

Financial Statements 2023

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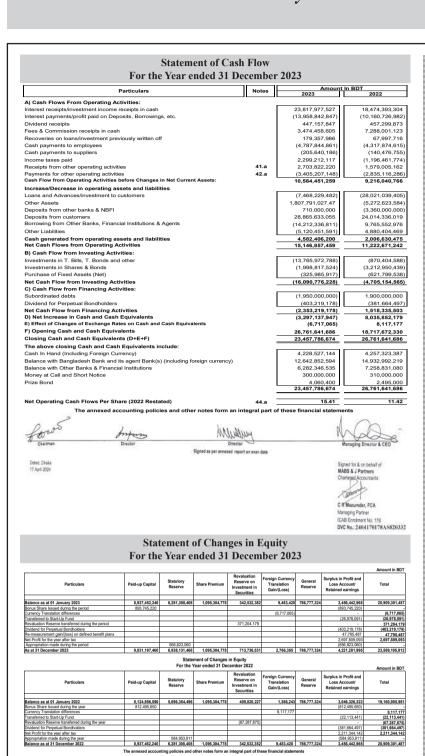
C R Mazumder, FCA Managing Partner ICAB Enrolment No: 178 DVC No.: 2404170178AS820332

Independent Auditor's Report Consolidated Balance Sheet Consolidated Liquidity Statement To the Shareholders of As at 31 December 2023 As at 31 December 2023 **Mutual Trust Bank PLC** Amount In BDT 2023 2022 **6,333,244,689** 3,650,849,499 2,682,395,190 7,525,330,588 2,227,730,560 Money at Call on Short Notice 4,828,574,590 11,322,707,645 5,134,853,07 15,230,742,09 369,327,167,092 353,547,260,658 40,261,417,908 61,332,392,612 77,146,635,202 97,262,825,274 69,218,239,854 345,221,510,850 LIABILITIES AND CAPITAL Borrowing from other Banks 2,709,928,827 4,900,409,966 (282,381,484) (10,415,707,246) 27,193,406,178 24,105,656,242 262,583,639,899 36,041,140,264 2,551,035,385 48,402,403,693 123,044,008,116 27,349,706,603 25,195,345,836 Deposits and Other Accounts **12,550,000,000** 4,000,000,000 8,550,000,000 Credit appraisal, loan disburser monitoring and provisioning process Identification of loss events, warning and default warning indicate Reviewed the quarterly Compared to the consecution of **Balance Sheet** As at 31 December 2023 Total Liabilities 345,221,510,850 332,215,994,822 PROPERTY AND ASSETS 16,871,379,739 Cash In Hand (Including Foreign Currency) 3,825,461,139 21,331,133,467 Balance with Bangladesh Bank and its agent Bank(s)(including foreign currency) 12,642,852,594 14,932,992,219 133,318 132,370 369,327,167,092 353,547,260,658 Net Asset Value (NAV) per share (2022 Resta In Bangladesh Outside Bangladesh 1,961,231,052 5,297,600,028 3,599,951,345 2,682,395,190 Money at Call on Short Notice 65,928,888,686 49,791,328,796 41,654,086,402 8,137,242,394 55,792,828,769 10,136,059,917 **250,979,332,467** 248,207,113,270 Loans, Cash Credits, Overdrafts, etc./Investments Bills Purchased and Discounted 2,672,108,948 2,772,219,197 Fixed Asset including Premises, Furniture and Fixtures 4.604.781.678 4.921.164.687 Other Assets 14,372,720,410 18,407,851,488 Non-Banking Assets 163,397,638,856 149,390,829,346 350,858,824,124 366,807,678,998 See notes no. 24 and 24(a) to the financial statements Valuation of treasury bill and treasury bond The classification and measurement of T-Bill and T Bond require judgment and complex estimates. LIABILITIES AND CAPITAL 263,186,911,565 36,041,255,765 **233,611,278,510** 29,304,015,081 In the absence of a quoted price in an active market, the fair value of T-Bills and T-Bonds is determined using complex valuation techniques which may take into data and complex pricing models which require an elevated level of judgment. Bills Payable 2,551,035,385 2,181,104,098 44,731,165,855 105,844,214,688 Special Noticed Deposits Deposit Products 25,195,345,836 24,554,375,452 Other Liabilities 36.722.574.348 36.866.910.144 **Consolidated Profit and Loss Account** 12,550,000,000 4,000,000,000 Bond Perpetual Bond For the Year ended 31 December 2023 8,550,000,000 10,500,000,000 See notes no. 6 and 6.a to the financial statements Impairment assessment of unquoted investments In the absence of a quoted price in an active market, the fair value of unquoted shares and bonds, especially any impairment is calculated using valuation techniques that may take into consideration direct or indirect unobservable market data and hence require an elevated level of judgment. **Total Liabilities** 343,218,483,086 329,949,522,637 Capital/Shareholders' Equity Paid up Capital Statutory Reserve Foreign Currency Translational Gain/Loss 9,483,420 786,777,324 Surplus in Profit and Loss Account/Retained earnings 3,456,442,965 Total Shareholders' Equity Total Liabilities and Shareholders' Equity 23.99 Net Asset Value (NAV) per share (2022 Restated) Off-Balance Sheet Items Bills for collection We tested the design and operating effectiveness of the Bank's IT access controls over the information systems that are critical to financial reporting. We tested IT general controls (logical access, changes management and aspects of IT operational controls). This included testing that requests for access to systems were appropriately reviewed and authorized. We tested the Bank's periodic review of access rights and reviewed requests of changes to systems for which is the system of the control of the systems of the control Other contingent liabilities 163,397,638,856 149,390,829,346 **Total Off- Balance Sheet Items 859,183,916** Forward asset purchased and forward deposit placed Undrawn note issuance and revolving underwriting facilities Undrawn formal standby facilities, credit lines and other commitments 3,348 2,859,881,118 3,31° 2,369,158,398 Claim against the bank not acknowledged as debt 3,888,867,778 6,748,745,548 3,488,747,189 5,857,902,273 Litigation pending against Bank we performed the Tests of IT General Controls to evaluate the Application Development and Database, Hosting Platforms and segregation of incompatible duties relevant to application and database change management. Other Memorandum Items Value of Bangladesh Sanchov Patra on Hand 163,397,638,856 149,390,829,346 4,626,599,347 3,825,461,139 The annexed accounting policies and other notes form an integral part of these financial statements Earnings Per Share (EPS) (2022 Resta 2.91 pulleners **Consolidated Statement of Cash Flow** For the Year ended 31 December 2023 DVC No.: 2404170178AS820333 Amount In BDT 2023 2022 Profit and Loss Account 24.023.809.463 For the Year ended 31 December 2023 Responsibilities of Management and Those Charged with Governance for the Consolidated and Separate Financial Statements and Internal Controls Responsibilities of Management and Those Charged with Governance for the Consolidated and Separate Financial Statements and Internal Controls Management is responsible for the preparation and fair presentation of the consolidated financial statements of the Group and also separate financial statements of the Bank in accordance with IFRSs as explained in note 2 and for such financial also separate financial statements of the Bank in accordance with IFRSs as explained in note 2 and for such financial statements that are free from material misstatement, whether due to fraud or error. The Bank Company Act, 1991 and the Bangladesh Bank Regulations require the Management to ensure effective internal audit, internal control and risk management functions of the Bank. The Management is also required to make a self-assessment on the effectiveness of anni-fraud internal controls and report to Bangladesh Bank on instances of fraud and forgeries. In preparing the consolidated and separate financial statements, management is responsible for sassessing the Group's using the going concern basis of accounting annesses and early statements are also to case operations, or has no realistic alternative but to do so. Those charged with governance are responsible for overseeing the Group's and the Bank's financial reporting process. Auditor's Responsibilities for the Audit of the Consolidated and Separate Financial Statements 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 about whether the consolidated and separate financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor of report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarante financial statements are whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assuranc 2023 2022 Interest Income/profit on investments Interest paid/profit shared on deposits and borrowings etc. er Assets osits from other banks & NBFI osits from customers owing from Other Banks, Financial Institutions & Agents Commission, Exchange and Brokerage 3,474,458,605 7,288,001,123 1.375.797.355 1.004.664.130 9,945,775,459 16,993,916,857 11,775,003,585 15,415,687,631 **Total Operating Income** Less: Operating Expenses: Salary and Allowances Rent, Taxes, Insurance, Electricity etc. Benout the audit. We also: Identify and assess the risks of material misstatement of the consolidated and separate financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances. Legal Expenses 4,585,110 1,279,109 Postage, Stamps, Telecommunication etc. 65,272,254 41,307,396 Subordinated debts Dividend Paid by MTB Subsidaries Net Cash Flow from Financing Activities D) Net Increase in Cash and Cash Equivalents E) Effect of Changes of Exchange Rates on Cash and Cash Eq F) Opening Cash and Cash Equivalents (809,164,497) 1,290,835,503 8,043,573,059 5,766,681 18,984,169,345 27,033,509,085 140,476,755 Stationery, Printings, Advertisements etc. 33.a 205,640,186 Chief Executive's salary and fees 28.898.885 26.162.875 Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances. Evaluate the appropriate presentances of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management, use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Group's and the Bank's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the consolidated and separate financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future Evaluate the overall presentation, structure and content of the consolidated and separate financial statements, including the disclosures, and whether the consolidated and separate financial statements represent the underlying transactions and events in a manner that achieves fair presentation. Obtain sufficient appropriate audit evidence regarding the financial information of the entities or business activities within the Group to express an opinion on the consolidated financial statements. We are responsible for the direction, supervision and performance of the group audit. We remain solely responsible for our audit opinion. (7,699,749) 27,033,509,086 23,511,703,753 Auditor's Fees 1.719.250 1.897.700 4,262,691,279 14,932,992,219 7,525,330,588 310,000,000 964,108,596 Other Expenses 2,118,674,844 1,912,104,095 2,495,000 **27,033,509,08**5 Less: Provision for Loans, Investment & Other 15.59 2,253,938,813 Provision for Unclassified Loan and Advance 1,356,882,287 98,241,572 1,761,216,565 Special General Provision-COVID-19 3,034,539,533 Provision for Classified Loan and Advance communicate with those charged with governance regarding, among other matters, the planned scope and timing se audit and significant audit findings, including any significant deficiencies in internal control that we identify Provision for Off-Balance Sheet items 117,132,67 146.053.983 Provision for Diminution in Value of Investments 65,185,944 59,000,000 Provision for Other Assets 55,000,000 60,000,000 **713,425,415** 1,323,097.632 **Provision for Taxation** 586,306,208 1,385,657,184 Current Tax Expenses **Consolidated Statement of Changes in Equity** Deferred Tax Expenses/(Income) (799,350,976) (609,672,217) For the Year ended 31 December 2023 2,697,809,093 2,211,344,142 Net Profit After Tax so report that: (i) we have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of our audit and made due verification thereof; (ii) to the extent noted during the course of our audit work performed on the basis stated under the Auditor's Responsibility section in forming the above opinion on the consolidated financial statements and considering the reports of the Management to Bangladesh Bank on anti-fraud internal controls and instances of fraud and forgeries as stated under the Management's Responsibility for the financial statements and internal control: Retained Surplus Brought Forward | Neidop Capital | State | Sta 6,154,252,058 5,257,670,465 Appropriations: Bonus Shares Issued during the year Dividend for Perpetual Bondholders Transferred to Statutory Reserve 812,495,650 381,664,497 584,953,911 893 745 220 fraud and forgeries as stated under the Management's Responsibility for the financial statements and internal control: (in internal audit, internal control and risk management arrangements of the Group as disclosed in the financial statements appeared to be materially adequate: (b) nothing has come to our attention regarding material instances of forgery or irregularity or administrative error and exception or anything detrimental committed by employees of the Group and its related entities (other than matters disclosed in these financial statements); (iii) financial statements of subsidiaries have been audited by Aziz Halim Choudhury, Chartered (iii) financial statements of subsidiaries have been audited by Aziz Halim Robert (1) and the second of the statements of subsidiaries have been audited by Law have been kept by the Group and the Bank so far as it appeared from our examination of those books; (v) the records and statements submitted by the branches have been properly maintained and consolidated in the financial statements; (vi) the consolidated batance sheet and consolidated profit and loss account together with the annexed consolidated batance in agreement with the books of account and returns; (vii) the expenditures incurred were for the purpose of the Bank's business for the year; (viii) the consolidated financial statements of the Group and the separate financial statements of the Bank have been drawn up in conformity with prevailing rules, regulations and accounting standards as well as related guidance issued by Bangladesh Bank; Transferred to Start-Up Fund 22,113,441 2,899,877,70 2,899,877,70 3,348 2,899,887,118 (559,823,060) (569,823,060) (769,823,060 Retained Surplus, Carried Forward 3,456,442,965 2.74 Earnings Per Share (EPS) (2022 Restated) The annexed accounting policies and other notes form an integral part of these financial st 8,124,956,590 5,696,354,496 812,495,650 usued by Bangladesh Bank; late provisions have been made for advance and other assets which are in our opinion, doubtful 584,953,911 (584,953,911) 8,937,452,240 (6,281,308,468 1,095,304,778 394,363,476 10,466,102 786,777,324 3,825,461,139 21,331,133,467 132,370 21,331,265,331 the information and explanations required by us have been received and found satisfactory; we have reviewed over 80% of the risk weighted assets of the Bank and spent over 6,000 person Mushing s; and Capital to Risk-weighted Asset Ratio (CRAR) as required by Bangladesh Bank has been maintained uately during the year. Signed for & on behalf of Signed for & on behalf of MABS & J Partners, Chartered Accountants



Financial Statements 2023

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C R'Mazumder, FCA Managing Plather ICAB Enrolment No. 178 DVC No.: 2404170178.AS820332 **Liquidity Statement**

						Amount in BDT
Particulars	Less than	1 to 3	3 to 12	1 to 5	Above	Total
	1 month	months	months	years	5 years	Total
ASSETS:						
Cash	6,895,309,739				9,976,070,000	16,871,379,739
Balance with other Banks and Financial Institutions	4,056,853,789	1,611,724,604	499,586,396	59,420,789.90	54,760,957	6,282,346,535
Money at Call & Short notice	300,000,000					300,000,000
Investments	3,669,561	3,477,861,545	414,924,477	11,131,737,781	50,900,695,323	65,928,888,686
Loans and Advances	27,549,382,013	59,629,045,632	70,890,755,410	67,926,920,746	32,451,458,146	258,447,561,949
Premises and Fixed Assets	35,886,432	71,772,864	322,977,888.00	1,722,548,736	2,451,595,758	4,604,781,678
Other Assets	3,470,306,917	231,035,449	3,834,117,105	2,993,039,531	3,844,221,409	14,372,720,410
Non-Banking Assets						
Total Assets	42,311,408,450	65,021,440,094	75,962,361,275	83,833,667,584	99,678,801,594	366,807,678,997
LIABILITIES:						
Borrowing From Other Banks, Financial Institutions & Agents	3,435,426,104	8,632,314,686	9,930,031,906	6,902,567,615	1,858,656,861	30,758,997,172
Deposit and Other Account	35,290,322,158	52,915,863,690	58,405,812,180	74,303,448,999	42,271,464,539	263,186,911,565
Provision & Other Liabilities	1,293,163,547	154,216,636	2,258,534,561	9,833,784,351	23,182,875,253	36,722,574,348
Subordinated Debts			6,000,000,000	5,130,000,000	1,420,000,000	12,550,000,000
Total Liabilities	40,018,911,809	61,702,395,012	76,594,378,647	96,169,800,966	68,732,996,653	343,218,483,086
Net Liquidities	2,292,496,642	3,319,045,082	(632 017 372)	(12,336,133,381)	30,945,804,941	23,589,195,912

As at 31 December 2023

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Notes to the Financial Statements

For the year ended 31 December 2023 1.00 The Bank and its activities

Legal form of Mutual Trust Bank PLC

Legal form of Mutual Trust Bank PLC
Mutual Trust Bank PLC (MTB) was incorporated in Bangladesh in the year 1999 as a Banking Company under
the Companies Act, 1994 as a Public Limited Company. All types of commercial banking services are provided
by the Bank within the stipulations laid down by the Bank Companies Act, 1991 (and amendment thereon) and
directive as received from the Bangladesh Bank from time to time. Registered office of the Bank is at MTB
Centre, 26 Gulshan Avenue, Gulshan 1, Dhaka 1212. The Bank started its commercial business from 24 October
1999. The Bank is listed with the Dhaka and Chittagong Stock Exchanges Limited. Autorized capital of the
Bank is BDT 20 billion. The Bank has 120 (One hundred twenty) Branches including 14 (Fourteen)
SME/Agri Branches all over the Bangladesh, 197 (One Hundred Ninety Seven) Agent Banking Centre, 37 (Thirty
Seven) Sub Branches, 08 (Eight) Air Lounges and 02 (Two) Booth located at Hazrat Shahjalal International
Airport, Dhaka.

Principal activities and nature of operation of Mutual Trust Bank PLC

The principal activities of the bank are to provide all kinds of commercial banking and related services such as accepting deposits, lending loans to customers, trade and services, issuing letter of Credit, treasury functions, inter bank borrowing and lending, dealing in government securities, equity shares, cash management, issuing debit and credit cards, SMSbanking, internet banking, call centre, securities and custody services, remittance services, privilege banking services, etc.

Off-Shore Banking Unit (OBU)

The Bank obtained the Off-shore Banking Unit Permission vide Letter # BRPD (P-3)744(105)/2009-4470 dated 03 December 2009. The Bank commenced operation of this unit from 07 December 2009. This unit is governed under the policy, rules and guidelines of Bangladesh Bank vide reference no.BRPD Circular no. 02, dated 25 February 2019 and amendment thereon BRPD Circular no. 09 dated 27 May 2019 & BRPD Circular no. 31 dated 18 June 2020. The principal activities of the unit are to provide all kinds of commercial banking services to its customers in foreign currencies. Separate Financial Statements of Off-shore Banking Unit has been drawn up in Annewment.

Agent Banking

Agent Banking
The Bank obtained permission from Bangladesh Bank on 07/01/2016 vide reference no. BRPD (P-3) 745
(51)/2016-142 to start the operation of Agent Banking and subsequently started its commercial operation on
06/06/2016. Till December 31, 2023 there are 197 agent outlets launched around the country. The services that
are currently being offered includes- Account Opening (Savings), Cash deposit & withdrawal (Agent Banking
A/C),Cash Deposit in Branch A/C, Inward foreign remittance disbursement, Collections of bills/utility bills,
Payment of social benefits, Transfer of funds, Payment of salaries, Generation and issuance of bank statements,
SME Loan repayment collection, Balance inquiry, Internet Banking & SMS banking, Corporate Bill/Distributor
fee collection, Insurance Premium Collection etc.

Subsidiaries

1.5.1 MTB Securities Limited (MTBSL) MTB Securities Limited was incorporated in Bangladesh as a private limited company on 01 March 2010 vide its registration no. 82868/10 and converted into public limited company in the year 2015 under the Companies Act,1994. The company has started its commercial operation on 23 September 2010 after getting approval from the Bangladesh Securities and Exchange Commission (BSEC) as a separate entity. The Brokerage registration is REG 3.1/DSE-197/2010/427 and Dealer registration is REG 3.1/DSE-197/2010/428.

MTBSL is engaged in buying and selling of securities for its customers and margin loan is extended to the customers against their margin for investment in the listed companies. The required margin level is monitored daily and margin loan is provided as per established guidelines. Separate Financial Statements of MTB Securities Limited has been drawn up in the reports.

MTB Exchange (UK)Limited (MTB UK): MTB Exchange (UK) Limited closed its business in January 2023

MTB Capital Limited (MTBCL)

The Bank obtained permission to embark upon Merchant Banking from the Bangladesh Securities and Exchange Commission (BSEC) vide its Certificate No.MB-55/2010 dated 06 December 2010 under the Securities and Exchange Commission Act, 1993. The operation was started as on 17 April 2011. Separate financial statements have been drawn up in the reports. MTBCL offers the following services to the market

- Discretionary and Non-Discretionary Portfolio Management services to both the retail and institutional investors under different product lines.
- Issue management services to medium and large corporate houses to manage their Initial Public Offering (IPO), secondary offering, debt issuance and rights issuance.
- c. Underwriting services for both debt and equity issues.

Besides, MTBCL develops various investment schemes suiting varying objectives and constraints of different investor classes.

2.0 Significant accounting policies and basis of preparation of financial statements

The separate financial statements of the Bank as at and for the year ended 31 December 2023 comprise those of Domestic Banking Unit (Main operations) and Offshore Banking Unit (OBU), and the consolidated financial statements of the group comprise those of 'the Bank' (Parent company) and its subsidiaries (together referred to as 'the Group' and individually referred to as 'Subsidiaries'). There was no significant change in the nature of principal business activities of the Bank and the subsidiaries during the financial period.

The consolidated financial statements of the Group and separate financial statements of the Bank and its subsidiaries as at and for the year ended 31 December 2023 have been prepared under the historical cost convention and in accordance with the "First Schedule" (section-38) of the Bank Companies Act, 1991 (and amendment thereon), BRPD Circular no. 14 dated 25 June 2003, other Bangladesh Bank circulars, International Accounting Standards (IASs) and InternationalFinancial Reporting Standards (IFRSs) adopted by the Financial Reporting Council of Bangladesh (FRC). In addition to this, the Bank complied with the requirements of following laws and regulations from various Government's bodies:

i) The Bank Company Act, 1991 and amendment thereon;

ii) The Companies Act, 1994;

iii) Rules, regulations and circulars issued by Bangladesh Bank from time to time;

iv) Bangladesh Securities and Exchange ordinance 1969, Bangladesh Securities and Exchange Rules 1987, Bangladesh Securities and Exchange Act 1993 and Bangladesh Securities and Exchange Commission (Public Issue) Rules 2015;

v) The Income Tax Act 2023:

vi) The Value Added Tax and Supplementary Duty Act 2012;

vii) Financial Reporting Act 2015;

viii) Dhaka Stock Exchange (DSE), Chattogram Stock Exchange (CSE) and Central Depository Bangladesh Limited (CDBL) rules and regulations. Departures from IAS/IFRS:

Where the requirement of provisions and circulars issued by Bangladesh Bank differ with those of the regulatory authorities and accounting standards, the provisions and circulars issued by Bangladesh Bank shall prevail. As such the Group and the Bank has departed from those contradictory requirements of IFRSs in order to comply with the rules and regulations of Bangladesh Bank which are disclosed below: i) Presentation of financial statements

IFRS: As per IAS 1, a complete set of financial statements comprises a statement of financial position, a statement of profit or loss and other comprehensive income, a statement of changes in equity, a statement of cash flows, notes comprising a summary of significant accounting policies and other explanatory information and comparative information. IAS 1 has also stated the entity to disclose assets and liabilities under current and non-current classification separately in its statement of financial position.

Bangladesh Bank: A format of financial statements (i.e. balance sheet, profit and loss account, cash flows statement, changes in equity, liquidity statement) is prescribed in the "First Schedule" of section 38 of the Bank Company Act 1991 (and amendment thereon) and BRPD Circular no. 14 dated 25 June 2003 of Bangladesh Bank. Assets and liabilities are not classified under current and non-current heading in the prescribed format of

IFRS: As per requirements of "IFRS 9: classification and measurement of investment in shares and securities will depend on how these are managed (the entity's business model) and their contractual cash flow characteristics. Based on these factors it would generally fall either under "at fair value through profit or loss account" or under "at fair value through other comprehensive income", where any change in the fair value (as measured in accordance with IFRS 13) at the year-end is taken to profit and loss account or other comprehensive income respectively.

comprehensive income respectively.

Bangladesh Bank: As per Banking Regulation & Policy Department (BRPD) Circular no. 14 dated 25 June 2003 of Bangladesh Bank, Investments in quoted shares and unquoted shares are revalued at the year end at market price and as per book value of last audited balance sheet respectively. Provision bould be made for any loss arising from diminution in value of investments; otherwise investments are recognized at cost. As such Mutual Trust Bank PLC measures and recognizes Investment in Quoted and Unquoted shares at cost if the year-end Market value (for Quoted shares) and book value (Unquoted shares) are higher than the cost.

iii) Revaluation gain/loss on Government securities

iii) Revaluation gain/loss on Government securities

IFRS: As per requirement of IFRS 9: Financial Instruments, where securities will fall under the category of fair
value through profit or loss account, any change in the fair value of assets is recognized through the profit and
loss account. Securities designated as amortized cost are measured at effective interest rate method and interest
income is recognized through the profit and loss account.

Bangladesh Bank: According to Department of Offsite Supervision (DOS) Circular # 05 dated 26 Many 2008 and
subsequent clarification in DOS Circular # 05, dated 28 January2009 of Bangladesh Bank, loss on revaluation of
Government securities (T-bill/T-bond) which are categorized as held for trading will be charged through Income
accounts, but any gain on such revaluation should be recorded under revaluation reserves,
the year-end if there is any revaluation gain for any particular held for trading T-bill/T-bond, such gain can be
used to the extent of any revaluation loss for that particular held for trading T-bill/T-bond. T-bill/T-bond
designated as held to maturity are measured at amortized cost method but interest income/gain should be
recognized through revaluation reserve.

iv) Provision on loans and advances

iv) Provision on loans and advances iv) Provision on loans and advances

IFRS: As per IFRS 9: Financial Instruments, an entity shall recognize an impairment allowance on loans and advances based on expected credit losses. At each reporting date, an entity shall measure the impairment allowance for loans and advances at an amount equal to the lifetime expected credit losses if the credit risk on these loans and advances has increased significantly since initial recognition whether assed on an individual or collective basis considering all reasonable information, including that which is forward-looking. For those loans and advances for which the credit risk has not increased significantly since initial recognition, at each reporting date, an entity shall measure the impairment allowance at an amount equal to 12 month expected credit losses that may result from default events on such loans and advances that are possible within 12 months after reporting date.

after reporting date.

Bangladesh Bank: As per BRPD Circular # 51 dated 18 December 2022, BRPD Circular # 14 dated 22 June 2022, BRPD Circular # 63 dated 31 December 2020, BRPD Circular # 59 dated 30 December 2020, BRPD Circular # 56 dated 10 December 2020, BRPD Circular # 52 dated 20 October 2020, BRPD Circular # 17 dated 28 September 2020, BRPD Circular # 16 dated 21 July 2020, BRPD Circular # 13 dated 15 June 2020, BRPD Circular # 17 dated 28 September 2010, BRPD Circular # 16 dated 21 July 2020, BRPD Circular # 18 dated 21 July 2020, BRPD Circular # 18 dated 21 July 2020, BRPD Circular # 18 dated 21 April 2019, BRPD Circular # 03 dated 21 April 2019, BRPD Circular # 04 dated 20 February 2018, BRPD Circular # 15 dated 27 September 2017, BRPD Circular # 86 dated 20 August 20115, BRPD Circular # 16 dated 21 April 2012, and a general provision at 0.25% to 2% under different calessified loans (standard and SMA loans) has to be maintained regardless of objective evidence of impairment. Also, rovision for sub-standard loans, doubtful loans and bad losses, should be provided at 5%, 20%, 50% and 100% respectively for loans and advances depending on the duration of overdue. Again as per BRPD Circular # 10 dated 03 January 2018, BRPD Circular # 10 dated 01 fleated 03 dated 18 September 2007, BRPD Circular # 10 dated 03 January 2018, BRPD Circular # 10 dated 18 Getober 2018a general provision at 1% should be provided for all off-balance sheet exposures except general provision against the LC for First Track Power Supply Projects, *bills for collection* and *guarantees* where the counter guarantees have been issued by Multilateral Development Bank (MDB)/International Bank having BB rating grade 1" equivalent outlined in the Guideines on Risk Based Capital Adequacy (Revised Regulatory Capital Framework for banks in line with Basel III). Such provision policies are not specifically in line with those prescribed by IFRS 9.

IFRS: Loans and advances to customers are generally classified at amortized cost as per IFRS 9: Financial Instruments and interest income is recognized by using the effective interest rate method to the gross carrying amount over the term of the loan. Once a loan subsequently become credit-impaired, the entity shall apply the effective interest rate to the amortized cost of these loans and advances.

Bangladesh Bank: As per BRPD Circular # 14 dated 23 September 2012, once a loan is classified as impaired, interest on such loan is not allowed to be recognized as income, rather the corresponding amount needs to be credited to an interest in suspense account, which is presented as a liability in the balance sheet.

vi) Other comprehensive income

Bangladesh Bank: Bangladesh Bank has issued templates for financial statements which will strictly be

followed by all banks. The templates of financial statements issued by Bangladesh Bank neither include Other Comprehensive Income nor are the elements of Other Comprehensive Income allowed to be included in a single Other Comprehensive Income (OCI) Statement. However, elements of OCI, if any, are shown in the state

vii) Financial instruments - presentation and disclosure

In several cases Bangladesh Bank guidelines categorize, recognize, measure and present financial instrume differently from those prescribed in IFRS 9: Financial Instruments. As such full disclosure and presental requirements of IFRS 7: Financial Instrument-Disclosures and IAS 32: Financial Instruments-Presental requirements of IFRS 7: cannot be made in the acc

IFRS: As per IFRS 9: Financial Instruments, when an entity sells a financial asset and simultaneously en an agreement to repurchase the asset (or a similar asset) at a fixed price on a future date (REPO), the arrangement is treated as a loan and the underlying asset continues to be recognized at amortized cost in the entity's financial statements. The difference between selling price and repurchase price will be treated as interest expense. The same rule applies to the opposite side of the transaction (reverse repo).

Bangladesh Bank: As per DOS Circular Letter # 06 dated 15 July 2010 & subsequent clarification in DOS Circular # 02 dated 23 June 2013, when a bank sells a financial asset and simultaneously enters into agreement to repurchase the asset (or a similar asset) at a fixed price on a future date (REPO or stock lending), the arrangement is accounted for as normal sales transactions and the financial assets are derecognized in the seller's book and recognized in the buyer's book.

IFRS: As per IFRS 9: Financial Instruments, financial guarantees are contracts that require the issuer to make specified payments to reimburse the holder for a loss it incurs because a specified debtor fails to make payment when due in accordance with the original or modified terms of a debt instrument. Financial guarantee liabilities are recognized initially at their fair value plus transaction cost that are directly attributable to the issue of the financial liabilities. The financial guarantee liability is subsequently measured at the higher of the amount of loss allowance for expected credit losses as per impairment requirement and the amount initially recognized less, income recognized in accordance with the principles of IFRS 15. Financial guarantees are included within other liabilities.

Bangladesh Bank: As per BRPD Circular # 14 dated 25 June 2003, financial guarantees such as L/C, L/G will be treated as off balance sheet items. No liability is recognized for the guarantee except the cash margin and 1%

x) Cash and cash equivalents IFRS: Cash and cash equivalents items should be reported as cash item as per IAS 7:Statement of Cash Flows Bangladesh Bank: As per BRPD Circular # 14 dated 25 June 2003, Cash and Cash-equivalents consist of cash with Bangladesh Bank, with its agent bank(s), government securities (prize bond) and deposits with other banks. Some cash and cash equivalent items such as money at call and on short notice, treasury bills, Bangladesh Bank bills and prize bond are not shown as cash and cash equivalents. Money at call and on short notice presented on the face of the balance sheet, and treasury bills, prize bonds are shown in investments.

xi) Non-banking assets

Bangladesh Bank: As per BRPD Circular # 22 dated 20 September 2021, there is a separate balance sheet item titled as non-banking assets that exists in the standard format prescribed by BRPD Circular # 14 dated 25 June

Bangladesh Bank: As per BRPD Circular # 14 dated 25 June 2003, cash flow should be a mixture of direct and indirect method.

xiii) Balance with Bangladesh Bank: IFRS: Balance with Bangladesh Bank should be treated as other assets as it is not available for use in day-to-day operations as per IAS 7: Statement of Cash Flows.

Bangladesh Bank: Balance with Bangladesh Bank should be treated as cash and cash equivalents

IFRS: Intangible assets must be identified and recognized, and the disclosure must be given as per IAS 38:

Bangladesh Bank: There is no regulation for intangible assets in BRPD Circular # 14 dated 25 June 2003. xv) Off-balance sheet items

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

Bangladesh Bank: As per BRPD Circular # 14 dated 25 June 2003, off balance sheet items must be disclosed separately on the face of the balance sheet. Accordingly, the Bank has recognized the following off balance

xvi) Disclosure of appropriation of profit

IFRS: There is no requirement to show appropriation of profit on the face of Statement of

Bangladesh Bank: As per BRPD Circular # 14 dated 25 June 2003, an appropriation of profit should be disclosed in the face of profit and loss account.

IFRS: Loans and advances should be presented net of provisions

Bangladesh Bank: As per BRPD Circular # 14 dated 25 June2003, provision on loans and advances should be presented separately as liability and cannot be netted off against loans and advances. [Also refer to Note 2.16 Compliance of International Accounting Standards (IAS) and InternationalFinancial Reporting Standard.

IFRS: As per IFRS 9 bank shall recognize credit losses on undrawn loan commitments such as Letter of Credit (L/C), Letter of Guarantee (L/G) etc. as the present value of the difference between the contractual cash flow that are due by the customer if the commitment is drawn down and the cash flows that bank expects to Bangladesh Bank: As per BRPD Circular # 07 dated 21 June 2018 and BRPD Circular # 14 dated 23 September 2012, the Bank is required to maintain provision at 1% rate against off-balance sheet exposures (which includes all types of undrawn loan commitments).

xix) Uniform Accounting Policy In several case Bangladesh Bank and Bangladesh Securities and Exchange Commission guidelines categorize, recognize, measure and present financial instruments differently from those prescribed in IFRS 10. As such some disclosure, presentation and measurement requirements of IFRS 10 cannot be made in financial statements. [Also refer to Note 2.16 Compliance of International Accounting Standards (IAS) and International

Financial Reporting Standards (IFRSs)].

The financial statements of the Company and its subsidiaries, as mentioned in note no.1.05 has been consolidated in accordance with IFRS10: Consolidated Financial Statements. Intra-company transactions, balances and intra-group gains on transactions between group companies are eliminated on consolidation. The total profit of the Company and its subsidiaries has been shown in the Consolidated Profit & Loss Account with the proportion of profit after taxation. All assets and liabilities of the Company and of its subsidiariesare shown in the consolidated Balance Sheet. The consolidated financial statements are prepared to a common reporting year (also called 'accounting year') ended 31 December 2023.

The conversion policy of Off-shore Banking Unit (OBU) and is given below

Details	Price	Rate of USD for OBU	Rate of EURO for OBU
For assets & liabilities	Closing price	110.0000	122.1550
For income & expenses	Average price	107.7875	116.8578

The financial statements have been prepared on the historical cost basis except for the following material items a) Government Treasury Bills and Bonds designated as 'Held for Trading (HFT)' at present value using marking to market concept with gain credited to revaluation reserve but loss charged to income statement.

Government Treasury Bills and Bonds designated as 'Held to Maturity (HTM)' at present value using amortization concept.

The accounting policies, unless otherwise stated have been consistently applied by the company and consistent with those of the previous year.

The accompanying financial statements have been prepared on a going concern basis, which contemplates the realization of assets and the satisfaction of liabilities in the normal course of business. The accompanying financial statements do not include any adjustments should the Bank be unable to continue as a going concern.

Functional and presentation currency

The financial statements are presented in Bangladeshi Taka (BDT) currency, which is the Bank's functional currency. All financial information presented in BDT has been rounded to the nearest BDT. Use of estimates and judgments The preparation of financial statements in conformity with International Accounting Standards (IASs) and International Financial Reporting Standards (IFRSs) requires management to make estimates and assumptions that affect the reported amounts of assets, liabilities, revenue and expenses. It also requires disclosures of contingent assets and liabilities at the date of the financial statements.

The most perilous estimates and judgments are applied to the Provision for impairment of loans & invest and Employees benefits. The estimates and associated assumptions are based on historical experience and various other factors that are believed to be reasonable under the circumstances, the result of which form the basis of making the judgments about carrying values of assets and liabilities that are not readily apparent from other sources. Actual results may differ from these estimates. However, the estimates and underlying assumptions are reviewed on an ongoing basis and the revision is recognized in the period in which the estimates are revised.

Materiality, aggregation and off setting

Each material item as considered by management significant has been displayed separately in the financial statements. No amount has been set off unless the Bank has a legal right to set off the amounts and intends to settle on net basis. Income and expenses are presented on a net basis only when permitted by the relevant accounting standards.

The values of any asset or liability as shown in the balance sheet are not off-set by way of deduction from another liability or asset unless there exist a legal right therefore. No such incident existed during the period.

The accounting policies have been consistently applied by the Bank and are consistent with those used in the previous year. Comparative information is reclassified and rearranged wherever necessary to conform to the current presentation.

Foreign currency transaction and commitments

a) Foreign currency

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

b) Foreign currencies translation

Foreign currency transactions are converted into equivalent BDT using the ruling exchange rates on the dates of respective transactions as per IAS 21: The Effects of Changes in Foreign Exchange Rates. Foreign currency balances held in US Dollar are converted into BDT at weighted average rate of inter-bank market as determined by Bangladesh Bank on the closing date of every month. Balances held in foreign currencies other than US Dollar are converted into equivalent US Dollar at buying rates of New York closing of the previous day and converted into equivalent BDT. The resulting exchange transaction gains and losses are included in the profit and loss account. c) Commitments

Commitments /Contingent liabilities for outstanding forward foreign exchange contracts disclosed in the consolidated financial statements and financial statements of Bank have been translated at contracted rates. Contingent liabilities/commitments for letter of credit, letter ofguarantee and acceptance denominated in foreign currencies have been expressed in BDT at the rate of revaluation rate. 2.1.10 Statement of cash flows

Statement of cash flows has been prepared in accordance with IAS 7: Statement of Cash Flows and under the guideline of Bangladesh Bank BRPD Circular # 14 dated 25 June 2003. The Statement shows the Structure of Changes in cash and cash equivalents during the financial period. 2.1.11 Statement of changes in equity The statement of changes in equity reflects information about the increase or decrease in net assets or wealth. Statement of changes in equity has been prepared in accordance with IAS 1: Presentation of Financial Statementsand relevant guidelines of Bangladesh Bank& BRPD Circular # 14 dated 25 June 2003.

The liquidity statement has been prepared in accordance with remaining maturity grouping of Assets and Liabilities as of the close of the period as per following basis.

a) Balance with other banks and financial institutions, money at call and short notice etc. are on the basis of b) Investments are on the basis of their repayment schedule

c) Loans and advances/investments are on the basis of their repayment schedule. d) Fixed assets are on the basis of their useful lives.

2.1.13 Accounting for contingent liabilities and contingent assets

e) Other assets are on the basis of their realization/amortization. f) Borrowing from other banks, financial institutions and agents etc. are as per their maturity/repayment terms.

g) Deposits and other accounts are on the basis of their maturity term and past trend of withdrawal by the h) Provision and other liabilities are on the basis of their payments/adjustments schedule

The bank recognized provisions only when it has a present obligation as a result of a past event and it is probable that an outflow of resources embodying economic benefits will be required to settle the obligation and when a reliable estimate of the obligation can be made. No provision is recognized for:

the occurrence or non-occurrence of one or more uncertain future event not wholly within the control of the b) Any present obligation that arises from past events but is not recognized because

a) Any possible obligation that arises from past events and the existence of which will be

• It is not probable that an outflow of resources embodying economic benefits will be required to settle

These financial statements of the Bank and its subsidiaries cover the period from 01 January to 31 December

2.2.1 Cash and cash equivalents

Cash and cash equivalents include notes and coins on hand, unrestricted balances held with Bangladesh Bank and highly liquid financial assets which are subject to insignificant risk of changes in their fair value, and are used by the Bank management for its short-term commitments.

All investment in securities is initially recognized at cost, being fair value of the consideration given, including acquisition charges associated with the investment. Premiums are amortized and discounts accredited, using the effective yield method and are taken to discount income. The valuation methods of investments used are:

Investments which have 'fixed or determinable payments' and are intended to be 'held to maturity' other than those that meet the definition of 'held at amortized cost', are classified as held to maturity (HTM). These investments are subsequently measured at present value as per Bangladesh Bank guideline. Investments classified in this category are acquired principally for the purpose of selling or repurchasing in short trading or if designated as such by the management. After initial recognition, investments are measured at fair value and any change in the fair value is recognized in the statement of income for the residual principal provided in the statement of income for the

As per the DOS Circular letter # 05 dated 26 May 2008 & subsequent amendment DOS Circular #05 dated 28 January 2009 and DOS Circular # 21 dated 27 October 2009, HFT securities are revalued on weekly basis and HTM securities are amortized on yearly basis. The HTM securities are also revalued if they are reclassified to HFT category with the Board's approval. Any gain or loss on revaluation of HTM securities is recognized in the statement of changes in equity. Cain/loss on revaluation of HFT securities is recognized in the profit and loss account on weekly basis and gain on revaluation is transferred to statement of changes in equity. in equity on monthly basis.

Valuation of investments has been shown as under Government treasury bills and bonds (HTM) at present value (using amortization concept), Government treasury bills and bonds (HFT) at present value (using marking to market concept)

d) Investment in listed securities These securities are bought and held primarily for the purpose of selling them in future or held for dividend

ncome which are reported at cost. Unrealized gains are not recognized in the profit and loss statement. But provision was made for diminution in value of investment. e) Investment in unquoted securities

Investment in unlisted securities is reported at cost under cost method. Adjustment is given for any shortage of book value over cost for determining the carrying amount of investment in unlisted securities.

As per Bangladesh Bank DOS Circular # 04 dated 15 June 2010 and DOS Circular # 04 dated 24 November 11, provision for diminution in value of investment was made by netting of unrealized gain/ loss of tres from market price/ book value less cost price. Besides, the Bank complied with BRPD Circular # 14 dated 25 June 2003 as follows, "All investments in

shares and securities (both dealing and investment) should be revalued at the year end. The should be valued as per market price in the stock exchange(s) and unquoted shares as per boo udited balance sheet. Provision should be made for any loss arising from diminution nvestments."

Investment in subsidiary is accounted for under the cost method of accounting in the Bank's financial statements in accordance with the IAS 27: Separate Financial Statements.

g) Value of investments has been shown as under:

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 los account but no unrealized gain recorded.
Quoted shares	Cost	Cost	Loss transferred to profit and los account but no unrealized gain recorded.



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Loans and advances are stated at gross amount. General provisions on unclassified loans &off-balance sheet exposures, specific provisions for classified loans and interest suspense account thereon are shown under other liabilities. Provision against classified loans and advances is made on the basis of quarter-end review by the management and instruction contained in BRPD Circular # 51, 14,63, 59, 56, 52, 17, 14, 30, 30, 11, 51, 08, 16, 05, 19, 14, 10, 01, 07 & 13 dated 18 December 2022, 22 June 2022, 31 December 2020, 30 December 2020, 10 December 2020, 20 October 2020, 28 September 2020, 21 July 2020, 15 June 2020, 21 April 2019, 20 February 2018, 27 September 2017, 02 August 2015, 18 November 2014, 29 May 2013, 27 December 2012, 23 September 2012, 18 September 2007, 03 January 2018, 21 June 2018, 18 October 2018 respectively.

Interest is calculated on daily product basis but debited to the party's loan account quarterly. No interest is charged on loans and advances which are classified as bad and loss. Interest is calculated on unclassified loans charged on loans and advances which are classified as data and loss, interest is calculated on unclassified loans and advances (only standard) and recognized as income during the period. Interest calculated on classified loans and advances (including special mention accounts) as per Bangladesh Bank circulars is kept in interest suspense account and credited to income on realization. Interest suspense and penal interest (if any) calculated or classified loans and advances are taken into income in the period of its receipt from the defaulting borrowers.

Commission and discounts on bills purchased and discounted are recognized at the time of realization. Recovery of written off loans and advances are taken into income in the period of its receipts from the defaulting

Provision for loans and advances are made on the basis of quarter as well as year-end review by the management following instructions contained in BRPD Circular # 14, 16 & 52 dated 23 September 2012, 21 July 2020 & 20 October 2020 respectively and subsequent changes of Bangladesh Bank. The percentage of provision on loans and advance are given below: Rate of provision

RATE OF PROVISION										
Short		C	Consumer Financing		Small & Medium Enterprise Financing		Loans			
Pa	rticulars	Term Agri. Credit & Microcr edit	Other than HF & LP	нғ	LP	Only Card	Cottage, Micro and Small Credits under CMSME	Medium Enterpri se Financin g	to BHs/ MBs/S Ds	All other credit
UC	Standard	1%	2%	1%	2%	2%	0.25%	0.25%	2%	1%
	SMA	0%	2%	1%	2%	2%	0.25%	0.25%	2%	1%
Cla	SS	5%	20%	20%	20%	20%	5%	20%	20%	20%
ssif	DF	5%	50%	50%	50%	50%	20%	50%	50%	50%
ica	B/L	100%	100%	100%	100%	100%	100%	100%	100%	100%

Presentation of loans and advances

Loans and advances are shown at gross amount as assets while interest suspense and loan loss provision agai classified loans & advances are shown as liabilities in the Balance Sheet.

Security against Loans

- Working Capital: Goods are taken as security in the form of hypothecation along with land and building mortgage. Listed securities of stock exchange, fixed deposits, assignments of receivables etc. are also

Bills Purchased and Discounted

Bills purchased and discounted do not include Government Treasury bills and have been classified into two sub-heads viz.:

i Pavable in Bangladesh

- ii. Payable outside Bangladesh.
- b. The bills purchased and discounted have been analyzed as per the maturity grouping

Loans and advances are written off to the extent that (i) there is no realistic prospect of recovery, (ii) and against which legal cases are filed and classified as bad loss more than five years as per guidelines of Bangladesh Bank and (iii) special permission of Bangladesh Bank. These write off however, will not undermine/affect that claim amount against the borrowers. Detailed memorandum records for all such write off accounts are meticulously maintained and followed up.

Property, plant and equipmen

The cost of an item of property, plant and equipment (Fixed assets) shall be recognized as an asset, if and only if it is probable that future economic benefits associated with the item will flow to the entity and the cost of the

Property, plant and equipment have been accounted for at cost less accumulated depreciation (except land) as per IAS-16: Property, Plant and Equipment. Cost includes expenditure that is directly attributable to the acquisition of the items. Subsequent cost of enhancement of an existing asset is recognized as a separate asset, only when it is probable that future economic benefits associated with the item can be measured reliably. All other repairs and maintenance are charged to the profit & loss account during the financial periods which are

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%
Computer & Peripherals	Straight line method	3-10 Years
Motor Vehicles	Straight line method	5 Years
Intangible Assets	Straight line method	3-10 Years
a) Disposal of fixed assets		

On disposal of fixed assets, the cost and accumulated depreciation are eliminated from the fixed assets schedule and gains or losses on such disposal are reflected in the profit and loss accountas per provision of IAS 16: Property, Plant and Equipment.

d) Capital Work-in-Progress

e) Borrowing costs

f) Impairment

If the recoverable amount of an asset is less than its carrying amount, the carrying amount of the assets should be reduced to its recoverable amount. That reduction is an impairment loss. An impairment loss is recognized as an expense in the profit and loss account.

Intangible assets

Intangible assets

Software represents the value of computer application software licensed use of the Bank, other than software applied to the operation software system of computers. Software acquired by the Bank is stated at cost less accumulated amortization and accumulated impairment losses. Expenditure incurred on software is capitalized only when it enhances and extends the economic benefits of computer software beyond their original only when it enhances and extends the economic benefits of computer software beyond their original cost of

specifications and lives and such cost is recognized as capital improvement and ad-software. Software is amortized using the reducing balance method at the rate of 20%. Other assets include all assets not covered specifically in other areas of the supervisory activity and such accounts may be quite insignificant in the overall financial condition of the bank

Provision for other assets

Other assets have been classified as per BRPD Circular # 04 dated 12 April 2022 and Circular # 14 dated 25 June 2001 of Bangladesh Bank and necessary provisions made thereon accordingly and for items not covered under the circular adequate provisions have been made considering their reliability.

Receivables

The Bankfollows IFRS 16 which has been effective from 01 January 2019. As IFRS 16 supersedes IAS 17: Leases, the Bank has made recognition, measurement and disclosure in the financial statements of 31 December 2021 both as Lessec and Lessor as per IFRS 16.

The Bank assesses at initiation of a contract whether the contract is, or contains a lease. That is, if the contract conveys the right to control the use of an identified asset for a period of time in exchange of consideration, then

the Bank considers the contract as a lease contract.

The Bank as a lessee applies a single recognition and measurement approach for all leases, except for short-te leases, or, and lease of low value of assets. The Bank recognizes lease liabilities to make lease payment a right-of-use assets representing the right to use the underlying assets.

If tenor of a lease contract does not exceed twelve months from the date of initiation/application, the Bank shold of BDT 20 million and above is that the Bank operates many ATM booths, sub-branches with sl single contracts; recording of which as ROU assets would inflate the balance sheet both in assets a

The bank recognizes the right-of-use assets (ROU) at the commencement date of the lease (i.e. the date the underlying asset is available for use). ROU assets are measured at cost less any accumulated depreciation and impairment of losses and adjusted for any measurement of lease liabilities. The cost of ROU assets includes the amount of lease liabilities recognized, initial direct cost incurred, and lease payment made at or before the commencement date less any lease incentives received. Right-of-use assets are depreciated on a straight-line basis over the lease term, or remaining period of the lease term.

The bank assessed all lease contracts live in 2019 & up to December 2023 and recognized as RoU assets of all leases, except short term and low value of assets as parameter guided by Bankah Bank and Banks' own policy set as per IAS 16 and IFRS 16. The ROU assets are presented in the note no. 8 of these financial

At the commencement of the lease, the bank recognizes lease liabilities measured at the present value of lease payments to be made over the lease term. The lease payments include fixed and variable lease payment (less any adjustment for initial payment), and amount is expected to be paid under residual value for guarantees. The lease payments also include the exercise price of purchase option reasonably certain to be exercised by the bank and payment of penalties for terminating the lease

In 2019 & up to December 2023, the bank reassessed all lease payment of existing contracts a period considering a cut-off date i.e. 01 January 2019. The lease liabilities are presented in the refuse financial statements.

The Bank as Lessor

Non-Banking Assets

Non-banking assets are acquired on account of the failure of a borrower to repay the loan in time after receiving the decree from the court regarding the right and title of the mortgaged property. However, the bank has no

Borrowings from other banks, financial institutions and agents

2.3.1

Borrowings from other banks, financial institutions and agents include interest bearing borrowing redeemable at call, on-demand and short-term deposits lodged for periods of less than 6 months. These items are brought to account at the gross value of the outstanding balance. Interest paid or payable on these borrowings is charged to

Deposits and other accounts Deposits and other accounts include non-interest bearing current deposit redeemable at call, interests bearing on demand and short term deposits, savings deposit, term deposit, margin, bills payable etc. These items are brought to account at the gross value of the outstanding balances.

Otherliability Other liability is recognized in the balance sheet according to the guideline of Bangladesh Bank and Income-tax Ordinance, 1984, IAS37 and internal policy of the banks. Provisions and accrued expenses are recognized in the financial statements when the bank has a legal or constructive obligation as a result of past event, it is probable that an outflow of economic benefit will be required to settle the obligation and a reliable estimate can be made of the amount of the obligation.

2.3.4 Employee benefit scheme The retirement benefits accrued for the employees of the Bank as on reporting date have been accounted for in

accordance with provisions of IAS 19: Employee Benefits. Bases of enumerating the retirement benefit schemes operated by the Bank are outlined below:

Provident Fund

Provident Fund

Provident Fund

Provident Fund

Provident Fund benefits are given to the permanent employees of the Bank in accordance with Bank's service rules. Accordingly, a trust deed and provident fund rules were prepared. The Commissioner of Income Tax, Taxes Zone 3, Dhaka has approved the Provident Fund as a recognized provident fund within the meaning of section 2(52), read with the provisions of part-B of the First Schedule of Income-tax Ordinance, 1984. The recognition took effect from 30 April 2001. The Fund is operated by a Board of Trustees consisting of 7 (seven) members. All confirmed employees of the Bank contribute 10% of their basic salary as a subscription to the fund. The Bank also contributes equal amount of the employees' contribution. Interest earned from the investment is credited to the members' account on yearly basis.

The Bank operates a funded gratuity scheme approved by the National Board of Revenue. The Gratuity Fund is managed separately by "Mutual Trust Bank PLCEmployees Gratuity Fund" and any investis fund is also made by this trust.

As per gratuity scheme every permanent employee will get gratuity benefit as per following policy that rendering their service without break:

Completed years of Service	Payment of Gratuity
8 years& above	2.00 basic for each year of service in MTB
7 years	1.70 basic for each year of service in MTB
6 years	1.35 basic for each year of service in MTB
5 years	1.00basic for each year of service in MTB

c) MTB Employees' Welfare Fund

The welfare fund is subscribed by monthly contribution of the employees. The Bank also contributes to the fund from time to time. The fund has been established to provide a token of appreciation or financial assistance to the employees and their family members for education, funeral function etc. The fund is governed and administered by the Board of trustees consisting of four (04) members.

d) MTB Employees' Medical Assistance Fund Medical Assistance fund is subscribed by the employees as per policy. The Bank also contributes to the fund

from time to time. The fund has been established to provide medical assistance to the employees with dependents. The fund is governed and administered by the Board of trustees consisting of four (04) members. e) MTB Employees' Hospitalization and Group Life Policy

The Bank, as an adherence to the best practice in the banking industry and to strengthen its corporate culture, introduced the Group Life and Hospitalization policy for its employees and their dependents (spouse &kids) effective from 01 January 2019.

f) MTB Employees' Death Benefit Plan

The plan has been formed to provide financial benefit to the bereaved family of a deceased employee. The Bank contributes to the fund from the annual profit of the Bank on requirement basis. The fund is governed and administered by the Board of trustees consisting of four (04) members.

The Bank, as part of corporate social responsibility, has established MTB Foundation for the benefit of the community in which it operates and as part of its said responsibility it commits itself to human development, poverty alleviation and overall national economic development. The Bank contributes to the fund from the annual profit of the Bank on requirement basis. The fund is governed and administered by the Board of trustees

h) Incentive Bonus

Mutual Trust Bank PLC has started an incentive bonus scheme for its employees. This bonus amount is distributed among the employees based on their KPI performance. The bonus amount is paid annually and costs are accounted for the period to which it relates. The Bank issued a contingent-convertible Perpetual bond as additional Tier-1 capital having received required approval from Bangladesh Bank and BSEC through private placement and bank issued 7-year non-convertible floating rate subordinated debts in two phases mainly to increase Tier-2 capital having received required approval from Bangladesh Bank and BSEC. Outstanding balance against the Bondsare stated in the financial statements at principal amount and interest payable of which is reported under other liabilities. Details of debt securities is given in note no. 13.a & annexure-D of the financial statements.

The tax currently payable is based on taxable profit for the period. Taxable profit differs from profit as reported in the profit and loss account because it excludes items of income or expense that are taxable or deductible in other period or are never taxable or deductible. Bank's liability for current tax is calculated using tax rates that have been enacted the reporting period. Tax provision of the Group entities is made on taxable income of subsidiaries at different rates applicable as per the Income Tax Act-2023 and the tax authority of the country

where it is incorporated. The Bank recognizes the current and deferred tax in the financial statements using the provisions of the The Bank recognizes the current and deferred tax in the financial statements using the provisions of the prevailing tax laws applicable in Bangladesh, as per IAS12 (Income Taxes) and BRPD Circular No. 11 dated 12 December 2011. Deferred tax liabilities are generally recognized for all deductible temporary differences to the extent at it is probable that taxable profits will be available against which such differences can be utilized. Deferred Tax liabilities are also recognized for taxable temporary differences arising on investments and it is probable that temporary differences will not reverse in the foresceable future. Deferred tax is calculated at the tax rates, which are expected to apply in the period when the liability is settled or the asset is realized. Details of deferred tax assets or liabilities and amount recognized in profit and loss account for deferred tax income or expense are given in note 9.a.4.2.1 in the financial statements.

As per instructions contained in the Circular Letter # FEPD (FEMO)/01/2005-677, dated 13 September 2005 issued by Foreign Exchange Policy Department of Bangladesh Bank, the Bank is not required to make a provision regarding the un-reconciled debit balance of Nostro accounts as on the reporting date in these financials as there are no un-reconciled entries which are outstanding more than 3 months.

Capital and shareholders' equity

Capital management The Bank has a capital management process in place to measure, deploy and monitor its available capital and assess its adequacy. This capital management process aims to achieve four major objectives; exceed regulatory thresholds and meet longer-term internal capital targets, maintain strong credit rating, manage capital levels commensurate with the risk profile of the Bank and provide the Bank's shareholders with acceptable returns.

Capital is managed in accordance with the board approved capital management planning from time to time. Senior management develops the capital strategy and oversees the capital management planning of the Bank The Bank's finance and risk management department are key to implementing the Bank's capital strategy and managing capital. Capital is managed by using both regulatory control measure and internal matrix.

Paid-up capital represents total amount of shareholder capital that has been paid in full by the ordinary shareholders. Holders of ordinary shares are entitled to receive dividends as declared from time to time and are entitled to vote at shareholders meetings. In the event of a winding-up of the company ordinary shareholders rank after all other shareholders and creditors and are fully entitled to any residual proceeds of liquidation.

Share premium is the capital that the Bank raises upon issuing shares that is in excess of the nominal value of the share. The share premium shall be utilized in accordance with provisions of section 57 of the Companies Act, 199 and as directed by Bangladesh Securities and Exchange Commission in this respect.

2.4.5 Revaluation Reserve on Govt. Securities

Revaluation reserve represent revaluation on Treasury bond (HFT and HTM) in accordance with the DOS Circular # 05 dated 26 May 2008 & DOS Circular # 05, dated 28 January 2009.

Non-Controlling Interest

Under general banking transactions, liabilities against acceptance, endorsements and other obligations and bills against which acceptance has been given and claims exists there against, have been shown as Off-Balance Sheet items. Provision for off balance sheet items is made as per BRPD Circular #14 dated23 September 2012 and BRPD Circular # 01 dated03 January 2018. Memorandum items

Memorandum items are maintained for those items for which the Bank has only a business responsibility and no

The Revenue during the period has been recognized according to the provision of IFRS15: Revenue from Contracts with Customers, as well as Bangladesh Bank guidelines.

2.7.1 Interest income In terms of the provisions of the IFRS15; Revenue from Contracts with Customers, the interest income is

a) Interest on unclassified loans and advances (except SMA) has been accounted for as income on accrual basis and calculated on daily product basis but charged and accounted for quarterly and in some cases

- b) Interest on classified loans and advances has been credited to interest suspense account with actual receipt
- c) No interest is changed on loans and advances which have been classified as bad/loss; d) Commission and discount on bills purchased and discounted are recognized at the time of realization; and
- e) Recovery of written off loans and advances are taken into income in the period of its receipts from the
- Income on investment in treasury bills, bonds, preference shares and debenture etc. other than equity shares has been accounted for on accrual basis.
- · Dividend on equity shares is recognized during the period in which it is declared and duly approved • Net increase in securities held to maturity during the period due to the valuation at mark-to-market basis has

2.7.3 Fees and commission income · Commission charged to customers on letters of credit and letters of guarantee are credited toincome at the

- Foreign currency transactions are converted into BDT at prevailing on the dates of such transactions and exchange gains or losses arising out of such transactions are recognized as income or expense for the period

Dividend income on shares is recognized during the period in which it is declared and ascertained

Other operating income is recognized at the time when it is realized.

Interest paid on deposits and borrowings

Expenses incurred by the bank are recognized on accrual basis. Expenses incurred by the Bank shown in these financial statements are inclusive of VAT where applicable as per the Value Added Tax Act, 2012. 2.7.8 Other comprehensive income

Other comprehensive income is not prepared in accordance withI AS1: Presentation of Financial Statements. However, elements of other comprehensive income, if any, are shown in the statement of changes in equity.

2.7.5 Other operating income

Basic earnings per share have been calculated in accordance with IAS 33: Earnings per Share which has been shown on the face of statement of profit and loss account. This has been calculated by dividing the basic earnings by the weighted average number of ordinary shares outstanding during the period. Weighted average number of ordinary shares

This represents the number of ordinary shares outstanding at the beginning of the year plus the number of ordinary shares issued during the year. The basis of computation of number of shares is in line with the provision of IAS 33: Earnings per Share.

