(13,237)	(1,772)
NET CURRENT ASSETS		77,150	162,399
Total assets less current liabilities		77,150	175,830
Creditors: Amounts falling due after more than one year	11	(338,308)	(338,580)
Net assets		(261,158)	(162,750)
Capital and reserves			
Called up share capital	12	230,000	230,000
Other Comprehensive Income	13	806	
Profit and loss account	14	(491,964)	(392,750)
Shareholders funds		(261,158)	(162,750)

For the year ended 31 December 2020 the company was entitled to exemption from audit under section 477 of the companies act 2006 relating to small companies

ments were approved by the board of directors on 13 January 2021 and were signed on its

16000

### MTB Exchange (UK) Limited Statement of Changes in Equity

	Equity share capital	Retained Earnings	Tota
	£	£	£
At 01 January 2019	230,000	(470,207)	(240,207
Profit for the year		77,457	77,457
Total comprehensive income for the year	-	77,457	77,457
Total investments by and distributions to owners	-	-	
At 31 December 2019	230,000	(392,750)	(162,750
At 01 January 2020	230,000	(392,750)	(162,750
Profit for the year		(99,214)	(99,214
Total comprehensive income for the year		(99,214)	(99,214
Total investments by and distributions to owners		-	
At 31 December 2020	230,000	(491,964)	(261,964

### MTB Exchange (UK) Limited Notes to the Accounts For the year ended 31 December 2020

MTB EXCHANGE (UK) LIMITED is a private company, limited by shares , registered in England and Wales , ro address C/O Jahan & Co, 22 Osborn Street, LONDON, E1 6TD. The company ceased to trade in March 2020

The company has stopped trading in March 2020. Thus it did not adopt the going concern basis of accounting in preparing the financial

expected useful life of the assets. Grants received towards revenue expenditure are released to the income statement as the related expenditure

### Fixtures and Fittings

	£	£
Other operating income		
Government grants	7,808	
Rents Received	26,251	30,000
	26,251	30,000
Operating Profit		
The operating profit is stated after charging:		
Depreciation of tangible fixed assets	1,915	3,007
Profit/loss on disposal of tangible fixed assets	9,685	
	11,600	3,007
Directors' Emoluments		
The directors did not withdraw any salary during the period.		
Staff Costs		
Wages and salaries	32,127	47,769
Pension cists, defined contribution plan	1,195	1,571
Other staff costs	21,978	1,196
	55,300	50,536
Average number of employees during the year	Number	Number
Administration	1	1
Sales	2	2
	3	3

744 744

71,629 (71,629)

1,990 - 3,356 11,250 32,647 - 14,901 13,240 50,904

13,237 338,308 338,580 338,308 338,580

230,000 230,000 230,000 230,000

Cost or Valuation	
At 1 January 2020	
Additions	
Disposals	
At 31 December 2020	
Depreciation	
At 1 January 2020	
Charge for year	
On Disposals	
At 31 December 2020	
Net Book values	
Closing balance as at 31 December 2020	
Opening balance as at 01 January 2020	2
8. Debtors: Amount falling due within one year	
Total Debtors	
Prepayments & Accrued Income	
Other debtors	
Money in Transit	

11.	Creditors: amount falling due after more than one year
	Other Creditors
12.	Share Capital Allotted

Profit / (loss) for the year Balance at 31 December 2020

Unrealized Gains or losses	806	
	806	=
Profit and loss account		
Ralance at 01 January 2020	(392.750)	(47

(47,678) (12,436) (60,114)