No diluted earnings per share is required to calculated for the year as there was no scope for dilution during the year under review.

Accounts with regard to inter-bank (in Bangladesh and outside Bangladesh) are reconciled regularly and there are no material differences which may affect the financial statements significantly. entries/balances in the case of inter-branch transactions as on the reporting date are not material.

Reconciliation of inter-bank/inter-branch account

Final dividend is recognized when it is approved by the shareholders in AGM. However, the proposed dividend for the year 2023 has not been recognized as a liability in the balance sheet in accordance with IAS 10: Events after the Reporting Period. Dividend payable to the Bank's shareholders is recognized as a liability and deducted from the shareholders' equity in the period in which the shareholders' right to receive payment is established.

2.11 Operating segment

As perIFRS- 8: The Group has identified following five reportable segments which are the Group's major strategic business units/entities. The strategic business units offer different products and services, and are managed separately based on the management and internal reporting structure of the group. For each of the strategic business units, the Group's/Bank's Management Committee reviews internal management reports on

	Segment Name	Description			
Solo	DBO (Domestic Banking Operation)	Deals with the full range of commercial banking products and services offered by four different business units: Corporate, Commercial, Retail Banking, Treasury and Islamic Banking.			
• .	OBU (Offshore Banking Unit)	Deals with loans, deposits and other transactions and balances in freely convertible currencies with eligible corporate customers.			
ated	MTB Securities Limited	It buys, sells and deals in shares, debentures and other secur 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, bone services etc.			

Performance is measured based on segment revenue and profit, as included in the internal management reports that are reviewed by the Management Committee of the Bank. Segment profit is used to measure performance as management believes that such information is relevant in evaluating the results of certain segments.

Litigation

The Bank is not a party to any lawsuits except those arising in the normal course of business, which were filed against the default clients for non-performance in loans repayment and against various level of tax authority regarding some disputed tax issues. The Bank, however, provides adequate provisions as per guidelines of IAS 37: Provisions, Contingent Liabilities and Contingent Assets. Write-Off Write-Off describes a reduction in recognized value. It refers to recognition of the reduced or zero value of an asset. Generally, it refers to loan for which a return on the loan is now impossible or unlikely. The item's potential return is thus canceled and removed from ("written off") the bank's statement of financial position. Recovery against debts written off/provided for is credited to revenue. Income is recognized where amounts are either recovered and/or adjusted against securities/properties or advances there-against or are considered

According to IAS 8: Accounting policies, changes in accounting estimates and errors, the effect of a change in accounting policy and correction of error if material is to be applied retrospectively and change in an accounting estimate is to be applied prospectively. The carrying amount of assets, liabilities, or equity may be changed following a change in accounting estimates in the period of the change. The Bank followed the same accordingly.

Related Party disclosures

A party is related to the company if: directly or indirectly through one or more intermediaries, the party control, is controlled by, or is under common control with, the company; has an interest in the company that gives it significant influence over the company; or has joint control over the company;

ii) the party is an associate;

iii) the party is a joint venture;

iv) the party is a member of the key management personnel of the company or its parent; v) the party is a close member of the family of any individual referred to in (i) or (iv); vi) the party is an entity that is controlled, jointly controlled or significantly influenced by or for which significant voting power in such entity resides with, directly or indirectly, any individual referred to in (iv) or

vii) the party is a post-employment benefit plan for the benefit of employees of the company, or of any entity that is a related party of the company.

Compliance report on International Accounting Standards (IASs) and InternationalFinancial Reporting Standards (IFRSs) The Financial Reporting Council of Bangladesh (FRC) is the sole authority for adoption of International Accounting Standards (IASs) and International Financial Reporting Standards (IFRSs), Mutual Trust Bank PLC has applied all the applicable IASs and IFRSs as adopted by the FRC while preparing the financial statements. Details are given below:

Name of the International Accounting Standards (IAS)	IAS No.	Status
Presentation of Financial Statements	1	Applied
Inventories	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
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
Separate Financial Statements	27	Applied
Investment in Associates	28	N/A
Interest in Joint Ventures	31	N/A
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
	16	1

* Bangladesh Bank is the prime regulatory body for banks in Bangladesh. Some requirements of Bangladesh Bank's rules and regulations contradict with the provision of IAS/IFRS as marked above and described in **note** 2.1.1As such the bank has departed from those contradictory requirements of IAS/IFRS in order to comply with the rules and regulations of Bangladesh Bank.

Risk Management

(c) Operational Risk

Risk is an integral part of banking business, and MTB aims at delivering superior shareholder value by achieving an appropriate trade-off between risks and return. The policies and procedures established for this purpose are continuously reviewed in our quest to benefit from a blend of local and international practices.MTB conducts its risk management activities following six core risk guidelines of Bangladesh Bank and Basel norms. At the directives of Bangladesh Bank, MTB has established a separate Risk Management Division (RMD) to identify, measure, monitor and manage risks more effectively and efficiently. MTB's Risk management process is accomplished at strategic level, managerial level and at operational level. At strategic level, MTB Board of Directors (BOD), through Board Risk Management Committee (BRMC) & senior management, sets up risk governance structure & risk philosophy, endorses risk strategies, reviews & approves risk policies as well as the threshold limits of risks that may be taken in line with Bank's risk appetite. These limits are continuously monitored by an experienced risk management team and overseen by BRMC. At managerial level, policies and strategies formulated by BOD are implemented by middle management or divisions/departments/units devoted to risk reviews. RMD reports high-risk related matters, identified by the management-level risk committee to the BRMC. RMD also submits periodic stress testing results to the BOD as well. Operational level encompasses on-the-line risk management, where risks are actually created at front office or at credit desk of the bank.

the-line risk management, where risks are actually created at front office or at credit desk of the bank MTB's risk management in the following areas, among others, is mentioned briefly:

Credit risk is the risk due to a borrower's inability to meet its financial obligations to the lender. The credit risk enerally made up of transaction risk or default risk and portfolio risk. We have standardized credit approval esses. Credit risk is controlled through segmental exposure limits to various industries and sectors, prudential exposure and substantial exposure ceiling and risk mitigation by obtaining collateral and guarantees The Bank has put in place a well-structured Credit Risk Management Policy duly approved by the Board. In addition to Credit Risk Management Policy, the Bank has also framed Board approved credit policy and ensures compliance with regulatory requirements, more particularly in respect of Exposures norms, Assets Classification guidelines, Capital Adequacy guideline, etc. of Bangladesh Bank/other Statutory Authorities.

Credit Risk is monitored by the Bank account wise and compliance with the risk limits/exposure cap approved by the Board is ensured. The quality of internal control system is also monitored and in-house expertise has been by the Board is ensured. The quality of international built up to tackle all the facets of Credit Risk.

The Bank follows a well-defined multi layered discretionary power structure for sanction of loans. Credit Grid has been constituted at Head office level for considering fresh/enhancements proposals. The Bank assesses various risk factors for new products prior to its introduction.

Marketrisk is the possibility of loss arising from changes in the value of a financial instrument as a result of changes in market variables such as interest rates, exchange rates, equity and commodity prices. i. Foreign Exchange Risk Management

Foreign Exchange Risk is a measure by the variance of the domestic currency value of an asset, liability or operating income that is attributable to unanticipated change in the exchange rates. Simply, it is the risk that relates to gains/losses that arise due to fluctuations in the exchange rates. In view of the significance of the market risk and in order to aggregate all such risks at a single department and to bring expertise in such functions, the concept of treasury has evolved. Today's financial institutions engage in activities from import, export and remittance to complex derivatives involving basic foreign exchange and money market to complex structured products. All these require a high degree of expertise that is difficult to achieve in the transactions originating from departments and as such the expertise in housed in a separate

In compliance with the requirement of Bangladesh Bank's Foreign Exchange Risk Management guidelines, Treasury department is performing the foreign exchange dealing in an appropriate manner and managing risks

of the organization's overall balance sheet as well as the capital of the Bank MTB's focus is mainly on interest rate risk arising from conduct of normal business. Failure to identify the risks associated with business and failure to take timely measures in giving a sense of direction threatens the very existence of the institutions. It is therefore, imperative for the bank to form a "Asset Liability Management Committee (ALCO)" with the senior management as its members to control and better manage its Balance Sheet

In compliance with the requirement of Bangladesh Bank's Asset Liability Management guidelines, MTB has formed "Asset Liability Management Committee" (ALCO) with the senior executives. The Committee meets once every month to set and review strategies on Asset Liability Management (ALM).

MTB ALM desk performs Money Market activities, manages liquidity and interest rate risk of the bank and understands market dynamics i.e. competition, potential target markets etc., updates the balance sheet movements and complies with the statutory obligations as well as the risk elements involved with the business. Equity risk arises from movement in market value of securities. The investment committee monitors the risks under a well-designed policy framework.

Operational risk is the risk of loss resulting from inadequate or failed internal processes, people and systems or from external events. Operational risks in the Bank are managed through a comprehensive and well-articulated internal control framework. Material losses are regularly analyzed by cause and actions are taken to improve system and controls to prevent recurrence in the future.

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Financial Statements 2023

you can bank on us

MTB has restructured Internal Control and Compliance Department (ICCD) headed by a senior level executive in light of Core Risk guidelines of Bangladesh Bank. The Department is comprised of three divisions; Audit and Inspection Division, Compliance Division and Monitoring Division. The Bank has developed Internal Control and Compliance Policy duly approved by the Board of Directors, complying with the directives of the revised guidelines of Bangladesh Bank on ICC in Banks.

As a tool of Internal Control, the Audit and inspection teams undertake periodic and special audit and inspection on the branches and departments/divisions of Head Office in order to sort out the weaknesses and defects in the control process and report to the management for taking corrective measures to protect the interests of the Bank

The Compliance and Monitoring Divisions of this department ensure timely and proper compliance of all regulatory instructions and internal policies and procedures in the day-to-day operation of the Bank by way of using various control tools. They assess the operational risk and take appropriate measures to mitigate the same for smooth operation of the Bank. ICCD reports serious non-compliances detected by internal and external auditors with up-to-date compliance position thereto, large financial risk exposures, control weaknesses etc. to the Audit Committee of the Board for review and taking

The ICCD also ensures clear definition of organizational structure, appropriate assignment, accountability and delegation of authorities to functional management to create control and compliance culture within the organization with active guidance and supervision of senior management and Board

Business entities today exist in a highly competitive world. They are constantly innovating to meet their business objectives providing essential and unique services to their customers. Technology advances have enabled them to achieve their varied strategies. And yet, the threats of disaster, on account of business interruption, are not extinct. In fact, they have also evolved along with the technology. Keeping that in mind MTB has taken up its Business Continuity Planning (BCP) as the most significan challenges working out a way to prevent, if possible, and manage the consequences of a disaster, limiting it to the extent that a business can afford. Besides BCP, the Bank is also focusing on combating security threats as well. In keeping with our centralized management model, each branch within the Bank has its own ICT systems. Actions taken include the updating of software and analyzing new software, enhancing ICT related controls, training of staff in system knowledge and sharing of best practices between branch users.

(d) Money Laundering Risk

Money Laundering risk of Financial Institutions lies with the involvement in any single transaction or series of transactions that assists a criminal in keeping, concealing or disposing of proceeds derived from illegal activities. So it is a major threat to the banks and non-bank financial institutions.

Mutual Trust Bank (MTB), as a compliant bank, is firmly determined not to let money launderers and terrorists or perpetrators to use it as a channel to launder money or finance terrorism in any possible way. Hence, MTB has its own Anti Money Laundering (AML) & Combating Financing of Terrorism (CFT) compliance program which is designed considering the size & range of activities, complexity of operations and the nature & degree of Money Laundering & Terrorist Financing risks faced by the bank. Certainly, it is designed as per the prevailing laws (i.e. Money Laundering Prevention Act, 2012 (Amendment 2015), The Anti-Terrorism Act, 2009 (Amended- 2012 & 2013), rules (i.e. Money Laundering Prevention Rules, 2013, Anti-Terrorism Rules, 2013), BFIU guidelines (i.e. Money Laundering and Terrorist Financing Risk Management Guidelines), circulars & instruction and international standards. MTB applies risk sensitive Customer Due Diligence (CDD) measures, monitors business relationships and records suspicious transactions pursuant to the nationa regulations and international standards

MTB has developed its own Money Laundering (ML) & Terrorist Financing (TF) Risk Managemen Guideline entailing the customer acceptance policy and the ML & TF Risk Assessment Guideline. The customer acceptance policy incorporates the detail customer due policy procedure for acceptance/rejection of customer, procedures to open & operate different types of account. The ML & TF Risk Assessment Guideline incorporates the risk register in line with BFIU guideline. Department has been reformed as 'Central Compliance Unit (CCU)' under the direct supervision of the MD & CEO which consists of 8 (eight) members having expertise in the field of general banking and information technology. Every year, the MD & CEO of the bank makes statement of commitment in writing to all employees that clearly sets forth MTB's policy against Money Laundering, Terrorist Financing & Proliferation Financing.

(e) Fraud and Forgeries

Fraud Detection and Management Process: The Bank has its board approved Fraud Management Policy. Internal Audit (IA) team conducts surprise audit on all MTB branches and offices of the Head Office at least once in a year (high risk branches are audited half-yearly basis). While auditing branches and offices, the Internal Audit (IA) teams thoroughly check the operational activities of the branches/offices including transactions in various accounts and search for any irregularities occurred in those accounts. IA teams also monitor the staff accounts and if necessary investigate the suspicious transactions and report the same to the management. IA teams also conduct investigation into specific allegations and submits reports to the management for action. Senior management of the bank also conducts regular visit to MTB branches and advises the branch officials to comply with all the regulatory instructions, policies and procedures of the bank.

Implementation of BASEL-III

Bangladesh Bank issued 'Guidelines on Risk Based Capital Adequacy (RBCA) for banks' (RevisedRegulatory Capital Framework in line with Basel-III) vide its BRPD Circular 18 dated 21 December 2014 that Basel-III reporting start from January 2015. The Basel-III rules on capital consist of measures on improving the quality, consistency and transparency of capital, enhancing risk coverage, introducing a supplementary leverage ratioand promoting counter-cyclical buffers and addressing systemic risk and interconnectedness.

In 2023, the Bank is required to maintain minimum Common Equity Tier-1 (CET-1) capital ratio of 4.50%, capital conservation buffer 2.50%, minimum CET-1 plus conservation buffer of 7.00%, minimum Tier-1 capital ratio of 6.00%, minimum total capital ratio 10.00% and minimum totalcapital plus capital conservation buffer 12.50%

Pillar-I: Minimum Capital Requirement

Banks must hold minimum regulatory capital against Credit, Market and Operational Risk inherent with Banking Business. Mutual Trust Bank PLC has adopted the following measurement approaches for computing its Capital Adequacy Ratio:

- Standardized Approach for Credit Risk -Basic Indicator Approach for Operational Risk, and -Standardized Approach for Market Risk

Pillar-II: Supervisory Review Process (SRP)

econd Pillar of Basel-III) of the risk-based capital adequacyframework is intended to ensure that banks have adequate capital to support all the risks in thebusiness and, concurrently, to encourage banks to develop and utilize superior risk managementtechniques in monitoring and managing risks. In compliance with the Pillar-II guidelines of theBangladesh Bank under Basel-III framework, Mutual Trust Bank PLC has formulated its own Board approvedInternal Capital AdequacyAssessment Process (ICAAP) to assess various risks that it is exposed to Following Risk has to be assessed for Adequate Capital Requirement under ICAAP as per Bangladesh Bank Guideline:

- Concentration Risk
- Liquidity Risk
- Strategic Risk - Settlement Risk
- Evaluation of Core Risk Management Environmental & Climate Change Risk Other Material Risks

Pillar-III: Market Discipline
The purpose of market discipline is to establish transparency and discipline in the financial marketsso that stakeholders can assess the position of a bank with respect to the assets held by it as wellas to identify the risks relating to these assets and the capital adequacy to meet probable losses.For this purpose, banks have to develop a set of disclosures containing information on the assets,risk exposures, risk assessment processes and the capital adequacy to meet the risks. The Pillar-III Disclosures are published on a yearly basis on the Bank's website also published in the Bank'sAnnual

Audit Committee

In compliance to Bangladesh Bank's circular, the Board of Directors has formed an Audit Committee comprising of the following 4 (Four) Directors of the Board

SI. No.	Name of the Director	Status with the Bank	Status with the Committee
01.	Mr. Faruq Ahmad Siddiqi	Independent Director	Chairman
02.	Ms. Anika Chowdhury	Director	Member
03.	Mr. Daniel Donald de Lange	Director	Member
04.	Ms. Nasreen Sattar	Independent Director	Member

During the period, 05 (Five) meetings of the audit committee were held

Audit committee reviews various audit/inspection reports at regular intervals. Upon scrutiny of the audit objections and compliance, the committee advised the management to remain within the policy guidelines and directives of the regulatory authorities.

As per circular, the committee places their report regularly to the board meetings of the Bank mentioning their activities & recommendations of the internal control system, compliance of rules and regulations and establishment of good governance within the organization.

Directors responsibility on statementsThe Board of Directors takes the responsibility for the preparation and presentation of these financial

As per BRPD Circular no. 6 dated 5 July 2006, the Bank has done its credit rating by Credit Rating Information and Services Limited (CRISL) based on the audited financial statements as at and for the

year ended 31 December 2022. The follow wing ratings have been award **Particulars** Date term term January to December ST-2 2022 January to December rating Entity 12 May 2022 AA ST-2 January to December

Material events after the reporting period need to be considered and appropriate adjustments/disclosures accordingly are always made in the financial statements as per IAS 10: Events after the Reporting Period. Board's recommendation for dividend distribution is a common item

2.23 Approval of Financial Statements

The financial statements were approved by the Board of Directors on 17April2024.

2.24

- a) These financial statements are presented in BDT, which is the Bank's functional currency. Figure appearing in these financial statements have been rounded off to the nearest BDT
- b) The expenses, irrespective of capital or revenue nature, accrued/due but not paid have been provided for in the books of the Bank.
- c) Figures of previous year have been rearranged whenever necessary to conform to current
- d) No Asset has been set off against any Liability except MTB General Account

Notes to the I				
For the Year en	ded 31 D	ecember 2023		2022
Consolidated cash . Cash in hand (including foreign currency)		BDT	_	BDT
Mutual Trust Bank PLC (Note-3.a.1) MTB Securities Limited MTB Capital Limited MTB Exchange (UK) Limited		4,228,527,144 3,006,035 12,890		4,257,323,387 3,213,020 20,600
i. Balance with Bangladesh Bank and its Ag Mutual Trust Bank PLC (Note-3.a.2)	ent Bank(s	4,231,546,069 i) (including foreign 12,642,852,594	currency)	2,134,272 4,262,691,279 14,932,992,219
ITB Securities Limited ITB Capital Limited		12,642,852,594		14,932,992,219
cash Cash In Hand (Including Foreign Currency)		4,228,527,144		4,257,323,387
alance with Bangladesh Bank and its agent Bank(s ncluding foreign currency) ash In Hand (Including Foreign Currency)		12,642,852,594 16,871,379,739		14,932,992,219 19,190,315,606
Local Currency Foreign Currency		4,069,457,565 81,407,655 4,150,865,220		4,133,952,844 74,077,856 4,208,030,701
MTB Yaqeen alance with Bangladesh Bank and its agen	t Bank(a) (77,661,924 4,228,527,144	=	49,292,686 4,257,323,387
With Bangladesh Bank: Local Currency Foreign Currency	Bank(s) (10,342,409,116 1,443,141,218	arrency)	11,209,311,590 3,199,338,734
With Sonali Bank (as agent of Bangladesh Bank-Local Currency) MTB Yaqeen		280,437,394 12,065,987,728 576,864,866 12,642,852,594	<u> </u>	211,852,805 14,620,503,129 312,489,089 14,932,992,219
angladesh Bank Adjustment Account repre		anding transactions		ed but yet to be
Period of Number of unres Unreconciliation Dr.	sponded entry Cr.	Unres Dr.	ponded amou	unt Cr.
.ess than 3 months 24 6 months to Less than 6 months 0 6 months to Less than 12 months 0 6 2 months and more 0	15 0 0	(307,934,450 - - - -	1	1,469,232,784 - - -
otal 24 Ill unadjusted entries are subsequently adju	15	(307,934,450 gular basis.)) 1	1,469,232,784
Reserve Requirement (CRR) and Statutory Liquidity Ratio (SLR) Reserve Requirement (CRR) and Statutory Liquidity Ratio (SLR) ha (as amended in 2013) and Bangladesh Bank MPD circular no. 03 of	ve been calculate			
i for Offshore Banking Unit. ash Reserve Requirement (CRR) or Bandladach Bank MDD circular no 03 dated 00 April 2020: han	chae to mal-t.	CDD 3 5000 on doll- b!	nd 4 000/- on 1-1	VIV hasis hassed on!
er Bangladesh Bank MPD circular no. 03 dated 09 April 2020; banl age of Total Demand and Time Liabilities (ATDTL) of the base mo amber 2023 is presented below.				
ash Reserve Requirement (CRR) for Offshore banking Unit er Bangladesh Bank circular no. BRPD(P-3)/744(27)/2020-4086 date -weekly basis based on weekly Average of Total Demand and Tin				
ve maintained by MTB as at 31 December 2023 is presented below. Illy Bank's CRR Maintenance including Offshore Banking Unit	Ratio in %	ec'2023 BDT Million	Ratio in %	2'2022 BDT Million
uired Reserve (3.50% of ATDTL) for DBO uired Reserve (1.50% of ATDTL) for OBO	3.50% 1.50% Total	8,627.43 171.16 8,798.59	3.50% 1.50% Total	7,989.29 230.29 8,219.58 10,317.33
al Reserve Maintained Lus weekly Bank's CRR Maintenance	4.58%	11,503.68 2,705.09	4.52%	2,097.75
ired Reserve (4.00% of ATDTL) for DBO ired Reserve (2.00% of ATDTL) for OBO	4.00% 2.00% Total	9,859.92 228.22 10,088.13	4.00% 2.00% Total	9,130.61 307.05 9,437.66
al Reserve Maintained blus st bi-weely average as of 31 December 2022	4.16%	10,502.52 414.38	4.23%	9,653.07 215.41
atutory Liquidity Ratio (SLR) er Section 33 of the Bank Company Act 1991 & MPD circular no. 02				
o maintain SLR of minimum 13.00% based on weekly Average Total h. SLR maintained by the bank as at 31 December 2023 is presented	below.	ec'2023 BDT Million	Dec	c'2022
uired Reserve (13% of ATDTL) for DBO			Ratio in %	BDT Million
uired Reserve (13% of ATDTL) for OBO	13.00% 13.00% Total	32,044.73 1,483.41 33,528.14	Ratio in % 13.00% 13.00% Total	BDT Million 29,674.50 1,995.82 31,670.32
uired Reserve (13% of ATDTL) for OBO al Reserve Maintained us	13.00% Total 22.97%	32,044.73 1,483.41	13.00% 13.00%	BDT Million 29,674.50 1,995.82
uired Reserve (13% of ATDTL) for OBO al Reserve Maintained plus mponents of Statutory Liquidity Ratio (SLR) (BDT Million hin Hand ses Cash Reserve*	13.00% Total 22.97%	32,044.73 1,483.41 33,528.14 59,247.50	13.00% 13.00% Total 20.39% 4,150.87 141.55	BDT Million 29,674.50 1,995.82 31,670.32 46,533.65 14,863.33
uired Reserve (13% of ATDTL) for OBO al Reserve Maintained olus omponents of Statutory Liquidity Ratio (SLR) (BDT Million in Hand ses Cash Reserve* nce with Agent Bank (Sonali Bank Ltd) I to Maturity (HTM) Securities for Trading (HET) Securities	13.00% Total 22.97%	32,044.73 1,483.41 33,528.14 59,247.50	13.00% 13.00% Total 20.39%	BDT Million 29,674.50 1,995.82 31,670.32 46,533.65 14,863.33
al Reserve (13% of ATDTL) for OBO al Reserve Maintained flus Imponents of Statutory Liquidity Ratio (SLR) (BDT Millio in Hand ses Cash Reserve* noe with Agent Bank (Sonali Bank Ltd) to Maturity (HTM) Securities for Trading (HFT) Securities re ligible securities er Bangladesh Bank DOS circular no. 26 dated 19 August 2019; ere Bangladesh Bank DOS circular no. 26 dated 19 August 2019;	13.00% Total 22.97%	32,044.73 1,483,41 33,526,14 59,247.50 25,719.36	13.00% 13.00% Total 20.39% 4,150.87 141.55 280.44 39.427.21 15,243.38 4.06 59,247.50	BDT MIIIOn 29,674,50 1,995,82 31,670,32 46,533,65 14,863,33 4,208,03 879.66 211,85 34,039,60 7,192,01 2,49 46,533,65
uired Reserve (13% of ATDTL) for OBO al Reserve Maintained blus mponents of Statutory Liquidity Ratio (SLR) (BDT Million in in Hand ess Cash Reserve* noe with Agent Bank (Sonali Bank Ltd) to Maturity (HTM) Securities for Trading (HFT) Securities er eligible securities ber Bangladesh Bank DOS circular no. 26 dated 19 August 2019, didered as an eligible component of Statutory Liquidity Reserve for that consolidated Balance with other Banks and bangladesh	13.00% Total 22.97% n) Cash Reserve (if particular day.	32,044.73 1,483.41 33,526.14 59,247.50 25,719.36 any) in excess of 3,50% of #	13.00% 13.00% Total 20.39% 4,150.87 141.55 280.44 39.427.21 15,243.38 4.06 59,247.50	BDT MIIIIO 29,674.50 1,995.52 31,670.32 46,533.65 14,863.33 4,208.03 879.66 211.85 34,039.60 7,192.01 2.49 46,533.65 bi-weely average basis is
uired Reserve (13% of ATDTL) for OBO Jal Reserve Maintained plus mponents of Statutory Liquidity Ratio (SLR) (BDT Million hin Hand ess Cash Reserve* ance with Agent Bank (Sonali Bank Ltd) to Maturity (HTM) Securities of for Trading (HFT) Securities er eligible securities per Bangladesh Bank DOS circular no. 26 dated 19 August 2019; didered as an eligible component of Statutory Liquidity Reserve for that Consolidated Balance with other Banks and n Bangladesh Autual Trust Bank PLC (Note-4.a.1) ATB Securities Limited ATB Capital Limited	13.00% Total 22.97% n) Cash Reserve (if particular day.	32,044.73 1,483.41 33,525.14 59,247.50 25,719.36 any) in excess of 3.50% of /	13.00% 13.00% Total 20.39% 4,150.87 141.55 280.44 39.427.21 15,243.38 4.06 59,247.50	BDT MIIIOn 29,674.50 1,995.82 31,670.32 46,533.65 14,863.33 4,206.03 879.96 211.85 34,039.60 7,192.01 2.49 46,533.65 bi-weely average basis is
uiried Reserve (13% of ATDTL) for OBO all Reserve Maintained plus all Reserve Maintained plus bright in Hand ass Cash Reserve* in Hand ass Cash Reserve* into Maturity (HTM) Securities for Trading (HFT) Securities for Trading (HFT) Securities er eligible securities per Bangladesh Bank DOS circular no. 26 dated 19 August 2019; didered as an eligible component of Statutory Liquidity Reserve for that Consolidated Balance with other Banks and in Bangladesh Autual Trust Bank PLC (Note-4.a.1) ATB Securities Limited ATB Capital Limited Consolidated Bangladesh Autual Trust Bank PLC (Note-4.a.1)	13.00% Total 22.97% n) Cash Reserve (if particular day.	32,04.73 1,483,41 33,526,14 59,247,50 25,719,36 any) in excess of 3,50% of /	13.00% 13.00% Total 20.39% 4,150.87 141.55 280.44 39.427.21 15,243.38 4.06 59,247.50	BDT MIIIOn 29,674.50 1,995.82 31,670.32 46,553.65 14,863.33 4,208.03 879.66 211.85 34,039.60 7,192.01 2.49 46,533.65 bi-weely average basis is
uired Reserve (13% of ATDTL) for OBO all Reserve Maintained plus all Reserve Maintained plus bright in Hand ass Cash Reserve* in Hand ass Cash Reserve* in Maturity (HTM) Securities for Trading (HFT) Securities or eligible securities per Bangladesh Bank DOS circular no. 26 dated 19 August 2019; didered as an eligible component of Statutory Lquidity Reserve for that consolidated Balance with other Banks and in Bangladesh Autual Trust Bank PLC (Note-4.a.1) ATB Securities Limited dess: Intragroup Deposit Dutside Bangladesh Autual Trust Bank PLC (Note-4.a.2) ATB Securities Limited ATB TRUST AUGUST	13.00% Total 22.97% n) Cash Reserve (if particular day.	32,04.73 1,483,41 33,525,14 59,247,50 25,719,36 25,719,36 any) in excess of 3.50% of / nstitutions 3,599,951,346 645,741,793 8,4,229 (603,271,667) 3,650,849,499 2,682,395,190	13.00% 13.00% Total 20.39% 4,150.87 141.55 280.44 39.427.21 15,243.38 4.06 59,247.50	BOT Million 29,674.50 1,995.82 31,670.32 46,533.65 14,863.33 4,208.03 879.96 211.85 34,039.80 7,192.01 2.49 46,533.65 bi-weely average basis is 1,961,231,052 1,207,867,788 12,466,573 (953,834,853) 2,227,730,660 5,297,600,028
uired Reserve (13% of ATDTL) for OBO all Reserve Maintained plus and Reserve Maintained plus by the Maintained plus and Carlot Maintained and Carlot Maintained and Carlot Maintained by the Maintained and Carlot Maintained	13.00% Total 22.97% Cash Reserve (if particular day.	32,044.73 1,483.41 33,528.14 59,247.50 25,719.36 any) in excess of 3,50% of / nstitutions 3,599,951,345 645,741,793 8,428,028 (603,271,667) 3,650,849,499 2,682,395,190	13.00% 13.00% Total 20.39% 4,150.87 141.55 280.44 39.427.21 15,243.38 4.06 59,247.50	BDT Million 29,674.50 1,995.82 31,670.32 46,533.65 14,863.33 4,208.03 879.66 211.85 34,039.60 7,192.01 2.49 46,533.65 bi-weely average basis is 1,961,231,052 1,207,867,788 12,466,573 (953,834,853) 2,227,730,566
julied Reserve (13% of ATDTL) for OBO Jal Reserve Maintained plus Jal Reserve Maintained plus Jan Reserve Maintained plus Jan Reserve Maintained plus Jan Reserve Maintained plus Jan Maintained Jan Ma	13.00% Total 22.97% Cash Reserve (if particular day.	32,04.73 1,483.41 33,525.14 59,247.50 25,719.36 25,719.36 any) in excess of 3.50% of / nstitutions 3,599,951,345 645,741,793 8,4,22,028 (603,271,667) 3,650,849,499 2,682,395,190 6,333,244,689	13.00% 13.00% Total 20.39% 4,150.87 141.55 280.44 39.427.21 15,243.38 4.06 59,247.50	BDT Million 29,674,50 1,995,82 31,670,32 46,553,65 14,863,33 4,208,03 878,86 211,85 34,039,80 7,192,01 249 46,533,65 bi-weely average basis is 1,961,231,052 1,207,867,788 12,466,573 (953,834,853) 2,227,730,660 5,297,600,028 7,525,330,588
uired Reserve (13% of ATDTL) for OBO al Reserve Maintained olus mponents of Statutory Liquidity Ratio (SLR) (BDT Million in in Hand ass Cash Reserve* noe with Agent Bank (Sonali Bank Ltd) to Maturity (HTM) Securities for Trading (HFT) Securities er eligible securities of reading the securities of reading the securities defered as an eligible component of Statutory Liquidity Reserve for that consolidated Balance with other Banks and a Bangladesh futual Trust Bank PLC (Note-4.a.1) ATB Securities Limited ATB Capital Limited ess: Intragroup Deposit butside Bangladesh futual Trust Bank PLC (Note-4.a.2) ATB Securities Limited the Bangladesh futual Trust Bank PLC (Note-4.a.2) the Bangladesh (Note-4.a.1) butside Bangladesh (Note-4.a.1) butside Bangladesh (Note-4.a.2) the Bangladesh (Note-4.a.2) the Bangladesh (Note-4.a.2) the Bangladesh form Placement Union Capital Limited GSP Finance Company [Bangladesh] Limited GSP Finance Company [Bangladesh] Limited GSP Finance Company [Bangladesh] Limited	13.00% Total 22.97% Cash Reserve (if particular day.	32,044.73 1.483.41 33,528.14 59,247.50 25,719.36 any) in excess of 3.50% of / nstitutions 3,599,951,345 645,741,793 8,428,028 (603,271,667) 3,650,849,499 2,682,395,190 6,333,244,689 3,599,951,345 1,741,600,000 59,200,000 42,400,000	13.00% 13.00% Total 20.39% 4,150.87 141.55 280.44 39.427.21 15,243.38 4.06 59,247.50	BOT Million 29,674.50 1,995.82 31,670.32 46,553.65 14,863.33 4,208.03 879.86 211.85 34,039.80 7,192.01 2.49 46,533.65 bi-weely average basis is 1,961,231,052 1,207,867,788 12,466,573 (953,834,853) 2,227,730,560 5,297,600,028 7,525,330,588 1,961,231,052 5,297,600,028 1,961,231,052 5,297,600,028 1,961,231,052 5,297,600,028 7,526,831,080 653,000,000 60,600,0000
uired Reserve (13% of ATDTL) for OBO all Reserve Maintained olus mponents of Statutory Liquidity Ratio (SLR) (BDT Million in in Hand ass Cash Reserve* nor with Agent Bank (Sonali Bank Ltd) to Maturity (HTM) Securities for Trading (HFT) Securities er eligible securities er eligible securities ore Bangladesh Bank DOS circular no. 26 dated 19 August 2019; dered as an eligible component of Statutory Liquidity Reserve for that consolidated Balance with other Banks and in Bangladesh flutual Trust Bank PLC (Note-4.a.1) HTB Securities Limited Outside Bangladesh Autual Trust Bank PLC (Note-4.a.2) ATTB Securities Limited ATTB Capital Limited ATTB Capital Limited In Bangladesh Autual Trust Bank PLC (Note-4.a.2) ATTB Securities Limited ATTB Capital Limited In Bangladesh (Note-4.a.1) Dutaide Bangladesh (Note-4.a.2) In Bangladesh (Note-4.a.2) In Bangladesh Form Placement Union Capital Limited GSP Finance Company (Bangladesh) Limite National Credit and Commerce Bank PLC Midland Bank PLC IDLC Finance PLC IDLC Finance PLC Industrial and Infrastructure Finance Com Li	13.00% Total 22.97% Cash Reserve (it particular day.) Financial I	any) in excess of 3.50% of / 25,719.36 any) in excess of 3.50% of / 25,719.36 any) in excess of 3.50% of / 3,599,951,345 645,741,793 8,428,028 (603,271,667) 3,656,849,499 2,682,395,190 6,333,244,689 3,599,951,345 2,682,395,190 6,282,346,535 1,741,600,000 59,200,000 59,200,000 60,000,000 600,000,000 600,000,00	13.00% 13.00% Total 20.39% 4,150.87 141.55 280.44 39.427.21 15,243.38 4.06 59,247.50	BDT Million 29,674,50 1,995,82 31,670,32 46,533,65 14,863,33 4,208,03 7,192,01 249 46,533,65 bi-weely average basis is 1,961,231,052 1,207,867,788 12,466,573 (953,834,853) 2,227,730,660 5,297,600,028 7,525,330,588
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uired Reserve (13% of ATDTL) for OBO al Reserve Maintained olus min And ses Cash Reserve' not with Agent Bank (Sonali Bank Ltd) to Maturity (HTM) Securities for Trading (HFT) Securities re eligible securities re e	13.00% Total 22.97% Cash Reserve (it particular day.) Financial I	32,04.73 1,483,41 33,525,14 59,247,50 25,719,36 25,719,36 25,719,36 any) in excess of 3,50% of / 25,719,36 any) in excess of 3,50% of / 3,599,951,345 645,741,793 3,650,849,499 2,682,395,190 6,333,244,689 3,599,951,345 2,682,395,190 6,282,395,190 6,282,395,190 6,282,346,535 1,741,600,000 42,600,000 42,600,000 42,000,000 42,000,000 42,000,000 427,641,707 48,644,326 7,066 152,840 376,704,000 143,207,249 641,927 68,425,657) 13,380,553 197,610,426	13.00% 13.00% Total 20.39% 4,150.87 141.55 280.44 39.427.21 15,243.38 4.06 59,247.50	BDT Million 29,674.50 1,995.82 31,670.32 46,533.65 14,863.33 4,208.03 879.66 211.85 34,039.60 7,192.01 2.49 46,533.65 bi-weely average basis is 1,961,231,052 1,207,867,788 12,466,573 (953,834,853) 2,227,730,660 5,297,600,028 7,525,330,588 1,961,231,052 5,297,600,028 7,525,330,588 1,961,231,052 5,297,600,028 1,961,231,052 5,297,600,028 1,961,231,052 5,297,600,028 1,961,231,052 1,203,31,289 1,961,231,052 1,203,31,289 1,961,231,052 1,203,31,289 1,961,231,052 1,203,31,289
uired Reserve (13% of ATDTL) for OBO all Reserve Maintained Julia Julia Reserve Maintained Julia Juli	13.00% Total 22.97% Cash Reserve (it particular day.) Financial I	any) in excess of 3.50% of J 25,719.36 25,719.36 25,719.36 any) in excess of 3.50% of J 25,719.36 any) in excess of 3.50% of J 3,599.951.345 645,741,793 8,428,028 (603,271,667) 2,682,395,190 6,333,244,689 2,682,395,190 6,333,244,689 1,741,600,000 42,641,707 2,133,476 4,644,326 7,066 152,840 376,704,000 427,641,707 2,133,476 48,644,326 7,066 152,840 376,704,000 143,207,249 641,927 (68,425,657) 13,380,553 197,610,426 8,346 6,636 1,510 37,494,042 37,494,042 37,494,042	13.00% 13.00% Total 20.39% 4,150.87 141.55 280.44 39.427.21 15,243.38 4.06 59,247.50	BDT MIIION 29,674,50 1,995,82 31,670,32 46,553,65 14,863,33 4,208,03 7,192,01 249 46,533,65 bi-weely average basis is 1,961,231,052 1,207,867,788 12,466,573 (955,834,853) 2,227,730,660 5,297,600,028 7,525,330,588 1,961,231,052 5,297,600,028 7,525,330,588 1,961,231,052 5,297,600,000 40,000,000 41,000,000
pulsed Reserve (13% of ATDTL) for OBO Jal Reserve Maintained plus Jal Reserve Maintained plus Jan Reserve Maintained plus Jan Reserve Maintained plus Jan Reserve Maintained plus Jan Reserve Maintained Jan Magent Bank (Sonali Bank Ltd) It to Maturity (HTM) Securities It or Trading (HFT) Securities Jan Trading (HFT) Securities Jan Bangladesh Bank DOS circular no. 26 dated 19 August 2019; Jarded as an eligible component of Statutory Liquidity Reserve for that Consolidated Balance with other Banks and Jan Bangladesh Autual Trust Bank PLC (Note-4.a.1) JATB Securities Limited Jan Bangladesh (Note-4.a.2) JATB Securities Limited JATB Capital Limited JATB Capital Limited JATB Capital Limited JATB Capital Limited JATB Securities Limited GSP Finance Company [Bangladesh] Limiter JATB Securities Limited JATB Securities Limited JATB JATA SECURITIES SECURITIES JATA SECURITIES SECURITIES JATA SECURITIES JA	13.00% Total 22.97% Cash Reserve (it particular day.) Financial I	32,044.73 1.48341 33,528.14 59,247.50 25,719.36 25,719.36 25,719.36 25,719.36 25,719.36 3,599,951,345 645,741,793 8,428,028 (603,271,667) 3,656,849,499 2,682,395,190 6,333,244,689 2,682,395,190 6,282,346,535 1,741,600,000 42,400,000 780,000,000 42,7641,707 48,644,326 152,840 376,704,000 43,207,249 641,927 (68,425,657) 13,380,553 197,610,426 6,836 1,510 37,494,042 37,494,042 37,494,042	13.00% 13.00% Total 20.39% 4,150.87 141.55 280.44 39.427.21 15,243.38 4.06 59,247.50	BDT Million 29,674,50 1,995,82 31,670,32 46,533,65 14,863,33 4,208,03 7,192,01 249 46,533,65 bi-weely average basis is 1,961,231,052 1,207,867,788 12,466,573 (953,834,853) 2,227,730,560 5,297,600,028 7,525,330,588 1,961,231,052 5,297,600,028 7,525,330,588 1,961,231,052 5,297,600,028 7,258,831,080 63,000,000 60,600,000 42,400,000 450,000,000 41,403,129 17,104,080 651,0767 14,033,129 17,104,080 651,0767 18,114,829 642,772 18,114,838,798 18,130,630 154,388,709 1,510 1,510 58,459,738 58,459,738
julied Reserve (13% of ATDTL) for OBO Jal Reserve Maintained plus Jal Reserve Maintained plus Jal Reserve Maintained plus Jan Reserve Maintained plus Jan Magent Bank (Sonali Bank Ltd) Jan Maturity (HTM) Securities Jan Magent Bank (Sonali Bank Ltd) Jan Maturity (HTM) Securities Jan Magent Bank DOS circular no. 26 dated 19 August 2019; Jan Magent Bank DOS circular no. 26 dated 19 August 2019; Jan Magent Bank DOS circular no. 26 dated 19 August 2019; Jan Magent Bank DOS circular no. 26 dated 19 August 2019; Jan Magent Bank PLC (Note-4.a.1) Jan Bangladesh Jan Magent Bank PLC (Note-4.a.1) Jan Bangladesh (Note-4.a.2) Jan Bangladesh (Note-4.a.3) Jan Bank Limited Jan Bank Limi	13.00% Total 22.97% Cash Reserve (it particular day.) Financial I	any) in excess of 3.50% of J 25,719.36 25,719.36 25,719.36 any) in excess of 3.50% of J 25,719.36 any) in excess of 3.50% of J 3,599.951.345 645,741,793 8,428,028 (603,271,667) 2,682,395,190 6,333,244,689 2,682,395,190 6,333,244,689 1,741,600,000 42,641,707 2,133,476 4,644,326 7,066 152,840 376,704,000 427,641,707 2,133,476 48,644,326 7,066 152,840 376,704,000 143,207,249 641,927 (68,425,657) 13,380,553 197,610,426 8,346 6,636 1,510 37,494,042 37,494,042 37,494,042	13.00% 13.00% Total 20.39% 4,150.87 141.55 280.44 39.427.21 15,243.38 4.06 59,247.50	BDT MIIION 29,674,50 1,995,82 31,670,32 46,553,65 14,863,33 4,208,03 7,192,01 249 46,533,65 bi-weely average basis is 1,961,231,052 1,207,867,788 12,466,573 (955,834,853) 2,227,730,660 5,297,600,028 7,525,330,588 1,961,231,052 5,297,600,028 7,525,330,588 1,961,231,052 5,297,600,000 40,000,000 41,000,000
julied Reserve (13% of ATDTL) for OBO Jal Reserve Maintained plus Jal Reserve Maintained plus Jan Reserve Maintained plus Jan Reserve Maintained plus Jan Reserve Maintained Jan March Magent Bank (Sonali Bank Ltd) I to Maturity (HTM) Securities I for Trading (HFT) Securities Fer eligible securities Jan Bangladesh Bank DOS circular no. 26 dated 19 August 2019; Identified as an eligible component of Statutory Liquidity Reserve for the composities Jan Bangladesh Jan Bangladesh (Note-4.a.1) Jan Bangladesh (Note-4.a.2) Jan Bank Limited Jan Bank Li	13.00% Total 22.97% Cash Reserve (it particular day.) Financial I	any) in excess of 3.50% of / 3.528,14 3.528,14 59,247,50 25,719,36 any) in excess of 3.50% of / 3.599,951,345 645,741,793 8,428,028 (603,271,667) 3,650,489,499 2,682,395,190 - 2,682,395,190 6,333,244,689 3,599,951,345 2,682,395,190 6,282,346,536 1,741,600,000 780,000,000 42,400,000 780,000,000 42,400,000 780,000,000 42,401,207 48,644,326 7,066 6,336,445 1,741,600,600 143,207,249 641,927 (68,425,657) 13,380,553 197,610,426 8,346 6,836 1,510 37,494,042 37,494,042 1,250,000,000 3,599,951,345 810,628,445 83,446 6,836 1,510 37,494,042 1,250,000,000 3,599,951,345	13.00% 13.00% Total 20.39% 4,150.87 141.55 280.44 39.427.21 15,243.38 4.06 59,247.50	BOT Million 29,674,50 1,995,82 31,670,32 46,533,65 14,863,33 4,208,03 7,192,01 249 46,533,65 bi-weely average basis is 1,961,231,052 1,207,867,788 12,466,573 (953,834,853) 2,227,730,660 5,297,600,028 7,525,330,588 1,961,231,052 5,297,600,028 7,525,330,588 1,961,231,052 5,297,600,028 7,525,330,588 1,961,231,052 5,297,600,028 7,528,831,080 653,000,000 653,000,000 653,000,000 1,000,000 100,000,000 110,000,00
uiried Reserve (13% of ATDTL) for OBO all Reserve Maintained plus all Reserve Maintained plus bring and the serve Maintained plus bring and the serve Maintained bring and the serve Maintained ass Cash Reserve Maintained ass Cash Limited Agrani Bank Limited Bank Limited Cash Cash Limited Standard Chartered Bank (SCB) Janata Bank Limited Standard Chartered Bank New York Ass Cash Limited Bank Bangladesh Limited Ass Cash Limited	13.00% Total 22.97% Cash Reserve (it particular day.) Financial I	any) in excess of 350% of J 3,525,14 33,525,14 59,247,50 25,719,36 25,719,36 25,719,36 3,599,951,345 645,741,793 8,422,028 (603,271,667) 2,682,395,190 2,682,395,190 6,333,244,689 3,599,951,345 2,682,395,190 6,282,346,536 1,741,600,000 690,000,000 42,400,000 600,000,000 42,404,000 780,000,000 42,404,000 42,404,000 43,407,249 48,644,326 7,066 152,840 37,6704,000 143,207,249 641,927 (68,425,657) 13,380,553 197,610,426 8,346 6,836 1,510 37,494,042 38,2600,918 421,703,322 28,045,962 7,594,001 1,257,690 4,628,653	13.00% 13.00% Total 20.39% 4,150.87 141.55 280.44 39.427.21 15,243.38 4.06 59,247.50	BDT Million 29,674,50 1,995,82 31,670,32 46,553,65 14,863,33 4,208,03 7,192,01 249 46,533,65 34,039,00 7,192,01 249 46,533,65 bi-weely average basis is 12,466,573 (25,834,83) 2,227,730,660 5,297,600,028 7,525,330,588 12,466,573 (25,834,83) 2,227,730,660 5,297,600,028 7,525,330,588 1,961,231,052 5,297,600,000 40,000,000 40,000,000 40,000,000 41,000,000
julied Reserve (13% of ATDTL) for OBO Jal Reserve Maintained plus Jal Reserve Maintained plus Jan Reserve Maintained plus Jan Reserve Maintained plus Jan Reserve Maintained plus Jan Reserve Maintained Jan March Bank (Sonali Bank Ltd) Jan Maturity (HTM) Securities Jan Tarding (HFT) Securities Jan Tarding (HFT) Securities Jan Bangladesh Bank DOS circular no. 26 dated 19 August 2019; Jan Bangladesh Bank DOS circular no. 26 dated 19 August 2019; Jan Bangladesh Bank DOS circular no. 26 dated 19 August 2019; Jan Bangladesh Bank DOS circular no. 26 dated 19 August 2019; Jan Bangladesh Bank DOS circular no. 26 dated 19 August 2019; Jan Bangladesh Bank DOS circular no. 26 dated 19 August 2019; Jan Bangladesh Bank DOS circular no. 26 dated 19 August 2019; Jan Bangladesh Bank DOS circular no. 26 dated 19 August 2019; Jan Bangladesh Bank PLC (Note-4.a.1) Jan Bangladesh Bank PLC (Note-4.a.2) Jan Bangladesh (Note-4.a.1) Jan Bangladesh (Note-4.a.1) Jan Bangladesh (Note-4.a.2) Jan Bank Limited Jan Bank Bangladesh Limited Jan Bank Bangladesh Limited Jan Bank Bangladesh Limited Jan Bank Bangladesh (NoSTRO Accounts) Jan Bank Bangladesh (NoSTRO Accounts) Jan Bank Bank Bangladesh (NoSTRO Accounts) Jan Bank Bank Bangladesh (NoSTRO Accounts) Jan Bank Bank Bangladesh (NoSTRO Accounts) Jan Ban	13.00% Total 22.97% Cash Reserve (it particular day.) Financial I	any) in excess of 350% of / 3,528,14 33,528,14 59,247,50 25,719,36 25,719,36 any) in excess of 350% of / 25,719,36 any) in excess of 350% of / 3,599,951,345 645,741,793 8,428,028 6,633,244,689 2,682,395,190 6,333,244,689 2,682,395,190 6,333,244,689 3,599,951,345 2,682,395,190 6,282,346,535 1,741,600,000 59,200,000 42,400,000 600,000,000 30,000,000 30,000,000 42,404,000 42,400,000 42,404,000 42,404,000 42,404,000 43,207,249 641,927 (8,425,657) 13,380,553 197,610,426 6,836 6,836 1,510 37,494,042 37,494,042 37,494,042 37,494,042 37,494,042 1,250,000,000 3,599,951,345 107,658,145 816,287,404 394,217,184 9,907,758 816,001,669,145 816,287,404 394,217,184 9,907,758 2,800,916 421,703,322 28,045,962 7,594,001 1,257,690	13.00% 13.00% Total 20.39% 4,150.87 141.55 280.44 39.427.21 15,243.38 4.06 59,247.50	BOT Million 29,674,50 1,995,82 31,670,32 46,533,65 14,863,33 4,208,03 7,192,01 249 46,533,65 bi-weely average basis is 1,961,231,052 1,207,867,788 12,466,573 (953,834,853) 2,227,730,960 5,297,600,028 7,525,330,588 1,961,231,052 5,297,600,028 7,525,330,588 1,961,231,052 5,297,600,028 7,525,330,588 1,961,231,052 5,297,600,020 1,525,297,600,020 1,525,297,600,020 1,525,297,600,020 1,525,297,600,020 1,525,297,600,020 1,525,297,600,020 1,525,297,600,020 1,525,297,600,020 1,525,297,600,020 1,525,297,600,020 1,525,297,600,020 1,525,297,600,020 1,525,297,600,020 1,525,297,600,020 1,525,297,600,020 1,525,297,600,020 1,525,297,600,020 1,525,297,600,020 1,525,297,600,000 1,525,297,

Nepal Bangladesh Bank Ltd. Punjab National Bank Kolkata

Sonali Bank (UK) Ltd. London Zurker Kantolan Bank UBAF Tokyo Bank of Huzhou China

HDFC bank limited Mumbai

Standard Chartered bank Karachi Standard Chartered bank Kolkata

Riyadh Bank Sonali Bank UK

INDUSIND BANK

5,443,246

5,085,745

5,255,630,783

28,032,607 **5,283,663,390**

5,297,600,028

12,143,547 16,122,946 516,172

810,791 2,458,731

3,899,418

235.55

2,242,834

19,056,860 12,043,900

14,516,192

2,502,885,835

28,032,607

.a.3					
.a.3					
	Maturity grouping of Balance with other	r Bank	s and Fi	nancial Institutions 4,056,853,789	4,687,423,116
	Less than three months			1,611,724,604	1,862,239,942
	More than three months but less than one More than one year but less than five year			499,586,396 59,420,790	577,238,654 68,656,747
	More than five years		L	54,760,957 6,282,346,535	63,272,621 7,258,831,080
5.a	Money at Call on Short Notice:		-	-	-
	Call Money With Banking Companies (Note 5.a.1)		Г	300,000,000	310,000,000
	With Non-Banking Financial Institutions		L	300,000,000	310,000,000
.a.1	Call Money-With Banking Companies		-		
	NRB BANK LTD			300,000,000 300,000,000	310,000,000 310,000,000
6.00	Consolidated Investments Government Investment		_		
	Mutual Trust Bank PLC (Note-6.a.1)		Γ	55,792,828,769	41,654,086,402
	MTB Securities Limited MTB Capital Limited			-	-
	Other Investments			55,792,828,769	41,654,086,402
	Mutual Trust Bank PLC (Note-6.a.3)		Γ	10,136,059,917	8,137,242,394
	MTB Securities Limited MTB Capital Limited			1,987,828,525 728,128,720	1,945,843,164 543,692,249
			=	12,852,017,163 68,644,845,932	10,626,777,807 52,280,864,209
6.a	Investments		_		
	Government (Note 6.a.1) Others (Note 6.a.3)			55,792,828,769 10,136,059,917	41,654,086,402 8,137,242,394
			-	65,928,888,686	49,791,328,796
.a.1	Government (Investment in Govt. secu	rities)	_		
	Treasury Bills (Note 6.a.1.1) Treasury Bonds (Note 6.a.1.2)			11,261,085,299 43,409,503,070	1,475,760,999 39,755,850,404
	Prize Bonds		L	4,060,400 54,674,648,769	2,495,000 41,234,106,402
	MTB Yaqeen		_	1,118,180,000	419,980,000
			-	55,792,828,769	41,654,086,402
.1.1	Treasury Bills (at present value) Un-encumbered				
	28 days treasury bills 91 days days treasury bills		Γ	- 7,639,368,692	- 1,475,760,999
	182 days days treasury bills			514,497,823	-
	364 days days treasury bills Sub-total		L	3,107,218,784 11,261,085,299	1,475,760,999
	Encumbered				
	91 days days treasury bills		Γ	-	-
	182 days days treasury bills 364 days days treasury bills		L		
	Sub-total Total Treasury Bill		-	11,261,085,299	1,475,760,999
4.0			=	, , , , , , , , , , , , , , , , , , , ,	, ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
.1.2	Treasury Bonds Un-encumbered		_		
	2 Years Bangladesh Government treasury5 Years Bangladesh Government treasury			2,121,444,312 5,337,401,230	145,414,800 2,808,157,828
	10 Years Bangladesh Government treasur 15 Years Bangladesh Government treasur	y bond	s	11,267,914,275 11,521,441,487	11,940,257,114 11,579,986,602
	20 Years Bangladesh Government treasu			13,162,505,359	13,282,034,060
	Sub-total Encumbered			43,410,706,663	39,755,850,404
	Sub-total Treasury Bond		=	43,410,706,663	39,755,850,404
	MTB Yaqeen		_	1,118,180,000	419,980,000
	Total Treasury Bond		=	44,528,886,663	40,175,830,404
.a.2	Investment Classified as per Banglades	sh Ban	k Circula		24 450 592 005
	Held to Maturity (HTM) (Note 6.a.2.1) Held for Trading (HFT) (Note 6.a.2.2)			40,545,390,270 15,243,378,099	34,459,583,095 7,192,008,308
	Other Securities		L	10,140,120,317 65,928,888,686	8,139,737,394 49,791,328,796
.2.1	Held to Maturity (HTM) Treasury Bond		_		
	2 Years		Г	-	-
	5 Years 10 Years			6,088,710,850 10,808,214,055	2,208,624,338 11,009,817,035
	15 Years 20 Years			11,001,693,444 12,646,771,921	8,591,958,071 12,649,183,650
			_	40,545,390,270	34,459,583,095
.2.2	Held for Trading (HFT) Treasury Bill				
	91 days 182 days			7,639,368,692 514,497,823	1,475,760,999
	364 days			3,107,218,784	-
	Treasury Bond 2 Years			2,121,444,312	145,414,800
	5 Years 10 Years			366,870,380 459,700,220	1,019,513,490 930,440,079
	15 Years 20 Years			519,748,043	2,988,028,531
				514,529,845 15,243,378,099	632,850,410 7,192,008,308
.a.3	Other (Investment in other securities) Shares and Mutual Fund in quoted com	panies	s:		
	Shares in Quated companies Mutual Fund in Quated companies		Γ	1,583,970,666 18,821,340	1,367,535,142 18,821,340
				1,602,792,006	1,386,356,482
	Shares in unquoted companies (at face BD Venture Limited	value):	20,000,000	20,000,000
	Central Depository (BD) Limited Industrial & Infrastructure Development Finance Company	Limited		15,694,430 71,770,260	15,694,430 71,770,260
	LIC Bangaldesh			30,000,000	30,000,000
	Central Counterparty Bangladesh Limited The Bangladesh Rating Agency Limited		L	37,500,000 4,915,500	37,500,000 4,915,500
	Funds:			179,880,190	179,880,190
	Open end Mutual Fund (Unquoted)			521,005,721 521,005,721	481,005,721 481,005,721
	Subordinated Bonds : One Bank Subordinated Bond		_	321,000,121	
	Trust Bank Subordinated Bond				20,000,000 20,000,000
	UCB 3rd Subordinated Bond Jamuna Bank Subordinated Bond			50,000,000	100,000,000 60,000,000
	AIBL Second Mudaraba Bond			30,000,000	
	IPDC Subordinated Bond			40,000,000	60,000,000
	IPDC Subordinated Bond NBL Subordinated Bond			40,000,000 40,000,000 50,000,000	80,000,000 100,000,000
				40,000,000 40,000,000 50,000,000 1,500,000,000 1,000,000,000	80,000,000
	NBL Subordinated Bond The Premier Bank Subordinated Bond NRBC Bank Subordinated Bond			40,000,000 40,000,000 50,000,000 1,500,000,000	80,000,000 100,000,000 1,500,000,000
	NBL Subordinated Bond The Premier Bank Subordinated Bond NRBC Bank Subordinated Bond Perpetual Bonds: Jamuna Bank Perpetual Bond		_ 	40,000,000 40,000,000 50,000,000 1,500,000,000 1,000,000,000 2,710,000,000	80,000,000 100,000,000 1,500,000,000 1,000,000,000 2,940,000,000
	NBL Subordinated Bond The Premier Bank Subordinated Bond NRBC Bank Subordinated Bond Perpetual Bonds:		[40,000,000 40,000,000 50,000,000 1,500,000,000 1,000,000,000 2,710,000,000 400,000,000 200,000,000	80,000,000 100,000,000 1,500,000,000 1,000,000,000 2,940,000,000 400,000,000
	NBL Subordinated Bond The Premier Bank Subordinated Bond NRBC Bank Subordinated Bond Perpetual Bonds: Jamuna Bank Perpetual Bond NCC Bank Perpetual Bond		[40,000,000 40,000,000 50,000,000 1,500,000,000 1,000,000,000 2,710,000,000 400,000,000	80,000,000 100,000,000 1,500,000,000 1,000,000,000 2,940,000,000
	NBL Subordinated Bond The Premier Bank Subordinated Bond NRBC Bank Subordinated Bond Perpetual Bonds: Jamuna Bank Perpetual Bond NCC Bank Perpetual Bond			40,000,000 40,000,000 50,000,000 1,500,000,000 1,000,000,000 2,710,000,000 400,000,000 200,000,000	80,000,000 100,000,000 1,500,000,000 1,000,000,000 2,940,000,000 400,000,000
	NBL Subordinated Bond The Premier Bank Subordinated Bond NRBC Bank Subordinated Bond Perpetual Bonds: Jamuna Bank Perpetual Bond NCC Bank Perpetual Bond Ifad Autos Limited Secured Bond Investment in Preference Share Other investments			40,000,000 40,000,000 50,000,000 1,500,000,000 1,000,000 2,710,000,000 400,000,000 200,000,000 1,250,000,000 3,250,000,000	80,000,000 100,000,000 1,500,000,000 1,000,000,000 2,940,000,000 400,000,000
	NBL Subordinated Bond The Premier Bank Subordinated Bond NRBC Bank Subordinated Bond Perpetual Bonds: Jamuna Bank Perpetual Bond NCC Bank Perpetual Bond Ifad Autos Limited Secured Bond Investment in Preference Share Other Investments MTB Yaqeen		[40,000,000 40,000,000 50,000,000 1,500,000,000 1,000,000,000 2,710,000,000 400,000,000 200,000,000 1,250,000,000 3,250,000,000	80,000,000 100,000,000 1,500,000,000 1,000,000,000 2,940,000,000 400,000,000
	NBL Subordinated Bond The Premier Bank Subordinated Bond NRBC Bank Subordinated Bond Perpetual Bonds: Jamuna Bank Perpetual Bond NCC Bank Perpetual Bond Ifad Autos Limited Secured Bond Investment in Preference Share Other investments		[40,000,000 40,000,000 1,500,000,000 1,500,000,000 2,710,000,000 400,000,000 200,000,000 1,250,000,000 3,250,000,000 9,513,677,917 622,382,000	80,000,000 100,000,000 1,500,000,000 1,000,000,000 2,940,000,000 400,000,000
i.a.4	NBL Subordinated Bond The Premier Bank Subordinated Bond NRBC Bank Subordinated Bond Perpetual Bonds: Jamuna Bank Perpetual Bond NCC Bank Perpetual Bond If and Autos Limited Secured Bond Investment in Preference Share Other investments MTB Yaqeen Total other investments (Details are shown in Annexure-B) Assets pledged as security for liabilitie			40,000,000 40,000,000 1,500,000,000 1,500,000,000 2,710,000,000 400,000,000 200,000,000 1,250,000,00	80,000,000 100,000,000 1,000,000 1,000,000
i.a.4	NBL Subordinated Bond The Premier Bank Subordinated Bond NRBC Bank Subordinated Bond NRBC Bank Subordinated Bond Perpetual Bonds: Jamuna Bank Perpetual Bond NCC Bank Perpetual Bond Ifad Autos Limited Secured Bond Investment in Preference Share Other investments MTB Yaqeen Total other investments (Details are shown in Annexure-B) Assets pledged as security for liabilitie (a) i. Disclosure regarding outstanding Counter Party Name Agreemen	Repo a	as at 31 l	40,000,000 40,000,000 1,500,000,000 1,500,000,000 2,710,000,000 400,000,000 200,000,000 1,250,000,00	80,000,000 100,000,000 1,000,000 1,000,000
i.a.4	NBL Subordinated Bond The Premier Bank Subordinated Bond NRBC Bank Subordinated Bond NRBC Bank Subordinated Bond Perpetual Bonds: Jamuna Bank Perpetual Bond NCC Bank Perpetual Bond Ifad Autos Limited Secured Bond Investment in Preference Share Other investments MTB Yaqeen Total other investments (Details are shown in Annexure-B) Assets pledged as security for liabilitie (a) i. Disclosure regarding outstanding Counter Party Name Agreemer A. Inter Bank (Reverse Repo) Standard Chartered Bank 28-D	Repo a	as at 31 l	40,000,000 40,000,000 1,500,000,000 1,500,000,000 2,710,000,000 400,000,000 200,000,000 1,250,000,000 3,250,000,000 9,513,677,917 622,382,000 10,136,059,917	80,000,000 100,000,000 1,500,000,000 1,500,000,000 2,940,000,000 400,000,000 2,000,000,000 2,000,000,000 8,037,242,394 100,000,000 8,137,242,394 3500.00 of Treasury Bill Amount 1,410,103,500
i.a.4	NBL Subordinated Bond The Premier Bank Subordinated Bond NRBC Bank Subordinated Bond Perpetual Bonds: Jamuna Bank Perpetual Bond NCC Bank Perpetual Bond Investment in Preference Share Other investments MTB Yaqeen Total other investments (Details are shown in Annexure-B) Assets pledged as security for liabilitie (a) i. Disclosure regarding outstanding Counter Party Name Agreement A. Inter Bank (Reverse Repo)	Repo a t Date -	as at 31 l	40,000,000 40,000,000 1,500,000,000 1,500,000,000 2,710,000,000 400,000,000 400,000,000 1,250,000,000 3,250,000,000 9,513,677,917 622,382,000 10,136,059,917 mber 2023 is BDT 141010: December 2023 Reversal Date	80,000,000 100,000,000 1,000,000,000 1,000,000
i.a.4	NBL Subordinated Bond The Premier Bank Subordinated Bond NRBC Bank Subordinated Bond NRBC Bank Subordinated Bond Perpetual Bonds: Jamuna Bank Perpetual Bond NCC Bank Perpetual Bond Ifad Autos Limited Secured Bond Investment in Preference Share Other investments MTB Yaqeen Total other investments (Details are shown in Annexure-B) Assets pledged as security for liabilitie (a) i. Disclosure regarding outstanding Counter Party Name Agreemer A. Inter Bank (Reverse Repo) Standard Chartered Bank 28-D	Repo a t Date - ec-23	as at 31	40,000,000 40,000,000 1,500,000,000 1,500,000,000 1,000,000 2,710,000,000 400,000,000 200,000,000 1,250,000,000 3,250,000,000 9,513,677,917 622,382,000 10,136,059,917 mber 2023 is BDT 141010: December 2023 Reversal Date 2-Jan-24	80,000,000 100,000,000 1,500,000,000 1,500,000,000 2,940,000,000 400,000,000 2,000,000,000 2,000,000,000 8,037,242,394 100,000,000 8,137,242,394 3500.00 of Treasury Bill Amount 1,410,103,500
i.a.4	NBL Subordinated Bond The Premier Bank Subordinated Bond NRBC Bank Subordinated Bond NRBC Bank Subordinated Bond Perpetual Bonds: Jamuna Bank Perpetual Bond NCC Bank Perpetual Bond Ifad Autos Limited Secured Bond Investment in Preference Share Other investments MTB Yaqeen Total other investments (Details are shown in Annexure-B) Assets pledged as security for liabilitie (a) I. Disclosure regarding outstanding Counter Party Name Agreemer A. Inter Bank (Reverse Repo) Standard Chartered Bank 28-D Total	Repo and the Date of the Control of	as at 31 l	40,000,000 40,000,000 1,500,000,000 1,500,000,000 1,500,000,000 2,710,000,000 400,000,000 200,000,000 1,250,000,000 3,250,000,000 9,513,677,917 622,382,000 10,136,059,917 mber 2023 is BDT 141010: December 2023 Reversal Date 2-Jan-24	80,000,000 100,000,000 1,000,000 1,500,000,000 1,000,000 2,940,000,000 400,000,000 2,000,000 3,037,242,394 100,000,000 8,137,242,394 3500.00 of Treasury Bill Amount 1,410,103,500 1,410,103,500
i.a.4	NBL Subordinated Bond The Premier Bank Subordinated Bond NRBC Bank Subordinated Bond NRBC Bank Subordinated Bond NCC Bank Perpetual Bond NCC Bank Perpetual Bond Ifad Autos Limited Secured Bond Investment in Preference Share Other investments MTB Yaqeen Total other investments (Details are shown in Annexure-B) Assets pledged as security for liabilitie (a) i. Disclosure regarding outstanding Counter Party Name Agreemer A. Inter Bank (Reverse Repo) Standard Chartered Bank 28-D Total ii. There was no Reverse Repo as at 31 (b) Disclosure regarding overall transar	Decen	nber 202	40,000,000 40,000,000 1,500,000,000 1,500,000,000 1,000,000 2,710,000,000 400,000,000 200,000,000 1,250,000,000 3,250,000,000 9,513,677,917 622,382,000 10,136,059,917 mber 2023 is BDT 141010: December 2023 Reversal Date 2-Jan-24 3. s at 31 December 2023 Maximum outstanding	80,000,000 100,000,000 1,500,000,000 1,500,000,000 2,940,000,000 400,000,000 2,000,000,000 2,000,000,000 8,037,242,394 100,000,000 8,137,242,394 3500.00 of Treasury Bill Amount 1,410,103,500
:.a.4	NBL Subordinated Bond The Premier Bank Subordinated Bond NRBC Bank Subordinated Bond NRBC Bank Subordinated Bond NCC Bank Perpetual Bond NCC Bank Perpetual Bond Ifad Autos Limited Secured Bond Investment in Preference Share Other investments MTB Yaqeen Total other investments (Details are shown in Annexure-B) Assets pledged as security for liabilitie (a) i. Disclosure regarding outstanding Counter Party Name Agreemer A. Inter Bank (Reverse Repo) Standard Chartered Bank 28-D Total ii. There was no Reverse Repo as at 31 (b) Disclosure regarding overall transace	Decement of Minutes of	nber 202	40,000,000 40,000,000 1,500,000,000 1,500,000,000 1,500,000,000 2,710,000,000 400,000,000 200,000,000 1,250,000,000 3,250,000,000 3,250,000,000 10,136,059,917 mber 2023 is BDT 141010: December 2023 Reversal Date 2-Jan-24 3. s at 31 December 2023	80,000,000 100,000,000 1,000,000,000 1,000,000
i.a.4	NBL Subordinated Bond The Premier Bank Subordinated Bond NRBC Bank Subordinated Bond Perpetual Bonds: Jamuna Bank Perpetual Bond NCC Bank Perpetual Bond Investment in Preference Share Other investments MTB Yaqeen Total other investments (Details are shown in Annexure-B) Assets pledged as security for liabilitie (a) i. Disclosure regarding outstanding Counter Party Name Agreemer Ainter Bank (Reverse Repo) Standard Chartered Bank 28-D Total ii. There was no Reverse Repo as at 31 (b) Disclosure regarding overall transace Particular Securities sold under Repo: i) with Bangladesh Bank	Decement outs	nber 202 f Repo a nimum standing ring the year	40,000,000 40,000,000 1,500,000,000 1,500,000,000 1,500,000,000 2,710,000,000 400,000,000 200,000,000 1,250,000,000 3,250,000,000 3,250,000,000 1,250,000,000 10,136,059,917 mber 2023 is BDT 141010: December 2023 Reversal Date 2-Jan-24 3. s at 31 December 2023 Maximum outstanding during the year 4,956,920,750	80,000,000 100,000,000 1,500,000,000 1,500,000,000 1,000,000 2,940,000,000 400,000,000 2,000,000,000 8,037,242,394 100,000,000 8,137,242,394 3500.00 of Treasury Bill Amount 1,410,103,500 1,410,103,500 Daily average outstanding during the year 77,403,115
:.a.4	NBL Subordinated Bond The Premier Bank Subordinated Bond NRBC Bank Subordinated Bond Perpetual Bonds: Jamuna Bank Perpetual Bond NCC Bank Perpetual Bond Investment in Preference Share Other investments MTB Yaqeen Total other investments (Details are shown in Annexure-B) Assets pledged as security for liabilitie (a) i. Disclosure regarding outstanding Counter Party Name Agreemer A. Inter Bank (Reverse Repo) Standard Chartered Bank 28-D Total ii. There was no Reverse Repo as at 31 (b) Disclosure regarding overall transar Particular S Securities sold under Repo:	Decement outs	nber 202 f Repo a nimum standing the year	40,000,000 40,000,000 1,500,000,000 1,500,000,000 1,500,000,000 2,710,000,000 400,000,000 200,000,000 1,250,000,000 3,250,000,000 3,250,000,000 1,250,000,000 10,136,059,917 mber 2023 is BDT 141010: December 2023 Reversal Date 2-Jan-24 3. s at 31 December 2023 Maximum outstanding during the year 4,956,920,750	80,000,000 100,000,000 1,000,000,000 1,000,000
:.a.4	NBL Subordinated Bond The Premier Bank Subordinated Bond NRBC Bank Subordinated Bond NRBC Bank Subordinated Bond NCC Bank Perpetual Bond NCC Bank Perpetual Bond NCC Bank Perpetual Bond Ifad Autos Limited Secured Bond Investment in Preference Share Other investments MTB Yaqeen Total other investments (Details are shown in Annexure-B) Assets pledged as security for liabilitie (a) i. Disclosure regarding outstanding Counter Party Name Agreemer A Inter Bank (Reverse Repo) Standard Chartered Bank 28-D Total ii. There was no Reverse Repo as at 31 (b) Disclosure regarding overall transactory Particular S Securities sold under Repo: i) with Bangladesh Bank ii) with Other Banks & Financial Institution Securities purchased under Reverse Repo: i) with Bangladesh Bank ii) with Other Banks & Financial Institution	Decen ction o Mi outs du 138, 49	nber 202 f Repo a nimum standing ring the year 2,062,554 8,519,500	40,000,000 40,000,000 1,500,000,000 1,500,000,000 1,000,000 2,710,000,000 400,000,000 20,000,000 1,250,000,000 3,250,000,000 1,250,000,000 1,250,000,000 1,250,000,000 1,250,000,000 20,000,000 1,250,000,000 3,250,000,000 1,250,000,000 2,710,000,000 2,710,000,000 2,710,000,000 3,250,000,000 3,250,000,000 3,250,000,000 3,250,000,000 2,710,000,000 3,250,	80,000,000 100,000,000 1,000,000,000 1,000,000
	NBL Subordinated Bond The Premier Bank Subordinated Bond NRBC Bank Subordinated Bond Perpetual Bonds: Jamuna Bank Perpetual Bond NCC Bank Perpetual Bond NCC Bank Perpetual Bond Investment in Preference Share Other investments MTB Yaqeen Total other investments (Details are shown in Annexure-B) Assets pledged as security for liabilitie (a) i. Disclosure regarding outstanding Counter Party Name Agreemen A. Inter Bank (Reverse Repo) Standard Chartered Bank 28-D Total ii. There was no Reverse Repo as at 31 (b) Disclosure regarding overall transace Particular Securities sold under Repo: i) with Bangladesh Bank ii) with Other Banks & Financial Institution Securities pursues were Repose. i) with Bangladesh Bank ii) with Other Banks & Financial Institution	Decement of the second of the	nber 202 f Repo a nimum standing ring the year	40,000,000 40,000,000 1,500,000,000 1,500,000,000 1,500,000,000 2,710,000,000 400,000,000 200,000,000 1,250,000,000 3,250,000,000 3,250,000,000 1,250,000,000 10,136,059,917 mber 2023 is BDT 141010: December 2023 Reversal Date 2-Jan-24 3. s at 31 December 2023 Maximum outstanding during the year 4,956,920,750	80,000,000 100,000,000 1,500,000,000 1,500,000,000 1,000,000 2,940,000,000 400,000,000 2,000,000,000 8,037,242,394 100,000,000 8,137,242,394 3500.00 of Treasury Bill Amount 1,410,103,500 1,410,103,500 Daily average outstanding during the year 77,403,115
	NBL Subordinated Bond The Premier Bank Subordinated Bond NRBC Bank Subordinated Bond Perpetual Bonds: Jamuna Bank Perpetual Bond NCC Bank Perpetual Bond Investment In Preference Share Other investments MTB Yaqeen Total other investments (Details are shown in Annexure-B) Assets pledged as security for liabilitie (a) i. Disclosure regarding outstanding Counter Party Name Agreemer A. Inter Bank (Reverse Repo) Standard Chartered Bank 28-D Total ii. There was no Reverse Repo as at 31 (b) Disclosure regarding overall transace Particular Securities sold under Repo: i) with Bangladesh Bank ii) with Other Banks & Financial Institution Securities purchased under Reverse Repo: i) with Bangladesh Bank ii) with Other Banks & Financial Institution Maturity grouping of Investment as foll On Demand	Decement of the second of the	nber 202 f Repo a nimum standing ring the year 2,062,554 8,519,500	40,000,000 40,000,000 1,500,000,000 1,500,000,000 1,500,000,000 2,710,000,000 2,710,000,000 400,000,000 200,000,000 1,250,000,000 3,250,000,000 1,250,000,000 1,250,000,000 1,250,000,000 1,250,000,000 3,250,000,000 1,250,000,000 3,250,000,000 20,000,000 1,250,000,000 3,250,000,000 3,250,000,000 2,3250,000,000 3,250,000,000 3,250,000,000 3,250,000,000 3,250,000,000 3,250,000,000 3,250,000,000 3,250,000,000 3,250,000,000 3,250,000,000 3,250,000,000 3,250,000,000 3,250,000,000 3,250,000,000 40,000,000 40,000,000 40,000,00	80,000,000 100,000,000 1,000,000,000 1,000,000
	NBL Subordinated Bond The Premier Bank Subordinated Bond NRBC Bank Subordinated Bond NRBC Bank Subordinated Bond NRBC Bank Subordinated Bond NCC Bank Perpetual Bond NCC Bank Perpetual Bond Ifad Autos Limited Secured Bond Investment in Preference Share Other Investments MTB Yaqeen Total other Investments (Details are shown in Annexure-B) Assets pledged as security for liabilitie (a) i. Disclosure regarding outstanding Counter Party Name Agreemer A Inter Bank (Reverse Repo) Standard Chartered Bank 28-D Total ii. There was no Reverse Repo as at 31 (b) Disclosure regarding overall transar Particular Securities sold under Repo: i) with Bangladesh Bank ii) with Other Banks & Financial Institution Securities purchased under Reverse Repo i) with Bangladesh Bank ii) with Other Banks & Financial Institution Maturity grouping of Investment as foll	Decen ction of Mi outs dui 138, 49, 86 s 86 ows:	nber 202 f Repo a nimum standing ring the year 2,062,554 8,519,500	40,000,000 40,000,000 1,500,000,000 1,500,000,000 1,000,000 2,710,000,000 400,000,000 200,000,000 1,250,000,000 3,250,000,000 1,250,000,000 1,250,000,000 10,136,059,917 mber 2023 is BDT 141010 December 2023 Reversal Date 2-Jan-24 3. s at 31 December 2023 Maximum outstanding during the year 4,956,920,750 5,450,828,751	80,000,000 100,000,000 1,000,000,000 1,000,000
	NBL Subordinated Bond The Premier Bank Subordinated Bond NRBC Bank Subordinated Bond NRBC Bank Subordinated Bond NCC Bank Perpetual Bond NCC Bank Perpetual Bond NCC Bank Perpetual Bond Investment in Preference Share Other investments MTB Yaqeen Other investments (Details are shown in Annexure-B) Assets pledged as security for liabilitie (a) i. Disclosure regarding outstanding Counter Party Name Agreemer A. Inter Bank (Reverse Repo) Standard Chartered Bank 28-D Total ii. There was no Reverse Repo as at 31 (b) Disclosure regarding overall transace Particular Securities sold under Repo: i) with Bangladesh Bank ii) with Other Banks & Financial Institution Securities purchased under Reverse Repo: i) with Bangladesh Bank ii) with Other Banks & Financial Institution Securities purchased under Reverse Repo: i) with Bangladesh Bank ii) with Other Banks & Financial Institution Maturity grouping of Investment as foll On Demand Less than three months but less than one More than one year but less than five year	Decement of the second of the	nber 202 f Repo a nimum standing ring the year 2,062,554 8,519,500	40,000,000 40,000,000 1,500,000,000 1,500,000,000 1,500,000,000 2,710,000,000 2,710,000,000 400,000,000 20,000,000 1,250,000,000 3,250,000,000 1,250,000,000 3,250,000,000 10,136,059,917 mber 2023 is BDT 141010: December 2023 Reversal Date 2-Jan-24 3. s at 31 December 2023 Maximum outstanding during the year 4,956,920,750 5,450,828,751 2,565,935,457	80,000,000 100,000,000 1,000,000,000 1,500,000,000 1,000,000 2,940,000,000 400,000,000 2,000,000 3,037,242,394 100,000,000 8,137,242,394 100,000,000 1,410,103,500 1,410,103,500 1,410,103,500 1,410,103,500 1,291,320,081 2,771,354 2,626,577,683 313,362,495 8,406,997,706
i.a.5	NBL Subordinated Bond The Premier Bank Subordinated Bond NRBC Bank Subordinated Bond Perpetual Bonds: Jamuna Bank Perpetual Bond NCC Bank Perpetual Bond Investment in Preference Share Other investments MTB Yaqeen Other investments (Details are shown in Annexure-B) Assets pledged as security for liabilitie (a) i. Disclosure regarding outstanding Counter Party Name Agreemer A. Inter Bank (Reverse Repo) Standard Chartered Bank 28-D Total ii. There was no Reverse Repo as at 31 (b) Disclosure regarding overall transace Particular Securities sold under Repo: i) with Bangladesh Bank ii) with Other Banks & Financial Institution Securities purchased under Reverse Repo: ii) with Bangladesh Bank ii) with Other Banks & Financial Institution Maturity grouping of Investment as foll On Demand Less than three months More than three months More than three months but less than one More than three months but less than five year More than five years	Report to Date	nber 202 f Repo a nimum standing ring the year 2,062,554 8,519,500	40,000,000 40,000,000 1,500,000,000 1,500,000,000 1,500,000,000 2,710,000,000 400,000,000 400,000,000 1,250,000,000 3,250,000,000 1,250,000,000 1,250,000,000 1,250,000,000 1,250,000,000 3,250,000,000 10,136,059,917 mber 2023 is BDT 141010: December 2023 Reversal Date 2-Jan-24 3. s at 31 December 2023 Maximum outstanding during the year 4,956,920,750 5,450,828,751 2,565,935,457	80,000,000 100,000,000 1,000,000,000 1,000,000
i.a.5	NBL Subordinated Bond The Premier Bank Subordinated Bond NRBC Bank Subordinated Bond NRBC Bank Subordinated Bond NCC Bank Perpetual Bond NCC Bank Perpetual Bond NCC Bank Perpetual Bond Investment in Preference Share Other investments MTB Yaqeen Other investments (Details are shown in Annexure-B) Assets pledged as security for liabilitie (a) i. Disclosure regarding outstanding Counter Party Name Agreemer A. Inter Bank (Reverse Repo) Standard Chartered Bank 28-D Total ii. There was no Reverse Repo as at 31 (b) Disclosure regarding overall transace Particular Securities sold under Repo: i) with Bangladesh Bank ii) with Other Banks & Financial Institution Securities purchased under Reverse Repo: i) with Bangladesh Bank ii) with Other Banks & Financial Institution Securities purchased under Reverse Repo: i) with Bangladesh Bank ii) with Other Banks & Financial Institution Maturity grouping of Investment as foll On Demand Less than three months but less than one More than one year but less than five year	Report to Date	nber 202 f Repo a nimum standing ring the year 2,062,554 8,519,500	40,000,000 40,000,000 1,500,000,000 1,500,000,000 1,500,000,000 2,710,000,000 2,710,000,000 400,000,000 200,000,000 1,250,000,000 1,250,000,000 3,250,000,000 1,250,000,000 1,250,000,000 1,250,000,000 20,000,000 1,250,000,000 3,250,000,000 20,000,000 1,250,000,000 3,250,000,000 3,250,000,000 20,000,000 3,250,000,000 3,250,000,000 3,250,000,000 3,250,000,000 3,250,000,000 3,250,000,000 3,250,000,000 3,250,000,000 3,250,000,000 3,250,000,000 3,250,000,000 3,250,000,000 40,000,000	80,000,000 100,000,000 1,000,000,000 1,000,000
i.a.5	NBL Subordinated Bond The Premier Bank Subordinated Bond NRBC Bank Subordinated Bond NCC Bank Perpetual Bond NCC Bank Perpetual Bond NCC Bank Perpetual Bond Investment in Preference Share Other Investments MTB Yaqeen Other investments (Details are shown in Annexure-B) Assets pledged as security for liabilitie (a) i. Disclosure regarding outstanding Counter Party Name Agreemer A Inter Bank (Reverse Repo) Standard Chartered Bank 28-D Total ii. There was no Reverse Repo as at 31 (b) Disclosure regarding overall transace Particular S Securities sold under Repo: i) with Bangladesh Bank ii) with Other Banks & Financial Institution Securities purchased under Reverse Repo: i) with Bangladesh Bank ii) with Other Banks & Financial Institution Maturity grouping of Investment as foll On Demand Less than three months but less than one More than one year but less than five year More than five years Consolidated Loans and Advances/Inve	Report to Date	nber 202 f Repo a nimum standing ring the year 2,062,554 8,519,500	40,000,000 40,000,000 1,500,000,000 1,500,000,000 1,500,000,000 2,710,000,000 2,710,000,000 400,000,000 20,000,000 1,250,000,000 3,250,000,000 3,250,000,000 1,250,000,000 1,250,000,000 1,250,000,000 3,250,000,000 1,250,000,000 3,250,000,000 3,250,000,000 3,250,000,000 3,250,000,000 3,250,000,000 3,250,000,000 3,250,000,000 3,250,000,000 3,250,000,000 3,250,000,000 3,250,000,000 3,250,000,000 3,250,000,000 3,250,000,000 3,250,000,000 3,250,000,000 3,250,000,000 3,250,000,000 4,950,920,750 5,450,826,751 3,669,526,751 3,669,561 3,477,861,545 414,924,477 11,131,737,781 50,900,695,323 65,928,888,686	80,000,000 100,000,000 1,000,000,000 1,000,000
i.a.5	NBL Subordinated Bond The Premier Bank Subordinated Bond NRBC Bank Subordinated Bond NRBC Bank Subordinated Bond NCC Bank Perpetual Bond NCC Bank Perpetual Bond NCC Bank Perpetual Bond Investment in Preference Share Other investments MTB Yaqeen Other investments (Details are shown in Annexure-B) Assets pledged as security for liabilitie (a) i. Disclosure regarding outstanding Counter Party Name Agreemer A. Inter Bank (Reverse Repo) Standard Chartered Bank 28-D Total ii. There was no Reverse Repo as at 31 (b) Disclosure regarding overall transa- Particular Securities sold under Repo: i) with Bangladesh Bank ii) with Other Banks & Financial Institution Securities purchased under Reverse Repo: i) with Bangladesh Bank ii) with Other Banks & Financial Institution Maturity grouping of Investment as foll On Demand Less than three months More than three months but less than one More than one year but less than five year More than five years Consolidated Loans and Advances/Inve Mutual Trust Bank PLC (Note-7.a) MTB Securities Limited	Report to Date	nber 202 f Repo a nimum standing ring the year 2,062,554 8,519,500	40,000,000 40,000,000 1,500,000,000 1,500,000,000 1,500,000,000 2,710,000,000 2,710,000,000 400,000,000 400,000,000 1,250,000,000 3,250,000,000 3,250,000,000 1,250,000,000 1,250,000,000 1,250,000,000 3,250,000,000 20,000,000 1,250,000,000 3,250,000,000 3,250,000,000 3,250,000,000 3,250,000,000 3,250,000,000 3,250,000,000 3,250,000,000 3,250,000,000 3,250,000,000 3,250,000,000 3,250,000,000 3,250,000,000 3,250,000,000 3,250,000,000 3,250,000,000 3,250,000,000 3,250,000,000 1,250,000,000 3,250,000,000 1,250,000,000 3,260,000,000 3,260,000,000 3,260,000,000 3,260,000,000 3,260,000,000 3,260,000,000 3,260,000,000 3,260,000,000 3,260,000,000 3,260,000,000 3,260,000,000 3,260,000,000 3,250,000 3,250,000 3,2	80,000,000 100,000,000 1,000,000,000 1,000,000
i.a.5	NBL Subordinated Bond The Premier Bank Subordinated Bond NRBC Bank Subordinated Bond Perpetual Bonds: Jamuna Bank Perpetual Bond NCC Bank Perpetual Bond Investment in Preference Share Other investments MTB Yaqeen Other investments (Details are shown in Annexure-B) Assets pledged as security for liabilitie (a) i. Disclosure regarding outstanding Counter Party Name Agreemer A. Inter Bank (Reverse Repo) Standard Chartered Bank 28-D Total ii. There was no Reverse Repo as at 31 (b) Disclosure regarding overall transactivation year to be a security for liabilitie (a) ii. Disclosure regarding overall transactivation with Bangladesh Bank ii) with Other Banks & Financial Institution Securities purchased under Reverse Repo: i) with Bangladesh Bank ii) with Other Banks & Financial Institution Maturity grouping of Investment as foll On Demand Less than three months More than three months More than three months but less than one More than three months but less than five years More than five years Consolidated Loans and Advances/Inve Mutual Trust Bank PLC (Note-7.a) MTB Securities Limited MTB Capital Limited Less: Inter-company loan Consolidated bills purchased and disconsidered.	Report December 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	her 202 f Repo a nimum standing ring the year 2,062,5548,8519,500	40,000,000 40,000,000 40,000,000 1,500,000,000 1,500,000,000 1,000,000,000 2,710,000,000 400,000,000 200,000,000 1,250,000,000 3,250,000,000 1,250,000,000 1,250,000,000 1,250,000,000 1,250,000,000 3,250,000,000 1,250,000,000 3,250,000,000 1,250,000,000 3,250,000,000 3,250,000,000 3,250,000,000 3,250,000,000 3,250,000,000 3,250,000,000 3,250,000,000 3,250,000,000 3,250,000,000 3,250,000,000 3,250,000,000 3,250,000,000 3,250,000,000 3,250,000,000 3,250,000,000 1,250,000,000 3,250,000,000 1,250,000,000 1,250,000,000 1,250,000,000 1,250,000,000 1,250,000,000 1,250,000,000 1,250,000,000 1,250,000,000 1,250,000,000 1,250,000,000 1,250,000 1,250,000 1,250,000 1,250	80,000,000 100,000,000 1,000,000,000 1,000,000
i.a.5	NBL Subordinated Bond The Premier Bank Subordinated Bond NRBC Bank Subordinated Bond Perpetual Bonds: Jamuna Bank Perpetual Bond NCC Bank Perpetual Bond Investment in Preference Share Other investments MTB Yaqeen Total other investments (Details are shown in Annexure-B) Assets pledged as security for liabilitie (a) i. Disclosure regarding outstanding Counter Party Name Agreemer A. Inter Bank (Reverse Repo) Standard Chartered Bank 28-D Total ii. There was no Reverse Repo as at 31 (b) Disclosure regarding overall transact Particular S Securities sold under Repo: i) with Bangladesh Bank ii) with Other Banks & Financial Institution Securities purchased under Reverse Repo: i) with Bangladesh Bank ii) with Other Banks & Financial Institution Maturity grouping of Investment as foll On Demand Less than three months More than three months More than three months but less than one More than five years Consolidated Loans and Advances/Inve MTB Capital Limited Less: Inter-company loan Consolidated bills purchased and disce Mutual Trust Bank PLC (Note-7.a) MTB Securities Limited MTB Capital Limited Less: Inter-company loan Consolidated bills purchased and disce Mutual Trust Bank PLC (Note-7.a) MTB Securities Limited MTB Capital Limited Less: Inter-company loan	Report December 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	her 202 f Repo a nimum standing ring the year 2,062,5548,8519,500	40,000,000 40,000,000 1,500,000,000 1,500,000,000 1,500,000,000 2,710,000,000 2,710,000,000 400,000,000 400,000,000 1,250,000,000 3,250,000,000 3,250,000,000 1,250,000,000 1,250,000,000 1,250,000,000 3,250,000,000 20,000,000 1,250,000,000 3,250,000,000 3,250,000,000 3,250,000,000 3,250,000,000 3,250,000,000 3,250,000,000 3,250,000,000 3,250,000,000 3,250,000,000 3,250,000,000 3,250,000,000 3,250,000,000 3,250,000,000 3,250,000,000 3,250,000,000 3,250,000,000 3,250,000,000 1,250,000,000 3,250,000,000 1,250,000,000 3,260,000,000 3,260,000,000 3,260,000,000 3,260,000,000 3,260,000,000 3,260,000,000 3,260,000,000 3,260,000,000 3,260,000,000 3,260,000,000 3,260,000,000 3,260,000,000 3,250,000 3,250,000 3,2	80,000,000 100,000,000 1,000,000,000 1,000,000
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.a.5	NBL Subordinated Bond The Premier Bank Subordinated Bond NRBC Bank Subordinated Bond NRBC Bank Subordinated Bond NRBC Bank Subordinated Bond NCC Bank Perpetual Bond Investment Bond Ifad Autos Limited Secured Bond Investment in Preference Share Other Investments MTB Yaqeen Total other investments (Details are shown in Annexure-B) Assets pledged as security for liabilitie (a) i. Disclosure regarding outstanding Counter Party Name Agreemer A. Inter Bank (Reverse Repo) Standard Chartered Bank Ze-D Total ii. There was no Reverse Repo as at 31 (b) Disclosure regarding overall transact Particular Securities sold under Repo: i) with Bangladesh Bank ii) with Other Banks & Financial Institution Securities purchased under Reverse Repo: i) with Bangladesh Bank ii) with Other Banks & Financial Institution Maturity grouping of Investment as foll On Demand Less than three months More than three months but less than one More than five years Consolidated Leans and Advances/Inve Mutual Trust Bank PLC (Note-7.a) MTB Securities Limited MTB Capital Limited Less: Inter-company loan Consolidated bills purchased and disce Mutual Trust Bank PLC (Note-7.a) MTB Securities Limited MTB Capital Limited Consolidated Leans and Advances/Inve MTB Securities Limited MTB Capital Limited Significant concentration wise groupin a) Directors Credit Cards (Note - 49) b) Chief Executive & other Senior Executive ii) Other Senior Executives c) Advances to Industries	Repo is to Date in the property of the propert	nber 202 f Repo a nimum standing ring the year 2,062,5548,8519,500	40,000,000 40,000,000 1,500,000,000 1,500,000,000 1,500,000,000 2,710,000,000 2,710,000,000 400,000,000 20,000,000 1,250,000,000 3,250,000,000 3,250,000,000 1,250,000,000 1,250,000,000 3,250,000,000 3,250,000,000 1,250,000,000 3,250,000,000 3,250,000,000 3,250,000,000 3,250,000,000 3,250,000,000 3,250,000,000 3,250,000,000 3,250,000,000 3,250,000,000 3,250,000,000 3,250,000,000 3,250,000,000 3,250,000,000 3,250,000,000 3,250,000,000 3,250,000,000 3,250,000,000 3,250,000,000 3,250,000,000 1,250,000 1,250	80,000,000 100,000,000 1,000,000,000 1,000,000
.a.5	NBL Subordinated Bond The Premier Bank Subordinated Bond NRBC Bank Subordinated Bond NRBC Bank Subordinated Bond NCC Bank Perpetual Bond NCC Bank Perpetual Bond Ifad Autos Limited Secured Bond Investment in Preference Share Other investments MTB Yaqeen Total other investments (Details are shown in Annexure-B) Assets pledged as security for liabilitie (a) i. Disclosure regarding outstanding Counter Party Name Agreemer A. Inter Bank (Reverse Repo) Standard Chartered Bank 28-D Total ii. There was no Reverse Repo as at 31 (b) Disclosure regarding overall transa- Particular s Securities sold under Repo: i) with Bangladesh Bank ii) with Other Banks & Financial Institution Securities purchased under Repo: i) with Bangladesh Bank ii) with Other Banks & Financial Institution Maturity grouping of Investment as foll On Demand Less than three months More than three months but less than one More than one year but less than five year More than five years Consolidated Loans and Advances/Inve Mutual Trust Bank PLC (Note-7.a) MTB Securities Limited MTB Capital Limited Less: Inter-company loan Consolidated bills purchased and discending in the securities and the securities and the securities and the securities and the Securities Limited MTB Capital Limited Significant concentration wise grouping a) Directors Credit Cards (Note - 49) b) Chief Executive & other Senior Executives c) Advances to Industries Agriculture RMG	Repo is to Date in the property of the propert	nber 202 f Repo a nimum standing ring the year 2,062,5548,8519,500	40,000,000 40,000,000 1,500,000,000 1,500,000,000 1,500,000,000 2,710,000,000 2,710,000,000 400,000,000 20,000,000 1,250,000,000 1,250,000,000 3,250,000,000 1,250,000,000 1,250,000,000 3,250,000,000 1,250,000,000 3,250,000,000 3,250,000,000 3,250,000,000 1,250,000,000 3,250,000,000 3,250,000,000 3,250,000,000 3,250,000,000 3,250,000,000 3,250,000,000 3,250,000,000 3,250,000,000 3,250,000,000 3,250,000,000 3,250,000,000 3,250,000,000 3,250,000,000 3,250,000,000 3,250,000,000 1,350,059,917 2,565,935,457 3,669,561 3,477,861,545 414,924,477 11,131,737,781 50,900,695,323 65,928,888,686 5 2,55,775,453,001 3,369,95,542 523,998,056 (1,318,069,975) 258,351,266,624 2,672,108,948 261,023,395,572 ted Loans and Advances/led Loans and Ad	80,000,000 100,000,000 1,000,000,000 1,000,000
.a.5	NBL Subordinated Bond The Premier Bank Subordinated Bond NRBC Bank Subordinated Bond NRBC Bank Subordinated Bond NCC Bank Perpetual Bond Investment in Preference Share Other Investments MTB Yaqeen Other investments (Details are shown in Annexure-B) Assets pledged as security for liabilitie (a) i. Disclosure regarding outstanding Counter Party Name Agreemer A. Inter Bank (Reverse Repo) Standard Chartered Bank 28-D Total ii. There was no Reverse Repo as at 31 (b) Disclosure regarding overall transaction For the Counter Standard Chartered Bank 28-D Total iii. There was no Reverse Repo as at 31 (b) Disclosure regarding overall transaction For the Counter Standard Chartered Bank 28-D Total iii. There was no Reverse Repo as at 31 (b) Disclosure regarding overall transaction For the Counter Standard Chartered Bank 30 Securities sold under Repo: i) with Bangladesh Bank 30 ii) with Other Banks & Financial Institution Securities purchased under Reverse Repo: i) with Bangladesh Bank 30 iii) with Other Banks & Financial Institution Maturity grouping of Investment as foll On Demand Less than three months More than five years More than five years Consolidated Loans and Advances/Inve Mutual Trust Bank PLC (Note-7.a) MTB Securities Limited MTB Capital Limited Consolidated bills purchased and discending the Counter Securities Limited MTB Capital Limited Significant concentration wise grouping a) Directors Credit Cards (Note - 49) b) Chief Executive & other Senior Executives C.) Advances to Industries Agriculture RMG Textile	Repo is to Date in the property of the propert	nber 202 f Repo a nimum standing ring the year 2,062,5548,8519,500	40,000,000 40,000,000 1,500,000,000 1,500,000,000 1,500,000,000 2,710,000,000 2,710,000,000 400,000,000 200,000,000 1,250,000,000 1,250,000,000 3,250,000,000 1,250,000,000 1,250,000,000 1,250,000,000 3,250,000,000 1,250,000,000 3,250,000,000 1,250,000,000 3,250,000,000 3,250,000,000 3,250,000,000 3,250,000,000 3,250,000,000 3,250,000,000 3,250,000,000 3,250,000,000 3,250,000,000 1,250,000,000 3,250,000,000 3,250,000,000 3,250,000,000 3,250,000,000 3,250,000,000 3,250,000,000 1,250,000,000 3,250,000,000 1,250,000,000 3,250,000,000 1,250,000,000 1,250,000,000 1,250,000,000 1,250,000 1,250,000,000 1,25	80,000,000 1,000,000,000 1,000,000,000 1,000,000
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.a.5	NBL Subordinated Bond The Premier Bank Subordinated Bond NRBC Bank Subordinated Bond NRBC Bank Subordinated Bond NCC Bank Perpetual Bond NCC Bank Perpetual Bond Ifad Autos Limited Secured Bond Investment in Preference Share Other investments MTB Yaqeen Other investments (Details are shown in Annexure-B) Assets pledged as security for liabilitie (a) i. Disclosure regarding outstanding Counter Party Name Agreemer A. Inter Bank (Reverse Repo) Standard Chartered Bank 28-D Total ii. There was no Reverse Repo as at 31 (b) Disclosure regarding overall transar Particular Securities sold under Repo: i) with Bangladesh Bank ii) with Other Banks & Financial Institution Securities purchased under Reverse Repo: ii) with Bangladesh Bank ii) with Other Banks & Financial Institution Maturity grouping of Investment as foll On Demand Less than three months More than three months More than three months More than three months More than five years More than five years Consolidated Loans and Advances/Inv. Mutual Trust Bank PLC (Note-7.a) MTB Securities Limited MTB Capital Limited Less: Inter-company loan Consolidated bills purchased and discussion in the content of the content	Repo is to Date in the property of the propert	nber 202 f Repo a nimum standing ring the year 2,062,5548,8519,500	40,000,000 40,000,000 1,500,000,000 1,500,000,000 1,500,000,000 2,710,000,000 2,710,000,000 400,000,000 400,000,000 1,250,000,000 1,250,000,000 3,250,000,000 1,250,000,000 1,250,000,000 1,250,000,000 3,250,000,000 1,250,000,000 3,250,000,000 3,250,000,000 1,250,000,000 3,250,000,000 3,250,000,000 3,250,000,000 3,250,000,000 3,250,000,000 3,250,000,000 3,250,000,000 3,250,000,000 3,250,000,000 3,250,000,000 3,250,000,000 3,250,000,000 3,250,000,000 3,250,000,000 3,250,000,000 3,250,000,000 3,250,000,000 3,250,000,000 1,250,000,000 3,250,000,000 1,360,59,917 1,360,920,750 5,450,828,751 3,669,561 3,477,861,545 414,924,477 11,131,737,781 50,900,695,323 65,928,888,686 1,250,905,542 523,988,686 1,341,925,058 1,2672,108,948 2,6	80,000,000 100,000,000 1,000,000,000 1,500,000,000 1,500,000,000 2,940,000,000 400,000,000 2,940,000,000 400,000,000 3,037,242,394 100,000,000 8,137,242,394 100,000,000 8,137,242,394 100,000,000 1,410,103,500 1,410,103,500 1,410,103,500 1,410,103,500 1,410,103,500 1,410,103,500 1,410,103,500 1,410,103,500 1,410,103,500 1,410,103,500 1,410,103,500 1,410,103,500 1,410,103,500 1,410,103,500 1,410,103,500 1,410,103,500 1,277,403,115 2,033,815,914 1,291,320,081 2,777,63 3,441,619,558 49,791,328,796 248,207,113,270 3,245,333,252 442,533,252 442,533,252 442,533,252 1,253,333,252 1,253,333,252 1,253,333,252 1,253,333,252 1,253,333,252 1,277,219,197 2,772,219,197 2,772,219,197 2,772,219,197 2,772,219,197 2,772,219,197 1,263,220 1,013,709,459 1,160,42,840 38,210,821,382 10,243,389,051 1,982,118,073
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Financial Statements 2023

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Consolidated Unclassified Loans and Advances (UC): Standard Special Mention Account (SMA) 4,222,939,07:		Mutual Trust Bank PLC (Note-8.a) MTB Securities Limited MTB Capital Limited	4,604,781,678 4,921,164,687 212,363,985 200,971,171 11,428,927 12,717,220	From Banks & NBFI	261,886,911,565 233,021,278,510 1,300,000,000 590,000,000 263,186,911,565 233,611,278,510
Sub total 243,961,256,673 Consolidated Classified Loans & Advances:	3 239,182,885,011	Consolidated net book value at the end of the year Details are shown in Annexure-C	4,828,574,590 5,134,853,077	11.a.1 Deposit and Other Accounts: Current Deposit & Other Accounts: Current Deposit (Including Unclaimed Dividend amount Note 11.a.6) Foreign Currency Deposit	21,125,530,201 19,909,521,757 7,642,999,999 5,014,528,709
Substandard 1,217,839,844 Doubtful 182,646,890 Bad & Loss 15,661,652,151	6 1,092,241,101	8.a Fixed Asset including Premises Furniture and Fixture Cost Land	104,253,000 104,253,000	Sundry Deposit Offshore Banking Unit MTB Yaqoen	6,699,618,937 4,126,770,660 35,468,149,137 29,050,821,126 573,106,628 253,193,954
Sub total 17,062,138,899 Total 261,023,395,573	9 14,652,809,376	Immovable Property Furniture & Fixtures Office Equipments	1,455,740,795 1,724,099,855 2,019,044,448 1,955,761,440	Bills Payable : Payment Order Issued	2,027,631,610 2,172,942,916
7.03 Consolidated list of Asset pledged as collaterals: Collateral of movable/immovable assets 116,729,283,213	3 120,581,824,460	Computers & Peripherals Motor Vehicles Intangible Assets	999,851,573 885,615,580 267,285,551 205,394,317 971,600,715 952,394,479	Pay Silp Issued Demand Draft Payable Offshore Banking Unit	475,301 498,491 3,434,994 2,783,705 2,031,541,905 2,176,225,112
Commodities and Export documents	5 16,941,016,739	Right off use assets Total Cost	2,021,814,031 2,091,929,707 9,563,689,968 9,333,112,306	MTB Yaqeen	519,493,480 4,878,986 2,551,035,385 2,181,104,098
Other securities 64,659,339,64' Personal guarantee 32,508,435,30' 261,023,395,57:	1 23,556,978,845	Less: Accumulated Depreciation	4,980,018,139 4,437,273,776 4,583,671,829 4,895,838,530	Savings Deposit: From Gustomers MTB Yaqoon	47,291,384,949 44,089,851,459 47,291,384,949 44,089,851,459 1,111,018,744 641,314,396 48,402,403,693 44,731,165,856
7.04 Maturity grouping of Consolidated Loans and Advances/Investments	-	MTB Yaqeen Book value at the end of the year	21,109,849 25,326,157 4,604,781,678 4,921,164,687	Fixed Deposits: From Customers From Banks & NBFI (Note 11.a.2)	111,928,625,806 99,843,851,728 1,300,000,000 590,000,000
On Demand 27,705,138,15 Not more than three months 59,706,923,70	7 26,900,816,126 4 57,945,639,609	Details are shown in Annexure-C (i) The cost of the right-of-use assets comprises present value of lease payments less incentive plus ir bank as lessee on lease-by-lease basis elected a single threshold less than BDT 20 million to conside	ler low value asset on the basis of materiality (less	Offshore Banking Unit MTB Yaqeen	113,228,625,806 100,433,851,728 9,815,382,310 5,410,362,960 123,044,008,116 105,844,214,688
More than three months but less than one year 70,117,831,936 More than one year but less than five years 69,211,908,936 More than five years 34,281,592,836	4 67,181,067,521	than 1%) of Bank's total capital i.e. BDT 35,288.47 million as of 31 December 2023. Hence any pay any rental premises or assets for a period not exceeding twelve months and/or falls as low vali ownership of those rental premises/assets do not transfer to the bank is recognised as expens customers' instead of recognizing as ROU assets.	ment made by the bank under contract for use of ue assets and substantially risks and benefits of	Special Noticed Deposits: MTB Yaqeen	27,779,425,327 26,850,800,242 173,437,442 145,603,095
7.a Loans and Advances/Investments		9.00 Consolidated other assets		Deposit Products : Brick by Brick MTB Millionaire Plan	27,952,862,769 26,996,403,337 10,889,937,232 11,511,002,962 5,910,162,809 5,835,689,135
In Bangladesh Loans (Note-7.a.1) 200,910,242,76: Cash Credits 26,985,779,62:	3 197,473,598,144 5 28,039,332,401	Mutual Trust Bank PLC (Note-9.a) Less: Investment in subsidiary	14,372,720,410 18,407,851,488 (3,500,000,000) (3,528,395,800) 10,872,720,410 14,879,455,688	Children Education Deposit Scheme MTB Education Plan MTB Girt Cheque	15,168,632 19,750,461 180,107,551 188,613,450 9,431,502 8,673,002
Overdrafts 27,879,430,612 255,775,453,000	2 22,694,182,726 1 248,207,113,270	MTB Securities Limited MTB Capital Limited	516,879,936 473,230,222 63,104,899 43,015,315	MTB Kotipati NRB Deposit Pension Scheme MTB Lakhopoti MTB Angona DPS	6,502,102,832 6,397,848,948 82,792,833 60,740,960 2,487,372 2,270,878 121,080,469 43,873,331
Bills Purchased and Discounted (Note-7.a.1.2) 2.672,108,941 258,447,561,949 Outside Bangladesh		Less: Intragroup receivable & payable	(129,997,600) (164,959,133) 449,987,235 351,286,404 11,322,707,645 15,230,742,091	MTB Micro DPS MTB Yaqeen	68,764,438 5,526,502 23,782,005,670 24,073,989,629 1,413,340,166 480,385,823 25,195,345,836 24,554,375,452
258,447,561,949	9 250,979,332,467	9.01 Consolidated Advance Income Tax Mutual Trust Bank PLC (Note-9.a.4.1) MTB Securities Limited	2,720,503,414 5,019,715,531 424,287,467 345,406,112	11.a.2 Fixed Deposits from Banks & NBFI: IDLC Finance PLC. Infrastructure Development Company Limited	25,195,345,836 24,554,375,452 600,000,000 - 700,000,000 590,000,000
7.a.1 Loans / Investments: Continuous Loans 459,022,373		MTB Capital Limited 9.02 Consolidated Deferred Tax Assets/ (Liabilities)	34,603,941 25,847,647 3,179,394,823 5,390,969,290	MTB Yaqeen	1,300,000,000 590,000,000 6,384,071 - 1,306,384,071 590,000,000
Demand Loans 66,438,120,000 Term Loans 98,707,033,625 Short term Agri. Credit and Microcredit 5,015,914,594	5 90,435,977,930	Mutual Trust Bank PLC (Note-9.a.4.2) MTB Securities Limited MTB Capital Limited	3,150,385,224 2,351,034,248 (6,410,114) (6,041,215) (96,878)	11.a.3 Maturity grouping of Deposit and Other Accounts: On Demand Repayable within one month	9,485,717,864 25,804,604,294 22,904,811,507
Packing Credit 626,580,844 Credit Cards 5,434,781,673	6 589,172,762 2 4,062,081,468	9.a Other Asset Classification of Other Asset	3,143,913,484 2,344,896,155	More than one month but within six months More than six months but within one year More than one year but within five years	52,915,863,690 46,969,442,730 58,405,812,180 51,842,458,178 74,303,448,999 65,953,597,826
Staff Loan 1,231,925,056 Lease Finance (Note-7.a.3) 758,868,725 Others loan		A) Income generating Other Asset: i) Investment in Shares of Subsidiary Companies (Note-9.a.1) B) Non-Income generating Other Asset:	3,500,000,000 3,528,395,800	More than five year but within ten years More than ten years 11.a.4 Demand & Time Deposit	40,718,661,762 36,142,901,548 1,552,802,777 1,378,306,542 263,186,911,565 233,611,278,510
178,672,246,888 Offshore Banking Unit 13,015,786,93	2 22,130,197,349	Stationery Stamps Printing materials in stock etc. Hi) Advance Rent and Advertisement Hi) Interest Accurad on Investment but not collected & other income receivable (Note-9.a.2)	60,875,307 61,588,251 432,739,253 585,303,836 1,320,958,809 1,190,446,376	a) Demand Deposit Current Deposit Savings Deposit (9%) Foreign Currency Deposit non interest bearing	42,948,507,483 35,510,924,105 21,698,636,828 20,162,715,712 4,356,216,332 4,025,804,927 7,642,999,999 5,014,528,709
MTB Yaqeen 9,222,208,943 200,910,242,763		iv) Security Deposit v) Suspense Account (Note- 9.a.3) vi) Others (Note- 9.a.4)	39,132,353 14,229,360 502,535,652 634,963,480 8,516,479,035 12,392,924,385	Sundry Deposit Bills Payable	6,699,618,937 4,126,770,660 2,551,035,385 2,181,104,098
7.a.1.2 Bill Purchased and Discounted Payable in Bangladesh 1,581,215,67	1,856,300,035		14,372,720,410 18,407,851,488	b) Time Deposits Saving Deposit (01%) Fixed Deposit Deposit from Banks	220,238,404,083 198,100,354,405 44,046,187,361 40,705,360,928 121,744,008,116 105,254,214,688 1,300,000,000 590,000,000
Payable outside Bangladesh 269,460,138 1,850,675,808	9 2,208,103,440	9.a.1 Investment in Shares of Subsidiary Companies MTB Securities Limited MTB Capital Limited MTB Exchance (UK) Limited	3,250,000,000 3,250,000,000 250,000,000 250,000,000 - 28,395,800	Short Term Deposit Deposit Under Scheme	27,952,862,769 26,996,403,337 25,195,345,836 24,554,375,452
MTB Yaqeen 256,403,84: Offshore Banking Unit 565,029,29 2,672,108,94!	6 382,532,644		3,500,000,000 3,528,395,800	Total Demand & Time Deposits 11.a.5 Sectorwise Deposit Government	263,186,911,565 233,611,278,510 437,308,517 15,848,106
7.a.2 Net Loans and Advances/Investments Gross Loans & Advances (Note- 7.a) 258,447,561,949		Interest Accrued on Investment but not collected & other income receivable interest Receivable on investment interest Receivable on Investment interest Receivable on Loans and Advances the second of the Control	175,278 3,211,181 266,474,410 372,910,263	Government Autonomous & Semi-Autonomous Bodies Local Authorities Public Non- Pinancial Organisation	1,497,787,442 777,584,521 1,263,127,360 844,054,121 8,152,585,044 6,688,637,694
Less: Interest Suspense (Note- 12.a.6) 9,700,985,701 Provision for Loans & Advances (Note -12.a.1) 13,565,323,914		Interest Receivable on Treasury Bond Interest Receivable on Term Placement Interest Receivable on Call Money	1,052,031,227 812,990,144 1,961,228 1,186,246 316,667 148,542	Other Public Forsign Currency Private Deposit from Banks	879,720,263 633,294,900 7,642,999,999 5,014,528,709 242,013,382,941 219,047,330,460 1,300,000,000 599,000,000
Net Loans & Advances 235,181,252,338		9.a.3 Suspense Account Sundry Debtors	1,320,958,809 1,190,446,376 280,733,068 260,490,129	11.a.6 Unclaimed Dividend Account:	263,186,911,565 233,611,278,510
7.a.3 Gross Lease Rent Receivable Within 1 year 617,811,18: Within 5 years 141,057,53:		Sunary Descors Legal Expenses Sanchay Patra Chargeback Settlement Account	78,942,331 56,616,191 142,242,546 317,057,980 617,707 799,181	Cash Dividend remain unclaimed which were declared for the years: 2005 2006 2011	
Within 5 years 141,057,531 758,868,72:		9.a.4 Others	502,535,652 634,963,480	2019 As per Directives No. BSEC/CMRRCD/2021-386/03 dated January 14 2021. of Bangladesh Se	
7.a.4 Residual Maturity grouping of Loans and Advances/investments On Demand Not more than three months More than three months but less than one year	27,549,382,013 26,753,301,349 59,629,045,632 57,905,975,029 70,890,755,410 68,842,260,831	Advance Income Tax (Note:9.a.4.1) Deferred Tax Asset (Note:9.a.4.2) BB Imprest Fund Parking Account (NRB)	2,720,503,414 3,150,385,224 425,327,143 5,019,715,531 2,351,034,248	As per Directives No. BSEC/CMRRCD/2021-88/03 dated January 14 2021 of Bangladesh Sc. 3(0)) disclose the summary of year-vite unpaid or unclaimed cash dividend informatic strength of the summary of year of the summary of years of the summary of th	n in the statement of financial statements as
More than three morths but less than one year More than one year but less than five years More than five years	70,890,755,410 68,842,260,831 67,926,920,746 65,964,070,610 32,451,458,146 31,513,724,648 258,447,561,949 250,979,332,467	Advance against Capital Work-in-Progress Protested Bills Advance paid to Employees	162,345,527 110,765,696 51,609,559 51,609,559 17,800,700 9,947,800	MTB Securities Limited MTB Capital Limited MTB Exchange (UK) Limited	36,722,574,348 36,866,910,144 2,426,216,004 3,072,840,201 310,081,027 276,263,543 - 36,162,427
7.a.6 Significant concentration wise grouping of Loans and Advances/Investments a) Directors Credit Cards (Note - 49)	1.342.237 1.263.220	Prepaid Interest Expense against MTB Instant Clearing House Adjustment Master Card and Visa card settlement Account Treasury Intermediate Parking A/C	1,815,980 - 79,001,086 -	Less: Intragroup receivable & payable	- 36,162,427 (129,997,600) (164,959,133) 39,328,873,779 40,087,217,182
Cledit Cards (Note - 4g) b) Chief Executive & other Senior Executives ii) Other Senior Executives i) Other Senior Executives c) Advances to Industries	1,231,925,058 1,013,709,459 1,231,925,058 1,013,709,459	Cross Currency Suspense Account Coupon Interest Adjustment Account Stamp Charge Adjustment Account	709,546 122,790 - 714,456 5,040	12.01 Consolidated Provision for Loans and Advances Mutual Trust Bank PLC (Note-12.a.1 & 2) MTB Securities Limited MTB Capital Limited	14,234,311,636 11,262,933,729 618,242,730 689,688,791 88,200,000 81,000,000 14,940,764,366 12,033,622,620
c) Advance to industries Agriculture RMG Ship Building	7,241,549,778 4,176,042,840 40,518,617,626 38,210,821,382 12,499,749,918 10,243,389,051 2,321,120,734 1,982,118,073	Receivables from MTB on Cards & ATM Placement to Off-Shore Banking Unit Receivables from Off-Shore Banking Unit	337,730,229 243,329,309 1,615,711,882 4,723,079,772 143,804,259 100,197,976	12.02 Consolidated Provision for Current Income Tax* Mutual Trust Bank PLC (Note-12.a.7)	3,762,771,421 6,602,121,503
Ship Building Ship Breaking Other Manufacturing industry SME loans	4,718,947,670 3,785,669,260 101,212,140,344 88,723,446,369 25,025,355,317 32,376,279,324	Receivable from Subsidiaries (UK) Receivable from MTB Vaqueen Taka A/C Exchange House Receivable NRB Outstandin	- 34,961,533 212,111,119 68,186,867 2,291,219 11,112,335	Mrt Becurites Limited MTB Capital Limited	511,451,111 393,463,525 58,163,883 53,328,933 4,332,386,415 7,048,913,961
Construction Power Gas Transport Storage and Communication	10,955,117,677 2,665,838,580 2,199,080,744 2,085,813,435 15,419,727,461 15,784,403,073	NRB Outstanding MFS Settlement Account Actuarial Re-measurement gain Sundry Asset	8,397,891 24,333,480 17,506,782 1,329,882 47,795,487 2,589,589	*Income tax provision has been calculated considering all relevant sections of the Income Tax depreciation are added to the accounting profit and admissible items such as tax depreciation exper for determining total taxable income for a particular income year. Then tax provision is calculated apply	Act 2023. Inadmissible items including accounting uses incurred for business income etc. are deducted ying applicable tax rates on that taxable income.
Trade Service Commercial real estate financing Residential real estate financing Consumer credit	3,568,898,005 1,522,111,148 14,737,853,637 18,922,110,863	Offshore Banking Unit	8,995,952,425 12,754,137,386 660,172,460 4,178,817,811	12.a Other Liabilities Provision for Loans and Advances/Investments (Note-12.a.1) Special General Provision-COVID-19 (Note-12.a.2) Provision for Off Balance Sheet times (Note-12.a.3)	13,565,323,914 10,534,849,013 668,987,722 728,084,715 1,411,076,694 1,293,944,023
Capital Market (Loan provided for brokerage or merchant banking to stock dealer or any kind of capital market activities) NBF1s Others	5,376,779,947 4,746,788,198 6,157,048,363 8,587,194,348	MTB Yaqeen Less: Inter transaction with Offshore Banking Unit Less: Inter transaction with MTB Yaqeen	1,505,935,891 903,847,041 (1,759,516,141) (4,823,277,747) (886,065,600) (620,600,106)	Provision against Diminution value of Investment (Note- 12.a.4) Provision for Other Asset (Note-12.a.5) Interest Suspense (Note- 12.a.6)	145,185,944 80,000,000 218,642,449 225,303,556 9,700,985,700 7,249,501,637
7.a.6 Details of Large Loan / Investments Number of borrowers with outstanding amount of loans exceeding 10% of total capital of the Bank and classiff BDT 35,2884.1 million as at 31 December 2023 (BDT 32,417.43 million as 63 1 December 2022).	257,214,294,654 249,964,359,788 258,447,561,949 250,979,332,467	Total 9.a.4.1 Advance income Tax	8,516,479,035 12,392,924,385	Provision for Income Tax (Note-12.a.7) Leasehold Liabilities Under IFRS 16 (Note-12.a.8) Contribution for MTB Employees Benefits	3,762,771,421 6,602,121,503 1,271,099,955 1,599,124,964 6,800 13,180 36,118,905 23,443,820
Number of Clients Outstanding Advances (BDT Million)	32 116,632 30 102,067	Opening Balance Add: Payment during the year Less: Adjustment made during the year: Closing Balance	5,019,715,531 3,823,253,767 1,925,795,149 1,196,461,774 (4,225,007,266)	Parking Account Tax VAT & Exista Duly Prayable Tax VAT & Exista Duly Prayable Agent Banking Commission Payable Interest Payable on Deposits and Other Accounts	1,200,330,134 1,134,703,205 24,565,656 200,886,654 1,168,451 1,337,488 2,279,273,503 2,816,752,120
Client wise details are given below: Sanction Outstar	BDT Million Classification Status 256.40 1.196.50 STD	9.a.4.2 Deferred Tax Assets/ (Liabilities) Opening Balance	2,351,034,248 1,741,362,031	Interest Payable on Subordinated debt Interest Payable on Borrowing Unearned Income	179,456,692 237,138,185 141,733,515 112,687,406 124,400,224 34,092,808
CITY GROUP 9,846.50 2,543.70 CITY SEED CRUSHING INDUSTRIES LTD. 6,450.00 289.00	4,942.10 7,485.80 STD 573.70 862.70 STD	Add: Deferred Tax Income/(Expense) during the year (Note-9.a.4.2.1) Less: Deferred Tax Expense during the year Adjustment with Deferred Tax Liabilities	799,350,976 609,672,217	Provision for Expenses BB Imprest Fund Parking Account (NRB) Provision for Good Borrower Defined benefit obligation (Note-12.a.9)	20,866,546 20,851,317 - 1,008,920,236 5,768,000 5,768,000 128,890,173 13,300,000
CTO. DERIM 6,935,90 1,554.80 BENGAL GROUP 5,675.30 1,204.00 MEGPHA GROUP 9,900.00 578.40 SAMPLEY SAMPL	3.80 1,207.80 STD 3,421.80 4,000.20 STD 1,944.00 2,633.80 STD	Closing Balance 9.a.4.2.1 Computation of deferred tax Fixed Assats	3,150,385,224 2,351,034,248	Payable to MTB Yaqeen Contribution to MTB Foundation Blocked Interest Receivable BB Subsidy Start-Up Fund for SIME	886,065,600 620,600,106 40,000,000 45,000,000 914,495 912,068 87,263,100 60,285,009
ENERGYPAC INGINEERING LTD.	2,918.30 4,573.90 STD 1,611.30 3,153.40 STD 940.50 2,547.20 STD	Accounting written down value Less: Tax base written down value Deductable/(Taxable) temporary difference	4,550,279,428 3,531,645,889 2,887,681,151 2,889,493,192 (1,662,598,277) (642,152,698)	Climate Risk Fund Student File Correspondence Bank fee Payable Chargeback Settlement Account	10,023,000 6,000,000 62,093 73,737 17,763,464 -
EON GROUP 6,322.50 3,808.30 AKU GROUP 4,298.90 441.90 MIR AKHTEIR GROUP 6,659.90 2,784.70	721.00 4,529.30 STD 2,267.20 2,709.00 STD 3,559.90 6,344.60 STD	Effective Tax Rate Deforred Tax Assets/(Llabilities) Leasehold Expenses under IFRS 16.	37.50% 37.50% (623,474,354) (240,807,262)	Unrealized Exchange Gain/Loss on Foreign Currency Offshore Banking Unit MTB Yaquen	35,928,744,149 34,658,998,484 778,731,511 2,573,502,317 1,044,968,647 355,307,425
JMI HOSPITAL REQUISITE MANUFACTURING LTD 8 ITS ALLIEC CONCERNS 4,429.60 2,004.30 SUMMIT CORPORATION LIMITED 8 ITS ALLIED CONCERNS 12,750.00 506.40 PRAN - RFL 6,811.60 2,707.30 4,432.40 ILISHINDHARA 7,077.30 4,432.40 4,432.40	1,180.60 3,224.90 STD 8,923.80 9,430.20 STD 3,209.40 5,391.80 STD 1,90 4,454.40 STD	Accounting based Less. Tax Base Deductable/ (Taxable) temporary difference Effective Tax Rate	1,271,099,955	Less: Inter transaction with Offshore Banking Unit Less: Inter transaction with MTB Yaqeen	(143,804,269) (100,197,976) (886,065,600) (620,600,106) 36,722,574,348 36,866,910,144
EPPLLION FARIGS LIMITED & ITS ALLIED CONCERNS 7,367.60 3,824.40	1,380.20 5,204.60 STD 416.90 2,723.10 STD 5,498.40 5,875.60 STD	Effective I ax Rate Deferred Tax Assets/(Liabilities) Loan Loss Provision	37.50% 37.50% 476,662,483 -	12.a.1 Provision for Loans and Advances/Investments For Unclassified Opening Balance	3,703,271,654 1,449,802,841
PARTEX STAR GROUP 3,544.80 2,589.90 WALTON 5,700.00 46.20 ABUL KHAIR GROUP 4,300.00 983.10	78.90 2,668.50 STD 120.50 166.70 STD 990.10 1,973.20 STD	Provision made against classified loans Less: Tax Base Deductable(Taxable) temporary difference	8,505,169,973 6,831,577,359 - 8,505,169,973 6,831,577,359	Add: Provision made during the year Less. Walver during the year Closing Balance For Classified	1,356,882,287 2,253,938,813 (470,000) 5,060,153,942 3,703,271,654
KABIR STELL LTD & ITS ALLIED CONCERNS 5,706.00 1,7189.10 TK. GROUP 4,215.00 1,2184.00 GPH GROUP 5,409.50 2,409.50 COMERDMEN BREATFRICTURE LTD 8,309.20 1,679.00	2,973.40 4,762.50 STD 1,107.60 2,323.00 STD 2,485.90 4,895.40 STD 4,634.20 6,314.10 STD	Effective Tax Rate Deferred Tax Assets/(Liabilities) * Provision for Investments	37.50% 37.50% 3,189,438,740 2,561,841,610	Opening Balance Add: Provision made during the year Add: Recoveries of amounts previously written off Add: Provision transferred from Special General Provision-COVID-19	6,831,577,359 5,956,786,000 3,034,539,533 1,761,216,565 179,357,986 67,997,716
COMPIDENCE INFRASTRUCTURE LTD. 8,399.20 1,597.99 RADIANT GROUP 3,891.10 1,507.90 NDE GROUP 4,988.70 1988.90 OPH ISPAT LIMITED 7,035.60 1,104.50	4,634.20 6,314.10 STD 710.80 2,216.20 STD 1,737.90 2,726.80 STD 5,70 1,170.20 STD	Provision against Investment in Shares Less: Tax Base Deductable/(Taxable) temporary difference	145,185,944 80,000,000 145,185,944 80,000,000	Add: Provision transferred from Special General Provision-COVID-19 Less: Adjustment for Loan written off during the year Closing Balance	59,095,994 136,658,857 (1,599,401,899) (1,091,081,779) 8,605,169,973 6,831,577,359 13,665,323,914 10,534,849,013
BANGLALINK DIGITAL COMMUNICATIONS LTD. 5,709.80 1,292.70 COMFIT COMPOSITE KNIT LTD 7,055.00 187.20	4,417.10 5,709.80 STD 1,616.00 1,803.20 STD 65,428.00 116,631.90	Effective Tax Rate Deferred Tax Assets/(Liabilities) * Provision for Other Assets Provision made against Other Assets	37.50% 37.50% 54,444,729 30,000,000 218,642,449 -	12.a.2 Special General Provision-COVID-19 Opening Balance Add: Provision made during the year	728,084,715 766,502,000 - 98,241,572
7.a.6.1 Large Loan Restructuring 1) The liabilities of Jamuna Builders Ltd. and Jamuna Denims Ltd. were restructured according to BRPD		Less: Tax Base Deductable/(Taxable) temporary difference Effective Tax Rate	218,642,449 - 37.50% 0.00%	Less: Provision transferred to Classified Loans 12.a.3 Provision for Off Balance Sheet Items	(59,096,994) (136,658,857) 668,987,722 728,084,715
dated 02.09.2016 with grace period for 12 months for 12 years with validity 02.09.2027. Accordingly the 1st Ir allowed 12 month interim grace under BB NOC from June 2019 to May 2020. As such client avail total 2 payment pause time to time as well as validity extended several times based on circulation of time to time 8 both the term loan extended uoto 31.05.2031. As of December 2023 client have said at the installment ex	24 month grace period. After that client were allowed BRPD circular in different time. Currently the validity of	Deferred Tax Assets/(Liabilities) * Re-measurement (gain)/loss on acturial valuation Temporary taxable differences	(76,472,779)	Opening Balance Add: Provision made during the year Closing Balance	1,293,944,023 117,132,671 1,411,076,694 1,293,944,023
both the term loan extended upto 31.05.2031. As of December 2023 client have paid all the installment ex quarterly installment. The client have informed that the overdue amount will be adjusted gradually form with e2) Abdul Monem Ltd. and Abdul Monem Sugar Refinery Ltd. were allowed grace period for 00 months. So the number of installment become due till 30.09.2021. The client is availed deferred of payment of quarterly	e upcoming quarterly installment. e 1st Instalment due date was 30.06.2016. As such 22	Effective Tax Rate Deferred Tax Assets/(Liabilities) * Closing Deferred Tax Assets/(Libilities)	37.50% 0.00% (28,677,292)	12.a.4 Provision against Shares in quoted companies Opening Bialance Add: Provision made during the year Closing Balance	80,000,000 65,185,944 145,185,944 80,000,000
Circular-17 dated 28.09.2020 due to COVID-19. If we considered 12 months deferment in installment payr stands to 27. However upto 31.12.2022 Abdul Monem Ltd & Abdul Monem Sugar Refinery Ltd has paid at 33.39 nos of installment respectively.	ment then total no of due installment upto 31.12.2023	Opening Deferred Tax Assets/(Libilities) Deferred Tax Income/(Expense)	2,351,034,248 1,741,362,031 799,350,976 609,672,217	12.a.9 Provision for Other Assets Opening Balance Add: Provision made during the year	225,303,556 165,303,556
7.a.7 Classification of Loans and Advances/Investments Unclassified (UC): Standard	237,162,483,978 230,611,443,050 4,222,939,073 5,715,080,041	9.a.5 Classification of Other Asset Unclassified Substandard Doubtful	14,183,458,091 18,218,589,169 - 63,476,282 63,476,282	Less: Capital & Receivable realize for closing of MTB Exchange (UK) Ltd. Closing Balance	55,000,000 60,000,000 (61,661,107) - 218,642,449 225,303,656
Special Mention Account (SMA) Sub total Classified: Substandard	4,222,939,073 5,715,080,041 241,385,423,050 236,326,523,091 1,217,839,845 1,142,426,821	Bad/Loss 10.00 Consolidated borrowing from other banks financial institutions and agents	125,786,038 125,786,038 14,372,720,410 18,407,851,488	12.a.6 Interest suspense account Opening Blainere Add: Addition during the year Less: Exclusion' Moved	7,249,501,637 5,323,146,759 3,167,330,992 2,037,356,498 (715,846,929) (111,001,619)
Doubtful Bad & Loss Sub total Total	182,646,896 1,092,241,101 15,661,652,158 12,418,141,454 17,062,138,899 14,652,809,376 258,447,661,949 250,979,332,467	Mutual Trust Bank PLC (Note-10.a) MTB Securities Limited MTB Capital Limited	30,758,997,172 44,971,333,982 702,080,972 422,923,095 615,989,003 374,491,605	Closing Balance 12.a.7 Provision for Income Tax*	9,700,985,700 7,249,501,637
7.a.8 Details of Required Provision for Loans and Advances/Investments Particulars Base for Provision Rate (%)	Previolen	Less: Intragroup Borrowings 10.a Borrowing From Other Banks Financial Institutions and Agents In Bandadesh	(1,318,069,975) (797,414,700) 30,758,997,172 44,971,333,982	Opening Balance Add: Provision made during the year Less: Adjustment made during the year	6,602,121,503 5,279,023,871 1,385,657,184 1,323,097,632 (4,225,007,266) - 3,762,771,421 6,602,121,503
Unclassified (UC): Standard 191,333,728,476 Standard- Offshore Banking Unit 13,580,816,228	1,919,303,775 1,919,303,775 135,808,162 135,808,162	in Bangladesh Mutual Trust Bank PLC (Note 10.a.1) Offshore Banking Unit	18,760,975,129 3,685,468,050 22,446,443,179 20,511,135,311	"Income tax provision has been made as per Income Tax Ordinance 1984 and as amended for 12.a.7.1 Provision for current tax made during the year income tax @ 37.6% on estimated taxable trustness profit	the time being
BB NOC STD 13,115,381,443 BB NOC/STAY ORDER CIB STD 4,356,655,584 NBELLY BR STD 2,380,023,290 0% 0.25%	449,206,061 449,206,061 943,193,248 943,193,248 %1% 601,552,382 601,552,382	Outside Bangladesh Mutual Trust Bank PLC		Income tax @ 20.00% on dividend income Income tax @ 15.00% on Capital Gain from Trading in Govt. Securities Income tax @ 10.00% on capital gain on sale of shares	89,431,569 91,459,975 79,819,093 83,402,184 656,684 1,082,657
NBF1 Dy BB \$1 D 3,2891,024,290 2%5% STAY ORDER \$TD 6,169,271,076 SMA 2,599,406,513 100% 25,599,406,513 2% Rescheduled Loan SMA 56,283,483	8 844 338 045 844 338 045	Mutual Trust Bank PLC Offshore Banking Unit	9,928,265,875 19,183,278,443 9,928,265,875 19,183,278,443 32,374,709,054 49,694,413,754	Estimated total provision required Computation of taxable business profit Profit before tax	1,385,657,184 1,323,097,632 7,912,855,736 7,303,220,490
2	26,131,732 31,425,382 668,987,722 668,987,722 5,729,141,663 5,729,141,663	Less: Inter transaction with Offshore Banking Unit	32,374,709,054 49,694,413,764 (1,615,711,882) (4,723,079,772) 30,758,997,172 44,971,333,982	Add: Inadmissible expenditures Less: Allowable Expenditure & Separate consideration Estimated taxable business profit for the year	5,233,404,323 4,756,715,173 7,327,248,531 5,524,878,473 5,819,011,528 6,535,057,191
Classified: 834,343,340 5% & 20 Substandard 834,343,340 5% & 20 Doubtful 114,999,746 5% & 50	0% 123,415,719 123,415,719 0% 57,241,922 57,241,922	10.a.1 In Bangladesh: Borrowing from Bank: Call Borrowing: Jamuna Bank Ltd.		12.a.B. Leasehold Llabilities Under IFRS 16 The bank recognised lease liabilities which is present value of lease payments to be made over the January 2019 (date of initial application). The lease payments include fixed and variable lease paramount is expected to be paid under residual value of guarantees. The lease payments also include certain to be exercised by the bank and payment of penalties for terminating the lease. The lease implicit borrowing rate 6g 4%.	e lease term from the date of commencement or 01 yment (less any adjustment for initial payment) and te the exercise price of purchase option reasonably payment has been these when
Bad loan 8.326,012,331 100% Sub total 9,275,355,417 Total 245,343,171,687	6 8,324,512,331 8,324,512,331 8,505,169,973 8,505,169,973 14,234,311,636 14,234,311,636	Term Borrowing			
7.a.9 Details of Required Provision for Off Balance Sheet Items Required Provision for Off- Balance Sheet Exposures Total Provision maintained (Note 12.a.3)	1,411,076,694 1,293,944,023 1,411,076,694 1,293,944,023	Foreign Currency Borrowing Pubali Bank Limited Bank Asia Limited United Commercial Bank Limited		12.a.9 Net Defined Benefit Obligation is the net result of post-employment benefit plans which is measures. Net defined benefit obligation is the net result of post-employment benefit plans which is measures. Benefits. Valuation is carried out on Projected unit credit method as recommended by International A Less: Defined benefit Obligation (notes 12.a.9.2)	1,763,680,899 1,892,571,072
Total Provision maintained (Note -12.a.3) Excess/(Short) Provision 7.a.10 Geographical Location wise Loans and Advances/Investments Inside Bangladesh	1,200,944,023	Jamuna Bank Limited Borrowing from Bangladesh Bank:	18,756,710,623 25,558,167,123	Other Asset-Plan Assets/(Other Liabilities-Defined Benefit Obligation) 12.a.9.1 Fair value of plan assets-gratuity fund IAS 19 prescribes a fair valuation of fund assets and where market price is not available fair value	(128,890,173) e of the fund assets is estimated. Here fair value of
Inside Bangladesh Urban Dhaka Division Chattogram Division	207,056,611,325 202,495,414,485 35,851,978,980 32,485,014,240	SME Refinance Investment Promotion and Financing Facility (IPFF) Long Term Financing Facility (LTFF) under FSSP	957,254,644 1,328,637,921 419,089,128 666,253,485 943,519,047 1,277,772,889	plan assets is not readily available hence historical book value (audited) of fund assets is considered in Fair value of plan assets as on 1 January Interest income Contribution to the fund	as fair value of plan assets of the funds. 1,469,853,944 90,371,529 373,300,000
Rajshahi Division Syfhet Division Rangpur Division	4,475,231,809 4,399,380,373 1,172,482,821 1,395,065,805 1,914,689,560 2,313,574,193	COVID 19 Financial Stimulus Fund (RMG Salary) CMSME Stimulus Package WC Stimulus Package for Large Industry and Service	115,511,000 235,245,370 1,945,442,864 2,990,242,000 1,120,629,305	Controlation to the fund Paid to outgoing employees Remeasure of plan assets as on 31 December Fair value of plan assets as on 31 December	373,300,000 (169,815,823) (28,751) 1,763,680,899
Khulna Division Barishat Division Mymensingh Division	1,012,365,207 1,127,072,126 333,862,614 216,736,736 679,871,703 637,805,833	Agri (Non-Crops) Export Development Fund Pre-shipment credit scheme Green Transformation Fund	40,073,124 13,277,198,646 1,002,594,000 56,028,169 39,801,000 68,028,169 39,400,3124 99,801,000 84,454,313	12.a.9.2 Defined benefit obligation - gratuity fund The amount of obligation for gratuity fund is determined considering present value of last basic longift which is discounted on actuarial financial and demographical assumptions/factors such as in	salary multiplied by applicable rates as per service terest rate salary growth rate mortality rate probable
Rural Dhaka Division Chattogram Division	252,497,094,020 245,070,063,791 3,686,229,996 3,631,213,905 1,341,300,563 1,422,753,631	Green Transformation Fund Borrowing from Other Institutes: SME Foundation	4,264,506 4,264,506 4,264,506 4,264,506	length of service eftc. Defined benefit obligation as on 1 January Current service cost Past service cost	1,629,400,000 139,838,031 186,831,714
Chattogram Division Syfhet Division Rangpur Division Mymensingh Division	1,341,300,563 1,422,753,631 148,224,612 155,297,789 391,537,792 384,714,502 383,174,966 315,288,849	Repo of Treasury Bill/Bond Bangidesh Bank		Interest cost Paid to outgoing employees Remeasurement (gain)/foss	182,818,680 (169,815,823) (76,501,530) 1,892,571,072
Mymensingh Division Outside Bangladesh	383,174,966 315,288,849 5,950,467,929 5,909,268,676 - 258,447,561,949 250,979,332,467	Total	18,760,975,129 25,562,431,630	Actuarial re-measurement gain/(loss) of defined benefits liability/assets Actuarial re-measurement gain/(loss) results from increase in the present value of the defined by	
7.a.11 Sector-wise Loans/Investment (including Bill Purchased and Discounted) Public sector	- -	10.a.2 Security against Borrowing From Other Banks Financial Institutions and Agents Secured (Treasury Bill) Unsecured Unsecured	30,758,997,172 44,971,333,982 30,758,997,172 44,971,333,982	Actuarial re-measurement gain/(loss) results from increase in the present value of the defined be actuarial assumptions and experience adjustment which has been shown as equity component in to the component of the component in	- (28,751)
Co-Operative sector Private sector	258,447,561,949 250,979,332,467 258,447,561,949 250,979,332,467	Maturity Grouping of Borrowing From Other Banks Financial Institutions & Agents On Demand	635,553,831 929,214,416	Remeasurement gain/(losses) on defined benefit obligation Less: Deferred tax expensess/(Income) Actuarial remeasurement gain/(loss) transfer to SCE	76,501,530 76,472,779 28,677,292 47,795,487
7.a.12 Particulars of Loans and Advances/investments 1) Debts considered good in respect of which the bank company is fully secured. II) Debts considered good for which the bank holds no other security than the debtor's personal security.	216,074,467,913 194,716,493,002 5,434,781,672 4,062,081,468	Repayable within one month More than one month but within six months More than six months but within one year	2,799,872,273 4,093,566,198 8,632,314,686 12,620,915,585 9,930,031,906 14,518,249,045	Actuaria remeasurement gain/(loss) transfer to SUE 13.a Bond MTB Perpetual Bond :	4.000.000.000 4.000.000.000
II) Debts considered good for wind the bank tobs in order security than the beat security. III) Debts considered good secured by the personal undertakings of one or more parties in addition to the personal sec of the debtors. IV) Debts considered doubtful or bad provision not provided for.		More than one year but within five years More than five year but within ten years	6,902,567,615 10,091,930,885 1,858,656,861 2,717,457,854 30,758,997,172 44,971,333,982		4,000,000,000 4,000,000,000
IV) Debts considered doubtful or bad provision not provided for. V) Debts due by directors or officers of the bank or any of them either severally or jointly with any other person. VI) Debts due by companies or fifms in which the Directors of the bank are interested as partners or managing agent in case of private companies as members.	1,231,925,058 1,013,709,459	11.00 Consolidated deposits and other accounts Current deposits and other accounts Mutual Trust Bank PLC (Note-11.a.1)	36,041,255,765 29,304,015,081	The Bank issued a contingent-convertible Perpetual bond amounting to BDT 4000 million as addible placement. The coupon is Semi-annually payable and it ranges from 6% to 10% where the referer margin. Subordinated Debts:	ce rate is 20-year treasury bond rate along with 2%
VII) Maximum total amount of advances including temporary advances made at any time during the year to Director Managers or Officers of the bank or any of them either severally or jointly with any other person.		Mutual Trust Bank PLC (Note-11.a.1) MTB Securities Limited MTB Capital Limited Less: Intragroup Deposit	(115,501) (27,470)	MTB 2nd Subordinated Debt Opening Balance Less: Payment during the year	- 600,000,000 - 600,000,000
VIII) Maximum total amount of advances including temporary advances granted during the year to the companies or fin which the Directors of the bank are interested as partners or managing agents or in case of private companies as men IX) Due from banking companies;		Bills payable Mutual Trust Bank PLC (Note-11.a.1)	36,041,140,264 29,303,987,611 2,551,035,385 2,181,104,098	The Bank Issued NTB 2nd Non-convertible Subordinated Dath through private placement for BD range of coupan interest is from 10.55% to 13.55% for one convertible subordinated debt which is and Cotober of each year. However the bond has already been fully redeemed on coloter of 2022.	
X) Amount of classified loan on which interest has not been charged should be mentioned as follows: a. i) (Decrease)/increase in provision ii) amount of loan written off	4,508,554,492 4,161,209,361 1,599,401,899 1,091,081,779	MTB Securities Limited MTB Capital Limited	2,551,035,385 2,181,104,098	and October of each year. However the bond has already been fully redeemed on october of 2022. MTB 3rd Subordinated Debt Opening Balance Lass: Payment during the year	2,000,000,000 3,000,000,000
 iii) amount realized against loan previously written off; b. Amount of provision kept against loan classified as "badfloss" on the date of preparing the balance sheet c. Interest creditable to the interest Suspense A/c; 	179,357,986 67,997,716 8,324,512,331 6,642,263,947 9,700,985,700 7,249,501,637	Saving deposit Mutual Trust Bank PLC (Note-11.a.1) MTB Securities Limited MTB Capital Limited	48,402,403,693 	The Bank Issued MTB 3rd Non convertible Subordinated Debt through private placement for BD1	
XI) Cumulative amount of loans written off Opening Balance Amount Written off during the period Balance Workflow of Survey of Loans & Advance	5,880,810,540 4,789,728,761 1,599,401,899 1,091,081,779	Fixed deposit Mutual Trust Bank PLC (Note-11.a.1)	48,402,403,693 44,731,165,855 123,044,008,116 105,844,214,688	range of coupon interest is from 7.00% to 10.50% for non convertible subordinated debt which is pa and August of each year. 3rd principal redemption of this bond has successfully been redeemed. MTB 4th Subordinated Debt The bank issued its MTB 4th Non-convertible Subordinate Bond amounting to BTT 5000 million.	4,000,000,000 5,000,000,000
Balance of Written off Loans & Advance XII) The amount of written off loan for which law suit has been filed 7.a.13 Maturity grouping of BIII Purchased and Discounted	7,480,212,439 5,880,810,540 7,480,212,439 5,880,810,540	Motion indiction (Note in Indic		The bank issued its MTB 4th Non-convertible Subordinate Bond amounting to BDT 5000 millior Coupron is semi-annually payable and it ranges from 7.00% to 10.00%. MTB 5th Subordinated Debt The bank issued its MTB 5th Non-convertible Subordinate Bond amounting to BDT 5000 million on D	3,550,000,000 3,500,000,000
Payable within one month More than one month but less than three months More than three months but less than six months	789,073,772 818,636,329 1,406,330,940 1,459,018,963 476,704,236 494,563,905	Special Noticed Deposits Mutual Trust Bank PLC (Note-11.a.1)	123,044,008,116 105,844,214,688 27,952,862,769 26,996,403,337	Coupon is semi-annually payable and it ranges from 6.00% to 9.00%. Bank successfully collected Bi Total Subordinated Debts	ecember 2022 through private placement. The DT 3500 million out of BDT 5000 million in 2022. 8,550,000,000 10,500,000,000
More than or equal to six months 7.a.14 List of Asset pledged as collaterals:	2,672,108,948 2,772,219,197	MTB Securities Limited MTB Capital Limited Less: Intragroup Deposit	(603,156,166) (953,807,383) 27,349,706,603 26,042,595,954	Detail list of subordinated debt holders are shown in Annexure-D 14.a. Capital 14.a.1 Authorized Capital:	
Collateral of movable/immovable assets Commodities and Export documents Fixed deposit receipts	116,729,283,213 31,455,837,625 15,670,499,786 10,300,048,825	Deposit Products Mutual Trust Bank PLC (Note-11.a.1) MTB Securities Limited	25,195,345,836 24,554,375,452	200000000 ordinary shares of Tk. 10 each 14.a.1.1 Issued subscribed and Paid-up Capital:	20,000,000,000
Other securities Personal guarantee	64,659,339,647 82,489,918,326 29,932,601,678 20,666,524,118 258,447,561,949 250,979,332,467	MTB Capital Limited	25,195,345,836 24,554,375,452 262,583,639,899 232,657,443,657	Opening Paid-Up Capital 812499656 ordinary shares @ BDT 10 each issued as bonus 89374522 ordinary shares @ BDT 10 each issued as bonus	8,937,452,240 8,124,956,590 812,495,650 893,745,220 9,831,197,460 8,937,452,240
				www	.mutualtrustbank.com



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14.a.1.2 Raising of Share Capital Given below the history of raising of Share Capital of the Bank:	22.a Off-Balance Sheet Items Contra & Contingent Assets & Liabilies: Acceptances and endorsements		35,a Auditor's Fees Annual Account	1,719,250 1,380,000
Accounting Year Declaration No. of Share Value of Capital Cumulative	Accepted Bill (Irliand) Accepted Bill (Foreign) Less: Inter transaction with Off-shore Banking Unit	4,817,082,307 4,716,044,205 60,384,514,183 61,583,924,677 65,201,596,490 66,299,968,882 10,734,064,925 20,114,640,904 54,467,531,566 46,185,327,978	Quarterly Accounts NOSTRO Account IPFF Account	- 345,000 - 57,700 - 57,500
2003-Bonus 20.00% 12.000,000 120,000,000 720,000,000 2004-Bonus 20.00% 14,400,000 144,000,000 864,000,000 2005-Bonus 10.00% 8,640,000 86,400,000 950,400,000	MTB Yaqeen Letter of guarantee BG Outward (inland)	2,799,687,944 3,774,900,641 57,267,219,509 49,960,228,618 35,703,459,959 29,086,844,664	Corporate Governance 36.00 Consolidated Depreciation and Repair of Bank's assets	- 57,500 1,719,250 1,897,700
2006-Bonus 5.00% 4,752.000 47,520.000 997,920.000 2007-Bonus 25.00% 24,948.000 24,948.000 1247,400.000 2008-Right 20.00% 24,948.000 249,480.000 1,496.880.000 2008-Bonus 18.00% 26,948.000 249,480.000 1,66,880.000	BG Outward (Foreign) MTB Yaqeen Offshore Banking Unit	20,382,894,377 20,169,474,191 56,086,354,337 49,256,318,855 78,413,347 31,407,254	Mutual Trust Bank PLC (Note-36.a) MTB Socurities Limited MTB Capital Limited	979,414,553 964,108,596 27,405,038 23,332,446 2,298,060 1,923,306 1,009,117,651 989,364,348
2009-Bonus 20.00% 35,326,360 353,263,600 2,119,582,000 2010-Bonus 20.00% 42,391,640 423,916,400 2,543,488,400 2012-Bonus 10.00% 25,434,984 254,349,840 2,797,848,240	irrevocable letters of credit ILC Sight & Usance FLC Sight & Usance	66,164,767,683 49,287,726,110 6,811,124,775 5,630,574,626 27,344,792,743 31,224,607,572 34,165,917,619 36,865,182,198	36.01 Consolidated Depreciation of assets Mutual Trust Bank PLC (Note-36.a) MTB Securities Limited	639,154,207 770,310,285 27,191,068 23,162,914
2013-Borus	Less: Inter transaction with Off-shore Banking Unit MTB Yaqeen	34,155,917,519 36,855,182,198 2,372,255,453 1,962,857,881 36,528,172,971 38,818,040,080	MTB Capital Limited 36.01.1 Consolidated Repair of Bank's assets	1,677,035 1,674,931 668,022,310 795,148,130
2016-36/0us 15.00% 66.476.874 694.68.40 5.096.360.340 2017-36/0us 12.50% 63.707.004 537.070.00 537.33.850.380 2018-36/0us 11.00% 63.894.04 663.894.040 6.397.524.420 2019 Strategic investor (NORFUND) 63.707.004 537.070.040 7.034.594.460	Bills for collection Bills MTB Yaqeen	12,345,877,371 10,571,089,855 12,345,877,371 10,571,089,855 1,091,601,321 753,744,683	Mutual Trust Bank PLC (Note-36.a) MTB Securities Limited MTB Capital Limited	340,260,346 193,798,312 213,970 169,532 621,025 248,375
2019-Bonus 5.00% 35,172.972 551,729,720 7,386,324,180 2020-Bonus 10.00% 73,863,241 1786,852,410 8,124,966,590 2021-Bonus 10.00% 81,249,565 182,496,560 8,937,462,240 2021-Bonus 10.00% 89,374,522 89,374,522 93,1197,460	22.a.1 Letter of Guarantoe	13,437,478,692 11,324,834,538 163,397,638,856 149,390,829,346	36.a Depreciation and Repair of Bank's assets Depreciation:	341,095,341 194,216,219
2022-Bonus 10.00% 89.374,522 893,745,220 9,831,197,460 Total 983,119,746 9.831,197,460 14.a.1.3 Percentage of shareholdings at the closing date:	Claims against the Bank not acknowledged as debts Money for which the bank is contingently liable in respect of guarantees given favoring: Government		Immovable Property Furniture & Fixture Office Equipments Computers & Peripherals	28,460,274 29,190,025 79,456,780 82,351,194 109,098,056 121,338,056 110,912,997 145,802,968
Particulars No. of shares Value of shares 31 December 2023 BDT % of holding	Government Bank and other Financial Institutions Others Less: Margin	19,575,789,684 20,383,852,954 36,510,564,653 28,872,465,901 56,086,354,337 49,256,318,855 (3,771,184,354) (3,212,624,712)	Motor Vehicles Intangible Asset Right off use Assets	25,917,076 27,591,556 83,830,110 83,273,220 201,478,914 276,558,599
Foreign Investors (NORFUND) 93,672,846 936,728,460 9,5281% [Institutions 245,152,152] 936,728,460 9,5281% [Institutions 245,152,1702] 93,9569% [General 347,517,022 3475,317,022 35,3409% 17otal 983,119,746 9,331,197,460	iii) Liability on Account of Bills Re-Discounted iv) Liability on Account of Outstanding Forward Exchange Contract	(3,771,184,354) (3,212,624,712) 52,315,169,982 46,043,694,143 52,315,169,982 46,043,694,143	Repair of Bank's assets	639,154,207 766,105,617 332,596,938 193,798,312 971,751,145 959,903,928
14.a.1.4 Classification of Shareholders by holdings as at 31 December 2023 No. of No. of Value of shares	22.a.1.1 Segregation of Commitment by Type Lower State of the State of Sta	36,528,172,971 38,805,688,054 - 	MTB Yaqeen 37.00 Consolidated Other Expenses Mutual Trust Bank PLC (Note-37.a)	7,663,408 4,204,668 979,414,553 964,108,596 2,118,674,844 1,912,104,095
Holdings Shareholders Shares In BDT Total Holdings %	One year and above Undrawn formal standby facilities credit lines and other commitments: Spot and Forward Foreign Exchange Rate Contract Other Exchange Contract		MTB Securities Limited MTB Capital Limited MTB Capital Limited MTB Exhange (UK) Limited	32,734,475 29,952,415 5,777,101 5,778,716 - 14,951
5001 to 10000 shares 576 3,974,551 39,745,510 0.4043% 10001 to 20000 shares 303 4,177,147 41,771,470 0.4249% 20001 to 30000 shares 164 3,912,685 39,126,550 0.9900%	Others 23.00 Income Statement Income:	13,437,478,692 11,324,834,538 163,397,638,856 149,390,829,346	Less: Intragroup other expenses 37.a Other Expenses	2,157,186,420 1,947,850,178
30001 to 40000 shares 64 2,209,765 22,097,650 0,2248% 40001 to 500000 shares 44 1,935,966 0,19,359,660 0,19,969% 50001 to 100000 shares 115 7,880,506 0,8016% 10,0000 to 100000 shares 131 40,32,574 403,325,740 41,025%	Interest Income and Other Similar Income Dividend Income Fee Commission and Brokerage Exchange Calls Exchange Calls Exchange Calls	23,918,045,111 18,393,446,343 317,160,247 327,302,273 1,579,485,776 1,267,781,974 1,894,972,829 6,020,219,149 2,767,828,815 1,604,700,340	Security & Auxiliary Services Office Maintenance Car Expenses	433,095,397 429,310,216 33,711,530 25,440,538 422,512,739 347,688,691
131 140,332,374 140,332,	Expenses: Interest Fee and Commission Administrative expenses	30,467,492,779 27,613,450,079 13,473,575,922 12,197,762,448 5,982,971,724 5,236,254,449	Entertainment Newspaper & Periodicals Business Traveling & Corrusyance Bank Charges & Other Fees	34,733,997 23,036,772 1,071,108 535,503 198,591,818 191,522,691 65,011,265 55,501,455
14.a.1.5 Name of Directors and their shareholdings as at 31 December 2023 Name Designation No. of Shares BDT Holding % Holdin	Other operating expenses Depreciation on Banking Assets Operating profit	2.458,935,190 2,110,107,075 639,154,207 766,105,617 22,554,637,043 20,310,229,688 7,912,855,736 7,303,220,490	Training Expense Professional Fees AGM Expense	15,075,237 8,493,925 9,893,248 11,582,306 320,000 320,000
Mr. Md. Abdul Malek Chairman 19,750,432 197,504,320 2.0090% Mr. Syed Manzur Elahi Vice Chairman (Founding 34,329,953 343,299,530 3.4919% Chairman)	24.00 Consolidated Interest Income/profit on Investments Mutual Trust Bank PLC (Note-24.a) MTB Capital Limited MTB Capital Limited	20,521,717,320 15,838,446,494 266,557,071 228,877,965 31,706,137 47,426,272	Subscription & Donation IT support & Software Maintenance Business Development Expenses	54,839,864 28,185,236 34,332,860 35,113,504 532,684,539 537,955,003
Mr. Md. Waskiluddin Director 19.821.830 198.218.30 2.0162% Mr. Md. Hedayevallah Sponsor Director 19.970.9460 2.0314% Mr. Rashed Ahmed Chowdhury Director 27.230.017 272.300.170 2.7698%	Less: Intragroup interest income (Loans) Less: Intragroup interest income (Bank balance) 24.a. Interest income/profit on investments	(92,441,465) (3,848) (20,777) (3,848) (22,077) (49,856,702) (22,077) (22,077) (26,064,667,574	Contribution to MTB Foundation NID Verification Charge Agent Banking Float Sharing Commission Interest on lease liability	40,000,000 45,000,000 6,146,733 1,716,859 62,187,142 57,471,933 54,908,682 58,437,835
Dr. Art Dowla (Representing Advanced Chemical Industries Sponsor Director 29,648,163 206,481,630 3,0157% Ltd.) Ltd.) Director 20,138,883 201,388,830 2,0485% Mm. Anika Chowdhury (Representing ASTRAS Ltd.) Sponsor Director 22,236,075 222,360,750 222,360,750 2	Loans and Advancestiments (Note-24.a.1) Money at Call and Short Notice Short Term Placement (Local) Short Term Placement (Foreign)	20,299,566,196 15,642,086,072 15,586,029 8,199,282 137,193,173 56,272,786 308,296,380 549,105,350	Climate Risk Fund Loss on Sale of Fixed Assets	4,023,000 6,000,000 3,214,719 7,893,868 2,006,353,875 1,871,206,336
Mr. Daniel Donald De Lange (Representing NORFUND) Director 93,672,846 936,728,460 9,5281% Ms. Nasreen Sattar Independent Director - 0,0000% Mr. Faruq Ahmad Siddiqi Independent Director - - 0,0000%	Less: Inter transaction with Offshore Banking Unit 24.8.1 Interest on Loans and Advances/Investments	20,760,641,779 16,256,663,491 (238,924,458) (417,216,997) 20,521,717,320 15,838,446,494	Offshore Banking Unit MTB Yaqeen	108,956,592 38,026,751 3,364,377 2,871,009 2,118,674,844 1,912,104,095
14.a.2.1 Consolidated Capital to Risk-weighted assets Ratios (CRAR) as defined by the Basel Capital Accord Common Equity Tier-1 (Going-Concern Capital) :	Cash Credite Overdrafts Bills Purchased and Discounted Continuous Loans	2,360,454,317 1,993,660,989 2,401,098,063 1,773,987,441 207,017,065 227,559,174 648,680,205 900,632,427	38,00 Consolidated Provision for Loans Investment & Other Provision for Unclassified Loans and Advances Special General Provision-COVID-19	1,356,882,287 2,253,938,813 98,241,572
Pald-up Capital 9,831,197,460 8,937,452,240 Statutory Reserve 6,938,131,468 6,281,308,408 Share Premium 1,095,304,778 1,095,304,778	Demand Loans Term Loans Short term Agri. Credit and Microcredit Credit Cards Credit Cards	4,692,251,760 3,363,656,317 6,537,631,700 5,097,624,753 400,591,831 377,687,076 49,309,466 43,030,039	Provision for Classified Loans & Advances Provision for Off Balance Sheet Items Provision for Margin Loan & Investment in Shares	3,034,539,533 1,761,216,565 117,132,671 146,053,983 77,385,944 255,000,000
General Reserve 786,777,324 786,777,324 Minority Interest 133,318 132,370 Retained Earnings 4,674,394,834 3,825,461,139	Staff Loan Lease Finance Offshore Banking Unit	531,231,179 40,101,048 31,425,202 28,288,944 29,979,201 17,896,656,578 14,222,903,112 1,779,980,786	Provision for Other Asset 38.a Provision for Loans Investment & Other	55,000,000 60,000,000 4,640,940,435 4,574,450,933
Regulatory Adjustments: 23,325,939,182 20,926,486,289 Goodwill and all other Intangible Assets 466,985,646 445,705,666 Deferred Tax Assets (95% of DTA as per BB Guideline) 3,029,966,803 2,433,749,434	MTB Yaqeen 26.00 Consolidated Interest paid/profit shared on deposits and borrowings etc. Mutual Trust Bank PLC (Note-25.a)	623,029,831 204,819,871 20,299,566,196 15,642,086,072	Provision for Unclassified Loans and Advances Special General Provision-COVID-19 Provision for Classified Loans & Advances Provision for Classified Loans & Advances Provision for Cliff Balance Sheet times.	1,356,882,287 2,253,938,813 98,241,572 3,034,539,533 1,761,216,565 117,132,671 146,053,983
Reciprocal Crossholdings in the CET-1 Capital of Banking Financial and Insurance Entities 	MTB Securities Limited MTB Capital Limited Less: Intragroup interest Expense (Borrowings) Less: Intragroup interest Expense (Deposits)	54,107,529 27,480,783 39,066,043 22,375,919 (92,441,465) (49,856,702) (3,848) (22,077) 13,474,304,181 12,197,740,371	Provision for Off Balance Sheet Items Provision for Investment in Shares Provision for Other Asset	117,132,671 146,053,983 65,185,944 59,000,000 55,000,000 60,000,000 4,628,740,435 4,378,450,933
Additional Tier-1 Capital 4,000,000,000 4,000,000,000 Total Tier-Capital (Going-Concern Capital) 23,798,986,733 22,046,891,158	25.a Interest paid/profit shared on deposits and borrowings etc. Interest on Deposit and Other Accounts (Note-25.a.1) Interest on Subordinated Bords and borrowing from other Banks and Financial Institutions (25.a.2) Interest on Subordinated Bords and borrowing from other Banks and Financial Institutions (25.a.2)	13,474,304,181 12,197,740,371 10,218,259,428 10,283,845,617 1,457,111,260 11,355,388,665	39,00 Consolidated Provision for Current Tax Mutual Trust Bank PLC (Note-39.a) MTB Socurilies Limited	1,385,657,184 1,323,097,632 117,987,586 131,563,415
General Provision including Off Balance Sheet items 7,140,218,387 5,726,300,392	Offshore Banking Unit MTB Yaqeen Less: Inter transaction with Offshore Banking Unit	11,676,370,686 11,336,346,686 1,526,516,759 1,084,255,772 510,612,933 195,335,008 (238,924,458) (417,2416,997) 13,473,676,922 12,197,762,448	MTB Capital Limited 39.a Provision for Current Tax Current tax	4,834,949 12,918,274 1,508,479,719 1,467,579,321
Regulatory Adjustments: Revaluation Reserve for Fixed Assets Securities &	25.a.1 Interest on Deposits and Other Accounts Current Deposit & Other Accounts Signature of the Country Signature of the	19,141,662 14,256,854 569,772,931 620,538,457 6,531,212,351 6,799,274,719	39.01 Consolidated Deferred Tax (Income)/Expenses	1,385,657,184 1,323,097,632
B. Risk Weighted Assets Credit Risk on Balance Sheet Exposure 170,806,965,335 163,495,069,963	Special Noticed Deposits Deposit Products	6,531,212,351 6,799,274,719 1,111,503,099 797,795,063 1,986,629,385 2,051,980,523 10,218,259,428 10,283,846,617	Mutual Trust Bank PLC (Note-39.a.1) MTB Securities Limited MTB Capital Limited	(799,350,976) (609,672,217) 368,899 1,291,013 (35,252) (14,201) (799,017,329) (608,395,405)
Off Balance Sheet Exposure 33,098,677,268 26,920,436,102 20,906,456,00 190,415,696,065 Market Risk 12,420,018,442 16,780,831,341 Operational Risk 24,207,141,075 20,908,435,547	25.a.2 Interest on Subordinated Bonds and Borrowing other Banks and Financial Institutions Interest on Borowing from other Banks and Financial Institutions Interest on Subordinated Dabt	740,921,318 505,604,329 716,189,942 545,938,720 1,457,111,260 1,051,543,048	39.a.1 Provision for Deferred Tax Expenses/(Income) Deferred Tax (Note-9.a.4.2.1)	(799,350,976) (609,672,217) (799,350,976) (609,672,217)
Commissional Plant 24,207,181,075 20,000,435,047	26.00 Consolidated Investment Income Mutual Trust Bans PLC (Mote-20.a) MTB Capital Limited MTB Capital Limited	5,095,519,499 3,482,338,332 75,099,044 127,596,925 34,696,135 37,376,881	40,00 Consolidated Earning Per Share (EPS):* Consolidated Net Profit After Tax Number of Ordinary Shares outstanding	2,859,877,770 2,369,155,084 983,119,746 983,119,746
D. Capital Surplus/(Shortfall) (A-C) (Except capital conservation buffer) 11,988,665,298 10,245,789,944	26.a Investment Income Interest on Treasury Bill Interest on Treasury Bond	5,205,314,678 3,647,313,838 789,330,744 2,925,941,938 2,376,950,486	Number of Ordinary Shares outstanding Earning Per Share (EPS) *Earnings per share has been calculated in accordance with IAS-33: Earnings Per Share (EPS).	983,119,746 2.91 2.41
December 31, 2023 December 31, 2022	Interest on reverse REPO Capital Gain from Trading in Govt. Securities Capital Gain/(Loss) on Investment in shares of quoted companies Dividend Income from Investment in Shares	97,471,053 532,127,283 6,566,838 43,568,311 51,261,774	40.a Earning Per Share (EPS):* Net Profit After Tax Number of Ordinary Shares outstanding	2,697,809,093 2,211,344,142 983,119,746 983,119,746
Common Equity Tier-1 4.50% 8.23% 4.50% 7.92% Tier-1 Capital 6.00% 9.89% 6.00% 9.68% Tier-2 Capital 5.09% 4.82%	Dividend Income from Preference Share Investment Dividend Income from Mutual Flund Dividend Income from Perpetual Bond Dividend Income from Perpetual Bond Dividend Income from Subsidiaries	161,730,240 172,256,945 1,882,134 111,861,696 101,901,420 242,917,201 48,051,763 129,997,600 129,997,600	Earning Per Share (EPS) 41.00 Consolidated Receipts from other operating activities Mutual Trust Bank PLC (Note-41.a)	2.74 2.25 2,703,822,220 1,579,005,162
The calculation of CRAR under Basel III has been made as per "Guidelines on Risk Based Capital Adequacy (Revised Regulator) Capital Framework for banks in line with Basel III) issued by Bangladesh Bank vide its BRPO Circular no. 16 dated December 21 2014. 14.a.2.2 Capital to Risk-weighted assets Ratios (CRAR) as defined by the Basel Capital Accord	MTB Yaqeen	129,097,600 129,097,600 5,041,612,903 3,456,643,164 54,006,695 25,695,178 5,095,519,499 3,482,338,332	MTB Securities Limited MTB Capital Limited Less: Intragroup other operating income	28,071,134 91,943,967 41,165,343 36,348,004
Common Equity Tier-1 (Going-Concern Capital) : 9.831,197,460 8,937,452,240 Statutory Reserve 6,938,131,468 6,281,308,408	27,00 Consolidated Commission Exchange and Brokerage Mutual Trust Bank P.C. (Note-27.a) MTB Securities Limited MTB Capital Limited	3,474,458,605 7,288,001,123 147,129,542 267,971,407	41.a Receipts from other operating activities Handling charge	2,773,058,697 1,707,297,133 81,350 166,728
Share Premium 1,095,304,778 1,096,304,778 General Reserve 786,777,324 786,777,324 Retained Earnings 4,221,281,995 3,456,442,995 2,2872,993,026 2,0857,285,715	27.a Commission Exchange and Brokerage Commission (Note-27.a.1) Exchange (Note-27.a.2)	3,621,688,147 7,656,972,630 1,579,485,776 1,267,781,974 1,894,972,829 6,020,219,149 3,474,468,605 7,288,091,123	VISA Card Charges against cards Service Charges	380,480,984 260,874,726 255,962,099 200,336,320 95,464,259 131,774,224
Regulatory Adjustments: Goodwill and all other Intangible Assets	27.a.1 Commission Commission on Letter of Guarantee Commission on Letter of Credit Commission on Acceptance of Bills	365,466,813 276,656,112 474,480,600 407,170,102 541,290,544 377,148,335	Telephone & SMS Charge Recoveries SWIFT Charge Recoveries SME Fees and Charges Management fees	185,411,143 139,999,250 81,107,775 40,352,605 113,171,826 3,789,770 37,837,603 31,788,500
Reciprocal Crossholdings in the CET-1 Capital of Banking Financial and Insurance Entities	Commission on Import/Export Collection Commission on LC Advising Commission on PO DD & TT Exchange houses commission	46,381,368 49,257,963 14,738,550 15,606,000 3,694,128 3,923,627 73,238,987 56,258,353	Early Settlement Fee Loan Processing Fee NPSB Acquire Income	3,631,515 3,559,270 52,094,939 48,590,018 41,219,520 33,297,975
Additional Tier-1 Capital 4,000,000,000 4,000,000,000 Total Tier-1 Capital (Going-Concern Capital) 23,345,740,677 21,677,740,615	On-line service commission Commission on line and the commission of the commission of the commission of the commission of RTGS Commission on RTGS	16,399,672 15,314,108 92,250 112,788 5,053,730 18,691,590 9,759,972 8,256,155 1,560,596,614 1,228,395,134	Locker Rent Discount on Treasury Bill Gain(net off loss) from Trading in Govt. Securities	7,852,808 7,698,230 789,330,744 7,499,804 532,127,283 556,014,559
General Provision Including Off Balance Sheet items 7,140,218,367 5,725,300,392 Revaluation Reserve on Investment in Securities 4,802,434,464 5,014,294,726	Offshore Banking Unit MTB Yaqeen	28,889,162 39,386,841 1,679,485,776 1,267,781,974	Capital Gain/(Loss) on Investment in shares of quoted companies Miscellaneous Earnings MTB Yaqeen	6,566,838 10,826,669 88,317,269 94,380,928 33,164,265 8,065,588
Regulatory Adjustments: 11,942,652,821 10,739,995,118	27.a.2 Exchange Gain (net of exchange loss) Exchange Gain Less: Exchange Loss	2,131,863,249 6,191,579,688 236,890,420 171,360,539 1,894,972,829 6,020,219,149	42.00 Consolidated Payments for other operating activities Rent Tax Insurance and Electricity etc. Legal Expense	2,703,822,220 1,579,005,162 918,175,742 736,638,308 4,585,110 1,279,109
A. Total Regulatory Capital (Tier-1+Tier-2) 35,288,393,398 32,417,335,733 B. Risk Weighted Assets	28.00 Consolidated other operating income Muhai Trust Bank PLC (Note-28.a) MTB Securities Limited MTB Capital Limited MTB Capital Limited	1,375,797,355 1,004,664,130 13,082,786 11,613,173 15,489,011	Postage Stamps Telegram & Telecommunication etc. Directors' Fee Auditors fees	66,133,483 41,922,020 5,252,103 3,526,999 1,863,000 2,570,471
Credit Risk on 171,671,044,998 164,111,825,644 Balance Sheet Exposure 33,098,677,288 26,920,488,102 90 Balance Sheet Exposure 294,789,722,86 191,932,261,746	Less: Intragroup other operating income 28.a Other Operating Income	1,406,095,500 1,032,070,691	Repair & Maintenance Other Expenditure	341,095,341 198,420,887 2,112,579,690 1,893,842,485 3,449,684,470 2,878,200,278
Market Risk 8,365,884,679 13,043,688,474 Operational Risk 23,276,037,666 19,752,918,393 Total Risk Weighted Assets 238,471,644,812 232,828,849,150	Handling Charges VISA Card Charges against cards Charges against Telephone & SMS Charge Recoveries	81,350 166,728 380,480,084 260,874,726 255,962,099 200,336,320 95,464,259 131,774,224 185,411,143 139,989,250	42.a Payments for other operating activities Rent Tax insurance Electricity Legal Expense	914,602,839 731,258,874 4,585,110 1,279,109
C. Minimum Required Capital on Risk Weighted Assets (Except capital conservation buffer) D. Capital Surplus/(Shortfall) (A-C) (Except capital conservation buffer) 11,647,228,937 10,034,450,818	SWIFT Charge Recoveries SME Fees and Charges Management fees Early Settlement Fee	81,107,775 40,352,605 113,171,826 3,789,770 37,837,603 31,788,500 3,631,515 3,559,270	Postage Stamps Telegram & Telephone Directors' Fee Audit fee Repair & Maintenance	65,272,254 41,307,396 3,307,223 2,160,000 1,719,250 1,897,700 340,260,346 198,002,980
December 31, 2023 December 31, 2022 E. Capital Requirement Required Held	Loan Processing Fee NPSB Acquire Income Locker Rent Maccellameous Earnings	52,094,039 48,590,018 41,219,520 33,297,975 7,852,808 7,698,230 88,317,269 94,380,928 1,342,633,090 996,598,642	Other Expenditure 43.00 Consolidated Reconciliation of cash flows from operating activities	2,075,460,125 1,859,210,228 3,405,207,148 2,835,116,286
Capital to Risk-weighted assets Ratios (CRAR) 10.00% 14.93% 10.00% 14.48%	Offshore Banking Unit MTB Ysquen 29,00 Consolidated Salaries and Allowances	33,164,265 8,065,588 1,375,797,355 1,004,664,130	Profit before provision Adjustment for non cash items Depreciation on fixed assets	8,210,283,943 7,802,793,245 584,192,201 707,670,241
Tier-2 Capital The calculation of CRAR under Basel III has been made as per * Guidalines on Risk Based Capital Afequacy (Revised Regulatory Capital Framework for banks in line with Basel III)* issued by Bangladesh Bank vide its BRPO Circular no. 18 dated December 21 2014.	Mutual Trust Bank PLC (Note-20.a) MTB Securities Limited MTB Capital Limited ABLANCE AND ADDRESS AND A	4,758,945,076 4,291,711,740 105,475,625 102,747,530 12,078,435 12,451,740 4,876,500,036 4,406,911,010	Amortization on software Adjustment with non-operating activities Recovery of written of loan	83,830,110 83,273,220 668,022,310 790,943,462 179,357,986 67,997,716
15.a Statutory Reserve Opening Balance Add: Transferred during the year (20% of pretax profit) 65.8 823,060 65.8 93,911	Basic Pay Allowances Bonus Gratulty	2,134,126,753 1,922,979,390 1,521,803,741 1,399,656,501 416,035,097 407,473,481 488,890,173 378,500,000	Accounts Receivable Accounts Payable on deposits Loss / Gain on sale of assets	(24,076,580) 185,249,384 (485,266,926) 2,037,035,466 4,606,730 9,007,693
16.a Share Premium Opening Balance 1,095,304,778 1,095,304,778	Provident Fund MTB Yaqeen	185,145,512 172,832,222 4,746,001,276 4,281,441,694 12,944,700 10,270,146 4,758,945,976 4,291,711,740	MTB Foundation Changes in operating assets and liabilities Changes in Joseph Anderson.	40,000,000 45,000,000 (285,378,790) 2,344,290,258
Add: During the year 1,095,304,778 1,095,304,778 1,095,304,778	29.a.1 Chief Executive's salary and fees Base Allowance Festival Bonus	20,298,492 1,680,000 1,985,580 4,228,852 3,191,686	Changes in loans & advances Changes in deposits & other accounts Changes in borrowings Changes in other assets	(7,153,608,378) (27,824,119,716) 30,382,827,783 18,799,870,813 (14,212,336,811) 9,765,552,976 1,768,332,045 (5,396,184,677)
Mutual Trust Bank PLC (Note-17.a) 713,736,531 342,532,352 MTB Securities Limited 63,214,176 51,831,124 MTB Capital Limited - -	Incentive Bonus Leave Fare Assistance Provident Fund	1,000,000 1,691,841 28,898,885 26,162,875	Changes in other assets Changes in other liabilities Income tax paid	(6,263,040,282) 7,395,187,988 4,522,174,358 2,740,307,384 2,211,574,468 (1,322,847,547)
17.a Revaluation Reserve on Investment in Securities 776,950,707 394,363,476	30,00 Consolidated Rent Taxes Insurance Electricity etc. Mutual Trust Bank PLC (Mote-30.a) MTB Securities Limited MTB Capital Limited MTB Exchange (UK) Limited	914,602,839 3,128,768 444,135 395,670	43.a Reconciliation of cash flows from operating activities	15,326,676,290 12,355,486,802
Less: Adjust during the year (67.287.875) 18.00 General Reserve (713,736,531 342,532,352	30.a Rent Taxes insurance Electricity etc. Rent* VAT on Rent	918,176,742 736,638,308 343,473,867 294,399,593 80,250,049 72,025,670	Profit before provision Adjustment for non cash items Depreciation on fixed assets Amontization on softwares	7,912,855,736 7,303,220,490 555,324,097 682,832,397 83,830,110 83,273,220
Opening Balance 786,777,324 786,777,324 Add: Transferred from Retained Earnings 786,777,324 786,777,324	Rates & Taxes Insurance Electricity & Utilities	5,330,309 6,319,040 346,697,044 233,804,658 138,601,570 124,552,470 914,352,839 731,101,330	Amortization on software Adjustment with non-operating activities Recovery of written of loan	83,830,110 83,273,220 639,154,207 766,105,617 179,357,986 67,997,716
18.a General Reserve Opening Balance 786,777,324 786,777,324 Add: Transferred from Retained Earnings 786,777,324 786,777,324	MTE Yaqeon * While implementing IFRS 16: Leases the bank recorded interest paid on lease liability (note-37.a) and deprecise expense in 31 December 2023 against those rental premises that have been treated as ROU assets and shown	250,000 157,543 914,602,839 731,258,874 ation on ROU assets (annex-C) instead of charging rental in the Balance Sheet as per IFRS 16.	Accounts Receivable Accounts Payable on deposits Loss / Gain on sale of assets	(24,076,580) 185,249,384 (485,266,926) 2,037,035,466 3,214,719 7,893,868
19.00 Consolidated Surplus in Profit and Loss Account/Retained earnings Opening Balance 3.825.461,139 3.488,747,189	30.1 Reconcilitation of rental expense is presented as under: A) Total Rent expenses incurred for office premises paid during 2023 Total Rent expenses incurred in 2023 B) Rental expenses converted into the interest expenses on lease liability & depreciation expenses on RC	667,249,207 602,731,764 DU	MTB Foundation Changes in operating assets and liabilities	40,000,000 45,000,000 (286,770,801) 2,343,176,433
Add: Consolidated Profit made during the year Add: Add: Add: Add remeasurement gain/lose) of defined benefits liability/assets Add: Loss realized for closing of MTB Exchange (UK) Ltd. Less: Bonus Share Issued during the year (803,16,220) (803,16,220)	Assets: Ront expense considering for IFRS 16 Leases C)=(A-B) Rent Expenses presented in Note 30.a	243,525,291 236,306,601 423,723,916 366,425,163	Changes in loans & advances Changes in deposits & other accounts Changes in borrowings Changes in other assets	(7,468,229,482) (28,021,039,405) 29,575,633,055 20,654,336,019 (14,212,336,811) 9,765,552,976 1,807,791,027 (5,272,623,584)
Less: Dividend for Perpetual Bondholders (403,219,178) (381,664,497) Less: Capital reserve by MTBSL during the year (11,383,052) (3,717,834) Less: Cash Dividend paid by Subsidiaries (MTBSL) (129,997,600) (227,495,800)	D) Expenses charged during 2023 for IFRS 16 - Leases Interest Expenses on lease liability (Notel 37.a) Depreciation Expenses on ROU Assets (Notel 36.a) Total expenses charged for ROU Assets during the year	54,908,682 58,437,835 201,478,914 276,558,599 256,387,696 334,996,435	Changes in other assets Changes in other liabilities Income tax paid	(5,120,451,591) 4,880,404,469 4,582,406,200 2,006,630,475 2,299,212,117 (1,196,461,774)
Less: Transferred to Statutory Reserve (658,823,060) (584,953,911) (26,975,001) (22,113,441) (22,113,441) (22,113,441) (26,173,001) (22,113,441) (22,113,441) (23,113,113,113,113,113,113,113,113,113,1	E)= (D-B) Additional expenses incurred for leases during 2023 31.00 Consolidated Legal Expense Mutual Trust Bank PLC (Note-31-a)	12,862,305 98,689,833 4,585,110 1,279,109	44.00 Consolidated Net Operating Cash Flows Per Share	15,146,857,459 11,222,671,242
Opening Balance 3,456,442,965 3,046,326,323 Add: Profit made during the year * 2,697,809,093 42;11,344,142 Add: Actuarial remeasurement gain/(loss) of defined benefits liability/assets 47,795,487	MTB Securities Limited MTB Capital Limited 31.a Legal Expense Legal Expense	4,585,110 1,279,109 4,585,110 1,279,109 4,585,110 1,279,109	Total net operating cash flows	15,326,676,290 12,355,486,801
Less: Borus Share Issued during the year (893,745,220) (812,495,650) (Less: Dividend for Perpetual Bondholders (403,21),178) (381,664,497) (Less: Transferred to Statutory Reserve (656,823,060) (584,953,911) (26,978,091) (22,13,441)	MTB Yaqeen 32.00 Consolidated Postage Stamp Telecommunication etc. Minuted Trust Brank PL C (Note-32 a)	4,585,110 1,279,109 65,272,254 41,307,396	Number of shares outstanding	983,119,746 983,119,746
As per regulation of Bangladesh Bank (ref: BRPD circular no. 11 dated December 12 2011) the amount of Net Profit After Tax (NPAT) increased due to	MTB Securities Limited MTB Capital Limited MTB Capital Limited 32.a Postage Stamps Talecommunication etc. Postage Stamps Ferrice	557.144 530.473 304,085 84,151 66,133,483 41,922,020 28,673,080 14,391,210	Net Operating Cash Flows Per Share (2021 Restated) 44.a Net Operating Cash Flows Per Share	15.59 12.57
the recognition of deferred tax asset on specific provision kept against classified loans will not be distributed as dividend since carrying amount of provisions (liability) will be settled in future periods when deferred tax income will be recovered. Hence this entire amount of deferred tax asset i.e. BDT 3,189,438,740 will be deducted while determining the distributable profit for the shareholders.	Telephone MTB Vagean 33,00 Consolidated Stationery Printings Advertisements etc.	36,360,783 26,040,231 65,042,863 40,431,441 229,391 875,955 65,272,254 41,307,396	Total net operating cash flows	15,146,857,45911,222,671,242
20.00 Non-Controlling Interest 132,370 133,258 Opening balance 132,370 133,258 Add: Profit made during the year 3,348 3,311	Mutual Trust Bank PLC (Note-33.a) MTB Securities Limited MTB Capital Limited 3.3.a Stationery Printings Advertisements etc.	205,640,186 140,476,755 2,126,109 2,226,324 466,690 462,620 206,232,985 143,165,699	Number of shares outstanding Net Operating Cash Flows Per Share (2022 Restated)	983,119,746 983,119,746 15.41 11.42
Less: Cash Dividend Paid by MTBSL (2,400) (4,200) Closing balance 133,318 132,376	Printing Stationery Computer Stationery Petity & Table Stationery Publicity & Adventisement	106,760,469 55,856,266 23,335,190 16,684,899 30,211,825 22,879,905 40,678,724 43,353,904 200,986,208 138,774,973	45.00 Number of Employees The number of employees engaged for the whole year or part thereof who received a total remuneration.	on of BDT 36,000 or above were 2675.
MTB Securities Limited @ 0.002% of NPAT 15,008,856 3,155 3,020 15,008,856 3,155 3,020 15,008,856 3,155 3,020 15,008,856 1	MTB Yeqeen 34.00 Consolidated Director's Fees Mutual Trust Benis PLC (Note:34.a)	4,653,978 1,701,782 205,640,186 140,476,755 3,307,223 2,160,000	46,00 Number of Branches Number of Branch Number of Sub Branch	157 157 120 119 37 38
3,348 3,311	MTB Sourifies Limited MTB Capital Limited 34.a Director's Fees Meeting fee	1,100,000 798,600 844,4800 568,399 5,252,103 3,526,999 3,102,675 2,041,600 2,041,600	47.00 Number of Meeting Board Meeting	14 15
Number of shares outstanding 983,119,746 983,119,746 Net Asset Value (NAV) per share (2022 Restated) 24,52 21,70	MTB Vaquen Bank has paid BDT 8000 as Honarioum according to the BRPD circular letter no. 11 dated 04 October: 35.00 Consolidated Auditor's Fees.	204,648 118,400 3,307,223 2,160,000	Executive Committee Meeting Audit Committee Meeting Risk Management Committee Meeting	7 10 5 4 5 5
21.a Net Asset Value (NAV) per share 23,889,195,912 20,909,301,487 Total net assets value 983,119,746 983,119,746 Number of shares outstanding 983,119,746 983,119,746 Net Asset Value (NAV) per share (2022 Restated) 21,27 21,27	Mutual Trust Bank PLC (Note-36.a) MTB Securities United MTB Capital Limited MTB Cachenge (Lft) Limited	1,719,250 143,750 143,750 - 69,000 460,021 1,863,000	48.00 Auditors Work Hour The external auditors of the bank MABS & J Partners, Chartered Accountants covered 80% of th 6000 man-hours to complete the audit as per International Standard on Auditing (ISA).	e Bank's Risk Weighted Asset and has spent around
				v.mutualtrustbank.com



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Name of Directors Mr. Md. Abdul Malek Mr. Syed Manzur Elahi		Relationship with the Bank Chairman Vice Chairman (Founding Chairman)	Nature of transaction Credit Card ERQ Credit Card	Approve limit BDT 1,000,000.00 20000.00 USD	1000.49 0	R 45.25 DR	Particular	Balance as at 01.01.2023 Addition during t year BDT BDT
Mr. Md. Wakiluddin Mr. Md. Hedayetullah Mr. Rashed Ahmed Chowdhury Associated Builders Corporation Ltd.)	(Representing	Director Director Director	Credit Card Credit Card ERQ Credit Card ERQ Credit Card RFCD Credit Card	BDT 1,000,000.00 BDT 900,000.00 BDT 100,000.00 BDT 1,673,000.00 BDT 537,000.00 BDT 472,800.00	150 I 4878.27 (127.47 (2297.94 I 150 I 8671 I	:R 101.98 CR :R - :DR 2724.99 DR :DR 320.86 DR	Land Immovable Property Furniture & Fixture Office Equipments	104,253,000 1,455,740,795 1,682,022,988 54,540, 1,955,761,440 78,909,
Mrs. Khwaja Nargis Hossain Ms. Anika Chowdhury (Representing AS1 Dr. Arif Dowle (Representing Advanced Chemical Industries Mr. Daniel De Lange (Representing NORPUND) Ms. Nasreen Sattar	RAS Ltd.)	Director Director Director Director Independent Director	Credit Card Credit Card N/A N/A N/A	BDT 1,000,000.00 BDT 500,000.00 BDT 453,500.00	85.78 E	-	Computers & Peripheral Motor Vehicles Intengible Asset As at 31 December 20: Right off use Assets as MTB Yageen	205,394,317 62,003, 952,394,479 19,295, 23 7,241,182,599 332,889,
Mr. Faruq Ahmad Siddiqi iii) Shares issued to Directors and Exe iv) Related Party Transactions Name of party	cutives without co	Independent Director ensideration or ex	N/A ercisable at a discoun	Transactions	Funded Outstanding	Nil Nature of Security	As at 31 December 203	23 9,364,103,042 332,897,
Sunbeams School Ltd., (1. Mr. Sayed Nasim Manzur 2. Ms. Muni v) Lending policies in respect of relate Lending to related parties is effected as p	d party	Mr. Syed Manzur Chairman of MTE Section 27(1) of th		SOD(General)- Business	amount BDT	Land Security	Land Immovable Property	01.01.2022 during t year BDT BDT 104,253,000 1,455,740,795
vi) Business other than banking busin a) Lease agreement made with the Dire Nature of contract	ess with any relati	Pabna Branch		ion 18(2) of the B	ank Companies A		Furniture & Fixture Office Equipments Computers & Peripheral Motor Vehicles Intangible Asset Sub Total	1,652,603,105 48,294, 1,917,328,687 51,657, 845,362,331 45,381, 214,382,616 4,500, 915,266,871 37,127, 7,104,937,405 187,127
Lease agreement		Square Fashions Bilquis Tower AT ABC House ATM	euticals ATM Booth ATM Booth ATM Booth M Booth Booth		a Chowdhury	Approved by Board of MTB Approved by Board of MTB	Right-of-use Assets as MTB Yaqeen As at 31 December 20:	per IFRS 16
Lease agreement Lease agreement vii) Business with subsidiary		ABC Heritage AT ABC BPL ATM B Pragati Sarani Br Pragati Sarani Br Apex Footwear L	anch anch ATM Booth		. Wakiluddin Aanzur Elahi	Approved by Bangladesh Bank Approved by Board of MTB	A MTB Pe	List of I rpetual Bond Name
Name of party MTB Securities Limited MTB Capital Limited viii) Relationship with Funds:		Subsidi	ationship ary Company ary Company	Loa De Loa	of transaction on facility aposits on facility aposits aposits BDT	Dalance BDT 702.08 594.84 615.99 8.43	2 Bank As 3 Eastern	nk Limited ia Limited Bank Limited za Sultana
Employees Provident Fund: Deposits Employees Gratuity Fund: Deposits Deposits Transaction with key management personal		riod ended 31 Decer	nber 2023 is as follows:		75,786,17 375,439,54 2023	94,867,362	6 Prime Ba	Sub-To
Short-term employee benefit Key Management personnel includes Man Chief Financial Officer and Company Sec Verification of financial statements thr As per Financial Reporting Council (FRC 04 January 2021 as collection of Auditer	naging Director Add	litional Managing D	irector Deputy Managi		115,733,51 of Internal Control	5 76,341,295 & Compliance Division	SL 1 Pubali B	I Subordinated Bond Name ank Limited ank Limited
2021 as Financial Statements verified wit Partic Compiled file Total file	h the Document Vei	rification System (D	VS) of ICAB. Compliance of BR Number 04 344 362			BRPD Circular No. 35** % 92.59%	3 Sonali B 4 Southea 5 Janata B	ank Limited ank Limited st Bank Limited ank Limited ank Limited
Events after the Balance Sheet Date Subsequent to the Balance Sheet date T and when approved by the Shareholders Financial Highlights as at 31 Decembe alance with other Banks-Out Side Bi urrency wise position and Exchange ra	r 2023 are shown i angladesh (NOS	n Annexure-F TRO Account)				Annexure- A	7 Eastern 8 Rupali B 9 Delta Life	Bank Limited ank Limited e Insurance Company L d Bank Limited
lame of the Bank	Currency c	Amount	2023 hange ate BDT	Foreig Curren Amou	ncy Int Rate	ВЫ		inance Limited Sub-To Subordinated Bond
tandard Chartered Bank, New York labib American Bank, New York lommerze Bank, Germany B Kookmin Bank P Morgan, New York JICI, Hong Kong	US\$ US\$ US\$ US\$ US\$ US\$	7,420,795 3,583,793 90,071 23,645 3,833,667 254,963	10.00	7,404 18,19 7,184 9,71 7,758 64 1,916 5 1,322 5,95 1,962 14	91,773 103.3 15,152 103.3 18,993 103.3 58,426 103.3 52,450 103.3 10,648 103.3	0 1,879,155,530 0 1,003,546,029 0 67,039,008 0 6,035,200 0 614,870,185 0 14,528,563	2 Commun	Name ank Limited nity Bank Limited ank Limited
JiCl., Hong Kong tandard Chartered Bank, Singapore P Morgan, London tandard Chartered Bank, London labib American Bank, Zurich tandard Chartered Bank, Tokyo tandard Chartered Bank, Germany	GBP CHF	91,131 8,935 32,883 38,276 12,405,142	110.00 28,045 83.33 7,594 140.76 1,257 140.76 4,628 30.96 5,012 0,78 9,620 122.16 131,694	7,690 13 1,653 22 2,657 2 1,808 6,16	30,648 103.3 32,762 76.5 31,127 124.3 21,245 124.3 28,651 111.3 35,717 0.7 23,791 109.7	9 6,338,494 0 16,299,443 0 27,501,237 8 3,191,250 7 4,758,845	4 Shadarai 5 Guardiar 6 Agrani B	ank Limited n Bima Corporation n Life Insurance Limited ank Limited Bank Limited
tandard Chartered Bank, Germany ICIC, Mumbial Inicredit, Germany Inicredit, Germany Inited Bank, Germany Inited Bank of India, Kolkata tandard Chartered Bank, Mumbai tandard Chartered Bank, Kolkata	EUR EUR EUR EUR EUR ACU	6,164 99,411 131,988 4,226	22.16 753 22.16 12.143 22.16 16.122	1,014 1,547 1,87 1,946 2,71 1,172 - 22	23,791 109.7 6,164 109.7 73,469 109.7 11,239 109.7 4,226 109.7 21,176 103.3 00,482 103.3	1 676,308 1 205,541,540 1 297,454,711 1 463,592 0 22,846,796	8 MS. MO 9 Shimant	Bank Limited NISHA ANWAR HUQ Bank Limited Pharmaceuticals Ltd Sub-To
tandard Chartered Bank, Kolkata tandard Chartered Bank, Pakistan tandard Chartered Bank, Colombo onali Bank, Kolkata abib Metropolitan Bank lashregbank, Mumbai B Bank, Mumbai	ACU ACU ACU ACU ACU ACU	7,371	-	- 3 0,791 0,731 9 - 5 - 22	00,482 103.3 31,216 103.3 389 103.3 96,366 103.3 52,695 103.3 21,477 103.3 31,924 103.3	3,224,513 0 40,202 0 9,954,277 0 5,443,246 0 22,877,901	SL	Subordinated Bond Name
xis Bank, Mumbai CiCl, Mumbai Iimalayan Bank Ltd., Kathmundu lepal Bangladesh Bank Ltd. uniab National Bank, Kolkata	ACU ACU ACU ACU ACU ACU	-	10.00 164,172 - - 110.00 3,899	1,303 47 1,01 - 10 - 13	75,379 103.3 15,378 103.3 09,490 103.3 31,974 103.3 30,559 103.3 92,017 103.3	0 49,105,252 0 104,885,460 0 11,309,989 0 13,632,529 0 8,321,464	2 Pubali B	Pharmaceuticals Limite ank Limited mployees' Gratuity Fur Sub-To
DFC Bank, Mumbal MIRATES ISLAMIC BANK IASHREQ BANK, UAE ommerz Bank, Germany ank Al Bilad ank Al Rajhi iyadh Bank	AED AED AUD SAR SAR SAR	667,863 938,383 47,176 269,326 110,000 104,600	29.95 20,002 29.95 28,104 75.31 3,552 29.33 7,899 29.33 3,266 29.33 3,068	.,488 1,50 2,617 34 1,821 73 1,495 110	92,336 28.13 98,547 28.13 17,993 69.63 36,484 27.4 0,000 27.44 5,000 27.44	42,428,827 7 24,246,014 8 20,235,825 3 3,022,389		Total Bonds
onali Bank UK IDUSIND BANK UZhough Bank, China onali Bank (UK) Ltd. London urker Kantolan Bank BAF, Tokyo	US\$ ACU CNY US\$ CHF JPY	3,075	0.78	- 49 - 1,249 1,737 0	5,047 103.34 9,234 103.34 1,000 14.8	5,085,745	1 Mr. Md. A Chairman	lame of Directors of the Ba Abdul Malek Manzur Elahi
ank of Huzhou China B Bank Ltd. B Bank Ltd. Jabib Metropolitan Bank, Karachi IDFC bank limited, Mumbai Imalayan bank, Nepal ICCI bank, Mumbai	ACU ACU ACU ACU ACU	20,389 173,244 109,490	15.45 235 10.00 64,442 10.00 2,242 10.00 19,056 10.00 12,043 10.00 21,733	1,834 1,860 1,900				man (Founding Chairman)
dus Bank, India ashreq Bank, Mumbai abil Bank, Nepal tandard Chartered bank, Karachi tandard Chartered bank, Kolkata es bank, Mumbai	ACU ACU ACU	157,697 6,324 131,974 17,993	110.00 17,346	i,692 i,636 i,151				
CCI Bank Ltd., Mumbai	ACU	36,479,642 Mutual Trust Investment i As at 31 Dece	- 28,032 2,530,911 Bank PLC n Shares mber 2023	.607	96,707	28,032,607 5,283,663,390 Annexure-B		
II. A. Quoted Share 1 BIRAC DANK LINTED 2 GRANELE PHONE 3 SINCER BANGLACISH 4 SQUARE PHARAMCEUTICALS LINTED	Face Value No. of Si Value Held 10 2,655 10 431 10 187	5,354 104,800,869 5,014 139,625,003 5,000 35,429,350 1,464 194,779,805	Average Cost Quoted Rate Per Share 31 December 2023 39.47 35.80 321 207 192 152 394 210 321 321 321 321 321 321 321 321 321 321			Total Market Unrealised deleves at 31 cember 2023 Unrealised 32 cember 2023 (9,739,196) 124,975,012 (14,856,891) 28,101,900 (7,327,850) (9,7327,850)		Vakiluddin
5 BERGER RANG ADESH LIMITED 8 MARICO RANGLACESH 7 UNITED ARWAYS 8 EMERGYYAC LIMITED 9 DUTCH BANGLARAK LIMITED 10 LAMINE BANK LIMITED	10 24 10 35 10 336 10 1,192 10 486 10 1,100 10 600	1,578 44,224,503 1,738 84,134,015 1,800 7,008,384 1,800 50,000,000 50,000 28,536,907 1,000 23,100,000 1,390 41,518,070	1,799 1,774 2,354 2,461 21 2 2 42 35 59 59 59 21 21 69 69			87,940,497 3,808,482 843,720 (6,362,664) 41,151,000 (8,848,400) 28,716,990 179,783 22,990,000 (110,000) 41,007,027 85,957	Director	
LAWARD HOLC OF BANKA ADDISH LAMED MICHAEL BANKA ADDISH LAMED MALAN ADDISH LAMED MALAN ADDISH LAMED	10 200 10 2,000 10 2; 10 5; 10 13; 10 13; 10 2; 10 2;	0,000 41,572,000 0,000 26,260,000 2,638 25,889,952 0,551 24,529,296 1,500 37,856,205 0,000 17,784,000 5,000 5,005,000	208 199 13 13 13 1,144 1,218 486 519 273 240 137 117 200 219			39,720,000 (1,852,000) 26,400,000 140,000 27,570,820 1,690,696 26,194,869 1,665,573 33,170,750 (4,885,485) 15,223,000 (2,581,000) 5,472,500 467,500		
10 OR TEXTLE LIATED 11 OR TEXTLE LIATED 12 DANIER HOUSING HATED 12 DANIER HOUSING HATED 13 DANIER HOUSING HATED 13 DANIER HOUSING HATED 14 JAMAN AG LIATED 15 GOLARE TEXTLES HATED 16 GOLARE TEXTLES HATED 17 ACME LANGEROUS	10 E	5,000 590,850 489 71,679 ,020 108,008 2,709 28,272 78 13,915 405 28,096 933 84,099	116 116 116 116 117 116 117 117 117 117			579,000 (1,180) 71,492 (187) 88,128 (19,880) 28,174 (98) 13,143 (772) 27,338 (759) 79,005 (4,794)		ledayetullah
77. WALTON HITECH PARK NOUSTRIES LIMTED FREE FUND AVIA ABLE Sub-Total 3. Mutual Fund (Quoted)	10 10,535 Face No. of St Value Held	hare a	Average Cost Quoted Rate Per Share 31 December 2023	Unrealized Unre Cain(toss) gai		213,731 (7,389) 5,856,570 (883,453,963 (59,971,015) otal Value as r 85% of NAV as at 31 (2006) comber 2022 (2006)	Director	
1 ABIL 1977/F Sub-Total C Mutual Fund (Un Quoted)	10 1.882 1.882 Face No. of St Value Held	hare Cost Holdies	Average Cost Quoted Rate Per Share 31 December 2023	12,610,298 (6 12,610,298 (6 Unrealized Unre Gain(loss) gai		12,610,298 (6,211,042) 12,610,298 (6,211,042) otal Value at rrender Price as per BB Guideline cember 2023	5 Mr. Rash	ed Ahmed Chowdhury
1 MPB NL1ST UNIT FUND Sub-Total D Unit Fund (Unquoted)	10 3,726 3,726 Face No. of St Value Held	Cost Holding	10.00 9.58 Average Cost NAV on December 31, 2023	Gain/(loss) gai	infloss December	34.024.251 (3,242,179) 34.024.251 (3,242,179) otal Value at rrender Price as per BB Guideline Combor 2023		man, MTB Board Risk ent Committee (BRMC)
1 MTB UNIT FUND 2 G9-AMS FIRST UF 3 GILLE WEALTH GALANCED FUND 3 USE WEOM FLUS FUND 3 Ub-Total E Unquoted Share	10 21,692 10 10,000 10 3,000 10 5,000 Face No. of St	0,000 100,000,000 0,000 30,000,000 0,000 50,000,000 397,600,000	10.00 10.91 10.00 10.21 10.00 10.74 10.00 10.36	102,100,000 2 32,220,000 2 51,800,000 1 422,783,069 25 Net Assets value Tota	9.063.069 10.70 2,100,000 10.16 2,220,000 10.78 1,800,000 10.36 5,183,069 Va	232,107,885 14,507,885 101,800,000 32,240,000 2,340,000 51,800,000 11,800,000 417,847,685 20,247,685 us as par NAV unrealized		
BO VENTURE LIMITED CENTRAL DIPOSITION VIBO LIMITED CENTRAL DIPOSITION VIBO LIMITED BOUSTRAL & BIRRASTRUCTURE DEVELOPMENT FRANCE LUC BANGAL DEISH CENTRAL COUNTERRATY BANGLADESH LTD. THE BANGACDESH RATING AGENCY LIMITED	Value Held 10 2.310 10 5.71 10 5.71 E COMPAN 10 13.38 10 3.00 10 3.756 10 41	2,000 20,000,000 1,804 15,894,430 0,903 71,770,280 2,000 30,000,000 0,000 37,500,000 9,185 4,918,801		257,367,324 22 7,862,398,439 200 (1,615,212,587) 173 600,000,000 60 3,432,479,549 30 20,061,560 1	ares of Suers De 2,000,000 D D D D D D D D D D D D D D D D	as at 31 Gain\text{Gain\text{Loss}} as at 31 Gain\text{Loss} as at 31 G		
F Subordinated Bonds: UGB SHO SUBORDINATED BOND UGB SHO SUBORDINATED BOND AREA BOND MANABANES SUBDRIBNATED DONO AREA BOND MANABANES SUBDRIBNATED DONO AREA BOND MANABANES	28,201	2,165 4,915,500 179,880,190 Cost Holding 50,000,000 40,000,000		10,557,094,285 756	0.007,17.0 5,844,243	321,996,264 142,116,074 alue as at 31 comber 2023 50,000,000 40,000,000	6 Dr. Arif D Director (Represen	owla
4 PPC SUBORICINATE BICKD NIL SUBORICINATE BICKD 1 THE PREMIER BANK LIMITED 1 VIRIGE BANK LIMITED 3 ULTOTAL 3 ULTOTAL 1 MAJUNA BANK PERFETUAL BICKD 1 VICE BANK BERPETUAL BOND		40,000,000 50,000,000 1,500,000,000 1,000,000,000 2,710,000,000				40,000,000 50,000,000 1,000,000,000 1,000,000,000 2,710,000,000 650,000,000 400,000,000	(, apresen	endimodi iildi
2 NCC BANK PERPETUAL BOND L'ORDORE BONTED SECURED BOND 1PAO AUTOS L'MITTED 1 Preference share investment 1 Preference share investment ONTED PROFESSIONAL LIMITED CONTET COMPOSET A RIVET ARE LE GETTOMORES ETO. ARE LE GETTOMORES ETO.		200,000,000 1,250,000,000 640,000,000 570,000,000 240,000,000				200,000,000 1,250,000,000 640,000,000 570,000,000 240,000,000		
IMPRESS NEVTEX COMPOSITE TEXTLE LEMITED COMPEDENCE PREPARTIFULINE LIMITED LONGED ANAMANISM POWER LIMITED FROM TA APPARELS LIMITED Sub Total Sizecial fund	Ener 1	150,000,000 150,000,000 1,000,000,000 500,000,000 3,250,000,000	Average Quoted Rate Per			150,000,000 150,000,000 100,000,000 500,000,000 3,250,000,000		
SL Name of the Company 1 Constet Share 1 BRAC BANK LINTED 2 BENECO PHARMACEUTICAL S LINTED 2 CRAME BENNOCE LINTED 1 CRAME BENNOCE LINTED 4 LAWARCE HOLOGE 5 SOLANE PHARMACEUTICAL S LINTED 5 SOLANE PHARMACEUTICAL S LINTED	Face No. of St Value Held 10 3,575 10 715 10 130 10 307 10 10 10	5,180 156,540,542 5,600 145,000,168 0,000 43,549,900 0,000 20,540,000 101,286,110	Average Cost Share 21 December 2023 43.79 35.80 202.63 146.20 335.00 286.60 68.60 69.50 211.63 210.30		De la companya de la	Total Market alue as at 31 cember 2023 Unrealised Galn/Loss 127,991,444 (28,549,098) 104,620,720 (40,379,448) 37,258,000 (6,291,990) 20,790,000 150,000 150,000 (10,000) 150,000 (10,000) 150,000 (10,000) 150,000 (10,000)		
S SOLARE PHARAMCEUTICA, S LIMITED B ARTISH ARRICAN BANIGLADESH LIMITED 7. MARICO BANIGLADESH 8. REKATA BANIGLADESH 9. SINGER BANIGLADESH 10. BERGRIF PANIS (BANIGLADESH LIMITED) 11. ACLILIMITED FREE FUND AWALASLE FREE FUND AWALASLE	10 76 10 76 10 10	3,500 101,266,110 2,000 31,526,760 3,448 58,732,100 108 110,138 3,689 13,194,373 3,700 19,159,548 48,899,305	213-03 210,30 508.50 518.70 2,220.66 2,460.70 1,018.61 1,217,90 1,790.64 1,774.00 200.46 260.20			(637,580) 32,159,400 632,840 65,080,994 63,48,494 131,633 21,394 11,649,059 (1,535,314) 16,981,000 (176,040) 2,513,532 577,088		
Sub-Total J Fund (Unquoted) 1 EBL AM. 1ST UNIT FUND	Face No. of St Value Held	hare Cost Holding	Average Cost NAV on December 31, 2023	2023 Gair 17,653,326 (2		48,593,905 570,703,937 (69,841,752) otal Value at rrender price unrealised as at 31 Gain/Loss cember 2023 17,693,326 (2,346,666)		
3 UCB MA. 1ST UNIT FUND MPRICH 1ST UNIT FUND Sub-Total MTR Vancen. K Fund (Unquoted)	10 3,000 10 3,615 8,391 Face No. of Si	3,930 36,139,300 1,707 86,139,291	10.00 10.12 10.00 9.56 Average Cost December 31, 2023	NAV Amount As United	360,000 10.12 1,590,129 9.13 3,576,795 9.13 Surrender T price price pric	30,360,000 360,000 32,995,181 (3,144,119) 81,008,597 (5,130,785) 98al Value as 95% of NAV Unrealised as at 31 Gain/Loss	7 Khwaia N	Vargis Hossain
UCB Tagwa Growth Fund Shanta Amanah Sharish Fund Sub Total Author Total JURIS ROON JURIS ROON JURIS ROON JURIS ROON	10 5,000 10 4,111	0,000 50,000,000 1,842 50,000,000 100,000,000	2023 110.00 10.21 12.16 11.92	2023 Gair 51,050,000 1 49,013,157 100,063,157		as at 31 Gain\toss cember 2023 51,050,000 1,050,000 49,013,157 (986,843) 100,063,157 63,157	Director	
Total Investment as at 31 December 2023 Particular Cocoed Shares Uni-quoted Shares	Provisi Requir 59,971 75,761	,707	Excess/ (Shortfall)			500,000,000	Director	Chowdhury
Un-groted States MANUS Funds Cooked MANUS Funds Cooked MANUS Funds Unreposted MATE Vagen Total Provision	75,781 6,211 3,242 145,185	Mutual Trust Consolidated Fixed	Asset Schedule			Annexure-C	(Represen	ating ASTRAS Ltd.)
Particulars Balance as at 01.01.2023 BDT	Addition Disp during the durin year ye. BDT BD	g the 31.12.2023	Rate/ Usefull Life BDT	3 the year BDT	Adjustment made during the year BDT BI	2023 31.12.2023 DT BDT	Director (Represen	ating NORFUND) een Sattar ent Director
and 104,253,000 mnovable Property 1,502,105,795 turniture & Fixture 1,746,844,535 (2,002,355,034 February 2,002,355,034 February 3,002,355,034 (2,002,354,334 February 3,002,354,317 (2,00	82,125,497 16,1 118,141,604 3,9 62,003,243 1	12,008 267,285,5	95 2.5% 335,751, 87 10% 923,092,	343 111,802,571 334 114,621,865 037 25,917,076	9,768,286 996, 14,019,685 1,587, 3,562,412 669, 112,008 180,	- 104,253,000 609,305 1,136,496,490 724,815 797,331,772 034,230 481,311,776 432,787 356,132,286 391,105 86,894,446 389,345 553,426,370	Independe	q Ahmad Siddiqi ent Director &
as at 31 December 2023 7,427,671,240 2,250,219,072 3 at 31 December 2023 9,678,090,312	342,009,476 33,41 29,860,437 70,1	52,988 7,736,427,73 115,676 2,209,963,8 68,664 9,946,391,5	3,798,383,0 33 744,854, 51 - 4,543,237,2	180 222,496,880	27,551,307 4,220,	3,515,846,140 235,384 1,312,728,449	Chairman	of MTB Board Audit Commit
Particulars Balance as at 01.01.2022	Cost Addition during the year year	g the 31.12.2022	Rate/ Usefull Life Balance as 01.01.202	2 the year	Adjustment made during the year 31.12	.2022 31.12.2022		Manbubur Rahman Director & CEO
BDT and 104,253,000 nmovable Property 1,502,105,795 umilture & Fixture 1,710,683,212 ffice Equipments 1,959,000,385	59,129,586 22,9 57,710,482 14,3	- 104,253,0 - 1,502,105,7 968,263 1,746,844,6 175,833 2,002,335,0 128,574 911,329,0	00 0% 95 2.5% 305,091, 35 10% 853,869, 34 20% 1,378,457, 80 20% 413,530,	921 85,636,971 722 123,689,092	BDT BI - 335, 16,414,827 923, 12,895,471 1,489	- 104,253,000 751,884 1,166,353,911 092,065 823,752,470 251,343 513,083,691 373,334 352,955,746		
tomputers & Peripherals 870,957,331 totor Vehicles 214.382.616	4,500,000 13.4	188.300 205.394.3	17 5% 135.127.	224 27.591.556	8.132.742 154.	586.037 50.808.279	1 1 1	

		Mutual Trust Bank PLC Fixed Asset Schedule As at 31 December 2023		Annexure-C (i)
	Cost Balance as at 01.01.2023 during the vear vear	he 31 12 2023 Usefull Balance as	the year made during	Written down Balance as at 31.12.2023 31.12.2023
and movable Property	BDT BDT BDT 104,253,000 - 1,455,740,795 -	BDT BDT BDT - 104,253,000 0% - 1,455,740,795 2.5% 317,329,1	BDT BDT	BDT BDT - 104,253,000 345,790,112 1,109,950,683
ımiture & Fixture	1,682,022,988 54,540,161 12,463,3 1,955,761,440 78,909,028 15,626,0 885,615,580 118,141,604 3,905,6 205,394,317 62,003,243 112, 952,394,479 19,295,152 88,8	294 1,724,099,855 10% 894,771, 120 2,019,044,448 20% 1,455,225, 1311 999,851,573 3-10 years 553,352, 1008 267,285,551 5 Years 154,586,	100 79,456,780 8,999,652 701 109,098,056 13,531,180 342 110,912,997 3,562,412 037 25,917,076 112,008	965,228,228 758,871,627 1,550,792,577 468,251,870 660,702,927 339,148,646 180,391,105 86,894,446 420,758,075 550,842,640
s at 31 December 2023 Ight off use Assets as per IFRS 16 TB Yaqeen	7,241,182,599 332,889,188 32,195, 8 2,091,929,707 - 70,115, 30,990,736 8,100	349 7,541,875,937 3,712,281,6 676 2,021,814,031 724,991, - 30,998,836 - 5,664,5	898 437,675,293 26,294,168 877 201,478,914 70,115,676 679 4,224,408 -	4,123,663,024 3,418,212,913 856,355,116 1,165,458,916 9,888,987 21,109,849
s at 31 December 2023	9,364,103,042 332,897,288 102,311,8	525 9,594,688,804 - 4,442,938,3 Fixed Asset Schedule As at 31 December 2022		4,989,907,126 4,604,781,678
	Balance as at 01.01.2022 Addition during the year year	he 31.12.2022 Usefull Life Balance as at Usefull	2 the year the year	Written down Balance as at
ımiture & Fixture	BDT BDT BDT 104,253,000 - - 1,455,740,795 - - 1,652,603,105 48,294,364 18,874,4		951 82,351,194 12,321,045	BDT BDT - 104,253,000 317,329,838 1,138,410,957 894,771,100 787,251,889
omputers & Peripherals otor Vehicles tangible Asset	1,917,328,687 51,857,952 13,425, 845,362,331 45,381,824 5,128,5 214,382,616 4,500,000 13,488,3 915,266,871 37,127,608	574 885,615,580 3-10 years 412,221, 300 205,394,317 5 Years 135,127, - 952,394,479 3-10 years 253,743,	961 145,802,968 4,672,587 224 27,591,556 8,132,742 661 83,273,220 -	1,455,225,701 500,535,739 553,352,342 332,263,238 154,586,037 50,808,279 337,016,881 615,377,598
ght-of-use Assets as per IFRS 16 TB Yaqeen	7,104,937,405 187,161,748 50,916,8 1,696,460,972 443,875,433 48,406, 30,072,236 918,500 8,831,470,612 631,955,681 99,323,2	698 2,091,929,707 496,839, - 30,990,736 - 1,459,9	976 276,558,599 48,406,698 111 4,204,668 -	3,712,281,898 3,528,900,700 724,991,877 1,497,447,641 5,664,579 25,326,157 4,442,938,355 5,051,674,499
		itual Trust Bank PLC nd Holders as at 31 Dece	mber 2023 2023	Annexure-D
A MTB Perpetual B	Bond Name of Part	у	Investment Amount	Investment Amount
1 Trust Bank Limite 2 Bank Asia Limited 3 Eastern Bank Lim	d		650,000,000 1,000,000,000 1,000,000,000	650,000,000 1,000,000,000 1,000,000,000
4 Ms. Afroza Sultar 5 Mercantile Bank L 6 Prime Bank Limite	na Limited		100,000,000 400,000,000 850,000,000	100,000,000 400,000,000 850,000,000
B MTB 3rd Subord	Sub-Total (A)		4,000,000,000	4,000,000,000
1 Pubali Bank Limit	Name of Part	у	Investment Amount 190,000,000	Investment Amount 380,000,000
2 Dhaka Bank Limit3 Sonali Bank Limit4 Southeast Bank L	ed		180,000,000 150,000,000 130,000,000	360,000,000 300,000,000 260,000,000
5 Janata Bank Limit6 Agrani Bank Limit7 Eastern Bank Lim	ted ted		100,000,000 60,000,000 60,000,000	200,000,000 120,000,000 120,000,000
8 Rupali Bank Limit	ed ce Company Limited		40,000,000 40,000,000 30,000,000	80,000,000 80,000,000 60,000,000
11 United Finance Li	Sub-Total (B)		20,000,000 1,000,000,000	40,000,000 2,000,000,000
C MTB 4th Subord	inated Bond Name of Part	у	Investment Amount	Investment Amount
1 BRAC Bank Limit 2 Community Bank 3 Sonali Bank Limit	Limited ed		320,000,000 80,000,000 400,000,000	400,000,000 100,000,000 500,000,000
4 Shadaran Bima C 5 Guardian Life Insu 6 Agrani Bank Limit	orporation urance Limited ted		80,000,000 80,000,000 400,000,000	100,000,000 100,000,000 500,000,000
7 Eastern Bank Lim 8 MS. MONISHA A 9 Shimanto Bank Li	nited NWAR HUQ imited		800,000,000 160,000,000 80,000,000	1,000,000,000 200,000,000 100,000,000
10 SQUARE Pharma	sceuticals Ltd Sub-Total (C)		1,600,000,000 4,000,000,000	2,000,000,000 5,000,000,000
D MTB 5th Subord	Name of Part	у	Investment Amount	Investment Amount
1 Square Pharmace 2 Pubali Bank Limit 2 BRAC Employees	ed s' Gratuity Fund		1,000,000,000 2,500,000,000 50,000,000	1,000,000,000 2,500,000,000
	Sub-Total (D) Total Bonds (A+B+C		3,550,000,000 12,550,000,000	3,500,000,000
		Mutual Trust Bank PLC n which the Directors of the Ba As at 31 December 2023		Annexure - E
 Mr. Md. Abdul Male Chairman 		Proprietor - Gardenia	in which the Directors h	ave interest
2 Mr. Syed Manzur El Vice Chairman (Found		Sponsor - Apex Tannery Ltd. Chairman - Apex Footwear Ltd.		
		 Apex Pharma Ltd. 	I. (Nominated by Apex Ent	erprises Ltd.)
		 Apex Investment Ltd. Grey Advertising (Banglad) 		
		 Quantum Consumer Solu 	desh) Ltd . tions Ltd (Nominated by A	pex Enterprises Ltd.)
		 Manusher Jonno Foundat Sunbeams School Ltd. Mega Ocean Footwear Lt 	tions Ltd (Nominated by A ion d. (Nominated by Apex En	iterprises Ltd.)
		Manusher Jonno Foundat Sunbeams School Ltd. Mega Ocean Footwear Lt Credit Rating Agency of E Managing Director International Publications	tions Ltd (Nominated by A ion d. (Nominated by Apex En Sangladesh Limited (CRAB	iterprises Ltd.)
3 Mr. Md. Wakiluddin		Manusher Jonno Foundat Sunbeams School Ltd. Mega Ocean Footwear Lt Credit Rating Agency of E Managing Director International Publications Director Central Depository Bangt Chairman	tions Ltd (Nominated by A ion d. (Nominated by Apex Er Bangladesh Limited (CRAB Ltd. adesh Ltd. (CDBL) (Former	sterprises Ltd.))
3 Mr. Md. Wakiluddin Director		Manusher Jonno Foundat Sunbeams School Ltd. Mega Ocean Footwear Lt Credit Rating Agency of E Managing Director International Publications Director Central Depository Bangle	tions Ltd (Nominated by A lon d. (Nominated by Apex En Bangladesh Limited (CRAB Ltd. adesh Ltd. (CDBL) (Former l.)	sterprises Ltd.))
		Manusher Jonno Foundat Sunbeams School Ltd. Mega Ocean Footwear Lt Credit Rating Agency of f Managing Director International Publications Director Central Depository Bangl Chairman Bandhara Corporation Ltc Bandhara Agro & Food P Managing Director Swadesh Properties Ltd. Swadesh Global Media Li Director HURDCO International St	tions Ltd (Nominated by A join Ltd (Nominated by Apex Endangladesh Limited (CRAB Ltd. adesh Ltd. (CDBL) (Former Ltd.) coccessing Ltd.	sterprises Ltd.))
		Manusher Jonno Foundat Sunbasms School Ltd. Mega Ocean Footwear Lt Credit Rating Agency of 8 Managing Director International Publications Director Central Depository Bangle Chairman Bardhara Corporation Ltd Bardhara Agro & Food P Managing Director Swadesh Properties Ltd. Swadesh Properties Ltd. Swadesh Brobal Media Lt Director HURDCO International Sc Swadesh Land Developer Chairman (Fully owned subsis MTB Securities Limited (f	tions Ltd (Nominated by A pion d. (Nominated by Apex Era langladesh Limited (CRAB Ltd. Ltd. addesh Ltd. (CDBL) (Former langladesh Ltd. (CDBL) (Former lan	sterprises Ltd.))
		Manusher Jonno Foundat Sunbeams School Ltd. Mega Ocean Footwear Lt Credit Rating Agency of E Managing Director International Publications Director Central Depository Bangle Chairman Bandhara Corporation Ltd. Bandhara Agro & Food P Managing Director Swadesh Properties Ltd. Swadesh Global Media Li Director HURDCO International St. Swadesh Land Developer Chairman (Fully owned subsi	tions Ltd (Nominated by A join d. (Nominated by Apex Endangladesh Limited (CRAB Ltd. adesh Ltd. (CDBL) (Former Ltd. coccessing Ltd. dd. chool s Ltd. ddary of MTB) MTBSL) 3CL)	sterprises Ltd.))
Director		Manusher Jonno Foundat Sunbasms School Ltd. Mega Ocean Footwear Lt Credit Rating Agency of E Managing Director International Publications Director Central Depository Bangl Chairman Bandhara Corporation Ltd Bandhara Agro & Food P Managing Director Swadesh Properties Ltd. Swadesh Froperties Ltd. Swadesh Froperties Ltd. Swadesh Properties Ltd. Swadesh Properties Ltd. MTB Securities Limited (MTM Member of the Board of Trust MTB Foundation Chairman Hedayetullah Securities L Managing Director FB Footwear Ltd.	tions Ltd (Nominated by A pion d. (Nominated by Apex Era Bangladesh Limited (CRAB Ltd. (CDBL) (Former Ltd.	sterprises Ltd.))
Director 4 Mr. Md. Hedayetulla		Manusher Jonno Foundat Sunbasma School Ltd. Mega Ocean Footwear Lt Credit Rating Agency of 8 Managing Director International Publications Director Central Depository Bangl Chairman Baridhara Agro & Food P Managing Director Swadesh Properties Ltd. Director HURDCO International Sc Swadesh Land Developer Chairman (Fully wined subsish MTB Capital Limited (MT MTB Capital Limited (MT MTB Foundation Chairman Hedayetullah Securities L Managing Director FB Footwear Ltd. Footbed Footwear Ltd. Footbed Footwear Ltd. Footbed Footwear Ltd. Director	tions Ltd (Nominated by A join d. (Nominated by Apex Er langladesh Limited (CRAB Ltd. adesh Ltd. (CDBL) (Former l. rocessing Ltd. dd. adesh Ltd. dd. adesh Ltd. adesh	sterprises Ltd.))
Director 4 Mr. Md. Hedayetulla	sh	Manusher Jonno Foundat Sunbasms School Ltd. Mega Ocean Footwear Lt Credit Rating Agency of & Managing Director International Publications Director Central Depository Bangl Chairman Baridhara Corporation Ltd. Baridhara Agro & Food P Managing Director Swadesh Properties Ltd. MTB Capital Limited (MTM MTB Capital Limited (MTM Member of free Board of Trust MTB Foundation Chairman Hedayetullah Securities L Managing Director FB Footwear Ltd. Apex Tannery Ltd. Apex Property Developme Member of the Board of Trust MTB Foundation	tions Ltd (Nominated by A join d. (Nominated by Apex Ersangladesh Limited (CRAB Ltd. adesh Ltd. (CDBL) (Former l. cocessing Ltd. d. d. chools it.d. d.	sterprises Ltd.))
Director 4 Mr. Md. Hedayetulla	ah Chowdhury Goard Risk	Manusher Jonno Foundat Sunbasms School Ltd. Mega Ocean Footwear Lt Credit Rating Agency of & Managing Director International Publications Director Central Depository Bangl Chairman Baridhara Corporation Ltd. Baridhara Agro & Food P Managing Director Swadesh Properties Ltd. MID Contentational St. Swadesh Individual Limited (MTM MTB Capital Limited (MTM Member of the Board of Trust MTB Foundation Hedaysetullah Securities L Managing Director FB Footwear Ltd. Apex Tannery Ltd. Apex Tannery Ltd. Apex Tannery Ltd. Apex Tannery Ltd. Apex Teoundation Chairman ABC Building Products Ltd. Banga Garments Ltd. Banga Garments Ltd. Director Banga Garments Ltd.	tions Ltd (Nominated by A join d. (Nominated by Apex Ersangladesh Limited (CRAB Ltd. adesh Ltd. (CDBL) (Former l. rocessing Ltd. adesh Ltd. ade	sterprises Ltd.))
Director 4 Mr. Md. Hedayetulla Director 5 Mr. Rashed Ahmed Director and Chairman, MTB E	ah Chowdhury Goard Risk	Manusher Jonno Foundat Sunbasm School Ltd. Mega Ocean Footwear Lt Credit Rating Agency of E Managing Director Loterational Publications Director Central Depository Bangl Chairman Baridhara Corporation Ltd. Baridhara Corporation Ltd. Swadesh Properties Ltd. Swadesh Properties Ltd. Swadesh Robotal Media Li Director HURDCO International Sc Swadesh Land Developer Chairman (Fully wared subsish MTB Securities Limited (if MTB Capital Limited (MT) MTB Foundation Chairman Hedayetullah Securities L Managing Director FB Footwear Ltd. Footbed Footwear Ltd. Apex Tannery Ltd. Director Apex Property Developm MTB Foundation Chairman ABC Budding Products Lt Banga Garments Ltd. Director ABC Roal Estate Ltd. Director ABC Roal Estate Ltd. Footbed Footwear Ltd. Banga Garments Ltd. Director ABC Roal Estate Ltd. Foundar Turstee and Former	tions Ltd (Nominated by A join on the Comment of th	terprises Ltd.)) - Chairman)
Director 4 Mr. Md. Hedayetulla Director 5 Mr. Rashed Ahmed Director and Chairman, MTB E	ah Chowdhury Goard Risk	Manusher Jonno Foundat Sunbasm School Ltd. Mega Ocean Footwear Lt Credit Rating Agency of E Managing Director Loternational Publications Director Central Depository Bangl Chairman Baridhara Corporation Ltd Baridhara Corporation Ltd Baridhara Corporation Ltd Swadesh Properties Ltd. Swadesh Properties Ltd. Swadesh Robotal Media Li Director HURDCO International Sc Swadesh Land Developer Chairman (Fully wared subsish MTB Securities Limited (if MTB Capital Limited (MT) MTB Foundation Chairman Hedayetullah Securities L MTB Foundation Chairman Hedayetullah Securities L Managing Director FB Footwear Ltd. Footbed Footwear Ltd. Apex Tannery Ltd. Director Apex Property Developm MTB Foundation Chairman ABC Budding Products Lt Banga Garments Ltd. Director Abc Real Estate Ltd. Director Abc Real Estate Ltd. Founder Turstee and Former Independent University. Brounding Insurate and Former Independent University. Brounding Insurate and Former Founding Immember and past F Codet College Club Limits Member of the Management	tions Ltd (Nominated by A join of the Nominated by Apex Engangladesh Limited (CRAB Ltd. (CDBL) (Former Ltd	terprises Ltd.)) - Chairman)
Director 4 Mr. Md. Hedayetulla Director 5 Mr. Rashed Ahmed Director and Chairman, MTB E	ah Chowdhury Goard Risk	Manusher Jonno Foundat Sunbasms School Ltd. Mega Ocean Footwear Lt Credit Rating Agency of 8 Managing Director International Publications Director Central Depository Bangl Chairman Bandhara Corporation Ltd Bandhara Agro & Food P Managing Director Swadesh Properties Ltd. Swadesh Broperties Ltd. MTB Capital Limited (Iff. Amber of the Board of Trust MTB Foundation Chairman Hedayetullah Securities Ltd. Footbed Footwear Ltd. Footbed Footwear Ltd. Footbed Footwear Ltd. Spanga Garments Ltd. Director Apex Property Developm Member of the Board of Trust MTB Foundation Chairman ABC Building Products Ltd. Banga Garments Ltd. Director Associated Builders Corp. ABC Real Estate Ltd. Founder Trustee and Former Independent University, B Founding merchlee Cub Limit Member of the Management Ispanian Islamia Eye I Ist Member of the Board of Trust	tions Ltd (Nominated by A join of the Nominated by Apex Er Bangladesh Limited (CRAB Ltd. (Nominated by Apex Er Bangladesh Limited (CRAB Ltd. (CDBL) (Former Ltd. (Former Ltd. (CDBL) (Former Ltd. (Former L	terprises Ltd.)) - Chairman)
Mr. Md. Hedayetulla Director Mr. Rashed Ahmed Director and Chairman, MTB E Management Commit	ah Chowdhury Goard Risk	Manusher Jonno Foundat Sunbasm School Ltd. Mega Ocean Footwear Lt Credit Rating Agency of E Managing Director Loternational Publications Director Central Depository Bangl Chairman Baridhara Corporation Ltd Baridhara Agro & Food P Managing Director Swadesh Proporties Ltd. Swadesh Flooth Media Lt Director Swadesh Global Media Lt Director Swadesh Global Media Lt Director Swadesh Global Media Lt Director Swadesh Clobal Media Lt Director HRDROCO International Sc Swadesh Land Developer Chairman (Fully owned subsis MTB Securities Limited (in MTB Capital Limited (MT MTB Foundation Chairman Hedaystullah Securities L MTB Foundation Chairman ABC Budder Footwear Ltd. Footbed Footwear Ltd. Apex Tannery Ltd. Director Apex Property Developme Member of the Board of Trust Banga Garments Ltd. Director ABC Real Estate Ltd. Director ASC Real Estate Ltd. Director Lounder Trustee and Former Independent University, Brounder Codet College Club Limits Conder Trustee and Former Independent University Servanding	tions Ltd (Nominated by A join of the Nominated by Apex Er Bangladesh Limited (CRAB Ltd. (Nominated by Apex Er Bangladesh Limited (CRAB Ltd. (CDBL) (Former Ltd. (Nominated Ltd. (CDBL) (Former Ltd. (Nominated Ltd. (Nominate	terprises Ltd.)) - Chairman)
Mr. Md. Hedayetulla Director Mr. Rashed Ahmed Director and Chairman, MTB E Management Commit Dr. Arif Dowla Director	ah Chowdhury Goard Risk	Manusher Jonno Foundat Sunbasm School Ltd. Mega Ocean Footwear Lt Credit Rating Agency of E Managing Director Loterational Publications Director Person Comment Bandhara Agro & Food P Managing Director Swadesh Copportion Ltd Bandhara Agro & Food P Managing Director Swadesh Proporties Ltd. Swadesh Global Media Lt Director Swadesh Global Media Lt Director Swadesh Global Media Lt Director Swadesh Clobal Media Lt Director Swadesh Land Developer Chairman (Fully owned subsis MTB Securities Limited (MTB Capital Limited (MTB MTB Footwear Ltd. MTB Footwear Ltd. Footbed Footwear Ltd. Footbed Footwear Ltd. Footbed Footwear Ltd. Apex Tannery Ltd. Director Apex Property Developme Member of the Board of Trust MTB Foothear Ltd. Director Apex Property Developme Member of the Board of Trust Banga Garments Ltd. Director Associated Builders Corp. ABC Real Estate Ltd. Director Cassociated Builders Corp. ABC Real Estate Ltd. Director Sasciated Builders Corp. ABC Real Estate Ltd. Footbed Fortwear Ltd. Footbed College Club Limits Chairman Caster College Club Limits Lipshani Islamia Eye Inst Legalani Listania Eye Inst Legalania Eye Inst Legalania Eye Inst Bangladesh Business Es Bangladesh Business Es Bangladesh Business Es Local College Chairman ACL-CO-RO Bangladesh I	tions Ltd (Nominated by A join of the Nominated by Apex Ergangladesh Limited (CRAB Ltd. (Nominated by Apex Ergangladesh Limited (CRAB Ltd. (CDBL) (Former Ltd. (terprises Ltd.)) - Chairman)
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Mr. Md. Hedayetulla Mr. Md. Hedayetulla Director Mr. Rashed Ahmed Director and Chairman, MTB E Management Commit Director Advance Mr. Anika Chowdhu Director (Representing Advance Mr. Anika Chowdhu Director (Representing ASTRA Mr. Daniel Donald of Director Mr. Management Director Mr. Bandendent Director Mr. Faruq Ahmad S Independent Director Mr. Faruq Ahmad S Independent Director	Chowdhury Board Risk ttee (BRMC) Ced Chemical Industries Ltd. Ced Chemical Industries Ltd.	Manusher Jonno Foundat Sunbasm School Ltd. Mega Ocean Footwear Ltd. Mega Ocean Footwear Ltd. Credit Rating Agency of E Managing Director Lentral Depository Bangl Chairman Baridhara Agro & Food P Managing Director Swadesh Properties Ltd. Swadesh Global Media Lt Swadesh Land Developer HURDCO International Sc Swadesh Land Developer Ghairman (Faghial Limited (MTB Gapital Limited (MTB Gapital Limited (MTB Gapital Limited (MTB Gapital Limited (MTB Footwear Ltd. Footwear Ltd. Footwear Ltd. Footwear Ltd. Apox Tennery Ltd. Director Holly Owned Swadesh Managing Director FB Footwear Ltd. Apox Tennery Ltd. Director ABC Real Estate Ltd. ABC Building Products Lt Banga Garments Ltd. Director ABC Real Estate Ltd. Founder Trustee and Former Independent University, B Conder College Glub Limited Managing Director Cadet College Glub Limite The Corporate Social Res Bangladesh Business & IVice President Bandadesh Susiness & IVice President Bangladesh Susiness & IVice President Bangladesh Susiness & IVice Chairman ACI Health-Care Limited (Managing Director Advanced Chemical Indu Stochastic Logic Limited ACI Coligistos Limited (No ACI Agrolink Ltd. (Nomine ACI Grown Ltd. (Nomine ACI Grown Ltd. (Nomine ACI Houndation ACI Houndation ACI Grown Ltd. (Nomine ACI Stowapne e-Commer ACI Growlesh Ltd. (Nomine ACI Stowapne e-Commer ACI Growlesh Chemicals Limited (Nomine ACI Biotech Limited (Nomine ACI Stowapne e-Commer ACI Growlesh Ltd. (Nomine ACI Biotech Limited (Nomine ACI Biotech Limited (Nomine ACI Stowapne e-Commer ACI Growlesh Ltd. (Nomine ACI Biotech Limited (Nomine ACI Biotech Limited (Nomine ACI Browndation ACI Houndation ACI Fornudation ACI Fornudation ACI Fornudation ACI Fornudation ACI Grown Ltd. (Nomine ACI	tions Ltd (Nominated by A join of the Act of	d.) of Trustees d.) gistics Ltd.) dit.)
Mr. Md. Hedayetulla Mr. Md. Hedayetulla Director Mr. Rashed Ahmed Director and Chairman, MTB & Management Commit Director Advance Mr. Anika Chowdhu Director (Representing Advance) Mr. Daniel Daniel of Circoror Ms. Nasreen Sattar Independent Director Ms. Nasreen Sattar Independent Director Mr. Anika Chowdhu Director Mr. Anika Chowdhu Director Create Sattar Independent Director Mr. Anika Chowdhu Director Mr. Anika Chowdhu Director Create Sattar Independent Director Mr. Anika Chowdhu Director Mr. Anika Chowdhu Director Create Sattar Independent Director Chairman of MTB Bost 12 Mr. Syed Mahbubur F	Chowdhury Board Risk ttee (BRMC) Ced Chemical Industries Ltd. Ced Chemical Industries Ltd.	Manusher Jonno Foundat Sunbasm School Ltd. Mega Ocean Footwear Ltd. Mega Ocean Footwear Ltd. Credit Rating Agency of E Managing Director Central Depository Bangl Chairman Baridhara Corporation Ltd. Baridhara Agro & Food P Managing Director Swadesh Proporties Ltd. Swadesh Foother Ltd. Swadesh Clobal Media Ltd. Director Swadesh Clobal Media Ltd. Director HRDROCO International Sc. Swadesh Land Developer Chairman (Fully owned subsis) MTB Securities Limited (MTB Capital Limited (MTB Capita	tions Ltd (Nominated by A join of the Committed of ACI Ltd.) adesh Ltd. (CDBL) (Former language) to coessing Ltd. dd. dd. dd. dd. dd. dd. dd.	d.) of Trustees d.) gistics Ltd.) dit.)
Mr. Md. Hedayetulla Mr. Md. Hedayetulla Director Mr. Rashed Ahmed Director and Chairman, MTB & Management Commit Director Advance Mr. Anika Chowdhu Director (Representing Advance) Mr. Daniel Daniel of Circoror Ms. Nasreen Sattar Independent Director Ms. Nasreen Sattar Independent Director Mr. Anika Chowdhu Director Mr. Anika Chowdhu Director Create Sattar Independent Director Mr. Anika Chowdhu Director Mr. Anika Chowdhu Director Create Sattar Independent Director Mr. Anika Chowdhu Director Mr. Anika Chowdhu Director Create Sattar Independent Director Chairman of MTB Bost 12 Mr. Syed Mahbubur F	Chowdhury Board Risk ttee (BRMC) Ced Chemical Industries Ltd. Ced Chemical Industries Ltd.	Manusher Jonno Foundat Sunbasms School Ltd. Mega Ocean Footwear Ltd. Mega Ocean Footwear Ltd. Credit Rating Agency of Emperior Ltd. Credit Rating Agency of Emperior Ltd. Interest of Ltd. Gentral Depository Bangle Chairman Bandhara Corporation Ltd. Banging Director Swadesh Properties Ltd. Swadesh Global Media L Director HURDCO International Sc. Swadesh Global Media L Director HURDCO International Sc. Swadesh I Land Developer MTB Securities Limited (MTB Capital Limited	tions Ltd (Nominated by A job (ion do)	d.) of Trustees d.) gistics Ltd.) dit.)
Mr. Md. Hedayetulla Mr. Md. Hedayetulla Director Mr. Rashed Ahmed Director and Chairman, MTB & Management Commit Director Advance Mr. Anika Chowdhu Director (Representing Advance) Mr. Daniel Daniel of Circoror Ms. Nasreen Sattar Independent Director Ms. Nasreen Sattar Independent Director Mr. Anika Chowdhu Director Mr. Anika Chowdhu Director Create Sattar Independent Director Mr. Anika Chowdhu Director Mr. Anika Chowdhu Director Create Sattar Independent Director Mr. Anika Chowdhu Director Mr. Anika Chowdhu Director Create Sattar Independent Director Chairman of MTB Bost 12 Mr. Syed Mahbubur F	Chowdhury Board Risk ttee (BRMC) Ced Chemical Industries Ltd. Ced Chemical Industries Ltd.	Manusher Jonno Foundat Sunbasm School Ltd. Mega Ocean Footwear Ltd. Mega Ocean Footwear Ltd. Credit Rating Agency of Exercising Control Contro	tions Ltd (Nominated by A job (Nominated by A	d.) of Trustees d.) gistics Ltd.) dit.)

	Mutual Trust Bank PLC Consolidated Financial Highlights		Annexure - I
I No.	As at 31 December 2023	2022	BDT in Million
I. No. 1	ltems Paid up Capital	2023 9,831.20	2022 8,937.4
2	Total Capital (Tier-1 & 2)	36,050.95	33,026.2
3	Surplus/ (Shortage) Capital	11,988.67	10,245.79
4	Total Asset	369,327.17	353,643.68
5	Total Deposit	262,583.64	232,657.4
6 7	Total Contingent Lightlities	261,023.40	253,835.69 149,390.83
8	Total Contingent Liabilities Lending-Deposit Ratio	163,397.64 84.19%	83.97%
9	Classified Loans as Percentage (%) of Total Loans and Advances	6.54%	5.77%
10	Profit after Provision and Tax	2,859.88	
11	Total Classified Loans and Advances	17,062.14	14,652.8
12	Total Provision Maintained against Classified Loans	8,505.17	6,831.58
13	Cost of Fund	7.38%	7.04%
14	Earning Assets	316,552.89	293,998.98
15	Non-Interest Earning Assets	52,774.28	59,644.69
16	Return on Investments (ROI)	8.61%	7.32%
17	Return on Asset (ROA)	0.79%	0.72%
18 19	Income from Investment Earnings Per Share (BDT)	5,205.31 2.91	3,647.31 2.65
20	Operating Profit Per Share (BDT)	8.35	8.73
21	Price-Earning Ratio (Times)	5.33	6.30
.No. I		9.831.20	2022 8 937 45
	Paid up Capital	9,831.20	8,937.45
	Total Capital (Tier-1 & 2)	35,288.39	32,417.34
	Surplus/(shortage) Capital	11,647.23 366,807.68	10,034.45
	Total Assets Total Deposits	263,186.91	350,955.24 233,611.28
	Total Loans and Advances	258,447.56	250,945.24
	Total Contingent Liabilities	163,397.64	149,390.83
	Lending-Deposit Ratio	84.19%	83.97%
	Classified Loans as Percentage (%) of Total Loans and Advances	6.60%	5.84%
9	Profit after Provision and Tax	2,697.81	2,211.34
10	Total Classified Loans and Advances	17,062.14	14,652.81
10 11	Total Classified Loans and Advances Total Provision Maintained against Classified Loans	17,062.14 8,505.17	14,652.81 6,831.58
10 11 12			
10 I 11 - 12 -	Total Provision Maintained against Classified Loans	8,505.17	6,831.58
110 II 111 - 112 - 113 (114 II	Total Provision Maintained against Classified Loans Cost of Fund	8,505.17 7.38%	6,831.58 7.04%
10 II 111 - 112 - 113 (114 II 115 II	Total Provision Maintained against Classified Loans Cost of Fund Earning Assets	8,505.17 7.38% 311,210.20	6,831.58 7.04% 288,352.50
10 II 111 - 112 - 113 (114 II 115 II 116 II	Total Provision Maintained against Classified Loans Cost of Fund Earning Assets Non-Interest Earning Assets	8,505.17 7.38% 311,210.20 55,597.48	6,831.58 7.04% 288,352.50 62,602.75
10 II 111 - 112 - 113 (114 II 115 II 117 II	Total Provision Maintained against Classified Loans Cost of Fund Earning Assets Non-Interest Earning Assets Return on Investments (ROI)	8,505.17 7.38% 311,210.20 55,597.48 8.81%	6,831.58 7.04% 288,352.50 62,602.75 7.29%
10 II 111 - 112 - 113 (114 II 115 II 116 II 117 II 118 II	Total Provision Maintained against Classified Loans Cost of Fund Earning Assets Non-Interest Earning Assets Return on Investments (ROI) Return on Asset (ROA)	8,505.17 7.38% 311,210.20 55,597.48 8.81% 0.75%	6,831.58 7.04% 288,352.50 62,602.75 7.29% 0.67%
10 II 111 - 112 - 113 (114 II 115 II 116 II 117 II 118 II	Total Provision Maintained against Classified Loans Cost of Fund Earning Assets Non-Interest Earning Assets Return on Investments (ROI) Return on Asset (ROA) Income from Investment	8,505.17 7.38% 311,210.20 55,597.48 8.81% 0.75% 5,095.52	6,831.58 7.04% 288,352.50 62,602.75 7.29% 0.67% 3,482.34
110	Total Provision Maintained against Classified Loans Cost of Fund Earning Assets Non-Interest Earning Assets Return on Investments (ROI) Return on Asset (ROA) Income from Investment Earnings Per Share (BDT) Operating Profit Per Share (BDT) Price-Earning Ratio (Times)	8,505.17 7.38% 311,210.20 55,597.48 8.81% 0.75% 5,095.52 2.74	6,831.58 7.04% 288,352.50 62,602.75 7.29% 0.67% 3,482.34 2.47
110	Total Provision Maintained against Classified Loans Cost of Fund Earning Assets Non-Interest Earning Assets Return on Investments (ROI) Return on Asset (ROA) Income from Investment Earnings Per Share (BDT) Operating Profit Per Share (BDT) Price-Earning Ratio (Times)	8,505.17 7.38% 311,210.20 55,597.48 8.81% 0.75% 5,095.52 2.74 8.05	6,831.58 7.04% 288,352.50 62,602.75 7.29% 0.67% 3,482.34 2.47 8.17
110	Total Provision Maintained against Classified Loans Cost of Fund Earning Assets Non-Interest Earning Assets Return on Investments (ROI) Return on Asset (ROA) Income from Investment Earnings Per Share (BDT) Operating Profit Per Share (BDT) Price-Earning Ratio (Times) Mutual Trust Bank PLC Segment Report Consolidated Balance Sheet As at 31 December 2023	8,505.17 7.38% 311,210.20 55,597.48 8.81% 0.75% 5,095.52 2.74 8.05 5.65	6,831.58 7.04% 288,352.50 62,602.75 7.29% 0.67% 3,482.34 2.47 8.17
110 1 111 1 112 1 113 (1 114 1 115 1 116 1 117 1 118 1 119 1 119 1	Total Provision Maintained against Classified Loans Cost of Fund Earning Assets Non-Interest Earning Assets Return on Investments (ROI) Return on Asset (ROA) Income from Investment Earnings Per Share (BDT) Operating Profit Per Share (BDT) Price-Earning Ratio (Times) Mutual Trust Bank PLC Segment Report Consolidated Bislance Sheet As at 31 December 2023	8,505.17 7.38% 311,210.20 55,597.48 8.81% 0.75% 5,095.52 2.74 8.05 5.65	6,831.58 7.04% 288,352.50 62,602.75 7.29% 0.67% 3,482.34 2.47 8.17 6.75
110 1 111 1 112 1 113 (1 114 1 115 1 116 1 117 1 118 1 119	Total Provision Maintained against Classified Loans Cost of Fund Earning Assets Non-Interest Earning Assets Return on Investments (ROI) Return on Asset (ROA) Income from Investment Earnings Per Share (BDT) Operating Profit Per Share (BDT) Price-Earning Ratio (Times) Mutual Trust Bank PLC Segment Report Consolidated Balance Sheet As at 31 December 2023 Particulars Main Operation Ma	8,505.17 7.38% 311,210.20 55,597.48 8.81% 0.75% 5,095.52 2.74 8.05 5.65	6,831.58 7,04% 288,352.50 62,602.75 7,29% 0,67% 3,482.34 2,47 8,17 6,75 Annexure - G (i) Annexure - G (ii) Annexure - G (ii) Annexure - G (ii) Annexure - G (iii) A
110 1 111 1 12 1 13 (14 1 15 1 16 1 17 1 18 1 19 1 19 1 20 (11 1 10 1	Total Provision Maintained against Classified Loans Cost of Fund Earning Assets Non-Interest Earning Assets Return on Investments (ROI) Return on Asset (ROA) Income from Investment Earnings Per Share (BDT) Operating Profit Per Share (BDT) Operating Profit Per Share (BDT) Price-Earning Ratio (Times) Mutual Trust Bank PLC Segment Report Consolidated Balance Sheet As at 31 December 2023 Particulars Main Operation OBU MTT Sepech Elimination Seldo MTTBSL SEGMENT No. 1 September 2023 Particulars Main Operation OBU MTT Septem Elimination Seldo MTTBSL SEGMENT NO. 1 September 2023 December 2023 Decembe	8,505.17 7.38% 311,210.20 55,597.48 8.81% 0.75% 5,095.52 2.74 8.05 5.65	6,831.58 7,04% 288,352.50 62,602.75 7,29% 0,67% 3,482.34 2,47 8,17 6,75 Annexure - G () Annex
110 1 1 1 1 1 1 1 1 1	Total Provision Maintained against Classified Loans	8,505.17 7.38% 311,210.20 55,597.48 8.81% 0.75% 5,095.52 2.74 8.05 5.65	6,831.58 7,04% 288,352.50 62,602.75 7,29% 0.67% 3,482.34 2.47 8.17 6.75
110	Total Provision Maintained against Classified Loans	8,505.17 7.38% 311,210.20 55,597.48 8.81% 0.75% 5,095.52 2.74 8.05 5.65	6,831.58 7,04% 288,352.50 62,602.75 7,29% 0,67% 3,482.34 2,47 8,17 6,75 Annexure - G (I) 7,000 10,0

			As at 31 De	cember 202	3					nnexure - G (i)
	7		Bank				Subsidiaries		2023	Amount In BDT
Particulars	Main Operation	ови	MTB Yaqeen	Elimination	Solo	MTBSL	MTBCL	Elimination	Consolidated	Consolidated
PROPERTY AND ASSETS										
Cash In Hand (With Bangladesh Bank and its agent Bank)	16,216,852,948		654,526,790		16,871,379,739	3,006,035	12,890		16,874,398,664	19,195,683,496
Balance with other Banks & Financial Institutions	4,880,869,787	151,476,749	1,250,000,000		6,282,346,535	645,741,793	8,428,028	603,271,667	6,333,244,689	7,525,330,588
Money at Call and Short Notice	300,000,000				300,000,000				300,000,000	310,000,000
mestments	64,188,326,686		1,740,562,000		65,928,888,686	1,987,828,525	728,128,720		68,644,845,932	52,280,864,209
Loans and Advances	235,388,132,935	13,580,816,228	9,478,612,787		258,447,561,949	3,369,905,542	523,998,056	1,318,069,975	261,023,395,572	253,869,787,196
Fixed Asset including Premises, Furniture & Fixture	4,583,671,829		21,109,849		4,604,781,678	212,363,985	11,428,927		4,828,574,590	5,134,853,077
Other Assets	14,852,193,799	660,172,460	1,505,935,891	2,645,581,741	14,372,720,410	516,879,936	63,104,899	3,629,997,600	11,322,707,645	15,230,742,091
Non-Banking Assets										
Total Property and Assets	340,410,047,984	14,392,465,436	14,650,747,318	2,645,581,741	366,807,678,998	6,735,725,816	1,335,101,520	5,551,339,242	369,327,167,092	353,547,260,658
LIABILITIES AND CAPITAL										
Borrowing from other Banks, Financial Institutions & Agents	18,760,975,129	13,613,733,925		1,615,711,882	30,758,997,172	702,080,972	615,989,003	1,318,069,975	30,758,997,172	44,971,333,980
Deposits and Other Accounts	249,581,132,795		13,605,778,771		263,186,911,565			603,271,667	262,583,639,899	232,657,443,657
Provision & Other Liabilities	35,928,744,149	778,731,511	1,044,968,547	1,029,869,859	36,722,574,348	2,426,216,004	310,081,027	129,997,600	39,328,873,779	40,087,217,182
Bonds	12,550,000,000				12,550,000,000				12,550,000,000	14,500,000,000
Total Liabilities	316,820,852,072	14,392,465,436	14,650,747,318	2,645,581,741	343,218,483,086	3,128,296,976	926,070,030	2,051,339,242	345,221,510,850	332,215,994,822
Total Shareholders' Equity	23,589,195,912				23,589,195,912	3,607,428,840	409,031,490	3,500,000,000	24,105,656,242	21,331,265,837
Total Liabilities and Shareholders' Equity	340,410,047,984	14,392,465,436	14,650,747,318	2,645,581,741	366,807,678,998	6,735,725,816	1,335,101,520	5,551,339,242	369,327,167,091	353,547,260,658
14,002,045,049 14,002,045,045,049 14,002,045,045,045,045,045,045 14,002,045,045,045,045,045,045,045,045,045,045										

			Bank				Subsidiaries		2023	2022
Particulars	Main Operation	ови	MTB Yaqeen	Elimination	Solo	MTBSL	MTBCL	Elimination	Consolidated	Consolidate
terest Income/profit on investments	18,357,631,161	1,779,980,786	623,029,831	238,924,458	20,521,717,320	266,557,071	31,706,137	92,445,313	20,727,535,215	16,064,567,5
terest paid/profit shared on deposits and borrowings etc.	11,675,370,688	1,526,516,759	510,612,933	238,924,458	13,473,575,922	54,107,529	39,066,043	92,445,313	13,474,304,181	12,197,740,3
let Interest Income	6,682,260,473	253,464,027	112,416,898		7,048,141,399	212,449,542	(7,359,905)		7,253,231,035	3,866,827,2
vestment Income	5,041,512,903	-	54,006,595	-	5,095,519,499	75,099,044	34,696,135		5,205,314,678	3,647,313,
ommission, Exchange and Brokerage	3,445,569,443	-	28,889,162	-	3,474,458,605	147,129,542		-	3,621,588,147	7,555,972
other Operating Income	1,342,633,090	-	33,164,265	-	1,375,797,355	13,082,786	17,215,359		1,406,095,500	1,032,070,
otal Operating Income	16,511,975,909	253,464,027	228,476,921		16,993,916,857	447,760,914	44,551,589		17,486,229,360	16,102,184,
alary and Allowances	4,746,001,276		12,944,700,00		4,758,945,976	105,475,625	12,078,435		4,876,500,036	4,406,911.
tent, Tax, Insurance and Electricity	914,352,839	-	250,000	-	914,602,839	3,128,768	444,135		918,175,742	736,638,
ega Expense	4,585,110				4,585,110				4,585,110	1,279.
ostage, Stamps and Telephone	65,042,863		229,391	-	65,272,254	557,144	304,085		66,133,483	41,922,
rinting, Stationery and Advertisement	200,986,208		4,653,978		205,640,186	2,126,109	466,690		208,232,985	143,165.
hief Executive's salary and fees	28,898,885			-	28,898,885				28,898,885	26,162
irectors' Fee	3,102,575		204,648		3,307,223	1,100,000	844,880		5,252,103	3,526,
udit Fee	1,719,250	-		-	1,719,250	143,750		-	1,863,000	2,570,
epreciation on and Repair to Bank's Property	971,751,145		7,663,408		979,414,553	27,405,038	2,298,060		1,009,117,651	989,364.
Other Expenditure	2,006,353,875	108,956,592	3,364,377	-	2,118,674,844	32,734,475	5,777,101	-	2,157,186,420	1,947,850,
otal Operating Expenses	8,942,794,027	108,956,592	29,310,502		9,081,061,121	172,670,909	22,213,386		9,275,945,416	8,299,391,
rofit Before Provision	7,569,181,881	144,507,436	199,166,419		7,912,855,736	275,090,004	22,338,203		8,210,283,943	7,802,793,
Seneral Provision					1,356,882,287			i	1,356,882,287	2,253,938,
pecial General Provision-COVID-19										98,241,
pecific Provision					3,034,539,533			i	3,034,539,533	1,761,216,
off Balance Sheet Items					117,132,671				117,132,671	146,053.
largin Loan & Investment in Shares					65,185,944		12,200,000	•	77,385,944	255,000,
Wher Asset					55,000,000				55,000,000	60,000.
otal Provision					4,628,740,435		12,200,000		4,640,940,435	4,574,450,
rofit Before Tax					3,284,115,301	275,090,004	10,138,203		3,569,343,508	3,228,342,
come Tax Expenses					586,306,208	118,356,484	4,799,697		709,462,390	859,183,
let Profit After Tax					2,697,809,093	156,733,520	5,338,506		2,859,881,118	2,369,158,

										5 26,162
Chief Executive's salary and fees	28,898,885	_			28,898,885			-	28,898,885	
Directors' Fee	3,102,575		204,648	-	3,307,223	1,100,000	844,880	_	5,252,103	
Audit Fee	1,719,250	-			1,719,250	143,750	-	-		2,570
Depreciation on and Repair to Bank's Property	971,751,145	-	7,663,408	-	979,414,553	27,405,038	2,298,060	-	1,009,117,651	1 989,364
Other Expenditure	2,006,353,875	108,956,592	3,364,377	-	2,118,674,844	32,734,475	5,777,101	-		
Total Operating Expenses	8,942,794,027	108,956,592	29,310,502		9,081,061,121	172,670,909	22,213,386		9,275,945,416	8,299,391
Profit Before Provision	7,569,181,881	144,507,436	199,166,419		7,912,855,736	275,090,004	22,338,203		8,210,283,943	7,802,793
General Provision				-	1.356.882.287	-			1.356.882.287	7 2.253.938
Special General Provision-COVID-19				-	1,000,000,00				1,000,000,00	98.241
Specific Provision			$\overline{}$	-	3,034,539,533				3,034,539,533	
				+		-		-		
Off Balance Sheet Items			-	-	117,132,671	-		_	117,132,671	
Margin Loan & Investment in Shares					65,185,944	-	12,200,000	-	77,385,944	
Other Asset					55,000,000	-	-	-	55,000,000	
Total Provision					4,628,740,435		12,200,000			4,574,450
Profit Before Tax			-	-	3,284,115,301	275,090,004	10,138,203	_	3,569,343,508	3,228,342
Income Tax Expenses				-	586,306,208	118,356,484	4,799,697		709,462,390	
Net Profit After Tax		\vdash			2,697,809,093	156,733,520	5,338,506	_	2,859,881,118	
dutual Trust Bank PLC Iff Shore Banking Unit (OBU) Balance Sheet Is at 31 December 2023									Annexure- H	
Particu l ars	Notes	uon	203		DDT			202		BDT
		USD	BDT	EURO	BDT	USD	—	BDT	EURO	BUI
Property and Assets										
Cash										
n hand (including foreign currencies)						7(- T			
Salaras with Developed Park and 2	ala fait	ı 1	- 1	11 [II .		_	11 1	
Balance with Bangladesh Bank and its agent ban	.K (8)			:						
including foreign currencies)										
Balance with other banks and financial inst	titutions 3	590,797	64,987,724	708,027	86,489,02	5 99,	128	10,229,263	33,792	3,707,3
	number 3	390,797	04,301,124	100,021	00,409,02	99,	720	10,223,203	33,192	3,101,3
n Bangladesh		1	-	ii - I		II .	-	-	H - I	
Outside Bangladesh		590,797	64,987,724	708,027	86,489,02	5 99,	128	10,229,263	33,792	3,707,3
oans and advances	4	103,157,430	11,347,317,286	18,284,139	2,233,498,94	2 195,727,	102 202	18,030,786	20,915,720	2,294,699,2
	4									
oans, cash credits, overdrafts etc.		98,020,800	10,782,287,990	18,284,139	2,233,498,94	2 192,023,	19,8	35,498,142	20,915,720	2,294,699,2
ills purchased and discounted		5,136,630	565,029,296	11		3,703,		82,532,644	1 1	
no para nodu dnu ulocouniou		3,130,030	JUJ,ULU,280	ا		5,705,	0	02,002,044		
ixed assets including premises, furniture a	and fixtures	-	-	-			-	-	-	
Other assets	5	4,339,111	477,302,161	1,497,035	182,870,29	9 40,454,	207 44	78,817,811		
	9	4,339,111	4//,302,101	1,497,035	102,070,29	9 40,454,	397 4,1	/0,01/,011		
lon - banking assets		-				<u> </u>	-	-		
Total assets		108,087,338	11,889,607,170	20,489,200	2,502,858,26	6 236,280,	607 244	07,077,860	20,949,512	2,298,406,5
0141 400010		100 001 000	11 000 001 110	20,100,200	пјосијосојно	- HOOJEOOJ		0710111000		EJECOJ 100JO
<u>liabilities and Capital</u> Liabilities Borrowings from other banks, financial institution	ns and age 6	103,794,428	11,417,387,025	17,980,000	2,196,346,90	0 211,759,	445 21,8	74,115,339	20,580,000	2,257,866,7
Deposits and other accounts	7			, <u> </u>	-		<u> </u>			
Current deposits & Other Accounts		1	- 1	11 - 1	-	II .	-	-	jj - 1	
Bills payable			_	ii - I		II .	-	-	1 - 1	
tariana kanti danania		ı 1	- 1	II [1		II .		_	11 1	
avings bank deposits		1	- 1	11 - 1		II .	-	-		
Ferm deposits		1					1		- 1	
Bearer certificate of deposit								-		
year or ver wedate of deposit		١, ١	- 1	(I - 1			11			
		-		-					-	
	l	-		-					-	
Other liabilities	8	4,292,910	472,220,145	2,509,200	306,511,36	6 24,521,	162 2.5	32,962,522	369,512	40,539.7
	8									
otal liabilities	8	4,292,910 108,087,338	472,220,145 11,889,607,170	2,509,200 20,489,200	306,511,36 2,502,858,26			32,962,522 07,077,860	369,512 20,949,512	
Fotal liabilities Capital / Shareholders' equity	8									
otal liabilities Capital / Shareholders' equity	8									40,539,7 2,298,406,5
Fotal liabilities Capital / Shareholders' equity Paid up capital	8	108,087,338								
Fotal liabilities Capital / Shareholders' equity Paid up capital Statutory reserve	8	108,087,338		20,489,200	2,502,858,26	6 236,280,		07,077,860		
otal liabilities Sapital / Shareholders' equity Vaid up capital Satubory reserve Oreign currency translation gain	8	108,087,338				6 236,280,				
Fotal liabilities Capital / Shareholders' equity Paid up capital Statubry reserve Foreign currency translation gain Other reserve	8 .	108,087,338		20,489,200	2,502,858,26	6 236,280,		07,077,860		
Fotal liabilities Capital / Shareholders' equity Paid up capital Statubry reserve Foreign currency translation gain Other reserve	8	108,087,338		20,489,200	2,502,858,26	6 236,280,		07,077,860		
Total liabilities Lapital, 'Shareholders' equity Paid up capital Jealubry reserve oreign currency translation gain Other reserve Relained earnings	8	108,087,338		20,489,200	2,502,858,26	6 236,280,		07,077,860		
Total labilities Capital / Shareholders' equity Paral up capital Statutor, reserve Foreign currency translation gain Other reserve Retained earnings Cotal Shareholders' equity	8	108,087,338	11,889,607,170	20,489,200	2,502,858,26	6 236,280,		07,077,860	20,949,512	2,298,406,5
rotal liabilities tapital / Shareholders' equity valud peopital tatubry reserve oreign currency translation gain other reserve telained earnings	8	108,087,338		20,489,200	2,502,858,26	6 236,280,		07,077,860	20,949,512	
otal liabilities ara dia up capital liability reserve oreign currency translation gain other reserve tealind earnings cutal Shareholders' equity	8	108,087,338	11,889,607,170	20,489,200	2,502,858,26	6 236,280,		07,077,860	20,949,512	2,298,406,5
oral liabilities applital / Shareholders' equity and up capital tautory reserve oregin currency translation gain other reserve deblind earnings otal Shareholders' equity otal Liabilities and Shareholders' equity	8	108,087,338	11,889,607,170	20,489,200	2,502,858,26	6 236,280,		07,077,860	20,949,512	2,298,406,5
rotal liabilities applital (Sharbelo Meris 'equity had up capital harbelo Meris 'equity had up capital harbelo Meris 'equity order preserve order preserve order preserve order preserve order preserve order orde		108,087,338	11,889,607,170	20,489,200	2,502,858,26	6 236,280,		07,077,860	20,949,512	2,298,406,5
rotal liabilities applied Sample satisfied satisfied Sample satisfied satisfie	8	108,087,338	11,889,607,170	20,489,200	2,502,858,26	6 236,280,		07,077,860	20,949,512	2,298,406,5
rotal liabilities applied Sample satisfied satisfied Sample satisfied satisfie		108,087,338	11,889,607,170	20,489,200	2,502,858,26	6 236,280,		07,077,860	20,949,512	2,298,406,5
rotal liabilities appital / Shareholders' equity risk up capital Shareholders' equity risk up capital Shareholders' equity order reserve order orders' equity otal Shareholders' equity otal Shareholders' equity VM-Balance Sheet Items Contingent liabilities cooppinoss and endorsements		108,087,338	11,889,607,170	20,489,200	2,502,858,26	6 236,280,		07,077,860	20,949,512	2,298,406,5
rotal liabilities applital Shareholders' equity laid up capital I Shareholders' equity laid up capital I Shareholders' equity laid up capital I Shareholders' equity late I can be capital equity laid I capital I capital equity laid equity lai		108,087,338	11,889,607,170	20,489,200	2,502,858,26	6 236,280,		07,077,860	20,949,512	2,298,406,5
oral liabilities appiral / Shareholders' equity ada up capital disparation / Shareholders' equity ada up capital disparation / Shareholders' equity oral Shareholders' equity oral Shareholders' equity oral Liabilities and Shareholders' equity VM-Balance Sheet Items contingent liabilities companies and enforsements eters of guarantee revocable iders of credit		108,087,338	11,889,607,170	20,489,200	2,502,858,26	6 236,280,		07,077,860	20,949,512	2,298,406,5
oral liabilities appiral / Shareholders' equity ada up capital disparation / Shareholders' equity ada up capital disparation / Shareholders' equity oral Shareholders' equity oral Shareholders' equity oral Liabilities and Shareholders' equity VM-Balance Sheet Items contingent liabilities companies and enforsements eters of guarantee revocable iders of credit		108,087,338	11,889,607,170	20,489,200	2,502,858,26	6 236,280,		07,077,860	20,949,512	2,298,406,5
rotal liabilities apaital / Sharholders' equity aid up capital / Sharholders' equity aid up capital / Sharholders' equity bathory reserve tealined camings cate Shareholders' equity cotal Liabilities and Shareholders' equity cotal Liabilities complances sheet Items complances and enforsements desires of guarantes there is a control of the sharp of the sharp there is a control of the sharp of the sharp sharp of the sharp of the sharp of the sharp sharp of the s		108,087,338	11,889,607,170	20,489,200	2,502,858,26	6 236,280,	- 24,4 		20,949,512	2,298,406,5
oral labalities applied spatial / Shareholders' equity aid up capital shareholders' equity aid up capital shareholders' equity oral shareholders' equity oral Labalities and Shareholders' equity oral contingent labalities cooplances and endorsements desired organisms ervocable letters of credit list br collection		108,087,338	11,889,607,170	20,489,200	2,502,858,26	6 236,280,	- 24,4 		20,949,512	2,298,406,5
oral labalities applied spatial / Shareholders' equity aid up capital shareholders' equity aid up capital shareholders' equity oral shareholders' equity oral Labalities and Shareholders' equity oral contingent labalities cooplances and endorsements desired organisms ervocable letters of credit list br collection		108,087,338	11,889,607,170	20,489,200	2,502,858,26	6 236,280,	- 24,4 		20,949,512	2,298,406,5
oral labilities applied Sample aduption aduption Sample aduption aduption Sample aduption ad		108,087,338	11,889,607,170	20,489,200	2,502,858,26	6 236,280,	- 24,4 		20,949,512	2,298,406,5
oral liabilities appiral / Shareholers' equity aid up capille aid oral shareholders' equity oral Shareholders' equity oral Liabilities and Shareholders' equity MEBalance Sheet Items ontingent liabilities cooppiness and endorsements eless of quarante revocable leiters of credit list bir collection their contingent liabilities ther contingent liabilities ther contingent liabilities ther commitments	9	108,087,338	11,889,607,170	20,489,200	2,502,858,26	6 236,280,	- 24,4 		20,949,512	2,298,406,5
cotal habitities appartal / Shareholders' equity adia up capital (hareholders' equity adia up capital diabathy reserve origin currency hanslation gain private reserve delatined earnings orial Shareholders' equity orial Liabitities and Shareholders' equity VI-Balance Sheet Items contingent liabitities cooriginess and enforsements eiters of guaranthe revocable leiters of credit list bir collection When contingent liabities When comments	9	108,087,338	11,889,607,170	20,489,200	2,502,858,26	6 236,280,	- 24,4 		20,949,512	2,298,406,5
oral labalities applied Sample adi up capital Shareholders' equity adi up capital Shareholders' equity adi up capital Shareholders' equity oral canal Shareholders' equity oral Liabilities and Shareholders' equity oral Liabilities and Shareholders' equity WF6.Balance Sheet Hems complances and endorsements elevis or guarantes there or order the oral capital capital there complanes there commitments occumentary credis and short term tade -relate - related.	9 9 di transactions	108,087,338	11,889,607,170	20,489,200	2,502,858,26	6 236,280,	- 24,4 		20,949,512	2,298,406,5
oral liabilities appiral / Shareholers' equity aid up capital aid shareholders' equity oral Liabilities and Shareholders' equity aid Liabilities and Shareholders' equity which aid up capital aid up cap	9 d Yansackons is blood	108,087,338	11,889,607,170	20,489,200	2,502,858,26	6 236,280,	- 24,4 	07,077,860 	20,949,512	2,298,406,5
rotal liabilities papital / Sharholders' equity raid up capital / Sharholders' equity raid up capital / Sharholders' equity rorign currency ranslation gain beer reserve takined earnings rotal Shareholders' equity rotal Liabilities and Shareholders' equity //F.Balances Sheet Llems Contingent liabilities coopstances and enforsements elevis or Gurantes steps or Gurantes sib for callection //beer contingent liabilities //beer	9 d Yansacions spaced	108,087,338	11,889,607,170	20,489,200	2,502,858,26	6 236,280,	- 24,4 		20,949,512	2,298,406,5
rotal liabilities papital / Sharholders' equity raid up capital / Sharholders' equity raid up capital / Sharholders' equity rorign currency ranslation gain beer reserve takined earnings rotal Shareholders' equity rotal Liabilities and Shareholders' equity //F.Balances Sheet Llems Contingent liabilities coopstances and enforsements elevis or Gurantes steps or Gurantes sib for callection //beer contingent liabilities //beer	9 d Yansacions spaced	108,087,338	11,889,607,170	20,489,200	2,502,858,26	6 236,280,	- 24,4 	07,077,860 	20,949,512	2,298,406,5
oral liabilities applial / Shareholders' equity aid up capital stubyr reserve oreign currency translation gain their reserve settined earnings oral Shareholders' equity oral Liabilities and Shareholders' equity oral Liabilities and Shareholders' equity WHEBlance Sheet Items continuent liabilities cooplances and enclorements elected or oral complete or oral their orgunitaries and their of codit die for collection where contingent liabilities their commitments courametry credits and short term tade - relation covard assets purchased and broward deposits indrawn nots issuance and revolving underwith indrawn formal Sandray facilities.	9 d Yansacions spaced	108,087,338	11,889,607,170	20,489,200	2,502,858,26	6 236,280,	- 24,4 	07,077,860 	20,949,512	2,298,406,5
cola liabilities applatil / Shareholders' equity adia up capitel shareholders' equity adia up capitel shareholders' equity to compound of the compound of	9 d Yansacions spaced	108,087,338	11,889,607,170	20,489,200	2,502,858,26	6 236,280,	- 24,4 		20,949,512	2,298,406,5



Financial Statements 2023

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Fc	Mutual Trust Bank PLC Off Shore Banking Unit (OBU) Profit and Loss Account or the Year ended 31 December 2023
	2023 2022 2022 2020
ess: Interest on deposits, borrowings, etc. 11 12,	000,003 1,395,360,163 1,77,399 046,395,003 1,395,803,803 1,395,360,163 1,395,804,81 1,276,804 1,27
Other operating income 12	022,542 218,004,722 303,440 35,459,305 1,168,657 109,737,165 206,738 20,370,151
tent, taxes, insurance, electricity, etc. egal expenses ostage, stamp, telecommunication, etc.	
ationery, printing, advertisements, etc. uditors' fees epreciation and repair of Bank's assets	
ther expenses 13 1, 1, 1, 2, 2, 2, 2, 2, 2, 2, 2, 2, 2, 2, 2, 2,	007,389 108,583,961 3,189 372,630 401,629 37,713,087 3,183 313,665 007,389 108,583,961 3,189 372,630 401,629 37,713,087 3,183 313,665 107,5153 109,40,761 30,0251 35,086,675 670,28 72,024,079 203,554 20,056,487
rovision for loans and advances / investments	10,103 109,420,101 300,201 30,000,013 101,020 12,024,019 200,034 20,030,401
neral provision position for diminution in value of investments	
er provision tal provision (D)	
ovision for taxation rrent tax	015,153 109,420,761 300,251 35,086,675 767,028 72,024,079 203,554 20,056,487
	015,153 109,420,761 300,251 35,086,675 767,028 72,024,079 203,554 20,056,487
etained earnings brought forward from previous years	015,153 109,420,761 300,251 35,086,675 767,028 72,024,079 203,554 20,056,487
	Mutual Trust Bank PLC Annezure-H Off Shore Banking Unit (OBU) Notes to the Financial Statements
1.00 Status of the unit	For the Year ended 31 December 2023
The Bank obtained the Off-shore Banking Unit ("the Unit") pe	rmission vide letter No. BRPD(P-3)744(105)2009-4470 dated December 3, 2009. The Bank commenced operation of this unit fron d under the rules and guidelines of the Bangladesh Bank, its office is located at 26, MTB centre, Gulshan South Avenue, Gulshan
.10 Principal activities The principal activities of the units are to provide all kinds of	commercial banking services to its customers through its off-shore Banking Units in Bangladesh.
00 Significant accounting policies and basis of preparatio	
	i in USD from which accounts are prepared according to the Blank Companies Act, 1991, International Accounting Standards (MSS), or applicable directives issued by The Bangladesh Blank, in particular, Banking regulations and policy department (BRPD) Circular
International Financial Reporting Standards (IFRSs) and oth No. 14 dated 25 June 2003. 20 Use of estimates and judgements	, от вопорожения мень, от ренесова, завиния годинають апо роксу обрагателя (вячто) Circula
The preparation of financial statements requires manageme assets, liabilities, income and expenses. Actual results may d	int to make judgements, essimates and assumptions that affect the application of accounting policies and the reported amounts (lifer from hese estimates, ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised and in any four
Estimates and underlying assumptions are reviewed on an periods affected. 2.30 Foreign currencies transaction	очение и посторняем и выстроит в минентерество и выпости и протоков и в подово апо и алу выг
Foreign currency transactions are converted into equivalent	Taka using the ruling exchange rates on the dates of respective transactions as per IAS-21* The Effects of Changes in Foreign resented in US Dollar (USD) and Bangladesh Taka where USD is the functional currency and Taka are the Unit's presentation
Foreign currency transactions are recorded in the presentatio	n currency using the rate of exchange at average rate of inter-bank market as determined by The Bangladesh Bank on the closing ted in foreign currencies are translated into the functional currency at the rate of exchange ruling at the balance sheet date.
10 Reporting period These financial statements cover from 01 January 2023 to 31	December 2023.
50 Loans and advances / investments a) Loans and advances of Off-shore Banking Units are stated i b) Interest is calculated on a daily product basis but charge	in the balance sheet on gross basis. It and accounted for on accrual basis, Interest is not charged on bad and loss loans as per guidelines of the Bangladest Bank,
Records of such interest amounts are kept in separate memor	
60 Provision for liabilities	
A provision is recognised in the balance sheet when the unit in to settle the obligations, in accordance with the IAS 37 "Provision."	as a legal or constructive obligation as a result of a past event and it is probable that an outflow of economic benefit will be required one, Contingent Liabilities and Contingent Assets".
In terms of the provisions of the IFRS-15 *Revenue from contra	acts with customers", the interest income is recognized on accrual basis.
	ial Statements' Interest and other expenses are recognized on accrual basis.
	as, management expenses, printing stationary, etc., are not allocated in the current year due to insignificant amount,
b) Assets and liabilities & income and expenses have been co	s the Bank's functional currency. Figures appearing in these financial statements have been rounded off to the nearest Taka, onverted into Taka currency @ US\$1=Taka 110,0000 & EURO =Taka 122,1550 (closing rate as at 31 December 2023) and BDT
107.7875 & 116.8578 (average rate which represents at the pe c) Fixed assets of this unit are appearing in the books of the m	rain operation of the bank and depreciation is also charged to Profit & loss Accounts of the main operation of the bank, 2023 2022
00 Balance with other banks and financial institutions In Bangladesh Cubide Bangladesh	USD BDT EURO BDT USD BDT EURO BDT 590,797 64,987,724 708,027 86,499,028 99,028 10,229,263 33,792 3,797,374
00 Loans and advances i) Loans, cash credits, overdrafts etc. Term Loan	590,797 64,987,724 708,927 85,489,925 99,928 19,229,463 33,792 3,797,374 13,449,899 1,479,197,765 - 19,519,249 2,915,556,444 -
Demand Loan Usance Payable at Sight (UPAS) ii) B#Is purchased and discounted	7.756.059 602.664.243 18.284.130 2.233.488.442 192.023.952 19.355.498.142 20.915.720 2.294.699.207 19.204.698 20.915.720 2.294.699.207 19.
n) plus purchased and discounted Payable Inside Bangladesh Inland Documentary bils purchased Foreign Documentary bils purchased	5,136,630 565,029,296 - 3,703,231 382,532,644 -
Payable Outside Bangladesh Of Classification of Loans and Advances including bill discounted	5,136,530 565,039,296 3,703,231 382,332,644 3,703,231 382,332,644 193,157,430 11,347,317,286 18,284,139 2,233,498,942 198,727,183 20,218,030,786 20,915,720 2,294,699,207
Unclassified (UC): Standard Special Menton Account (SMA) Sub total	103,157,430 11,347,317,266 18,284,139 2,233,498,942 185,727,183 20,218,030,766 20,915,720 2,294,699,207 103,157,340 11,347,317,286 18,284,139 2,233,498,942 185,727,183 20,218,030,766 20,915,720 2,294,699,207 103,157,340 11,347,317,286 18,284,139 2,233,498,942 185,727,183 20,218,030,766 20,915,720 2,294,699,207 103,157,430 11,347,317,286 18,284,139 2,233,498,942 185,727,183 20,218,030,766 20,915,720 2,294,699,207 103,157,430 11,347,317,317,310 11,347,317,317,310 11,347,317,317,310 11,347,317,317,310 11,347,317,317,310 11,347,317,317,310 11,347,317,317,310 11,347,317,310 11,347,317,317,310 11,347,317,317,310 11,347,317,310 11,347,317,317,310 11,347,317,317,310 11,347,317,317,310 11,347,317,317,310 11,347,317,317,310 11,347,317,317,310 11,347,317,317,310 11,347,317,317,310 11,34
Classified: Substandard DoubtLi Bad & Loss	
ESIG A LOSS Sub total Total 22 Geographical Location wise Loans and Advances	103.157.450 11.347.317.286 18.284.139 2.233.498.942 195.727.183 20.216.030.786 20.915.720 2.294.699.207
Inside Bangladesh Urban Dhaka Division	89,989,251 9,899,507,653 17,507,318 2,145,935,674 134,811,625 13,925,636,415 12,731,809 1,396,828,439
Chitagong Division Rajshahi Division Khulna Division Syhet Division	13,061,366 1,438,063,565 716,821 87,563,288 47,561,734 4,912,984,473 6,135,713 673,195,677 - 3,591,221 370,882,358 2,048,198 224,711,280
Berishal Division Rangpur Division Mymensingh Division	103.049.048 11,335.461238 18,284.139 2,233.498,942 185.964.550 19.209.583.246 20.915,720 2,294.699.207
Rural Dhaka Division Chitagong Division Raishahi Vivision	19,002 2,005,000 1,209,000
Khuha Division Sylhet Division Barishal Division	
Rangpur Division Myrrensingh Division	08,731 9,700,302 249,716 25,74,912 1,000,000
00 Other Assets Adjusting A/C Debit Term Placement	3.049.962 335.499.111 - 298.829 30.888.140 - 17.073.308 1.758.321.967
Parking Account for Asse's 500 Borrowings from other banks, financial institutions and agents	1289.119
10 Borrowings from other banks, financial institutions and agents In Bangladesh Cutside Bangladesh	21310.965 2.244.208.150 10.980.000 1,341.281.900 45.884.226 4.739.702.855 1,965.000 200.000.786.985.986 (68.75.219 17.154.12.449 18875.000 2.048.85.986
In Bangladesh: Borrowing from Bank:	193,794,428 11,417,387,029 17,889,009 2,196,346,999 211,759,445 21,874,115,339 20,589,000 2,257,866,786
Bangklesh Bank Muhal Trust Bank PLC Other Bank	17/10/985 188.00.001 149.00.00.000 190.000 119711900 13.702.915 4.543.802.011 1,905.000 209.000.71 12.215.500.000 1.202.550.000 1.202.
Outside Bangladesh	21,310,969
Outside Bangladesh AJMAN BANK ALUBAF ARAB INTERNATIONAL BANK AXIS BANK LIMITED	6,809,573 748,942,575 - 10,000,000 1,032,970,000
BANK MUSCAT SAOG CAIXA BANK S.A. COMMERZBANK AG DEG-DEUTSCHE INVESTITIONS	22,000,000 2,420,000,000 4,000,000 488,620,000 14,200,000 1 1468,817,460 13,175,000 1,445,451,648
DEG-DED IS CHE INVESTITIONS HOP C BANK LIMITED HABIB BANK LTD U.A.E ISLAMD CORPORATION FOR THE DEVELOPMENT OF THE PRIVATE SECTION FOR THE DEVELOPMENT OF THE DEVELOPMENT O	5,000,000 550,000,000 - 5,000,000 516,465,000 - 20,000,000 2,065,940,000
MASHREQBANK PSC (UAE) RESPONSABILITY GLOBAL MICRO AND SME FINA NCE FUNF RESPONSABILITY SICAV (LUX) MICRO AND SME FINANCE DEBT FUND	- 35,000,000 3,815,395,000 7,000,000 72,079,000 - 1,875,000 193,681,875 1,875,000 193,681,875
RESPONSABILITY SICAV (LUX) MICRO AND SME FINANCE LEADERS SONALI BANK (LUX) LTD STANDARD CHARTERED BANK (SINGAPORE) LTD STANDARD CHARTERED BANK (HONG KONG) LTD	1,128,000 116,209,128 - 6,175,277,000 120,001,28 - 6,175,277,000 120,000,000 1,032,970,000 - 10,000,000 1,032,970,000
THE COMMERCIAL BANK (Q.S.C) THE NATIONAL BANK OF RAS AL KHAIMAH UNITED BANK LTD. YES BANK LIMITED	8,000,000 880,000,000 - 10,000,000 1,032,970,000 5,500,000 603,414,350 7,500,000 77,277,500 5,500,000 603,414,350 2,500,000 285,042,550
GLOBAL CLIMATE PARTNERSHIP FUND S.A., SICAV-SIF NORFUND SICAV (LUX) MICRO AND SME FINANCE LEADERS	10,000,000 1,100,000,000 2,200,000 10,000,000 10,000,000 10,000,000 10,000,00
ICAV (LUX) AGRICULTURE FUND GLOBAL MICRO AND SME FINANCE FUND SICAV (LUX) MICRO AND SME FINANCE DEBT FUND SICAV (LUX) AGRICULTURE FUND HARD SAN ATTOGRADED	2,625,000 288,750,000 - 4,375,000 451,924,375 - 2,625,000 288,750,000 - 4,375,000 451,924,375 - 1,125,000 123,750,000
HABIB BANK LTD (BAHRAIN) JPMORGAN CHASE BANK, N.A. (SINGAPORE) RESPONSABILITY GLOBAL MICRO AND SME FINA NCE FUND RESPONSABILITY SICAV (LUX) FINANCIAL INC LUSION FUND	4.000,000 4.000,000
CREDIT EUROPE BANK N.V. 7.00 Deposits and other accounts Current deposits	3,000,000 306,465,000 165,875,219 17,134,412,445 18,675,009 2,448,565,998
Current deposits Fixed Deposits Sundry Deposits	
i,00 Other liabilities Sundry Credibrs Due to Head Office (Retained earnings)	1,162,541 127,879,472 150,042 238,259,051 22,364,359 2,310,171,209 23,062 2,592,385 1,1015,153 109,40,761 300,251 35,086,075 767,028 72,024,079 203,554 20,056,487
Withholding Tax payable Interest Payable on Borrowing Transtation gain/(loss)	25.595 25.555.334 1.979.205 26.71555 258.477 31.574.251 1.389.775 143.559.625 142.875.000 2.287.185.53 258.477 31.574.251 1.389.775 143.559.625 142.875.000 2.275.800 4.262.919 472.20149 2.262.000 385.1148 2.452.1162 2.332.842.522 385.512 4.355.600 2.275.800
0.00 Contingent Liabilities & Commitments Letter of Guarantee	
02 Foreign Currency Lending Foreign Currency Lending	196.422 21,171,782 6,250 720,381 317,500 29,813,314 305 30,655 196.422 21,171,782 6,250 720,381 317,500 29,813,314 305 30,652 30.605 30.005 30,000 317,500 29,813,314 305 30,000 40.00 30.00 30,000 317,500 29,813,314 305 30,000 50.00 30.00 30.00 317,500 29,813,314 305 30,000 60.00 30.00 30.00 317,500 29,813,314 305 30,000 70.00 30.00 30.00 317,500 29,813,314 305 30,000 80.00 30.00 30.00 317,500 29,813,314 305 30,000 10.00 30.00 30.00 317,500 29,813,314 305 30,000 10.00 30.00 30.00 30.00 317,500 29,813,314 305 30,000 10.00 30.00 30.00 30.
00 Interest on deposits and borrowings, etc. Interest paid on deposits Interest paid on borrowings	12780.522 1.377.880.461 1.272.559 148.582.29 1.11.90.207 1.04279.773 355.558 35.033.00 12.785.222 1.377.880.461 1.272.45.98 148.582.29 1.17.180.207 1.042.780.773 355.558 35.033.00 12.785.222 1.377.880.461 1.727.45.99 148.582.29 1.17.180.207 1.042.227.27 355.558 35.033.00
Commission Commission on Letter of Guarantee	25,033,600
.00 Other Income Rebate & Other .00 Other Expenses	
Bank Charge	70.346 7.582.432 3.189 372.630 90.129 8.463.174 3.183 313.665

MTB Yaqeen Mutual Trust Bank Pl Balance Sheet	LC				_Annexure-I
As at 31 December Particulars		otes			In BDT 2022
Property and Assets Cash		3	2023 654,526,79	90	361,781,775
n Hand (including foreign currencies) Salance with Bangladesh Bank and Its Agent Bank (s) including foreign currencies)			77,661,92 576,864,86	24	49,292,686 312,489,089
salance with Other Banks and Financial Institutions n Bangladesh				-	
outside Bangladesh Hacement with Banks and Other Financial Institution		4	1,250,000,00		1,050,000,000
nvestments in Shares and Securities sovernment		5	1,740,562,00	00	519,980,000 419,980,000
nvestments		6	622,382,00 9,478,612,78	00 37	100,000,000 4,430,111,667
ieneral Investments etc. ills Financing & Negotiation			9,222,208,94 256,403,84	13	4,248,528,554 181,583,112
ixed Assets Including Premises, Furniture and Fixtures other Assets on - banking Assets	•	7 8	21,109,84 1,505,935,89	91	25,326,157 903,847,041
otal Assets iabilities and Capital			14,650,747,31	18	7,291,046,640
iabilities lacement from Banks and Other Financial Institutions leposits and Other Accounts		9	13,605,778,77		6 025 720 245
I-wadeeah Current and Other Deposit Accounts ills Payable		9	573,106,62 519,493,48 1,111,018,74	28 30	6,935,739,215 253,193,954 4,878,986 641,314,396
ludaraba Savings Deposits ludaraba Term Deposits ludaraba Special Notice Deposits			9,815,382,31 173,437,44	10	5,410,362,960 145,603,095
ludaraba Scheme Deposits ther Liabilities ubordinated Bond/Sukuk		10	1,413,340,16 1,044,968,54		480,385,823 355,307,425
otal Llabilities apital / Shareholders' Equity			14,650,747,31	18	7,291,046,640
aid up Capital tatutory Reserve ieneral Reserve			-		-
nther Reserve etained Earnings otal Shareholders' Equity					
otal Liabilities and Shareholders' Equity			14,650,747,31	18	7,291,046,640
ontingent Liabilities cceptances and Endorsements stters of Guarantee		11	6,341,958,06 2,799,687,94 78,413,34	14	6,522,910,459 3,774,900,641 31,407,254
etters or Guarantee revocable Letters of Credit ills for Collection ther Contingent Liabilities			2,372,255,45 1,091,601,32	53	1,962,857,881 753,744,683
ther Commitments otal Off-Balance Sheet Exposures Including Contingen	t Liabilitie:		6,341,958,06	34	6,522,910,459
MTB Yaqee					Annexure-I
Mutual Trust Ba Profit and Loss. For the Year ended 31	Account	r 20	23		
Particulars	Notes	Ë	Amount 2023	In	2022
vestment Income rofit Paid on Deposits et Investment Income	12 13		623,029,831 510,612,933 112,416,898		204,819,871 195,335,008 9,484,863
acome from Investments in Shares/Securities commission, Exchange and Brokerage	14 15		54,006,595 28,889,162		25,695,178 39,386,841
ther Operating Income otal Other Income	16	<u></u>	33,164,265 116,060,023		8,065,588 73,147,607
otal Operating Income (A) ess: Operating Expenses		_	228,476,921		82,632,470
alaries and Allowances ent, Taxes, Insurance, Electricity, etc. egal Expenses	17 18 19		12,944,700 250,000	_	10,270,146 157,543
ostage, Stamp, Telecommunication, etc. tationery, Printing, Advertisements, etc.	20 21 22		229,391 4,653,978 204,648		875,955 1,701,782 118,400
hariah Supervisory Committee's Fees & Expenses uditors' Fees epreciation and Repair of Bank's Assets	22 23 24		7,663,408		4,204,668
akat Expenses ther Expenses	25 26		3,364,377		2,871,009
otal Operating Expenses (B) rofit /(Loss) before Provision (C=A-B)		_	29,310,502 199,166,419		20,199,503 62,432,967
rovision for Investments pecific provision eneral provision			- 1		-
rovision for off-balance sheet items rovision for Diminution in Value of Investments			-		
ither Provision otal Provision (D)					-
otal profit / (loss) before taxes (C-D) MTB Yaq	een		199,166,419		62,432,967 Annexure-L
permission for initiating Islamic Banking operations from Bandated November 25, 2019. MTB Vaqeen Islamic Banking busi officially rolled out on May 12, 2021. 71 Principal activities/ Islamic Banking operation: The operation of our Islamic Banking channel is completely se operates its businesses on the basis of Islamic Shari'ah. The range of Islamic Shari'ah. The range of Islamic Shari'ah the operation of Vaccounts, Mudarabah Monthly Savings Schemes, Mudarat investment/financing products such as Musharakah, Diminishi Murabahah, Bai Salam, Bai Istiania etc. An appropriate accounts.	iness service eparate from ough the Isla n as AI-Wac oah Term D ng Musharak	the B mic E lee ' a eposit	e soft launched on ank's conventional of sanking channel, the h Current Account: Accounts (Retail dire Purchase Shirks	oper e Ba s, M and	ration as the former ink extends a wide fludarabah Savings Institutional) and Melk (HPSM), Bai-
reinforce our emphasis on Shari'ah compilance. In a nutshell completely separate Islamic Core Banking System (ICBS) nam 00 Significant accounting policies and basis of preparation of Deposit Collection and income Sharing Ratio (ISR) based Talamic Banking operation usually follows Al-Wadee'ah principie accounts are operated under the 'Al-Wadee'ah Principie'. U	, we follow uned 'Ababil-N of financial : Profit Distri le and Muda	inder G': stater butio rabah	noted accounting pr nents n principle for procuri	rinci; ng d	ples, run through a
enjoys the right to get the entire profit. All other deposit products follow the Mudarabah principle, whic Rab-ul-Maal, provides capital and the other party, known a biness, maintaining Shari'ah principles, Rab-ul-Maal cannot as per pre-agreed ratio, while loss is borne by the Rab-ul-Maal.	as Mudarib take part in t	entre) he ma	preneur) provides s	ski ll	and manages the
The pre-agreed profit ratio is known as Income Sharing Ratio (amount. The ISR determines the portion of income for each ty	(ISR), which pe of deposit	may v	d the Bank. For exa	ample	e, the ISR of 75:25
would mean that 75% of distributable income is to be shared be the Bank. The ISR between each type of Mudarabah deposite Account opening and/or beginning of the concerned period. If fetched from deployment of the concerned fund. As such our re-	y the concert ors and the E Profit rate is ate of profit o	ned de Bank (emerç n dep	epositors and the re Mudarib) are duly d ged at actual, as do osit under Islamic B	st 25 lisc l d erive Banki	5% to be shared by psed at the time of ad from the income ing is nothing but a
post facto expression of the respective agreed sharing ratios, investment.					
post facto expression of the respective agreed sharing ratios. investment.			Income S	tabl hari	e Investment ing Ratio (IISR)
post facto expression of the respective agreed sharing ratios. investment.			Income S	tabl hari .f. 2	
post facto expression of the respective agreed sharing ratios. investment. 12 The ISR declared on Mudarabah deposit products for the Types of Mudarabah Deposit 1 Yaqeen Savings Account			Income S w.e Client Rati	tabl hari .f. 2	ng Ratio (IISR) 0.11.2023 Equivalent Annualized Profit Rate 0.75% - 2.00%
post facto expression of the respective agreed sharing ratios. investment. 12 The ISR declared on Mudarabah deposit products for the Types of Mudarabah Deposit 1 Yaquen Savings Account 2 Yaquen Fansat General Savings Account 3 Yaquen Bansat General Savings Account			Income S w.e Client Rati 06% - 17% 15% - 21% 17% - 219	tabl hari .f. 2	ng Ratio (IISR) 0.11.2023 Equivalent Annualized Profit Rate 0.75% - 2.00% 1.75% - 2.50% 2.00% - 2.50%
post facto expression of the respective agreed sharing ratios, investment. 2 The ISR declared on Mudarabah deposit products for the Types of Mudarabah Deposit 1 Yaqeen Savings Account 2 Yaqeen Banat General Savings Account 3 Yaqeen Banaat General Savings Account 4 Yaqeen Banaat General Savings Account 5 Yaqeen Banaat General Savings Account 6 Yaqeen Asriya & Aghniya Scheme			Income S w.e Client Rati 06% - 17% 15% - 21% 17% - 219 21% 10% - 219 35% - 49%	tabl hari .f. 2	ng Ratio (IISR) 0.11.2023 Equivalent Annualized Profit Rate 0.75% - 2.00% 1.75% - 2.50% 2.00% - 2.50% 3% 1.25% - 2.50% 5.25% - 7.00%
post facto expression of the respective agreed sharing ratios, investment. 2 The ISR declared on Mudarabah deposit products for the Types of Mudarabah Deposit 1 Yaqeen Savings Account 2 Yaqeen Banast General Savings Account 3 Yaqeen Banaat General Savings Account 4 Yaqeen Banaat Premium Savings Account 5 Yaqeen Savings Account 6 Yaqeen Asriya & Aghniya Scheme 7 Yaqeen Mudarabah Term Deposit Account (Retail) 8 Yaqeen Mudarabah Term Deposit Account (Corporate Cu	year 2023		Income S w.e Client Rati 06% - 17% 15% - 21% 17% - 219 21% 10% - 214 35% - 49% 17% - 55% 17% - 54%	tabl hari .f. 2	Ing Ratio (IISR) 0.11.2023 Equivalent Annualized Profit Rate 0.75% - 2.00% 1.75% - 2.50% 3% 1.25% - 2.50% 5.25% - 7.00% 1.50% - 7.00% 2.00% - 6.50%
post facto expression of the respective agreed sharing ratios, investment. 2 The ISR declared on Mudarabah deposit products for the Types of Mudarabah Deposit 1 Yaqeen Savings Account 2 Yaqeen Privilege Savings Account 3 Yaqeen Banaat General Savings Account 4 Yaqeen Banaat Premium Savings Account 5 Yaqeen Banat Premium Savings Account 6 Yaqeen Asriya & Aghniya Scheme 7 Yaqeen Mudarabah Term Deposit Account (Retail) 8 Yaqeen Mudarabah Term Deposit Account (Corporate Cu 9 Yaqeen Monthly & Quarterly Profit Scheme 10 Yaqeen Banaat Term Deposit Account 11 Yaqeen Flexible & Monthly Savings Scheme	year 2023		Income S W.e Client Rati 06% - 17% 15% - 21% 17% - 219 21% 10% - 219 35% - 49% 17% - 58% 17% - 58% 17% - 58% 17% - 58%	tabl hari .f. 2	ng Ratio (IISR) 0.11.2023 Equivalent Annualized 0.75% - 2.00% 1.75% - 2.50% 2.00% - 2.50% 3% 1.25% - 2.50% 5.25% - 7.00% 1.50% - 7.00%
post facto expression of the respective agreed sharing ratios, investment. 2 The ISR declared on Mudarabah deposit products for the Types of Mudarabah Deposit 1 Yaqeen Savings Account 2 Yaqeen Privlege Savings Account 3 Yaqeen Banaat General Savings Account 4 Yaqeen Banaat Premium Savings Account 5 Yaqeen Savings Account 6 Yaqeen Asriya & Aghniya Scheme 7 Yaqeen Mudarabah Term Deposit Account (Retail) 8 Yaqeen Mudarabah Term Deposit Account (Corporate Cu 9 Yaqeen Banaat Term Deposit Account (Corporate Cu 9 Yaqeen Banaat Term Deposit Account 11 Yaqeen Facility & Quarterly Profit Scheme 10 Yaqeen Hadrabah Term Deposit Account 11 Yaqeen Facility & Quarterly Profit Scheme 12 Yaqeen Hadrabah Savings Scheme 13 Yaqeen Savyidah Savers & Mudarris Savings Scheme	year 2023		Income S w.e Client Rati 06% - 17% 15% - 21% 17% - 219 21% 10% - 214 35% - 49% 17% - 55% 17% - 544 54% - 58% 54% - 58% 50% - 56% 54% - 58%	tabline.f. 20	Ing Ratio (IISR) 0.11.2023 Equivalent Annualized Profit Rate 0.75% - 2.00% 1.75% - 2.50% 3% 1.25% - 2.50% 5.25% - 7.00% 1.50% - 7.00% 5.88% - 7.00% 5.28% - 7.00% 6.07% - 7.00%
post facto expression of the respective agreed sharing ratios, investment. 2 The ISR declared on Mudarabah deposit products for the Types of Mudarabah Deposit 1 Yaqeen Savings Account 2 Yaqeen Parivlege Savings Account 3 Yaqeen Banaat General Savings Account 4 Yaqeen Banaat General Savings Account 5 Yaqeen Banaat Premium Savings Account 6 Yaqeen Banaat Aghniya Scheme 7 Yaqeen Mudarabah Tem Deposit Account (Retail) 8 Yaqeen Mudarabah Tem Deposit Account (Corporate Cu 9 Yaqeen Mudarabah Tem Deposit Account (Corporate Cu 10 Yaqeen Banaat Tem Deposit Account 11 Yaqeen Enaut Tem Deposit Account 12 Yaqeen Haji & Umrah Scheme 12 Yaqeen Haji & Umrah Scheme 13 Yaqeen Savyidah Savers & Mudarris Savings Scheme 14 Yaqeen Student Savings & Samart Junior Scheme 15 Yaqeen Student Savings & Samart Junior Scheme	year 2023		Income S w.e Client Rati 06% - 17% 15% - 21% 17% - 217 21% 21% 35% - 49% 17% - 58% 17% - 58% 54% - 58% 54% - 58% 55% 54% - 58%	tabl hari .f. 2	Ing Ratio (IISR) 0.11.2023 Equivalent Annualized Profit Rate 0.75% - 2.50% 2.00% - 2.50% 3% 1.25% - 2.50% 5.25% - 7.00% 6.07% - 7.00% 6.07% - 7.00% 6.07% - 7.00% 6.16% - 7.00% 6.10% - 7.00% 6.10% - 7.00% 6.10% - 7.00% 6.10% - 7.00% 6.10% - 7.00% 6.10% - 7.00% 6.10% - 7.00% 6.10% 6.10% - 7.00% 6.10% 6.10% 6.10% 6.10% 6.10% 6.10%
post facto expression of the respective agreed sharing ratios, investment. The ISR declared on Mudarabah deposit products for the Types of Mudarabah Deposit 1 Yaqeen Savings Account 2 Yaqeen Privlege Savings Account 3 Yaqeen Banaat General Savings Account 4 Yaqeen Banaat Premium Savings Account 5 Yaqeen Banaat Premium Savings Account 6 Yaqeen Banaat Premium Savings Account 7 Yaqeen Mudarabah Term Deposit Account (Corporate Cu 9 Yaqeen Mudarabah Term Deposit Account (Corporate Cu 9 Yaqeen Mudarabah Term Deposit Account 11 Yaqeen Banaat Term Deposit Account 11 Yaqeen Flexible & Monthly Savings Scheme 12 Yaqeen Flexible & Monthly Savings Scheme 13 Yaqeen Savinda Savers & Mudarris Savings Scheme 14 Yaqeen Savinda Savers & Mudarris Savings Scheme 15 Yaqeen Student Savings & Smart Junior Scheme 16 Yaqeen Micro Deposit Scheme 18 Investment Operation and Return Thereon	year 2023		Income S W.e Client Rati 06% - 17% 15% - 21% 17% - 219 21% 10% - 219 35% - 49% 17% - 58% 17% - 58% 54% - 58% 50% - 58% 54% - 58% 54% - 58%	tabl hari	Ing Ratio (IISR) 0.11.2023 Equivalent Annualized Profit Rate 0.75% - 2.00% 1.75% - 2.50% 2.00% - 2.50% 2.00% - 2.50% 1.25% - 7.00% 1.50% - 7.00%
post facto expression of the respective agreed sharing ratios, investment. 2 The ISR declared on Mudarabah deposit products for the Types of Mudarabah Deposit 1 Yaqeen Sawings Account 2 Yaqeen Banaat General Sawings Account 3 Yaqeen Banaat General Sawings Account 4 Yaqeen Banaat Premium Sawings Account 5 Yaqeen Banaat Premium Sawings Account 6 Yaqeen Banaat Premium Sawings Account 7 Yaqeen Mudarabah Tem Deposit Account (Retail) 8 Yaqeen Mudarabah Tem Deposit Account (Corporate Cu 9 Yaqeen Mudarabah Tem Deposit Account (Corporate Cu 10 Yaqeen Banaat Term Deposit Account 11 Yaqeen Banaat Term Deposit Account 12 Yaqeen Haji & Umrah Scheme 12 Yaqeen Haji & Umrah Scheme 13 Yaqeen Sawyidah Sawers & Mudarris Sawings Scheme 14 Yaqeen Student Sawings & Samat Junior Scheme 15 Yaqeen Student Sawings & Samat Junior Scheme 16 Yaqeen Micro Deposit Scheme	year 2023 istomers) the following the Murabahah, yment incluctory based investors to based investors are the state of th	Investing p	Income S W-e	tabl hari .f. 2 6 6 6 6 6 6 6 argir this lire Frate	Ing Ratio (IISR) 0.11.2023 Equivalent Annualized Profit Rate 0.75% - 2.00% 2.00% - 2.50% 2.00% - 2.50% 1.55% - 7.00% 6.25% - 7.00% 1.50% - 7.00% 6.58% - 7.00% 6.150% - 7.00% 6.16% - 7.00%
post facto expression of the respective agreed sharing ratios, investment. 2 The ISR declared on Mudarabah deposit products for the Types of Mudarabah Deposit 1 Yaqeen Savings Account 2 Yaqeen Privlege Savings Account 3 Yaqeen Banaat General Savings Account 4 Yaqeen Banaat Premium Savings Account 5 Yaqeen Banaat Premium Savings Account 6 Yaqeen Asriya & Aghniya Scheme 7 Yaqeen Mudarabah Term Deposit Account (Retail) 8 Yaqeen Mudarabah Term Deposit Account (Corporate Cu 9 Yaqeen Monthly & Quarterly Profit Scheme 10 Yaqeen Mudarabah Term Deposit Account 11 Yaqeen Hexible & Monthly Savings Scheme 12 Yaqeen Hexible & Monthly Savings Scheme 13 Yaqeen Flaxible & Monthly Savings Scheme 14 Yaqeen Savyidah Savers & Mudarris Savings Scheme 15 Yaqeen Sudyidah Savers & Mudarris Savings Scheme 16 Yaqeen Sudyidah Savers & Mudarris Savings Scheme 17 Yaqeen Sudyidah Savers & Mudarris Savings Scheme 18 Yaqeen Micro Deposit Scheme 19 Yaqeen Sudyidah Savers & Mudarris Savings Scheme 19 Yaqeen Sudyidah Savings Yadings Yadings Yadings Yadings Yadings Yadings Y	year 2023 Instemers) The following to the following to the said investigation including the said investigation in the sa	Investing ptment od. O	Income S	tabl hari.f. 2:	Ing Ratio (IISR) 0.11.2023 Equivalent Annualized Profit Rate 0.75% - 2.50% 2.00% - 2.50% 3% 1.25% - 2.50% 5.25% - 7.00% 2.00% - 6.50% 1.50% - 7.00% 4.80% - 7.00% 6.16% 7.00% 6.16% 7.00% 6.10% 7.00% 6.10% 7.00% 6.10% 7.00% 7.00% 6.10% 7.00%
post facto expression of the respective agreed sharing ratios, investment. 2 The ISR declared on Mudarabah deposit products for the Types of Mudarabah Deposit 1 Yaqeen Savings Account 2 Yaqeen Privlege Savings Account 3 Yaqeen Banaat General Savings Account 4 Yaqeen Banaat Premium Savings Account 5 Yaqeen Banaat Premium Savings Account 6 Yaqeen Banaat Premium Savings Account 7 Yaqeen Mudarabah Term Deposit Account (Corporate Cu 9 Yaqeen Mudarabah Term Deposit Account (Corporate Cu 9 Yaqeen Mudarabah Term Deposit Account (Corporate Cu 10 Yaqeen Banaat Term Deposit Account 11 Yaqeen Flexible & Monthly Savings Scheme 12 Yaqeen Flexible & Monthly Savings Scheme 13 Yaqeen Savinda Savens & Mudarris Savings Scheme 14 Yaqeen Marriage, Mahr & Farmers Savings Scheme 15 Yaqeen Situdent Savings & Smart Junior Scheme 16 Yaqeen Situdent Savings & Smart Junior Scheme 17 Yaqeen Micro Deposit Scheme 18 Investment Operation and Return Thereon Investments of our Islamic Banking are broadly categorized in the Application of the Savings Scheme 19 Yaqeen Micro Deposit Scheme 10 Yaqeen Micro Deposit Scheme 11 Yaqeen Micro Deposit Scheme 12 Yaqeen Micro Deposit Scheme 13 Yaqeen Micro Deposit Scheme 14 Yaqeen Micro Deposit Scheme 15 Yaqeen Situdent Savings & Smart Junior Scheme 16 Yaqeen Micro Deposit Scheme 17 Yaqeen Micro Deposit Scheme 18 Investment Operation and Return Thereon Investment Operation and	meter following to the	Investiging particular od. O	Income S W-e	tabl hari	Ing Ratio (IISR) 0.11.2023 Equivalent Annualized Profit Rate 0.75% - 2.00% 2.00% - 2.50% 2.00% - 2.50% 3% 1.55% - 7.00% 5.25% - 7.00% 5.25% - 7.00% 6.07% - 7.00% 6.00% - 7.0
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3.00	Cash	2023 BDT	2022 BDT
3.01	Cash in hand (including foreign currencies) Local Currency Foreign Currency	77,661,924 - 77,661,924	49,292,686 - 49,292,686
3.02	Balance with Bangladesh Bank and its Agent bank(s) Local Currency Foreign Currency	576,864,866	264,441,089 48,048,000
	With Sonali Bank (as agent of Bangladesh Bank-Local Currency) Balance with other Banks and Financial Institutions In Bangladesh	576,864,866	312,489,089
4.00	Outside Bangladesh Placement with Banks and Other Financial Institution		
	Mercantile Bank Limited Bank Alfalah Limited Jamuna Bank Limited Exim Bank Limited	300,000,000 250,000,000 - 700,000,000	450,000,000 300,000,000 300,000,000
5.00	Investments in Shares and Securities Government (Note: 5.01) Others (Note: 5.02)	1,250,000,000 1,118,180,000 622,382,000	1,050,000,000 419,980,000 100,000,000
5.01	Government (Investment in Govt, securities)	1,740,562,000	519,980,000
	Treasury Bills Treasury Bonds Sukuk & Islamic Bond Bangladesh Bank Bills	1,118,180,000	419,980,000
5.02	Prize Bonds Other (Investment in other securities)	1,118,180,000	419,980,000
	Fund (Unquoted): UCB Tagwa Growth Fund Shanta Amanah Shariah Fund BBML, 1st Sukuk Trust	50,000,000 50,000,000 522,382,000	50,000,000 50,000,000
6.00	Investments	622,382,000	100,000,000
	Bai Murabahah Bai Salam Hire Purchase Shirkatul Melk (HPSM)	1,647,174,349 3,958,786,274 3,435,258,756	1,653,630,205 1,555,619,358 934,532,026
	Ujrah (slamic) Credit Card Employee Quard for Home Finance ii) Bills Financing & Negotiation Payable Inside Bangladesh	153,844,449 27,145,115 9,222,208,943	70,432,666 34,314,300 4,248,528,554
	Payable Inside Bangladesh Inland Documentary bills financed Foreign Documentary bills financed	256,403,843 - 256,403,843	181,583,112 - 181,583,112
6,01	Payable Outside Bangladesh Investments to Industries	9,478,612,787	4,430,111,667
	Agro-based and Agro-processing Industry Textile & Garments Steel & Metalic Industry Battery & Electronics Industry	3,304,781,892 621,940,660 1,436,249,266 554,599,200	1,107,123,000 1,346,920,431
	Pharmaceuticals Industry Paper and Packaging Industry Leather & Leather Products Rubber & Plastic Products	350,100,000 380,744,859 2,255,657 1,337,165	-
	Others (Personal Finance, Auto Finance, Home Finance etc.)	2,826,604,088 9,478,612,787	1,976,068,236 4,430,111,667
6.02	Classification of Investments including Bill Financing & Negotiation Unclassified (UC): Standard Special Mention Account (SMA)	9,478,612,787	4,430,111,667
	Sub-total Classified: Substandard	9,478,612,787	4,430,111,667
	Doubtful Bad & Loss Sub total		
6.03	Total Geographical Location wise Investments and Financing Urban	9,478,612,787	4,430,111,667
	Dhaka Division Chittagong Division Rajshahi Division	5,843,128,178 3,546,506,639 6,023,962	4,293,699,033 63,882,237 1,645,427
	Khulna Diwision Sylhet Diwision Barishal Diwision Mymensingh Diwision	6,830,184 2,984,220 9,174,410 3,681,712	1,826,102 10,904,738 1,512,082 4,835,943
	Rural Dhaka Division	9,418,329,306 51,974,030	4,378,305,562 33,867,607 17,938,498
	Chittagong Division Rajshahi Division Barishal Division	3,618,918 1,800,358 2,890,175 60,283,481	51,806,105
7,00	Fixed Assets Including Premises, Furniture and Fixtures Furniture & Fixture Office Equipments	9,478,612,787 2,036,696 33,640	2,028,596 33,640
	Computers & Peripherals Intengible Asset Less: Accumulated Depreciation	25,713,500 3,215,000 30,998,836 9,888,987	25,713,500 3,215,000 30,990,736 5,664,579
8.00	Other Assets Advances	21,109,849 32,384,041	25,326,157 6,273,500
	Suspense Account Stock of Stationery Receivable from MTB Conventional Banking Profit Realizable	21,168,127 1,679,700 840,922,130 415,877,898	863,300 505,049,186 138,327,767
	Mark-Up of Bai Murabaha Investment Charge of Investments Position Account Profit Receivable on Placement with Banks	24,000 138,286,396 33,203,066	160,198,559 1,941,450 46,970,923 29,992,344
	Profit Receivable on Government Bond Deposit from Banks and Other Financial Institutions	22,390,533 1,505,935,891	14,230,011 903,847,041
	In Bangladesh In Bangladesh:		
	Deposit from Bank: Bangladesh Bank Other Bank		-
9.00	Outside Bangladesh Deposits and other accounts	====	
	Al-wadeeah Current and Other Deposit Accounts Bills Payable Mudaraba Savings Deposits Mudaraba Term Deposits	573,106,628 519,493,480 1,111,018,744 9,815,382,310	253,193,954 4,878,986 641,314,396 5,410,362,960
	Mudaraba Term Deposits Mudaraba Special Notice Deposits Mudaraba Scheme Deposits	9,815,382,310 173,437,442 1,413,340,166 13,605,778,771	145,603,095 480,385,823 6,935,739,215
9.01	Deposits and other accounts from Banks & NBFI: MTDR – Deposit from Bank MSND – Deposit from Bank	6,384,071	
10.00	Other Habilities Profit Payable on Deposits and Other Accounts	6,384,071 128,741,349	47,894,274
	VAT payable Source Tax payable Excise Duty payable	1,976,555 11,801,400 22,233,750	778,324 13,735,995 9,526,400
	Unearned Income Card Settlement MFS Payable Account Others	448,117,324 1,898,014 217,701,186 132,700	214,273,479 449,427 -
11.00	Due to Head Office (Retained earnings) Legal Charge Payable Contingent Liabilities	212,111,119 255,150 1,044,968,547	68,186,867 462,660 355,307,425
11.00	Acceptances and Endorsements Letters of Guarantee Irrevocable Letters of Credit	2,799,687,944 78,413,347 2,372,255,453	3,774,900,641 31,407,254 1,962,857,881
12,00	Bills for Collection Investment Income Income from general investment (12.01) Other Banks and Financial Institution	1,091,601,321 6,341,958,064 515,019,684	753,744,683 6,522,910,459 135,680,967
12.01	Other Banks and Financial Institution Income from general investment Bai Murabahah	108,010,148 623,029,831	69,138,905 204,819,871
	Bai Salam Hire Purchase Shirkatul Melk (HPSM) Musharakah	178,269,598 169,313,256 155,679,081 11,757,748	82,362,709 15,708,769 36,232,865 1,372,244
13.00	Bills Financing & Negotiation Profit Paid on Deposits Profit paid on deposits	515,019,684 510,612,933	4,380 135,680,967 194,587,786
14.00	Profit paid on Deposit from Banks Income from Investments in Shares/Securities	510,612,933	747,222 195,335,008
15.00	Profit Received on Sukuk Islamic Bond Profit Received on Quoted Shares Commission, exchange and brokerage	50,291,100 3,715,495 54,006,595	25,695,178 - 25,695,178
	Commission on Letter of Guarantee	748,350 13,429,462 13,935,377 613,750	498,021 12,496,834 10,946,224 452,700
	Commission on Acceptance of Bills Commission on LC Advising Commission on PO, DD & TT Exchange houses commission Commission on IBC	21,420 3,142 700	5,915 - 500
15,01	Commission on RTGS Exchange Exchange Gain on Foreign Currency	136,962 28,889,162 -	72,786 24,472,980 14,913,861
16.00	Other Operating Income	28,889,162 21,352,895	14,913,861 39,386,841 2,941,237
	Income from Cards Sendice Charges Telephone & SMS Charge Recoveries SWIFT Charge Recoveries	4,125,547 2,628,661 1,067,125	1,260,451 1,699,078 826,750
	SME Fees and Charges Management fees Recovery of NID varification charges Handling Charges	287,200 2,792,531 6,060 3,000	101,000 1,065,898 5,760 600
17,00	Handling Charges Miscellaneous Earnings Salary and Allowances Basic Pay	901,247 33,164,265	164,815 8,065,588
	Basic Pay Allowances Festival Bonus Incentive Bonus	7,260,194 4,958,486 -	4,496,644 3,437,457 602,770 904,155
18.00	Passage for Travel Provident Fund Rent, Taxes, Insurance, Electricity, etc.	726,020 12,944,700	379,460 449,660 10,270,146
18.00	Rent, Taxes, Insurance, Electricity, etc. Rates & Taxes Insurance	250,000 - 250,000	157,543 157,543
19.00	Legal Expenses Legal Expenses Postage, Stamp, Telecommunication, etc.	-	
20.00	Postage/Courier Service Stationery, Printing, Advertisements, etc.	229,391 229,391	875,955 875,955
	Printing Stationery Computer Stationery Petty & Table Stationery Publicity & Advertisement	242,360 14,846 8,739 4,388,033	491,412 - 41,813 1,168,557
22.00	Publicity & Advertisement Shariah Supervisory Committee's Fees & Expenses Shariah Supervisory Committee's Fees	4,653,978 204,648	1,701,782 118,400
23,00	Auditor's Fees Auditor's Fees	204,648	118,400
24.00	Depreciation and Repair of Bank's Assets Depreciation : Immovable Property		
	Furniture & Fixture Office Equipments Motor Vehicles Intangible Asset	189,940 3,714,709 - 319,759	189,633 3,718,742 - 296,293
	Intangible Asset Right off use Assets Repairs on Bank's property:	4,224,408 3,439,000	4,204,668
25.00	Zakat Expenses Zakat Expenses	7,663,408	4,204,668
26.00	Other Expenses Office Cleaning and Maintenance Car Expense	320,825 6,377 227,778	20,320 177,892 439,980
	Entertainment Traveling & Conveyance Training Expense Professional Fee	227,778 50,723 44,091 8,050	439,980 41,253 274,713 9,200
	"Subscription & Constion Faces & Registration Business Development Expense Agent Banking Float Sharing Commission	894,444 1,695,959	700,000 255,000 947,777 4,874
	Agent Banking Float Sharing Commission Account Maintenance Charge- Agent outlet	115,130 1,000 3,364,377	2,871,009
	MTB Yaqeen Fixed Asset Schedule		Annexure-L
	As at 31 December 2023 Cost D	epreciation Adjustment	Written down
Parti	culars Balance as at 0.1,1,2023 Addition of up are 1.2,2023 Both spart Both spa	ged for the made during the Bala	nnce as at 12.2023 Value as at 31.12.2023 BDT BDT
Furniture & F	ixture 2,028,596 8,100 - 2,036,696 10% 321,807	189,940 - 5,841 -	511,747 1,524,949 16,110 17,530

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Financial Statements 2023

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Independent Auditor's Report MTB SECURITIES LIMITED Report on the Audit of the Financial Statements

Opinion

We have audited the financial statements of **MTB Securities Limited** which comprise of the Statement of Financial Position (balance Sheet) as at 31 December 2023 and related Statement of Profit & Loss and Other Comprehensive Income, Statement of Cash Flows and Statement of Changes in Equity for the year ended 31 December 2023 and a summary of significant accounting policies and other explanatory information.

In our opinion, the accompanying financial statements present fairly, in all material respects of the financial position of **MTB Securities Limited** as at 31 December 2023, and of its financial performance and its cash flows for the year then ended in accordance with International Financial Reporting Standards (IFRSs) and comply with the applicable laws and regulations.

We conducted our audit in accordance with International Standards on Auditing (ISAs). Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the Company in accordance with the International Ethics Standards Board for Accountants' (Code of Ethics for Professional Accountants (IESBA Code), and we have fulfilled our other ethical responsibilities in accordance with the IESBA Code.

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

Other Information

Management is responsible for the other information. The other information comprises all of the information the Annual Report other than the financial statements and our auditor's report thereon. The Annual Re is expected to be made available to us after the date of this auditor's report.

Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

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In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Key Audit Matters

Key audit matters are those matters that, in our professional judgment, were of most significant 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 as a whole, and in forming our opinion thereon, and we do not provide a separate opinion on these matters. We have determined that there are no other key audit matters to communicate in

Information Other than the Financial Statements and Auditor's Report Thereon

The management is responsible for the other information. The other information comprises all of the information in the Annual Report other than the financial statements and our auditors' report thereon. The Annual Report is expected to be made available to us after the date of this auditor's report. Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information identified above when it becomes available and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained during the course of our audit or otherwise appears to be materially misstated.

Based on the work we have performed, we report hereby that nothing was there to report in this regard.

Responsibilities of management and those charged with governance for the financial statements The Management is responsible for the preparation and fair presentation of these financial statements in accordance with International Financial Reporting Standards (IFRSs), and for such internal control as management determines is necessary to enable the preparation of the financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the management is responsible for assessing the organization's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Organization or to cease operations, or has no realistic alternative but to do so.

Those Charged with Governance are responsible for overseeing the financial reporting process of the

Auditor's Responsibility 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 assurance, but is not a guarante that an audit conducted in accordance with ISA 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 the financial statements. As part of an audit in accordance with ISAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risk of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from froud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control;
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion the effectiveness of the fund's internal control;
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimand related disclosures made by management;
- Conclude on the appropriateness of management's use of the going concern basis of accounting in preparing financial statements and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the ability of the fund 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 fund to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the financial statements of the current period and are therefore the key audit matters. We describe these matters in our auditor's report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to out the output of the public interest theoretics for each general relation. to outweigh the public interest benefits of such communication.

Report on other Legal and Regulatory Requirements:

In accordance with the Registration of Companies under The Company Act 1994, Registrar of Joint Stock Companies & Firms Bangladesh and relevant notifications issued thereby, we report that: a. We have obtained all the information and explanations which to the best of our knowledge and belief

been kept by The Company so far as it appeared from our examinations of those books

- were necessary for the purpose of our audit and made due verification thereof; In our opinion, proper books of accounts, records and other statutory books as required by law have
- c. The Financial Statements of the Company together with the annexed notes dealt with by the report are in agreement with the books of accounts and returns.

Dated: 28 January 2024

Signed for and on behalf of Aziz Halim Khair Choudhury

Dr. Jami hed J.A. Chordhuy

Signed by: Dr. Jamshed S A Choudhury FCA Senior Partner & International Liaison Partner ICAB Enrolment No. 363 DVC: 2401280363ASS01113

6,041,215

12.09

MTB SECURITIES LIMITED Statement of Financial Position As at 31 December 2023

Particulars	Notes	Amount	in BDT
raruculars	Notes	31.12.2023	31.12.2022
ASSETS			
Non-Current Assets			
Property, plant & equipment	3	212,363,985	200,971,170
Investment in Stock Exchange	4	54,113,290	54,113,290
Investment in securities under Strategic,ICB & SFCM	5	629,522,400	634,831,694
		895,999,675	889,916,154
Current assets			
Advances and prepayments	6	38,704,173	29,369,702
Investment in Marketable securities	7	1,304,192,835	1,256,898,180
Margin loan to clients	8	3,369,905,542	3,245,333,252
Security Deposit for CSE TREC		30,000,000	30,000,000
Accounts receivable	9	23,888,296	68,454,408
Advance Income Tax (AIT)	10	424,287,467	345,406,112
Cash & cash equivalents	11	648,747,828	1,211,080,808
		5,839,726,141	6,186,542,462
Total Assets		6,735,725,816	7,076,458,616
EQUITY AND LIABILITIES			
Shareholders' equity			
Share capital	12	3,250,000,000	3,250,000,000
Retained earnings	13	164,214,664	148,864,196
Dividend payable		130,000,000	130,000,000
Capital reserve	15	63,214,176	51,831,124
•		3,607,428,840	3,580,695,320
Liabilities			
Long Term Liability			
Long Term Lease Liability		135,596,504	91,313,258
Term Loan-ICB SFMU		167,381,741	257,922,339
		302,978,245	349,235,597
Current Liabilities			,

Current Liabilities 1.237.089.010 Liabilities for expenses 17 26,758,128 25,519,621 Provision for income tax 18 511,451,111 393,463,525 Deffered tax liability 6,410,114 Provision for margin loan 618,242,730 689,688,791 Provision for diminution in value of Investments 324.300.000 324.300.000 14,732,194 Current Portion Lease Liability 46,642,701 6,735,725,816 7,076,458,616 Total equity and liabilities

Net Assets Value (NAV) per share

Place: Dhaka Date: January 28, 2024





22

12.03

DVC: 2401280363A5

Statement of Profit & Loss and Other Comprehensive Income For the year ended 31 December 2023 Notes Amount in BDT 31.12.2023 31.12.2022 Operating Income 545,325,739 190,660,250

MTB SECURITIES LIMITED

228,573,588 127,596,925 666,094 10,685,261 Income from investment
Margin account maintens
Depository participant
Other operating income 261,818 23.268.298 Less: Operating expenses 164,715,403 Net operating income 73,412 304,377 **471,344,067** 27,480,783 **443,863,284** 34,000,000 126,000,000 **160,000,000** Less: Provision for margin loan Less: Provision for diminution in value of Investments 118,356,484 132,854,428 151,008,856

Total Comprehensiv Income Earnings Per Share (EPS)

Place: Dhaka Date: January 28, 2024

151,008,856

147,291,021

0.46

156,733,520

145,350,468

0.48

MTB SECURITIES LIMITED **Statement of Changes in Equity** For the year ended 31 December 2023

Particulars	Paid up capital	Retained Earnings	Capital Reserved for DSE Investment	Capital Reserved	Dividend payable A/c	Total
Balance as on 1 January 2023	3,250,000,000	148,864,196	48,113,290	3,717,834	130,000,000	3,580,695,320
Add: Net profit/(Loss) after tax for the period	-	156,733,520	-	-		156,733,520
Less: Dividend paid	-	-	-	-	(130,000,000)	(130,000,000)
Addition during the year dividend payable A/C	-	(130,000,000)	-	-	130,000,000	-
Transfer during the period	-	(11,383,052)	-	11,383,052	-	-
Balance as on 31 December 2023	3,250,000,000	164,214,664	48,113,290	15,100,886	130,000,000	3,607,428,840
Particulars	Paid up capital	Retained Earnings	Capital Reserved for DSE Investment	Capital Reserved	Dividend payable A/c	Total
Balance as on 1 January, 2022	3,250,000,000	131,573,175	48,113,290	-	227,500,000	3,657,186,465
Add: Net profit/(Loss) after tax for the period	-	147,291,021	-	-		147,291,021
Less: Interim Dividend	-	(130,000,000)	-	-	(227,500,000)	(357,500,000)
Addition during the year dividend payable A/C	-	-	-	-	130,000,000	130,000,000
Transfer during the period	-	-	-	3,717,834	-	3,717,834
Balance as on 31	3,250,000,000	148,864,196	48,113,290	3,717,834	130,000,000	3,580,695,321

Just Chief Executive Officer Md. Nazrul Islam Mazu Place: Dhaka Date: January 28, 2024





Amount in BDT 31.12.2023 31.12.2022

MTB SECURITIES LIMITED **Statement of Cash Flows** For the year ended 31 December 2023

Cash flow from operating activities:	·	
Net profit during the year (after tax)	156,733,520	151,008,856
Add : Amount considered as non cash items :		
Depreciation charge during the year	27,191,068	23,162,914
Increase/(decrease) in provision for expenses	1,238,507	(4,002,333)
Increase/(decrease) in provision for margin loan	(71,446,061)	34,000,000
increase / (decrease) in provision for investment in securities	-	126,000,000
increase/(decrease) in interest payable	(301,802)	859,741
increase/(decrease) in Current Portion of Lease Liability	(31,910,507)	34,969,523
Increase/(decrease) in provision for income tax	117,987,586	131,563,415
Increase/(decrease) in deferred tax laibility	368,899	1,291,013
Sub total of non cash items	43,127,690	347,844,273
Changes in working capital components		
increase/(decrease) in accounts payable	(616,303,467)	61,012,633
(Increase)/decrease in accounts receivable	44,566,112	(59,398,041)
(Increase)/decrease in advance income tax	(78,881,355)	(116,435,924)
Increase)/decrease in advance & prepayment	(9,334,471)	7,753,014
	(659,953,181)	(107,068,318)
A) Net cash inflow from operating activities	(460,091,971)	391,784,811
Cash flow from investing activities:		
Increase)/decrease in Investment in securities Dealer	(47,294,655)	(299,074,283)
(Increase)/decrease in purchase of premises & fixed asset	(8,723,446)	(16,687,752)
Increase)/decrease in Right of Use Assets	(29,860,437)	(31,219,193)
Increase)/decrease in margin loan to clients	(124,572,290)	(44,525,778)
Increase)/decrease in Security deposit of CSE TREC	-	-
Increase)/decrease in Investment in Strategic & Specialfund Investment	5,309,294	(377,938,460)
B) Net cash outflow from investing activities	(205,141,534)	(769,445,466)
Cash flow from financing activities :		
increase/(decrease) in short term borrowing	279,157,877	147,733,852
increase/(decrease) in Long term borrowing	(90,540,598)	257,922,339
Long Term Lease Liability	44,283,246	(14,120,128)
Dividend paid	(130,000,000)	(227,500,000)
C) Net cash outflow from financing activities	102,900,525	164,036,063

Net operating cash flow per share (NOCFPS) Jones Chief Executive Officer Md. Nazrul Islam Mazumder Place: Dhaka Date: January 28, 2024

D) Net cash increase / (decrease) (A+B+C)





1,211,080,808 **648,747,828**

(213,624,592)

MTB SECURITIES LIMITED Notes to the Financial Statements For the year ended 31 December 2023

1.00 Reporting Entity
1.1 Company Profile
1.1 MTB Securities Limited was incorporated in Bangladesh having a certifiate of incorporation from the Regi
of Joint Stock Companies in Bangladesh vide Certificate No. C-82868/10 dated 1 March 2010 under
companies Act- 1994 as a Private Limited Company with limited liability of its shareholder. The company st
its commercial operation on September 23, 2010, after getting approval from the Bangladesh Securities
Exchange Commission (BSEC) as a separate entity. MTB Securities is a TREC Holder in both Dhaka S
Exchange (DsE)- registration no REG 3.1/DSE-197/2010/427 and Chittagong Stock Exchange (CSE)- registra
no 3.2/CSE-150/2022/347. MTB Securities Limited also holds Stock Dealer license with both the 5
Exchanges- registrations no REG 3.1/DSE-197/2010/428 (DSE) and 3.2/CSE-150/2022/348 (CSE).

1.02 Address of the Registered Office and Factory

The registered corporate Head Office of the company is located at WW Tower (Level 4) 68, Motifheel C/A E

the principal activity of MTB Securities Limited is to execute orders on behalf of clients in the trading platfox which was a text of the lodge of Dhaka Stock exchange Limited and Chittagong Stock Exchanging the MTB Securities carries out the business of stock broking in relation to trading in Equities, Bonds, which is the same of the securities as mentioned in the Memorandum and Article of Association of the Company. The company to registered with the Bangladesh Securities and Exchange Commission (BSEC) to act as Stock Dealer in the Capital market. MTB Securities Limited also extends margin loans to its clients and the securities of the securities of the securities and Exchange Commission (BSEC) to act as Stock Dealer in the securities in the claim the securities with Securities Limited also extends margin loans to its clients and the securities of the securities and the se

Structure, Content and Presentation of Financial Statements:
Being the general purpose financial statements, the presentation of the guidelines provided by IAS 1: "Presentation of Financial Statemetomprises."

comprises:

i) Statement of Financial Position as at 31 December 2023;

ii) Statement of Frofit & Loss and Other Comprehensive Isome for the year ended on 31 Dece iii) Statement of Cab Flows for the year ended on 31 December 2023;

iv) Statement of Cab Flows for the year ended on 31 December 2023;

v) Notes comprising a summary of significant accounting policies and other explanatory financial statements as at & for the year ended on 31 December 2023.

Standards (IASs) and International Prinancial Reporting Standards (IPRSs), the Companies Act, 1994, Bangladesl Securities and Exchange (Stock Dealer, Stock Broker and Authorized Representative) Rules 2000, Bangladesl Securities and Exchange Rules 2020 and other applicable laws and regulations.

idards (IASs) are as follo IAS No. Accounting Policies, Changes in Accounting Estim -current Assets Held for Sale and Dis al Instruments: Disclosures

Other Regulatory Compliances:
The Company is also required to comply with the following major laws and regulation in addition to the Companies Act 1994: me Tax Act 2023

Value Added Tax & Supplementary Duty Act 2012;

Going Concern:

As per IAS-1 para 25, a company is required to make assessment at the end of each period/year to assess its capability to continue as a going concern. Management of the Company makes such assessment each period/year. The company believe that it has adequte resources and capacity to continue in operation for the foreseeable future and has wide coverage of its liabilities. For this reason, the Directors continue to adopt the going concern assumption while preparing the financial statements.

Reporting period

2.10 Responsibilities for the preparation of Accounts

Management of the company is the primary responsible for the preparation and presentation of the ac

2.11 Significant Accounting Policies:
The accounting policies set out below have been applied consistently to all periods presented in these financial

Property, Plant and Equipment:

Initial Recognition and Measurement:

Property, plant and equipment are capitalized at cost of acquisition and subsequently stated at cost less accumulated depreciation in compliance with the requirements of IAS 16: Property, Plant and Equipment. The cost of acquisition of an asset comprises its purchase price and any directly attributable cost of bringing the assets to its working condition for its intended use inclusive of inward freight, duties, non-refundable taxes and unallocated expenditures etc.

allocated expenditures etc.

Subsequent Costs:

The cost of replacing part of an item of property, plant and equipment's is recognized in the carrying amount of an item if it is probable that the future economic benefits embodied within the part will flow to the company and its cost can be measured reliably. The costs of the day-to-day servicing of property, plant and equipment are recognized in the profit or loss account as Repair & Maintenance, when it is incurred.

Depreciation on Fixed Assets:

Depreciation is provided to amortize the cost of the assets after commissioning, over the period of their expected useful lives, in accordance with the provisions of IAS 16: Property, Plant & Equipment. Depreciation is charged when the related assets are available for use as per management's intention. No depreciation is charged after the date of disposal of an asset, Depreciation is charged on all fixed assets after assessing useful life on reducing balance method as follows:

balance method as follows:						
SI No.	Non-Current Assets	Rate of Depreciation.				
1	Furniture	10%				
2	Fixture & Fittings	10%				
3	Office Equipment & Computer	20%				
4	Premises	5%				

The gain or losses on disposal or retirement of assets are included in profit & loss or Other comprehensive Income when the item is disposed off/derecognized.

proceeds and the carrying amount of the asset and is recognized as non operating income and reflected in the Statement of Profit or Loss and other Comprehensive Income.

Trade and Other Receivable:
Trade and other receivable are initially recognized at cost as which is the fair value of the consideration given in return. After initial recognition these are carried at cost less impairment losses due to uncollectable of any amount

Impairment of Assets:
All assets except inventory, assets arising from construction contracts and financial assets is assessed at the end of each reporting period to determine whether there is any indication that an assets may be impaired. If any such indication exists the company assesses the recoverable amount. If, and only if, the recoverable amount of an asset is less than its carrying amount, the carrying amount of the assets is reduced to its recoverable amount. The reduction is an impairment loss as per IAS 36: Impairment of Assets.

2.19 Borrowing Cost: Borrowing costs are interest and other costs that an entity incurs in connection with the borrowing of funds.

Borrowing costs that are directly attributable to the acquisition, construction or production of qualifying assets are recognized as a part of the qualifying assets. Other borrowing costs are recognized as an expense in the period/year in which it incurs in accordance with IAS-23 "Borrowing Cost".

2.17 Provisions, Accrued Expenses and Other Payables:
Provisions and accrued expenses are recognized in the financial statements in line with the International Accounting Standard (IAS) 37 "Provisions, Contingent Liabilities and Contingent Assets" when the Company has a legal or constructive obligation as a result of past event; it is probable that an outflow of economic benefit will be required to settle the obligation; a reliable estimate can be made of the amount of the obligation.

2.18 Financial Instruments: Non-derivative financial instruments comprise trade and other receivables, cash and cash equivalents, fixed deposit with bank, borrowings and other payables and are shown at transaction cost. An entity recognizes a financial assets or liabilities in its statement of financial position when, and only when, the entity becomes a party to the contractual provision of the instrument.

Statement of Cash Flow:
The statements of cash flows has been prepared in accordance with requirements of IAS 7: Statement of cash flows. The cash generated from operating activities has been prepared using the "In-Direct Method" in accordance

with IAS 7 2.20 Contingent Assets and Liabilities A contingent asset is disclosed when it is a possible asset that arises from the past events and whose existence will

be confirmed only by the occurrence or non-occurrence of one or more uncertain future events not wholly within the control of the entity.

the control of the entity.

A contingent liability is disclosed when it is a possible obligation that arises from the past events and whose existence will be confirmed only by the occurrence or non-occurrence of one or more uncertain future events not wholly within the control of the entity.

A contingent assets is disclosed as per IAS 37, where an inflow of or economic benefits is probable. A contingent liability is disclosed unless the possibility of an outflow of resources embodying economic benefits is remote. The Company has no contingent assets or liabilities which require disclosure under IAS 37. Contingent assets and contingent liabilities are not recognized in the financial statements.

Events after the Reporting Period:

Events after the reporting Period are those events, favorable and unfavorable, that occur between the end of the reporting period and the date when the financial statements are authorized for issue. Two types of events can be identified:

(a) those that provide evidence of conditions that evisited at the end of the resource. (a) those that provide evidence of conditions that existed at the end of the reporting period (adjusting events after the reporting period); and

(b) those that are indicative of conditions that arose after the reporting period (non-adjusting events after the

(c)This report passed in the Board of Directors meeting on January 28, 2024, where 4% final cash dividend was

considered necessary to ensure comparability with the current year presentation as per IAS-1: Presentation of Financial Statements and IAS-8: Accounting Policies, Changes in Accounting Estimates and Errors in notes wherever applicable.

2.23 Income Taxes

tax expense represents the sum of the tax currently payable 3.00 Property, plant & equipment Amount in BDT 31,12,2023 31,12,2022

	Cost:	31.12.2023	31.12.2022
	Opening Balance	288,862,023	245,999,494
	Add:Addition during the year	38,583,883	47,906,945
	less: Disposal during the year	1,257,139	5,044,416
	Total Cost:	326,188,767	288,862,023
	Depreciation:		
	Opening Balance	87,890,853	69,772,355
	Add: Depreciation during the year	27,191,068	23,162,914
	Less: Depreciation of Disposal assets	1,257,139	5,044,416
	Total Accumulated depreciation	113,824,782	87,890,853
	Written down value	212,363,985	200,971,170
	The detail has shown in Annexure - A.		
4.00	Investment in DSE		
	Dhaka Stock Exchange Limited (DSE)	54,113,290	54,113,290

As per the provisions of the Exchanges Demutualization Act 2013 and in accordance with the Bangladesh Securities and Exchange Commission (BSEC) approved Demutualization scheme, MTB Securities Limited received the following ordinary shares at face value of BDT 10 each against the nembership of DSE respectively : Shares issued by No. of Shares Amount (BDT)

54,113,290
28,860,410
25,252,880
46,034,589
299,482,630
289,314,475
634,831,694

As per Income Tax Ordinance, 1984, S, R, O No. 319-Law/Income Tax/ 2018 dated October 31, 2018, sale proceeds of 25% shares (sold to Startegic Investors by the DSE) to be invested in listed securities of any Stock Exchage in Bangladesh for a period of 3 (Three) years from the date of investment of entire net sale proceeds to avail the tax incentive by the NBR. Acordingly, the proceeds have been invested by the Company in the Capital Market.

	46,866,055	46,034,589
5.02 Special Fund Investment in Securities under SFCM:	299,919,074	299,482,630
	299,919,074	299,482,630
All investment in marketable securities under SFCM represe	ents the cost value of	securities in which
has invested the company under Special Fund for Investment	nt in Capital Market ((SFCM) (BB DOS
Circular-01, Dt10.02.2020)		

All investments in marketable securities are valued on an aggegated portfolio 1sis at cost price, the balance sheet date. Unrealized gains or losses are not recognized in the profit and loss ststemen But sufficient provision has maintained for diminution in value of investment as per BSEC guidlin against this unrealized loss. Please see note 22 for details. 6.00 Advances and prepayments

Advances and Office Rent Advance to Employees-Car Own subscription Investmen Advance to supliers ent in IPO Share

7.00 Investment in securities All investments in marketable securities are valued on an aggegated portfolio basis at cost price, a the balance sheet date. Unrealized gains or Losses are not recognized in the profit and loss ststement But sufficient provision has maintained for diminution in value of investment as per BSEC guidlines

8.00 Margin loan to clients This amount represents the margin loan balance with clients provided by the company at the balance sheet date for trading of shares on the secondary capital market in Bangladesh, which includes principal amount and accrued interest on margin loan during the year 2023.

Opening Balance 3,245,333,252 Add: Addition during the year 482,745,058 228,573,588 266,557,071 Add: Interest charged during the year Less: Adjustment/repayment of margin loan during the year (666,792,868 Less: Client margin loan write off during the year Total 3,369,905,542 3,245,333,252 9.00 Accounts receivable

Receivable from (DSE) Broker (Note 9.01) Receivable from (CSE) Broker

Receivable from (CSE) Broker Receivable from (DSE) Dealer (Note 9.02) Receivable from (CSE) Dealer Dividend receivable

68,454,408 www.mutualtrustbank.com

59,683,256

146,152

992,362



मिউ रूग्नान द्याञ्च व्याश्क शिवनित्र **Mutual Trust Bank PLC**

Financial Statements 2023

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9.01	Receivable from Dhaka Stock Exchange (DSE)-Bro This amount represents receivable from Dhaka Stock E		l Chittagong 2	25.00 In
	Stock Exchange Limited (CSE) arising from daily transwith MTB Securities Limited.			G: G:
9.02	Receivable from Dhaka Stock Exchange (DSE)-Dea This amount represents receivable from Dhaka Stock E	Exchange Limited (DSE) and		G: G: Di
0.00	Stock Exchange Limited (CSE) arising from daily tran			Di Di
	Opening balance Add: Addition during the year (Note 10.01) Less: Adjusted during the year	345,406,112 78,881,355	228,970,188 116,435,924	Di Di
0 01	Total Addition during the year	424,287,467	345,406,112	To 26.00 M
0.01	Brokerage commission Bank interest	27,565,651 14,682	47,942,047 32,164	М
	Dividend income Advance Tax	8,801,022 42,500,000	8,461,713 60,000,000	Th
1.00	Total Cash and cash equivalents	78,881,355	116,435,924	27.00 De
	FDR Union Capital Limited	1,500,000	5,500,000	Do CI
	SND A/C No Mutual Trust Bank Ltd (CCA) 13010100000		5,500,000 934,046,866	To Th
	Mutual Trust Bank Ltd (SND) 0002-032000 Mutual Trust Bank Ltd (SND) 0002-032000	2,306,940 2,306,940 3,909,783		8.00 O
	Mutual Trust Bank Ltd (Dealer) 0087-032000 Mutual Trust Bank Ltd (Strategic) 0087-032000 Mutual Trust Bank Ltd (Special Fund) 0087-032000	0376 69,374	2,602,733 144,075 684,105	Ot
	Mutual Trust Bank Ltd (ICB Fund) 13100010119 Mutual Trust Bank Ltd (IPO) 0087-032000	957 19,395	1,849,264	an 29.00 Cl
	Mutual Trust Bank Ltd (G-SEC) 13100001460 IFIC Bank limited (Dealer) 10903586800	21,689	6,045,236	C1 Ti
	IFIC Bank limited (CCA) 01902343740 Standard Chartered (CCA) 0111464790 Standard Chartered (SND) 0211464790	46,398,825	587,542 254,347,852 18,878 3	ex 0.00 O
	Cash in hand (Cheque in hand)	644,241,793 3,006,035	1,202,367,788 3,213,020	Sa In
2.00	Total Share capital	648,747,828	1,211,080,808	In: El Po
2.01	Authorized capital 500,000,000 ordinary shares of Taka 10 each.	5,000,000,000	5,000,000,000	M Ta
2.02	Issued, subscribed and paid-up capital 325,000,000 ordinary shares of Taka 10 each fully pai	d. 3,250,000,000	3,250,000,000	Co Ao Di
2.03	Shareholding Position of the Company			At De
	Share Holders Number of Mutual Trust Bank Limited 324,99			Re M Ca
	Mr. Chowdhury Akhtar Asif Mr. Md. Hashem Chowdhury	1,000 1,000		Se Ot Ut
	Mr. Goutam Prosad Das Md. Khalid Mahmood Khan	1,000 1,000 1,000	2%	Co Er
	Mr. Abdul Mannan Mr. Md. Nazrul Islam Mazumder Total 325,00	1,000 1,000 0,000 100.0	0%	Pe Ba Tr
3.00	Retained earnings			Tr Sc
	Opening balance Net profit during the year Less: Transfer to Capital Reserve	148,864,196 156,733,520 (11,383,052)	151,373,175 151,008,856 (3,717,835)	Fo Re
	Less: Dividend paid during the year Total	(130,000,000) 164,214,664	(130,000,000) 148,864,196	C: IP
1.00	Capital reserve Shares issued by DSE (Note: 14.01)	48,113,290	48,113,290	Pr
	General (Note: 14.02) Total	15,100,886 63,214,176		1.00 O
4.01	Capital reserve for investments with DSE Shares issued by DSE	48,113,290	40.112.200	In
4 02	Total	48,113,290	48,113,290	2.00 Fi In
4.02	Capital reserve Opening balance Add. Addition during the year	3,717,834 11,383,052	3,717,834	TI
	Less: Adjusted during the period Closing Balance	15,100,886	3,717,834	3.00 Pı Tl
	To compliance with Bangladesh Securities and Exchar	nge Commission (Risk Base	d Capital	Pı
5.00	Adecuacy) rules, 2019 the company maintaned a capital year Accounts Payable	ii reserve by 10% on profit a		4.00 P
	It represents money deposited by client for trading purp Payable to clients (Note 15.01)	538,661,897	ws: 1,217,248,376	14.00 Pi
	Payable to (DSE) (Note 15.02) Payable to (CSE) (Note 15.02) Payable to (DSE) -dealer	54,954,419	135,350	Pr 5.00 In
	Payable to (CSE) -dealer IPO Payable (Note 15.03)	20,070,000		Ct De
	Suppliers/Vendors & Others Payable (Note 15.04) Total	7,099,227 620,785,543	19,705,284 1,237,089,010	Te In
5.01	Payable to clients This balance represents the clients' sale proceed of security sale proceed of security sale proceed of security sale proceed of security sales are sales as a security sale proceed of security sales are sales as a security sale	urities and deposit against se		6.00 E: N
E 02	which is currently lying with the Company's bank acco			7.00 R
5.02	Payable to Dhaka Stock Exchange (DSE) This amount represents payable to Dhaka Stock Excha Exchange Limited (CSE) arising from daily transactio		tagong Stock	N
5.02	MTB Securities Limited & arising from daily transaction			8.00 N
	IPO payable This balance represents payable to IPO issuers.			Th re:
5.04	Suppliers/Vendors & Others Payable This balance represents payable to various suppliers, cl	heques issued to various clie	ent but not yet	
5.00	cleared. Loan and Borrowings			
	Short Term Overdraft (SOD-General) facility maintain The funds availed from this facility is used for extendi	ing margin loan customers,		
	securities and other operating purpose for MTB Secur Mutual Trust Bank PLC	428,200,019	161,441,686	Particulars
	Mutual Trust Bank PLC-SFCM Total	273,880,953 702,080,972		rniture
.00	Liabilities for expenses The amount represents provision against operating exp	- 1	Of	cture & fittings
	Incentive Bonus Payable Office rent Electricity bill	15,576,052 363,850 49,497	399,497 su	emises b Total
	Mobile & T&T bill Advertisement Audit Fee	42,600 39,440 143,750	36,500 129,600 Rig as	ght Of User As per IFRS-16
	Repair & Maintenance Office Maintenance	125,000 48,883	113,536 50,883	tal balance as December 20 Right Of Us
	Cleaning of Office Premises Utility bill	35,746 217,486	40,746 461,418	-g.m. Of US
	Security Service Bill CDBL Charge Software Maintenance	39,236 905,466 329,200	43,236 990,869 329,200	
	Marketing & Business Development cost Provision for foreign trade commission repatriation	1,042,455 5,312,744	1,042,455 5,312,744	
		320,000	233,556 1,567,376 O _I	pinion e have au
	Profetional Fees Others Expenses	2,166,723		
3.00	Others Expenses Total Provision for income tax	26,758,128	25,519,621 We Po	sition (ba
1.00	Others Expenses Total Provision for income tax Provision for Corporate Income Tax has made on vario on those Income as per Tax Laws complied as under	26,758,128 ous sources of income as app	25,519,621 We Po Inc	sition (ba come, Sta mmary of
3.00	Others Expenses Total Provision for income tax Provision for Corporate Income Tax has made on variety	26,758,128	25,519,621 WP Po Inc. Sur. 261,900,110 131,563,415 po for	sition (bacome, Stammary of our opin sition of the year
	Others Expenses Total Provision for income tax Provision for Corporate Income Tax has made on varion those Income as per Tax Laws complied as under Opening balance Addition during the year (Note: 18.01)	26,758,128 ous sources of income as app 393,463,525	25,519,621 Work pool in the surface with	sition (ba come, Sta mmary of our opin sition of

19.00 Deffered Tax Liability

20.00 Provision for client margin loan:

Deffered tax is calculated on the difference between tax base of asset & liability and carrying amount of asset & liability on the financial statement as per IAS 12 (Income Taxes).

Add: Provision made during the year period (Note: 33)

Less: Written off during the year (Client Margin Loan)

This provision is made as per BSEC guideline against un

Interest Income Comprises of Interest on margin loan

Accounts and as per BSEC (Risk Based Capital Adecuacy) Rules, 2019.

This provision is made as per BSEC guideline against Margin loan in Negative Equity Client

The amount is charged on daily turnover during the year as per rate decided by the

Deferred tax (income)/expense during the year

21.00 Provision for diminution in value of Investments:

Opening balance Addition during the year (Note: 34)

Number of ordinary shares outstanding

Dhaka Stock Exchange Limited

nanagement of the company.

Chitagong Stock Exchange Limited

22.00 Net Assets Value (NAV) per share

Net Assets (22.01)

23.00 Brokerage commission

Total Assets Less: Liabilities

24.00 Interest Income

Total

	ome From Investment of (loss) on sale of sec		ealer				3,571,	444	63	834,172
	/ (loss) on sale of St							875	05,	84,784
	n/ (loss) on sale of se						2,682, 8,681			136,472 275,366
	n/ (loss) on sale of sed dend Income on inve						8,681, 39,074,			275,366 679,424
Divi	dend Income on Stra	itegic Inves	stment				1,596,	338	1,	264,676
	dend Income on Spe dend Income on inve						6,290, 8,748,			935,625 221,875
Divi	dend Income from D		_		L		4,401,	214	2,	164,531
Tota	al				_		75,099,			596,925
Mar	gin account mainte	nance			_					
Marg	gin account maintena	ance					626,	000		666,094
					_		626,			666,094
	amount represents se omer during the year		ges on n	ıargi	in accour	nt, w	hich we	re receiv	ed from t	he
	ository participant									
_	maintenance fees						8,330,	400	9.	427,600
	naterization & BO Cl	osing char	ge				3,592,		-,	47,595
	Charges							804		210,066
Tota		c.no			-		12,329,			685,261
	amount Comprises or operating income		ntenanc	e, de	mate cha	arge	and CD	S charge:	š.	
	er operating income er Income						54,	257		261,818
					_			257		261,818
	er income represents	Cheque ret	turn cha	rge &	& IPO ap	plic	ation fee	e charged	on the cu	stomer
	others. BL charges									
	BL charges						13,158,	550	19,	083,950
The	amount comprises	of PO or	-anina	PO.	Closina	122.0	13,158,			083,950
expe	enses charged by CD	DBL.		ВО	Closing,	, 1112	imtenan	e, CDS	charge a	na omer
	ce & administrative	expenses								
	ry & Allowances	e liabilie-				1	105,475, 7,934,			747,530 288,395
	rest expenses on lease rance expenses	- nability					209,	182		325,948
Elect	tricity bill						2,919,	586	2,	626,982
Mob	age & telegraph bile & T&T bill						136, 420,	500		144,073 386,400
Tabl	le/Petty stationary						749,	778	1,	071,454
	nputer stationary ertisement -Compan	y's Own					1,042, 334,	099		973,362 181,508
Dire	ctors' fees it fee						1,100,	000	,	798,600
	it fee reciation						143, 27,191,		23,	143,750 162,914
	air & Maintenance ntenance of office pro	emises					213, 1,320,	970		169,532 191,974
Car	expenses						2,271,	918	2,	517,314
	irities service						3,484,			997,630
	ce cleaning ity bill						3,408, 4,585,			656,062 881,290
Conv	veyance	t /D t I	D:				1,762,			309,005
	ertainment -Refreshm odical, Magazine, Ne		Jiner				2,628, 22,	357	2,	235,900 26,664
	k charge & excise du	ity					452,			391,658
	ning expenses eling expenses						60, 1,397,	720 970		20,000 227,228
Soft	ware maintenance							-		170,000
	iness Development E eign trade commission		ion				628,	526		_
Regi	istration charge, fees	& renewal					2,404,	634	2,	854,563
	New TREC Registra Apply charge	ation Fees					11	000		24,000
Loss	on sale of Fixed As	sets					148,	395		-
rrofe	essional fees				<u> </u>		211, 172,670 ,			191,667 715,403
	er Income				_					
	rest on bank deposit v rest on bank deposit v		Bank					820 592		21,709 282,668
	,				_			412		304,377
	incial expenses				_					
Inter	rest on loan				_		54,107, 54,107 ,			480,783 480,783
This	amount comprises o	of interest e	expense	on L	oan from	n Mı				100,700
041-										B) and
Otne	er Borrowings									B) and
Prov	vision for margin lo	an made d					in loan !	n Negati-	e Equita	
Prov This	_	an made d s per BSEC	guideli	ne a	gainst M	largi			e Equity	
Prov This Acco	vision for margin lo provision is made as	an made d s per BSEC EC (Risk B	C guideli ased Caj	ne a	gainst M	largi				
Prov This Acco	vision for margin los provision is made as ounts and as per BSE	an made d s per BSEC EC (Risk B	C guideli ased Caj	ne a	gainst M	largi			34,	Client
Prov	vision for margin los provision is made as ounts and as per BSE	an made d s per BSEC EC (Risk Ba ne year peri	C guideli ased Caj iod	ne a	gainst M Adecuac	Iargi cy) I	Rules, 20	-	34,	Client 000,000
Prov	vision for margin lo provision is made as ounts and as per BSE vision made during th	oan made d s per BSEC EC (Risk Ba ne year peri	C guideli ased Caj iod investn	ne a	gainst M Adecuac	fargi cy) I	Rules, 20)19. - - during th	34, 34, ne year	Client 000,000 000,000
Prov This Acco	vision for margin lo provision is made as ounts and as per BSE vision made during the	oan made des per BSEC EC (Risk Ba ne year peri on in value s per BSEC	C guideli ased Caj iod investn C guideli	ne a	gainst M Adecuac	fargi cy) I	Rules, 20)19. - - during th	34, 34, ne year er Accour	Client 000,000 000,000 nt
Prov This Acco	vision for margin lo provision is made a ounts and as per BSE vision made during the vision for diminution provision is made as vision for investment	san made des per BSEC EC (Risk Bance year perion in value s per BSEC	C guideli ased Cap iod investn C guideli es	ne a pital nent ine a	gainst M Adecuac	fargi cy) I	Rules, 20)19. - - during th	34, 34, ne year er Accour	Client 000,000 000,000
Prov This Acco Prov This Prov This Curr	vision for margin lo provision is made as ounts and as per BSE vision made during the vision for diminution provision is made as vision for investment ome tax expenses may	san made des per BSEC EC (Risk Bance year perion in value s per BSEC	C guideli ased Cap iod investn C guideli es	ne a pital nent ine a	gainst M Adecuac	largi cy) I ritie	s made of	- during the s in Dealer-	34, 34, ne year er Accour 126, 126,	Client 0000,000 000,000 nt 0000,000 000,000
Prov This Acco Prov This Prov This Curr Defe	vision for margin lo provision is made as ounts and as per BSE vision made during the vision for diminutio provision is made as vision for investment one tax expenses ma ent tax Anexsure	san made des per BSEC EC (Risk Bance year perion in value s per BSEC	C guideli ased Cap iod investn C guideli es	ne a pital nent ine a	gainst M Adecuac	fargi cy) I ritie: nreal	s made of lized los	- during the s in Dealer-	34, 34, ne year er Accour 126, 126,	Client 0000,000 000,000 nt 0000,000 000,000 563,415 291,013
Prov This Prov This Prov Inco Curr Defe	vision for margin lo provision is made as ounts and as per BSE vision made during the vision for diminutio provision is made as vision for investment one tax expenses ma ent tax Anexsure	s per BSEC C (Risk Bace year perion in value s per BSEC in securitie	C guideli ased Cap iod investn C guideli es g the yes	ne a pital nent ine a	gainst M Adecuac in secur gainst un	largi cy) I	s made of lized los 117,987, 368, 118,356,	- during the s in Dealers - 586 899 484	34, 34, ne year er Accour 126, 126, 131, 1, 132,	Client 000,000 000,000 nt 000,000 000,000 5563,415 291,013
Prov This Acco Prov This Prov Inco Curr Defe Tota	vision for margin lo provision is made as provision is made as prision made during the vision for diminution provision is made as vision for investment provision for diminution provision for dimin	oan made de se per BSEC (Risk Bane year perion in value se per BSEC in securities ade during calculated	C guideli ased Cap iod investn C guideli es g the yes	ne a pital nent ine a	gainst M Adecuac in secur gainst un	flargi	s made of lized loss 117,987, 368, 118,356, ne Tax C	019	34, 34, ne year er Accour 126, 126, 131, 1, 132,	Client 000,000 000,000 nt 000,000 000,000 5563,415 291,013
Prov Prov This Prov Inco Curr Defe Tota Inco Earr Net p	vision for margin lo provision is made as ounts and as per BSE vision made during the vision for diminution provision is made as vision for investment one tax expenses may ment tax Anexure serred tax Anexure if me Tax Expenses is nings Per Share (EI profit after tax	oan made de se per BSEC (Risk Brone year perion in value se per BSEC in securities ade during calculated PS)	E guideli ased Caj iod investn E guideli es g the yes as per g	ne a pital nent ine a	gainst M Adecuac in secur gainst un	fargi ritier	s made of lized los lized lized los lized	- during the s in Dealer - 586 889 484 Dordinance	34, 34, 10 year 126, 126, 131, 1, 132, 1 and Rule	Client 000,000 000,000 nt 000,000 000,000 563,415 291,013 854,428 ss.
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Prov This Accor Prov Prov Inco Curr Defe Tota Inco Earr Net p Num Rela Nam Mutu	vision for margin lo provision is made as ounts and as per BSE vision made during the vision for diminution provision is made as vision for investment of the tax expenses may cent tax Anexsure al me Tax Expenses is nings Per Share (EI profit after tax nings Per Share (EI profit after tax nings Per Share (EI profit after tax nings Per Share (EI ted party transactions	oan made de se per BSEC (Risk Bie year perion in value se per BSEC in securitie ade during calculated PS) es outstand PS) ons	E guideli ased Caj iod investn E guideli es g the yea as per g	ne a pital nent ine a	gainst M Adecuac in secur gainst un	Iargi cy) I	s made of lized loss l	019 during the sin Deals	34,4 34,3 34,3 se year er Accour 126,5 126,6 126,6 126,6 151,1 1,1 1,1 1,1 1,1 1,1 1,1 1,1 1,1 1	Client 0000,000 0000,000 nt 0000,000 0000,000 563,415 291,013 854,428 ss. 0008,856 0000,000 0.46
Prov This According to the second sec	vision for margin lo provision is made as ounts and as per BSE vision made during the vision for diminutio provision is made as vision for investment one tax expenses may ent tax Anexsure al me Tax Expenses is nings Per Share (EI profit after tax aber of ordinary share nings Per Share (EI profit after tax aber of ordinary share nings Per Share (EI tated party transaction of the party ual Trust Bank Limit mber of employees number of employees	oan made de se per BSEGE (Risk Bine year perion in value se per BSEC in securities ade during calculated PS) es outstand PS) ons ted	C guideli ased Cap iod investn C guideli es g the yes as per g ling	ne a pital acent ine a	gainst M Adecuac in secur gainst un line of In	Interpretation of the state of	s made of lized los lized lized los lized li	- during the sin Deals	34, 34, 34, 34, 34, 34, 34, 34, 34, 34,	Client 000,000 000,000 at 0000,000 000,000 000,000 563,415 291,013 854,428 88. 008,856 000,000 0.46 a
Prov This According to the second sec	vision for margin lo provision is made as ounts and as per BSE vision made during the vision for diminution provision is made as vision for investment one tax expenses may cent tax Anexure or tax Anexure trend tax Anexure	oan made de se per BSEGE (Risk Bine year perion in value se per BSEC in securities ade during calculated PS) es outstand PS) ons ted	C guideli ased Cap iod investn C guideli es g the yes as per g ling	ne a pital acent ine a	gainst M Adecuac in secur gainst un line of In	Interpretation of the second o	s made of lized los lized lized los lized li	- during the sin Deals	34, 34, 34, 34, 34, 34, 34, 34, 34, 34,	Client 000,000 000,000 at 0000,000 000,000 000,000 563,415 291,013 854,428 88. 008,856 000,000 0.46 a
Prov This According to the second sec	vision for margin lo provision is made as ounts and as per BSE vision made during the vision for diminutio provision is made as vision for investment one tax expenses may ent tax Anexsure al me Tax Expenses is nings Per Share (EI profit after tax aber of ordinary share nings Per Share (EI profit after tax aber of ordinary share nings Per Share (EI tated party transaction of the party ual Trust Bank Limit mber of employees number of employees	oan made de se per BSEC (Risk Bie year perion in value se per BSEC in securitie ade during calculated PS) es outstand PS) ons ted es engaged ,000 or abc MTB	C guideli ased Caj iod investn C guideli es g the yes as per g lling for the yeye, were	ne a pital aent ine	gainst M Adecuac in secur gainst un line of In ge year or persons. S LIMITE	Intritice of the state of the s	s made of lized los lized lize	- during the sin Deals	34, 34, 34, 34, 34, 34, 34, 34, 34, 34,	Client 000,000 000,000 at 0000,000 000,000 563,415 291,013 854,428 88. 008,856 000,000 0.46 a
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Prov This According to the second sec	vision for margin lo provision is made as ounts and as per BSE vision made during the vision for diminutio provision is made as vision for investment one tax expenses may ent tax Anexsure al me Tax Expenses is nings Per Share (EI profit after tax aber of ordinary share nings Per Share (EI profit after tax aber of ordinary share nings Per Share (EI tated party transaction of the party ual Trust Bank Limit mber of employees number of employees	oan made de s per BSEGC (Risk Bisec year perion in value s per BSEC in securities ade during calculated PS) es outstand PS) ons	E guideli ased Caj iod investn E guideli es g the yes as per g ling for the v ove, were	ne a pital nent ine a p	gainst M Adecuac in secur gainst un line of In ge year or persons. S LIMITE	Introduction of the second of	s made of lized loss made of liz	- during the sin Deals	34, 34, 34, 34, 34, 34, 34, 34, 34, 34,	Client 000,000 000,000 at 0000,000 000,000 000,000 563,415 291,013 854,428 88. 008,856 000,000 0.46 a
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										Written down
Particulars	Balance as on 01.01.2023	Addition during the year	Disposal during the year	Balance as on 31.12.2023	Rate	Balance as on 01.01.2023	Charge for the year	Disposal for the year	Balance as on 31.12.2023	value as on 31.12.2023
Furniture	2,527,301	981,625	-	3,508,926	10%	464,641	261,449	-	726,090	2,782,836
Fixture & fittings	56,132,317	4,914,094	768,634	60,277,777	10%	25,361,160	3,296,869	768,634	27,889,395	32,388,382
Office equipment	37,869,598	2,827,727	488,505	40,208,820	20%	26,245,015	2,449,792	488,505	28,206,302	12,002,518
Premises	46,365,000	-	-	46,365,000	5%	18,422,046	1,397,148	-	19,819,194	26,545,806
Sub Total	142,894,216	8,723,446	1,257,139	150,360,523		70,492,862	7,405,258	1,257,139	76,640,981	73,719,542
Right Of User Assets as per IFRS-16	145,967,807	29,860,437	-	175,828,244		17,397,991	19,785,810	-	37,183,801	138,644,443
Total balance as on 31 December 2023	288,862,023	38,583,883	1,257,139	326,188,767		87,890,853	27,191,068	1,257,139	113,824,782	212,363,985
**Right Of User A	*Right Of User Assets as per IFRS-16: Depreciation charge calculated monthly									

the financial statements of **MTB Capital Limited** which comprise of the Statement of Financial Sheet) as at 31 December 2023 and related Statement of Profit & Loss and Other Comprehensive it of Cash Flows and Statement of Changes in Equity for the year ended 31 December 2023 and a icant accounting policies and other explanatory information

he accompanying financial statements present fairly, in all material respects of the financial Capital Limited as at 31 December 2023, and of its financial performance and its cash flows ended in accordance with International Financial Reporting Standards (IFRSs) and comply with

6,041,215

325,000,000

190,530,819

190,660,250

4,750,202

655,688,791

34,000,000

689,688,791

3,929,930,917

3,146,527,699

343,478,120

343,497,691

3,929,930,917

325,000,000

audit in accordance with International Standards on Auditing (ISAs). Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the Company in accordance with the International Ethics Standards Board for Accountants' Code of Ethics for Professional Accountants (IESBA Code), and we have fulfilled our other ethical responsibilities in accordance with the IESBA Code.

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

Management is responsible for the other information. The other information comprises all of the information in the Annual Report other than the financial statements and our auditor's report thereon. The Annual Report is expected to be made available to us after the date of this auditor's report.

Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon. In connection with our audit of the financial statements, our responsibility is to read the other information and, in

doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Key audit matters are those matters that, in our professional judgment, were of most significant 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 as a whole, and in forming our opinion thereon, and we do not provide a separate opinion on these matters. We have determined that there are no other key audit matters to communicate in our report. Information Other than the Financial Statements and Auditor's Report Thereon

The management is responsible for the other information. The other information comprises all of the information in the Annual Report other than the financial statements and our auditors report thereon. The Annual Report is expected to be made available to us after the date of this auditor's report.

Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon. In connection with our audit of the financial statements, our responsibility is to read the other information identified above when it becomes available and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained during the course of our audit or otherwise

appears to be materially misstated. Based on the work we have performed, we report hereby that nothing was there to report in this regard.

Responsibilities of management and those charged with governance for the financial statements

The Management is responsible for the preparation and fair presentation of these financial statements in accordance with International Financial Reporting Standards (IFRSs), and for such internal control as management determines is necessary to enable the preparation of the financial statements that are free from material misstatement, whether due to fraud or error

In preparing the financial statements, the management is responsible for assessing the organization's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Organization or to cease operations, or has no realistic alternative but to do so.

ose Charged with Governance are responsible for overseeing the financial reporting process of the

ditor's Responsibility for the Audit of the Financial Statements ir objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from terial misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. asonable assurance is a high-level assurance, but is not a guarantee that an audit coutced in accordance with A will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are nsidered material if, individually or in the aggregate, they could reasonably be expected to influence the onomic decisions of users taken on the basis of the financial statements.

part of an audit in accordance with ISAs, we exercise professional judgment and maintain professional epticism throughout the audit. We also:

- identify and assess the risk of material misstatement of the financial statements, whether due to fraud or error, design and assess the risk of material misstatement of those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control;
- than an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion the effectiveness of the und's internal control;
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management; onclude on the appropriateness of management's use of the going concern basis of accounting in preparing nancial statements and, based on the audit evidence obtained, whether a material uncertainty exists related to
- financial statements and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the ability of the fund 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 fund to cease to continue as a going concern.
- valuate the overall presentation structure and content of the financial statements, including the disclosures nd whether the financial statements represent the underlying transactions and events in a manner that

communicate with those charged with governance regarding, among other matters, the planned scope and ing of the audit and significant audit findings, including any significant deficiencies in internal control that we ntify during our audit.

e also provide those charged with governance with a statement that we have complied with relevant ethical juirements regarding independence, and to communicate with them all relationships and other matters that y reasonably be thought to bear on our independence, and where applicable, related safeguards.

om the matters communicated with those charged with governance, we determine those matters that were of st significance in the audit of the financial statements of the current period and are therefore the key audit ttters. We describe these matters in our auditor's report unless law or regulation precludes public disclosure out the matter or when, in extremely rare circumstances, we determine that a matter should not be mmunicated in our report because the adverse consequences of doing so would reasonably be expected to tweigh the public interest benefits of such communication.

port on other Legal and Regulatory Requirements:

accordance with the Registration of Companies under The Company Act 1994, Registrar of Joint Stock npanies & Firms Bangladesh and relevant notifications issued thereby, we report that:

- We have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of our audit and made due verification thereof;
- b. In our opinion, proper books of accounts, records and other statutory books as required by law have been
- kept by The Company so far as it appeared from our examinations of those books;

 c. The Financial Statements of the Company together with the annexed notes dealt with by the report are in
- agreement with the books of accounts and returns.

ited: 29 January 2024

Aziz Halim Khair Choudhury Dr. Jams hed N.A. Chordhay

Signed by: Dr. Jamshed S A Choudhury FCA

ICAB Enrolment No. 363 DVC: 2401300363AS323766

MTB Capital Limited Statement of Financial Position As at 31 December 2023

Particulars	Notes	Amount	
raruculars	rotes	31.12.2023	31.12.2022
ASSETS			
Non-Current Assets		11,428,927	12,717,220
Property, Plant & Equipment	3.00	11,428,927	12,717,220
Current Assets		1,323,672,593	1,041,730,912
Investment in Securities	4.00	629,188,067	443,750,904
Investment in Securities under SFCM	5.00	98,940,653	99,941,345
Margin Loan to Clients	6.00	523,998,056	442,536,175
Accounts Receivable	7.00	27,246,531	13,784,285
Advance and Prepayments	8.00	35,858,367	29,231,029
Cash & Cash Equivalents	9.00	8,440,918	12,487,173
Total Assets		1,335,101,520	1,054,448,132
SHAREHOLDERS' EQUITY AND LIABILITIES			
Shareholders' Equity		409,031,490	403,692,984
Share Capital	10.00	393,464,100	393,464,100
Retained Earnings	11.00	15,567,390	10,228,884
LIABILITIES			
Non-Current Liabilities		29,951,225	96,878
Deferred Tax Liability	12.00	61,626	96,878
Long Term Loan	13.00	29,889,599	-
Current Liabilities		896,118,805	650,658,269
Short Term Loan	14.00	615,989,003	374,491,605
Accounts Payable	15.00	13,636,759	14,088,351
Provision for diminution in value of Investments	16.00	70,544,319	79,000,000
Provision for Margin Loan	17.00	88,200,000	81,000,000
Provision for Current Tax	18.00	58,163,883	53,328,933
Other Liabilities	19.00	39,649,058	37,954,156
Lease Liability	20.00	9,935,784	10,795,225
Total Liabilities		926,070,030	650,755,148
Total Shareholders' Equity and Liabilities		1,335,101,520	1,054,448,132
Net Assets Value (NAV) per share	21.00	103.96	102.60

MTB Capital Limited Statement of Profit & Loss and other Comprehensive Income

For the year ended 31 December						
Particulars	Notes	Amount in BDT				
Particulars	Notes	2023	2022			
Operating income		83,617,632	100,293,864			
Interest Income	22.00	31,706,137	47,426,272			
Income from Investment (EI offer Income, Capital						
Gain & Dividend Income)	23.00	34,696,135	37,378,581			
Issue Management Fees	24.00	7,155,000	1,861,389			
Settlement Fees and Documentation Charges	25.00	3,243,181	3,531,395			
Portfolio Management Fees	26.00	2,117,178	5,438,216			
Trustee Fees	27.00	3,850,000	3,700,000			
Other Operating Income	28.00	850,000	958,011			
Less: Operating Expense		22,213,386	21,733,502			
Office & Administrative Expenses	29.00	22,213,386	21,733,502			
Operating Profit		61,404,246	78,560,362			
Less: Interest Expense	30.00	39,066,043	22,375,919			
Profit before Provision and Tax		22,338,203	56,184,442			
Provision		12,200,000	36,000,000			
Provision for Diminution in value of Investments	31.00	5,000,000	12,000,000			
Provision for Margin Loan	32.00	7,200,000	24,000,000			
Net Profit before Tax		10,138,203	20,184,442			
Income Tax Expenses	33.00	4,799,697	12,904,073			
Current Tax Expense		4,834,949	12,918,274			
Deferred Tax Expense/(Income)	L	(35,252)	(14,201			
Net Profit after Tax		5,338,506	7,280,369			
Earning per share	34.00	1.36	1.85			

The annexed notes are integral part of these Financial Statements.



Place: Dhaka Date: January 29, 2024



MTB Capital Limited Statement of Changes in Equity For the year ended 31 December 2023

	Amount in BDT					
Particulars	Paid-up Capital	Retained Earnings	Total			
Balance as at January 1, 2023	393,464,100	10,228,884	403,692,984			
Net profit for the year after tax	-	5,338,506	5,338,506			
Stock Dividend	_	-	-			
Balance as at 31 December 2023	393,464,100	15,567,390	409,031,490			
Balance as at 31 December 2022	393,464,100	10,228,884	403,692,984			









Financial Statements 2023

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MTB Capital Limited Statement of Cash Flows		
For the year ended 31 December	2023	
D. d. J.	Amount	in BDT
Particulars	2023	2022
Net Profit during the year (after Tax)	5,338,506	7,280,369
Add: Amount consider as Non Cash items:	5,550,500	7,200,000
Depreciation charged during the year	444,880	442,775
Depreciation charged during the year on ROU	1,232,156	1,232,156
Increase/(decrease) in Provision for diminution in value of Investments	(8,455,681)	12,000,000
Increase/(decrease) in Provision for Margin Loan	7,200,000	24,000,000
Increase/(decrease) in Provision for Income Tax	4,834,949	12,918,274
Increase/(decrease) in Deferred Tax Liability	(35,252)	(14,201)
Increase/(decrease) in Other Liabilities	1,694,902	6,939,035
Sub-total of Non Cash items	6,915,953	57,518,039
Changes in Working Capital Components		
Increase/(decrease) in Accounts Payable	(451,593)	(3,158,789)
(Increase)/decrease in Accounts Receivable	(13,462,246)	28,704,205
(Increase)/decrease in Advance & Prepayment	(6,627,338)	(13,071,920)
A) Net Cash Flow from Operating Activities	(8,286,716)	77,271,904
Cook Flore from Investing Astinities		
Cash Flow from Investing Activities: (Increase)/decrease in Investment in Securities	(185,437,163)	(153,790,154)
(Increase)/decrease in Investment in Securities (Increase)/decrease in Investment in Securities under SFCM	1,000,692	(17,771,011)
(Increase)/decrease in investment in Securities under SPCM (Increase)/decrease in purchase of Premises & Fixed Asset	(388,742)	(17,771,011)
(Increase)/decrease in Right of Use Assets	(388,742)	-
Increase/(decrease) in Lease Liability	(859,441)	(793,575)
(Increase)/decrease in Margin Loan to Clients	(81,461,881)	(62,064,306)
B) Net Cash Flow from Investing Activities	(267,146,537)	(234,419,046)
b) Net Cash Flow from fivesting Activities	(207,140,337)	(234,419,040)
Cash Flow from Financing Activities :		
Increase/(decrease) in Long term Borrowings	29,889,599	-
Increase/(decrease) in Short term Borrowings	241,497,398	155,775,921
C) Net Cash Flow from financing activities	271,386,995	155,775,921
D) Net Cash increase / (decrease) (A+B+C)	(4,046,259)	(1,371,221)
E) Opening Cash and Cash Equivalents	12,487,177	13,858,396
F) Closing Cash and Cash Equivalents	8,440,918	12,487,177
r) Closing Casil and Casil Equivalents	0,440,918	12,40/,1//







19.64

-2.11

MTB CAPITAL LIMITED **Notes to the Financial Statements** For the year ended 31 December 2023

1.00 Reporting Entity

MTB Capital Ltd. (MTBCL), a fully owned subsidiary of Mutual Trust Bank Limited, was incorporated in Bangladesh as a private limited company. MTBCL obtained registration certificate No. MB-55/2010 under the Bangladesh Securities and Exchange Commission Act, 1993 on December 06, 2010 as a full fledged merchant bank and obtained registration No. C-80040 from the Registrar of Joint Stock Companies and Firms (RJSC), Dhaka, Bangladesh on October 08, 2009 under the Companies Act, 1994. The company has commenced its

1.02 Address of the Registered Office and Factory

The registered office of the company is situated at Chandrashila Suvastu Tower, 69/1, Panthapath, Dhaka 1.03 Nature of Business Activities

The main activities of the company are issue management, underwriting, portfolio management whether discretionary or non-discretionary, corporate advisory services to the clients including advisory services on merger and amalgamation, capital restructuring, bond services, Trustee services etc.

2.00 Basis of Preparation: 2.01 Structure, Content and Presentation of Financial Statements:

Net Operating Cash Flow per Share (NOCFPS)(Note: 36.00)

Being the general purpose financial statements, the presentation of these financial statements is in accordance with the guidelines provided by IAS 1: "Presentation of Financial Statements". A complete set of financial statements

i) Statement of Financial Position as at 31 December 2023; ii) Statement of Profit & Loss and Other Comprehensive Income for the year ended on 31 December 2023; iii) Statement of Changes in Equity for the year ended on 31 December 2023;

iv) Statement of Cash Flows for the year ended on 31 December 2023;

2.02 Basis of Measurement of Elements of Financial Statements:

v) Notes comprising a summary of significant accounting policies and other explanatory information to the financial statements as at & for the year ended on 31 December 2023.

The financial statements have been prepared on the Historical Cost basis, and therefore, do not take into consideration the effect of inflation. The accounting policies, unless otherwise stated, have been consistently applied by the Company and are consistent with those of the previous year. 2.03 Functional and Presentation Currency

2.04 Risk and Uncertainty for Use of Estimates and Judgments:

The preparation of financial statements in conformity with International Accounting Standards and International Financial Reporting Standards requires management to make judgments, estimates and assumptions that affect the application of accounting policies and the reported amounts of assets, liabilities, income and expenses and for ntingent assets and liabilities that require disclosure, during and at the date of the financial stater

Actual results may differ from these estimates. Estimates and underlying assumptions are reviewed on an ongo basis. Revisions of accounting estimates are recognized in the period/year in which the estimate is revised and in any future period/years affected as required by IAS 8: "Accounting Policies, Changes in Accounting Estimates and Errors".

2.05 Statement of Compliance:

The financial statements have been prepared in accordance with the applicable International Accounting Standards (IASs) and International Financial Reporting Standards (IFRSs), the Companies Act, 1994, Bangladesh Securities and Exchange (Stock Dealer, Stock Broker and Authorized Representative) Rules 2000, Bangladesh Securities and Exchange Rules 2020 and other applicable laws and regulations.

Applicable International Accounting Standards (IASs) are as follows:

Sl. No.	IAS Title	IAS No.
1	Presentation of Financial Statements	1
2	Statement of Cash Flows	7
3	Accounting Policies, Changes in Accounting Estimates and Errors	8
4	Events After the Reporting Period	10
5	Income Taxes	12
6	Property, Plant and Equipment	16
7	Employee Benefits	19
8	Borrowing Costs	23
9	Related Party Disclosures	24
10	Financial Instruments: Presentation	32
11	Earnings Per Share	33
12	Interim Financial Reporting	34
13	Impairment of Assets	36
14	Provisions, Contingent Liabilities and Contingent Assets	37
15	Intangible Assets	38
16	Investment Property	40

Applicable International Financial Reporting Standards (IFRSs) are as follows:

SL. No	IFRS Title	IFRS No.
1	First-time Adoption of International Financial Reporting Standards	1
2	Share-based Payment	2
3	Business Combinations	3
4	Non-current Assets Held for Sale and Discontinued Operations	5
5	Financial Instruments: Disclosures	7
6	Operating Segments	8
7	Financial Instruments	9
8	Consolidated Financial Statements	10
9	Joint Arrangements	11
10	Disclosure of Interests in Other Entities	12
11	Leases	16

The Company is also required to comply with the following major laws and regulation in addition to the

Value Added Tax & Supplementary Duty Act 2012;

2.07 Going Concern:

statements.

As per IAS-1 para 25, a company is required to make assessment at the end of each period/year to assess its capability to continue as a going concern. Management of the Company makes such assessment each period/year. The company believe that it has adequte resources and capacity to continue in operation for the foreseeable future and has wide coverage of its liabilities. For this reason, the Directors continue to adopt the going concern assumption while preparing the financial statements.

- The financial statements have been prepared, except cash flow information, using the accrual basis of accounting 2.09 Reporting period
- 2.10 Responsibilities for the preparation of Accounts
- anagement of the company is the primary responsible for the preparation and presentation of the accounts.

2.11 Significant Accounting Policies: The accounting policies set out below have been applied consistently to all periods presented in these financial

The financial statements of the company covers twelve months from 1 January 2023 to 31 December 2023.

2.12 Property, Plant and Equipment: Initial Recognition and Measurement: Property, plant and equipment are capitalized at cost of acquisition and subsequently stated at cost less accumulated depreciation in compliance with the requirements of IAS 16: Property, Plant and Equipment. The cost of acquisition of an asset comprises its purchase price and any directly attributable cost of bringing the assets to its working condition for its intended use inclusive of inward freight, duties, non-refundable taxes and unallocated expenditures etc. Subsequent Costs: The cost of replacing part of an item of property, plant and equipment's is recognized in the carrying amount of an item if it is probable that the future economic benefits embodied within the part will flow to the company and its cost can be measured reliably. The costs of the day-to-day servicing of property, plant and equipment are recognized in the profit or loss account as Repair & Maintenance, when it is incurred. Depreciation on Fixed Assets: useful lives, in accordance with the provisions of IAS 16: Property, Plant & Equipment. Depreciation is charged when the related assets are available for use as per management's intention. No depreciation is charged after the date of disposal of an asset. Depreciation is charged on all fixed assets after assessing useful life on reducing balance method as follows: SI No. Non-Current Assets Office Equipment & Computer Interior Decoration The gain or losses on disposal or retirement of assets are included in profit & loss or Other comprehensive Income when the item is disposed off/derecognized. The gain or loss arising on the disposal or retirement of an asset is determined as the difference between the sales ceeds and the carrying amount of the asset and is recognized as non operating income and reflected in the tement of Profit or Loss and other Comprehensive Income. 2.13 Cash and Cash Equivalents: sh and cash equivalents consists of cash in hand and with banks on current and deposit accounts and short-term restments which are held and available for use by the company without any restriction. 2.14 Trade and Other Receivable: Trade and other receivable are initially recognized at cost as which is the fair value of the consideration given in return. After initial recognition these are carried at cost less impairment losses due to uncollectable of any amount Revenue is recognized at fair value of the consideration received or receivable in the period/year during which the services are provided. Revenue is recognized the parties to the contract have approved the contract, the entity can identify each party's rights and payment terms for the goods or services to be transferred, the contract has commercial substance, the entitled in exchange for services that will be transferred to the customer, net of value added tax, supplementary duty and service charge collectible from clients as well as rebate and discount allowed to customers in compliance with the requirements of IFRS 15: "Revenue from contracts with customers". 2.16 Impairment of Assets: All assets except inventory, assets arising from construction contracts and financial assets is assessed at the end of each reporting period to determine whether there is any indication that an assets may be impaired. If any such indication exists the company assesses the recoverable amount. If, and only if, the recoverable amount of an asset is less than its carrying amount, the carrying amount of the assets is reduced to its recoverable amount. The reduction is an impairment loss as per IAS 36: Impairment of Assets. 2.19 Borrowing Cost:
Borrowing costs are interest and other costs that an entity incurs in connection with the borrowing of funds. Borrowing costs are interest and other costs that an entity incurs in connection who use outcomes a soft and Borrowing costs that are directly attributable to the acquisition, construction or production of qualifying assets are recognized as a part of the qualifying assets. Other borrowing costs are recognized as an expense in the period/year in which it incurs in accordance with IAS-23 "Borrowing Cost". 2.17 Provisions, Accrued Expenses and Other Payables: Provisions and accrued expenses are recognized in the financial statements in line with the International Accounting Standard (IAS) 37 "Provisions, Contingent Liabilities and Contingent Assets" when the Company has a legal or constructive obligation as a result of past event; it is probable that an outflow of economic benefit will be required to settle the obligation; a reliable estimate can be made of the amount of the obligation. 2.18 Financial Instruments:

Non-derivative financial instruments comprise trade and other receivables, cash and cash equivalents, fixed deposit with bank, borrowings and other payables and are shown at transaction cost. An entity recognizes a financial assets or liabilities in its statement of financial position when, and only when, the Statement of Cash Flow:
The statements of cash flows has been prepared in accordance with requirements of IAS 7: Statement of cash flows. The cash generated from operating activities has been prepared using the "In-Direct Method" in accordance with IAS 7. 2.20 Contingent Assets and Liabilities A contingent asset is disclosed when it is a possible asset that arises from the past events and whose existence will be confirmed only by the occurrence or non-occurrence of one or more uncertain future events not wholly within A contingent liability is disclosed when it is a possible obligation that arises from the past events and whose existence will be confirmed only by the occurrence or non-occurrence of one or more uncertain future events not wholly within the control of the entity.

A contingent assets is disclosed as per IAS 37, where an inflow of or economic benefits is probable. A contingent liability is disclosed unless the possibility of an outflow of resources embodying economic benefits is remote. The Company has no contingent assets or liabilities which require disclosure under IAS 37. Contingent assets and

	The Company has no contingent assets or liabilities which require di contingent liabilities are not recognized in the financial statements.	sclosure under IAS 37.	Contingent assets and	22
2.21	Events after the Reporting Period:			1
	Events after the reporting period are those events, favorable and un			
	reporting period and the date when the financial statements are authidentified:	orized for issue. Two t	ypes of events can be	23
	(a) those that provide evidence of conditions that existed at the end	of the reporting period (adjusting events after	1
	the reporting period); and			
	(b) those that are indicative of conditions that arose after the repo	rting period (non-adju	sting events after the	
	reporting period)			
2.22	Comparative Information: Comparative information has been disclosed in respect of the previous	se period/weer for all pure	narical information in	24
	the financial statements and also the narrative and descriptive inform			
	the current period/year financial statements. Previous period/year	ır has been re-arrange	d/re-stated whenever	25
	considered necessary to ensure comparability with the current yea Financial Statements and IAS-8: Accounting Policies, Changes in			
	wherever applicable.	Accounting Estimates	and Errors in notes	
2.23	Income Taxes			26
	a) Current Tax:			
	Current income tax expense represents the sum of the tax currently pa	-		
	Particulars	Amount 31.12.2023	31.12.2022	
		31.12.2023	31.12.2022	27
3.00	Property, Plant & Equipment			
	Cost:	25,125,247	25 125 247	
	Opening Balance Addition during the period	388,742	25,125,247	
	Total Cost	25,513,989	25,125,247	28
	Depreciation:			
	Opening Balance	12,408,027	10,733,097	
	Add: Depreciation charged during the period	1,677,035 14,085,062	1,674,930 12,408,027	
	Written Down Value	11,428,927	12,717,220	
	(Detail is shown in Annexure - A)			
				29
4.00	Investment in Securities Investment in securities represent the cost price of securities whi	ch have been invested	by the company	
	in the capital market.	en nave been mvested	by the company	
	Quoted Shares (Annexure-B)	541,232,946	443,750,904	
	Bond	40,000,000		
	Quoted Shares under ICB PKKBST Fund Unquoted Shares	47,955,122		
	Oriquoted Shares	629,188,067	443,750,904	
		,,		
5.00	Investment in Securities under SFCM			
	Investment under SFCM represent the cost price of securities v			
	under Special Fund for Investment in Capital Market (SFCM) (E	BB DOS Circular-01, L	r12.02.2020)	
	Quoted Shares (Annexure-B)	98,940,653	99,941,345	
	Unquoted Shares			
		98,940,653	99,941,345	
6.00	Margin Loans to Clients			
0.00	Margin Loans to Investors - Non- Discretionary Account (NDA)	522,212,708	441,088,399	
	Margin Loan to Investors - Discretionary Account (DA)	1,785,348	1,447,776	
		523,998,056	442,536,175	
7.00	Accounts Receivable Underwriting Commission	1,288,818	1,288,818	
	Issue Management Fees	7,793,114	4,038,115	30
	Trustee Fees	2,900,000	-	
	Dividend Receivable	8,011,008	6,879,670	
	Management Fees Receivable from MTB Securities Ltd.	32,667	1,283,110	31
	Receivable from MTB Securities Ltd. Receivable from SSML	3,469,922 3,067,125	211,539 83,034	31
	Receivable from Shanta Securities Ltd.	3,878	-	
	IPOs	680,000	-	32
		27,246,531	13,784,285	32
				1

= 00				
7.00	Accounts Receivable	1	1,288,818	1,288,818
	Underwriting Commission Issue Management Fees		7,793,114	4,038,115
	Trustee Fees		2,900,000	4,036,113
	Dividend Receivable		8,011,008	6,879,670
	Management Fees		32,667	1,283,110
	Receivable from MTB Securitie	es Ltd.	3,469,922	211,539
	Receivable from SSML		3,067,125	83,034
	Receivable from Shanta Securit	ties Ltd.	3,878	-
	IPOs		680,000	-
			27,246,531	13,784,285
8.00	Advance and Prepayments			
0.00	Advance Income Tax	8.01	34,603,941	25,847,647
	Advance to Employees	8.02	1,254,426	3,383,382
	1 7		35,858,367	29,231,029
8.01	Advance Income Tax			
	Opening Balance		25,847,647	15,897,798
	Add: Addition during the period		6,300,000	6,500,000
	Add: Addition during the period		1,834,053	2,815,960
	Add: Addition during the period		622,241	633,889
	Less: Adjustment made during	the period	-	-
0.03			34,603,941	25,847,647
8.02	Advance to Employees Advance to Employee Car	ı	1,254,426	3,383,382
	Advance to Employee Car		1,254,426	3,383,382
			1,251,120	0,000,002
9.00	Cash & Cash Equivalents			
	This is made up as under:	,		
	Cash in Hand		12,890	20,600
	Cash at Bank (Mutual Trust	Rank)		
	MTB Tower 0087-0210000208		115,501	27,470
	MTB Tower 0087-0320000045	(SND)	2,049,009	189,165
	MTB Tower 0087-0320000054	(IPO)	14,047	14,047
	MTB Tower 0087-0210000446	4 (SFCM)	4,573	8,148
	MTB Tower 0087-0320000214		126,269	7,336,847
	MTB Tower 0087-0320000205		2,938,495	193,331
	MTB Tower 0087-0320000223		3,131,006	4,697,565
	Panthapath 1310-000102527 (I	CB Fund)	49,129	12.466.572
	Cash and Cash Equivalents		8,428,028 8,440,918	12,466,573 12,487,173
	_		0,440,210	12,407,175
10.00	Share Capital			
	Authorized Capital	DT 1001	500,000,000	500 000 000
	50,00,000 Ordinary Shares of E	BD1 100 each.	500,000,000	500,000,000
	Issued, Subscribed and Paid-	up Capital:		
	3,934,641 Ordinary Shares of E	BDT 100 each	393,464,100	393,464,100
	Shareholding Position:			
	Particulars	No. of Shares		Percentage
	Mutual Trust Bank Limited	3,934,485	393,448,500	99.996%
	Mr. Md. Wakiluddin	156	15,600	0.004%
	Total	3,934,641	393,464,100	100%
1.00	Retained Earnings			
	Opening Balance		10,228,884	21,684,915
	Add: Net Profit after Tax durin	g the period	5,338,506	7,280,369
	Less: Stock Dividend	5 the period	. , ,	18.736.400

15,567,390

Closing Balance

12.00 Deferred Tax Liability

13.00	Long Term Loan		
	Investment Corporation of Bangladesh Puji Bazare Khotigrostho Khudro Biniogkari Shohyaota Tohobil	2 29,889,599	-
		29,889,599	
14.00	Short Term Loan Mutual Trust Bank Ltd. MTB SOD (G) Business A/C-0087-0173000039	204,862,941	202,506,032
	MTB SOD (G) Business under SFCM A/C-2411000001258 MTB SOD (G) Business A/C-2411000006422	99,976,868 153,623,139	96,858,462 75,127,111
	MTB SOD (G) Business A/C-2411000007770 Investment Corporation of Bangladesh	141,358,093	
	Puji Bazare Khotigrostho Khudro Biniogkari Shohyaota Tohobil	2 16,167,962 615,989,003	374,491,605
15.00	Accounts Payable LeadSoft BD Ltd.	214,556	214,556
	Audit fees payable Payable to MTB Securities Ltd.	75,900 385,153	69,000 5,266,245
	Payable to SSML City brokerage ltd. Unearned revenue	150,225 250,000	1,170,984
	Client Deposits Source Tax, VAT and Others	11,454,576 1,106,349	6,286,912 1,080,654
16.00	Provision for diminution in value of Investments	13,636,759	14,088,351
	Opening Balance Add: Provision made during the period	79,000,000 5,000,000	67,000,000 12,000,000
17.00	Less: Adjustment of provision during the period Provision for Margin Loan	13,455,681 70,544,319	79,000,000
17.00	Opening Balance Add: Provision made during the period	81,000,000 7,200,000	57,000,000 24,000,000
18.00	Provision for Current Tax	88,200,000	81,000,000
	Opening Balance Add: Addition during the period	53,328,933 4,834,949	40,410,659 12,918,274
	Less: Adjustment made during the period	58,163,883	53,328,933
19.00	Other Liabilities Provision for Expenses 19.01	1,139,292	1,773,650
	Interest Suspense 19.02 Management fee Suspense 19.03	37,334,989 1,174,776	35,005,729 1,174,776
19.01	Provision for Expenses	39,649,058	37,954,156
15.01	Incentive Bonus: Opening Balance	1,773,650	2,374,655
	Add: Addition during the period Less: Paid during the period	393,532 1,027,890	787,488 1,388,493
19.02	Closing Balance Interest Suspense Account	1,139,292	1,773,650
	Opening Balance Add: Addition during the period	35,005,729 2,329,260	27,820,632 7,185,097
	Less: Adjustment made during the period Closing Balance	37,334,989	35,005,729
19.03	Portfolio Management fee Suspense Account Opening Balance	1,174,776	819,833
	Add: Addition during the period Less: Adjustment made during the period	-	354,943
20.00	Closing Balance Lease Liability	1,174,776	1,174,776
20.00	Opening Balance Add: Addition during the period	10,795,225	11,588,799
	Less: Adjustment made during the period Closing Balance	859,441 9,935,784	793,575 10,795,225
21.00	Net Assets Value (NAV) per share Net Assets 21.01	409,031,490	403,692,985
	Number of ordinary shares outstanding	3,934,641 103.96	3,934,641 102.60
21.01	Net Assets Total Assets	1,335,101,520	1,054,448,132
	Less: Non-current Liabilities Less: Current Liabilities	29,951,225 896,118,805	96,878 650,658,269
22.00		409,031,490	403,692,985
22.00	Interest Income Interest on Margin Loan - Non- Discretionary Account (NDA) Interest on Margin Loan - Discretionary Account (DA)	31,639,960 62,329	47,415,226 10,678
	Interest on Bank Accounts	3,848 31,706,137	368 47,426,272
23.00	Income from Investment Dividend Income Capital gain on sale of Securities	10,732,110 23,949,984	16,519,588 20,858,993
	Income from treasury bond	14,041 34,696,135	37,378,581
24.00	Issue Management Fees	7,155,000	1,861,389
			1 961 390
25.00	Settlement Fees & Documentation Charges	7,155,000	1,861,389
25.00	Settlement Fees & Documentation Charges Settlement Fee Documentation Charge	7,155,000 3,220,681 22,500	3,521,395 10,000
	Settlement Fee Documentation Charge Portfolio Management Fees	7,155,000 3,220,681 22,500 3,243,181	3,521,395 10,000 3,531,395
	Settlement Fee Documentation Charge	7,155,000 3,220,681 22,500 3,243,181 2,019,931 97,247	3,521,395 10,000 3,531,395 5,336,772 101,444
26.00	Settlement Fee Documentation Charge Portfolio Management Fees Non-discretionary Account	7,155,000 3,220,681 22,500 3,243,181 2,019,931	3,521,395 10,000 3,531,395 5,336,772
26.00	Settlement Fee Documentation Charge Portfolio Management Fees Non-discretionary Account Discretionary Account	7,155,000 3,220,681 22,500 3,243,181 2,019,931 97,247 2,117,178 3,850,000	3,521,395 10,000 3,531,395 5,336,772 101,444 5,438,216 3,650,000 50,000
26.00 27.00	Settlement Fee Documentation Charge Portfolio Management Fees Non-discretionary Account Discretionary Account Trustee Fees Trustee Fees Registration Fee (Trust Deed)	7,185,000 3,220,681 22,500 3,243,181 2,019,931 97,247 2,117,178	3,521,395 10,000 3,531,395 5,336,772 101,444 5,438,216
26.00 27.00	Settlement Fee Documentation Charge Portfolio Management Fees Non-discretionary Account Discretionary Account Trustee Fees Trustee Fees Registration Fee (Trust Deed) Other Operating Income Rental income Transmission fee	7,155,000 3,220,681 22,500 3,243,181 2,019,931 97,247 2,117,178 3,850,000	3,521,395 10,000 3,531,395 5,336,772 101,444 5,438,216 3,650,000 3,700,000 600,000 337,211
26.00 27.00	Settlement Fee Documentation Charge Portfolio Management Fees Non-discretionary Account Discretionary Account Trustee Fees Trustee Fees Registration Fee (Trust Deed) Other Operating Income Rental income Transmission fee Annual BO account charge IPO charge	7,185,000 3,220,681 22,500 3,243,181 2,019,931 97,247 2,117,178 3,850,000 600,000	3,521,395 10,000 3,531,395 5,336,772 101,444 5,438,216 3,650,000 50,000 3,700,000
26.00 27.00	Settlement Fee Documentation Charge Portfolio Management Fees Non-discretionary Account Discretionary Account Trustee Fees Trustee Fees Registration Fee (Trust Deed) Other Operating Income Rental income Transmission fee Annual BO account charge	7,185,000 3,220,681 22,500 3,243,181 2,019,931 97,247 2,117,178 3,850,000 3,850,000	3,521,395 10,000 3,531,395 5,336,772 101,444 5,438,216 3,650,000 3,700,000 600,000 337,211
26.00 27.00 28.00	Settlement Fee Documentation Charge Portfolio Management Fees Non-discretionary Account Discretionary Account Trustee Fees Trustee Fees Registration Fee (Trust Deed) Other Operating Income Rental income Transmission fee Annual BO account charge IPO charge Dematerialization fee Office & Administrative Expenses Salary and Allowances	7,185,000 3,220,681 22,500 3,243,181 2,019,931 97,247 2,117,178 3,850,000 600,000 250,000 856,000	3,521,395 10,000 3,531,395 5,336,772 101,444 5,438,216 3,650,000 3,700,000 600,000 337,211 20,800 - - - 958,011
26.00 27.00 28.00	Settlement Fee Documentation Charge Portfolio Management Fees Non-discretionary Account Discretionary Account Discretionary Account Trustee Fees Trustee Fees Trustee Fees (Trust Deed) Other Operating Income Rental income Transmission fee Annual BO account charge IPO charge Dematerialization fee Office & Administrative Expenses Salary and Allowances Postage, Telephone, Fax, Stamp Printing & Stationery	7,185,000 3,220,681 22,500 3,243,181 2,019,931 97,247 2,117,178 3,850,000 600,000 250,000 850,000 12,078,435 304,085 466,690	3,521,395 10,000 3,531,395 5,336,772 101,444 5,438,216 3,650,000 3,700,000 600,000 337,211 20,800 - - 958,011
26.00 27.00 28.00	Settlement Fee Documentation Charge Portfolio Management Fees Non-discretionary Account Discretionary Account Discretionary Account Trustee Fees Trustee Fees Registration Fee (Trust Deed) Other Operating Income Rental income Transmission fee Annual BO account charge IPO charge Dematerialization fee Office & Administrative Expenses Salary and Allowances Postage, Telephone, Fax, Stamp Printing & Stationery Directors' Fee Depreciation Expenses Interest on lease liability	7,185,000 3,220,681 22,500 3,243,181 2,019,931 97,247 2,117,178 3,850,000 600,000 250,000 850,000 12,078,435 304,085 466,690 844,880 1,677,035 832,559	3,521,395 10,000 3,531,395 5,336,772 101,444 5,438,216 3,650,000 50,000 3,700,000 37,211 20,800 - - 958,011 12,451,740 84,151 462,620 568,399 1,674,931 898,425
26.00 27.00 28.00	Settlement Fee Documentation Charge Portfolio Management Fees Non-discretionary Account Discretionary Account Discretionary Account Trustee Fees Trustee Fees Trustee Fees Registration Fee (Trust Deed) Other Operating Income Rental income Transmission fee Annual BO account charge IPO charge Dematerialization fee Office & Administrative Expenses Salary and Allowances Postage, Telephone, Fax, Stamp Printing & Stationery Directors' Fee Depreciation Expenses Interest on lease liability Repairs and Maintenance Car Expense	7,185,000 3,220,681 22,500 3,243,181 2,019,931 97,247 2,117,178 3,850,000 600,000 250,000 850,000 12,078,435 304,085 466,690 844,880 1,677,035 832,559 621,025 1,459,311	3,521,395 10,000 3,531,395 5,336,772 101,444 5,438,216 3,650,000 3,700,000 3,700,000
26.00 27.00 28.00	Settlement Fee Documentation Charge Portfolio Management Fees Non-discretionary Account Discretionary Account Discretionary Account Trustee Fees Trustee Fees Trustee Fees Registration Fee (Trust Deed) Other Operating Income Rental income Transmission fee Annual BO account charge IPO charge Dematerialization fee Office & Administrative Expenses Salary and Allowances Postage, Telephone, Fax, Stamp Printing & Stationery Directors' Fee Depreciation Expenses Interest on lease liability Repairs and Maintenance Car Expense CDBL Charge Entertainment	7,185,000 3,220,681 22,500 3,243,181 2,019,931 97,247 2,117,178 3,850,000 600,000 250,000 850,000 12,078,435 304,085 466,690 844,880 1,677,035 832,559 621,025 1,459,311 337,799 601,059	3,521,395 10,000 3,531,395 5,336,772 101,444 5,438,216 3,650,000 3,700,000 600,000 337,211 20,800 - - - 958,011 12,451,740 84,151 462,620 568,399 1,674,931 898,425 248,375 1,179,571 280,498 483,479
26.00 27.00 28.00	Settlement Fee Documentation Charge Portfolio Management Fees Non-discretionary Account Discretionary Account Discretionary Account Trustee Fees Trustee Fees Registration Fee (Trust Deed) Other Operating Income Rental income Transmission fee Annual BO account charge IPO charge Dematerialization fee Office & Administrative Expenses Salary and Allowances Postage, Telephone, Fax, Stamp Printing & Stationery Directors' Fee Depreciation Expenses Interest on lease liability Repairs and Maintenance Car Expense CDBL Charge Entertainment Cleaning & Security Service Charges Fees and Registration Bad debts	7,185,000 3,220,681 22,500 3,243,181 2,019,931 97,247 2,117,178 3,850,000 600,000 250,000 880,000 12,078,435 304,085 466,690 884,880 1,677,035 832,559 621,025 1,459,311 337,799 601,659 773,918 456,109	3,521,395 10,000 3,531,395 5,336,772 101,444 5,438,216 3,650,000 3,700,000 3,700,000 3,700,000 120,800 - - 958,011 12,451,740 84,151 462,620 568,399 1,674,931 898,425 248,375 1,179,571 280,498 483,479 680,432 983,405 500,000
26.00 27.00 28.00	Settlement Fee Documentation Charge Portfolio Management Fees Non-discretionary Account Discretionary Account Discretionary Account Discretionary Account Trustee Fees Trustee Fees Registration Fee (Trust Deed) Other Operating Income Rental income Transmission fee Annual BO account charge IPO charge Dematerialization fee Office & Administrative Expenses Salary and Allowances Postage, Telephone, Fax, Stamp Printing & Stationery Directors' Fee Depreciation Expenses Interest on lease liability Repairs and Maintenance Car Expense CDBL Charge Entertainment Cleaning & Security Service Charges Fees and Registration Bad debts Bank Charges and Excise Duty Conveyance	7,185,000 3,220,681 22,500 3,243,181 2,019,931 97,247 2,117,178 3,850,000 600,000 250,000 850,000 12,078,435 304,085 466,690 844,880 1,677,035 832,559 621,025 1,459,311 337,799 601,059 773,918 456,109 - 362,161 243,405	3,521,395 10,000 3,531,395 5,336,772 101,444 5,438,216 3,650,000 3,700,000 3,700,000 3,700,000 120,800 - - 958,011 12,451,740 84,151 462,620 568,399 1,674,931 898,425 248,375 1,179,571 280,498 483,479 680,432 983,405 500,000 228,454 257,030
26.00 27.00 28.00	Settlement Fee Documentation Charge Portfolio Management Fees Non-discretionary Account Discretionary Account Discretionary Account Trustee Fees Trustee Fees Registration Fee (Trust Deed) Other Operating Income Rental income Transmission fee Annual BO account charge IPO charge Dematerialization fee Office & Administrative Expenses Salary and Allowances Postage, Telephone, Fax, Stamp Printing & Stationery Directors' Fee Depreciation Expenses Interest on lease liability Repairs and Maintenance Car Expense CDBL Charge Entertainment Cleaning & Security Service Charges Fees and Registration Bad debts Bank Charges and Excise Duty	7,185,000 3,220,681 22,500 3,243,181 2,019,931 97,247 2,117,178 3,850,000 600,000 250,000 880,000 12,078,435 304,085 466,690 844,880 1,677,035 832,559 621,025 1,459,311 337,799 601,059 773,918 456,109 362,216 243,405 61,284 17,181	3,521,395 10,000 3,531,395 5,336,772 101,444 5,438,216 3,650,000 3,700,000 3,700,000 337,211 20,800 - - 958,011 12,451,740 84,151 462,620 568,399 1,674,931 898,425 248,375 1,179,571 280,498 483,475 960,432 983,405 500,000 228,454
26.00 27.00 28.00	Settlement Fee Documentation Charge Portfolio Management Fees Non-discretionary Account Discretionary Account Discretionary Account Discretionary Account Trustee Fees Trustee Fees Trustee Fees Registration Fee (Trust Deed) Other Operating Income Rental income Transmission fee Annual BO account charge IPO charge Dematerialization fee Office & Administrative Expenses Salary and Allowances Postage, Telephone, Fax, Stamp Printing & Stationery Directors' Fee Depreciation Expenses Interest on lease liability Repairs and Maintenance Car Expense CDBL Charge Entertainment Cleaning & Security Service Charges Fees and Registration Bad debts Bank Charges and Excise Duty Conveyance Internet Expense Books & Newspaper Professional Fees Utility Office Maintenance	7,185,000 3,220,681 22,500 3,243,181 2,019,931 97,247 2,117,178 3,850,000 600,000 250,000 880,000 12,078,435 304,085 466,690 884,880 1,677,035 832,559 621,025 1,459,311 337,799 601,059 773,918 456,109 362,216 243,405 61,284 17,181 174,650 444,135 13,400	3,521,395 10,000 3,531,395 101,000 3,531,395 101,444 5,438,216 3,650,000 50,000 3,700,000 3,700,000 120,800
26.00 27.00 28.00	Settlement Fee Documentation Charge Portfolio Management Fees Non-discretionary Account Discretionary Account Discretionary Account Trustee Fees Trustee Fees Registration Fee (Trust Deed) Other Operating Income Rental income Transmission fee Annual BO account charge IPO charge Dematerialization fee Office & Administrative Expenses Salary and Allowances Postage, Telephone, Fax, Stamp Printing & Stationery Directors' Fee Depreciation Expenses Interest on lease liability Repairs and Maintenance Car Expense CDBL Charge Entertainment Cleaning & Security Service Charges Fees and Registration Bad debts Bank Charges and Excise Duty Conveyance Internet Expense Books & Newspaper Professional Fees Utility Office Maintenance Comain and Hosting Charge Travelling Expense IPO Expenses	7,185,000 3,220,681 22,500 3,243,181 2,019,931 97,247 2,117,178 3,850,000 600,000 250,000 850,000 12,078,435 304,085 466,690 844,880 1,677,035 832,559 621,025 1,459,311 337,799 601,059 773,918 456,109 456,109 362,216 243,405 61,284 17,181 174,650 444,135	3,521,395 10,000 3,531,395 5,336,772 101,444 5,438,216 3,650,000 3,700,000 3,700,000 337,211 20,800 - - 958,011 12,451,740 84,151 462,620 568,399 1,674,931 898,425 248,375 1,179,571 280,498 483,479 680,432 983,405 500,000 228,454 257,030 45,026 16,433 165,138 395,570
26.00 27.00 28.00	Settlement Fee Documentation Charge Portfolio Management Fees Non-discretionary Account Discretionary Account Discretionary Account Trustee Fees Trustee Fees Trustee Fees Registration Fee (Trust Deed) Other Operating Income Rental income Transmission fee Annual BO account charge IPO charge Dematerialization fee Office & Administrative Expenses Salary and Allowances Postage, Telephone, Fax, Stamp Printing & Stationery Directors' Fee Depreciation Expenses Interest on lease liability Repairs and Maintenance Care Expense C1DBL Charge Entertainment Cleaning & Security Service Charges Fees and Registration Bad debts Bank Charges and Excise Duty Conveyance Internet Expense Books & Newspaper Professional Fees Utility Office Maintenance Domain and Hosting Charge Travelling Expense	7,185,000 3,220,681 22,500 3,243,181 2,019,931 97,247 2,117,178 3,850,000 600,000 250,000 850,000 12,078,435 304,085 466,690 844,880 1,677,035 832,559 621,025 1,459,311 337,799 601,059 773,918 456,109 362,216 243,405 61,284 17,181 174,650 444,135 13,400 8,000 349,850	3,521,395 10,000 3,531,395 101,000 3,531,395 101,444 5,438,216 3,650,000 50,000 3,700,000 3,700,000 120,800 - - 958,011 12,451,740 84,151 462,620 568,399 1,674,931 898,425 248,375 1,179,571 280,498 483,479 680,432 983,405 500,000 228,454 257,030 45,026 16,433 165,138 395,570 14,100 73,625 18,100
26.00 27.00 28.00 29.00	Settlement Fee Documentation Charge Portfolio Management Fees Non-discretionary Account Discretionary Account Discretionary Account Trustee Fees Trustee Fees Trustee Fees Registration Fee (Trust Deed) Other Operating Income Rental income Transmission fee Annual BO account charge IPO charge Dematerialization fee Office & Administrative Expenses Salary and Allowances Postage, Telephone, Fax, Stamp Printing & Stationery Directors' Fee Depreciation Expenses Interest on lease liability Repairs and Maintenance Car Expense CDBL Charge Entertainment Cleaning & Security Service Charges Fees and Registration Bad debts Bank Charges and Excise Duty Conveyance Internet Expense Books & Newspaper Professional Fees Utility Office Maintenance Domain and Hosting Charge Travelling Expense IPO Expenses Advertisement Interest Expense Interest Expense Interest on SOD (G) Business, Mutual Trust Bank Ltd.	7,185,000 3,220,681 22,500 3,243,181 2,019,931 97,247 2,117,178 3,850,000 600,000 250,000 850,000 12,078,435 304,085 466,690 844,880 1,677,035 832,559 621,025 1,459,311 337,799 601,059 773,918 456,109 362,216 243,405 61,284 17,181 174,650 444,135 13,400 8,000 349,850 6,000 80,360	3,521,395 10,000 3,531,395 101,000 3,531,395 101,444 5,438,216 3,650,000 50,000 3,700,000 3,700,000 120,800 - - 988,011 12,451,740 84,151 462,620 568,399 1,674,931 898,425 248,375 1,179,571 280,498 483,479 680,432 983,405 500,000 228,454 257,030 45,026 16,433 165,138 395,570 14,100 73,625 18,100 73,625 18,100 73,625 18,100 73,625 18,100 73,625 18,100 73,625 75,701 74,000
26.00 27.00 28.00 29.00	Settlement Fee Documentation Charge Portfolio Management Fees Non-discretionary Account Discretionary Account Discretionary Account Discretionary Account Trustee Fees Trustee Fees Registration Fee (Trust Deed) Other Operating Income Rental income Transmission fee Annual BO account charge IPO charge Dematerialization fee Office & Administrative Expenses Salary and Allowances Postage, Telephone, Fax, Stamp Printing & Stationery Directors' Fee Depreciation Expenses Interest on lease liability Repairs and Maintenance Car Expense CDBL Charge Entertainment Cleaning & Security Service Charges Fees and Registration Bad debts Bank Charges and Excise Duty Conveyance Internet Expense Books & Newspaper Professional Fees Utility Office Maintenance Domain and Hosting Charge Travelling Expense IPO Expenses Advertisement Interest Expense	7,185,000 3,220,681 22,500 3,243,181 2,019,931 97,247 2,117,178 3,850,000 600,000 250,000 850,000 12,078,435 304,085 466,690 844,880 1,677,035 832,559 621,025 1,459,311 337,799 601,059 773,918 456,109 - 362,216 243,405 61,284 17,181 174,650 444,135 13,400 8,000 349,850 6,000 80,360 22,213,386	3,521,395 10,000 3,531,395 10,000 3,531,395 101,444 5,438,216 3,650,000 50,000 3,700,000 337,211 20,800 - 958,011 12,451,740 84,151 462,620 568,399 1,674,931 898,425 248,375 1,179,571 280,498 483,479 680,432 983,405 500,000 228,454 257,030 45,026 16,433 395,570 14,100 73,625 18,100 24,000 24,000 21,733,502
26.00 27.00 28.00 29.00	Settlement Fee Documentation Charge Portfolio Management Fees Non-discretionary Account Discretionary Account Discretionary Account Trustee Fees Trustee Fees Trustee Fees Registration Fee (Trust Deed) Other Operating Income Rental income Transmission fee Annual BO account charge IPO charge Dematerialization fee Office & Administrative Expenses Salary and Allowances Postage, Telephone, Fax, Stamp Printing & Stationery Directors' Fee Depreciation Expenses Interest on lease liability Repairs and Maintenance Car Expense CDBL Charge Entertainment Cleaning & Security Service Charges Fees and Registration Bad debts Bank Charges and Excise Duty Conveyance Internet Expense Books & Newspaper Professional Fees Utility Office Maintenance Domain and Hosting Charge Travelling Expense IPO Expenses Advertisement Interest Expense Interest Expense Interest on SOD (G) Business, Mutual Trust Bank Ltd.	7,185,000 3,220,681 22,500 3,243,181 2,019,931 97,247 2,117,178 3,850,000 600,000 250,000 850,000 12,078,435 304,085 466,690 844,880 1,677,035 832,559 621,025 1,459,311 337,799 601,059 773,918 456,109 - 362,216 243,405 61,284 17,181 174,650 444,135 13,400 61,284 17,181 174,650 444,135 13,400 80,360 22,213,386 6,000 80,360 22,213,386	3,521,395 10,000 3,531,395 10,000 3,531,395 5,336,772 101,444 5,438,216 3,650,000 50,000 3,700,000 600,000 337,211 20,800 958,011 12,451,740 84,151 462,620 568,399 1,674,931 898,425 248,375 1,179,571 280,498 483,479 680,432 983,405 500,000 228,454 257,030 45,026 16,433 395,570 14,100 73,625 18,100 24,000 21,733,502 22,375,919 12,000,000
26.00 27.00 28.00 29.00 30.00	Settlement Fee Documentation Charge Portfolio Management Fees Non-discretionary Account Discretionary Account Discretionary Account Trustee Fees Trustee Fees Registration Fee (Trust Deed) Other Operating Income Rental income Transmission fee Annual BO account charge IPO charge Dematerialization fee Office & Administrative Expenses Salary and Allowances Postage, Telephone, Fax, Stamp Printing & Stationery Directors' Fee Depreciation Expenses Interest on lease liability Repairs and Maintenance Car Expense CDBL Charge Entertainment Cleaning & Security Service Charges Fees and Registration Bad debts Bank Charges and Excise Duty Conveyance Internet Expense Books & Newspaper Professional Fees Utility Office Maintenance Domain and Hosting Charge Travelling Expense IPO Expenses Advertisement Interest Expense Interest on SOD (G) Business, Mutual Trust Bank Ltd. Interest on loan from Investment Corporation of Bangladesh Provision for diminution in value of Investments This provision is made as per BSEC guideline and to reduce the risk of have created total BDT 70,544,319 (37.84%) out of total requirement	7,185,000 3,220,681 22,500 3,243,181 2,019,931 97,247 2,117,178 3,850,000 600,000 600,000 850,000 12,078,435 304,085 466,690 844,880 1,677,035 832,559 621,025 1,459,311 337,799 601,059 773,918 456,109 773,918 456,109 61,284 17,181 174,650 444,135 13,400 8,000 349,850 6,000 80,360 22,213,386 38,333,936 732,107 39,066,043 5,000,000 [Investment, As on Balam of BDT 186,399,247,000	3,521,395 10,000 3,531,395 10,000 3,531,395 5,336,772 101,444 5,438,216 3,650,000 50,000 3,700,000 600,000 337,211 20,800 958,011 12,451,740 84,151 462,620 568,399 1,674,931 898,425 248,375 248,375 1,179,571 280,498 483,479 680,432 983,405 500,000 228,454 4257,030 45,026 16,433 165,138 395,570 14,100 73,625 18,100 24,000 21,733,502 22,375,919 22,375,919 22,375,919 12,000,000 12,000,0000 12,000000 12,0000000000
26.00 27.00 28.00 29.00 30.00	Settlement Fee Documentation Charge Portfolio Management Fees Non-discretionary Account Discretionary Account Discretionary Account Discretionary Account Trustee Fees Trustee Fees Registration Fee (Trust Deed) Other Operating Income Rental income Transmission fee Annual BO account charge IPO charge Dematerialization fee Office & Administrative Expenses Salary and Allowances Postage, Telephone, Fax, Stamp Printing & Stationery Directors' Fee Depreciation Expenses Interest on lease liability Repairs and Maintenance Car Expense CDBL Charge Entertainment Cleaning & Security Service Charges Fees and Registration Bad debts Bank Charges and Excise Duty Conveyance Internet Expense Books & Newspaper Professional Fees Utility Office Maintenance Domain and Hosting Charge Travelling Expense IPO Expenses Advertisement Interest Expense Interest Expense Interest on SOD (G) Business, Mutual Trust Bank Ltd. Interest on loan from Investment Corporation of Bangladesh Provision for diminution in value of Investments This provision is made as per BSEC guideline and to reduce the risk o have created total BDT 70,544,319 (37.84%) out of total requirement	7,185,000 3,220,681 22,500 3,243,181 2,019,931 97,247 2,117,178 3,850,000 600,000 600,000 850,000 12,078,435 304,085 466,690 844,880 1,677,035 822,559 621,025 1,459,311 337,799 601,059 773,918 456,109 773,918 456,109 444,135 13,400 61,284 17,181 174,650 444,135 13,400 8,000 349,850 6,000 80,360 22,213,386 38,333,936 732,107 39,066,043 5,000,000 [Investment. As on Balanc of BDT 186,399,247,000]	3,521,395 10,000 3,531,395 10,000 3,531,395 5,336,772 101,444 5,438,216 3,650,000 50,000 3,700,000 600,000 337,211 20,800 958,011 12,451,740 84,151 462,620 568,399 1,674,931 898,425 248,375 1,179,571 280,498 483,479 983,405 500,000 228,454 257,030 45,026 16,433 305,570 14,100 73,625 18,100 24,000 24,000 221,733,502 22,375,919 - 22,375,919 12,000,000 2e sheet date we
26.00 27.00 28.00 29.00 31.00 32.00	Settlement Fee Documentation Charge Portfolio Management Fees Non-discretionary Account Discretionary Account Discretionary Account Trustee Fees Trustee Fees Trustee Fees Registration Fee (Trust Deed) Other Operating Income Rental income Transmission fee Annual BO account charge IPO charge Dematerialization fee Office & Administrative Expenses Salary and Allowances Postage, Telephone, Fax, Stamp Printing & Stationery Directors' Fee Depreciation Expenses Interest on lease liability Repairs and Maintenance Care Expense CDBL Charge Entertainment Cleaning & Security Service Charges Fees and Registration Bad debts Bank Charges and Excise Duty Conveyance Internet Expense Books & Newspaper Professional Fees Utility Office Maintenance Domain and Hosting Charge Travelling Expenses IPO Expenses Advertisement Interest Expense Interest on SOD (G) Business, Mutual Trust Bank Ltd. Interest on Ioan from Investment Corporation of Bangladesh Provision for diminution in value of Investments This provision is made as per BSEC guideline and to reduce the risk o have created total BDT 70,544,319 (37.84%) out of total requirement	7,185,000 3,220,681 22,500 3,243,181 2,019,931 97,247 2,117,178 3,850,000 600,000 600,000 850,000 12,078,435 304,085 466,690 844,880 1,677,035 822,559 621,025 1,459,311 337,799 601,059 773,918 456,109 773,918 456,109 444,135 13,400 61,284 17,181 174,650 444,135 13,400 8,000 349,850 6,000 80,360 22,213,386 38,333,936 732,107 39,066,043 5,000,000 [Investment. As on Balanc of BDT 186,399,247,000]	3,521,395 10,000 3,531,395 10,000 3,531,395 5,336,772 101,444 5,438,216 3,650,000 50,000 3,700,000 600,000 337,211 20,800 958,011 12,451,740 84,151 462,620 568,399 1,674,931 898,425 248,375 1,179,571 280,498 483,479 983,405 500,000 228,454 257,030 45,026 16,433 305,570 14,100 73,625 18,100 24,000 24,000 221,733,502 22,375,919 - 22,375,919 12,000,000 2e sheet date we
26.00 27.00 28.00 29.00 31.00 32.00	Settlement Fee Documentation Charge Portfolio Management Fees Non-discretionary Account Discretionary Account Discretionary Account Discretionary Account Trustee Fees Trustee Fees Trustee Fees Registration Fee (Trust Deed) Other Operating Income Rental income Transmission fee Annual BO account charge IPO charge Dematerialization fee Office & Administrative Expenses Salary and Allowances Postage, Telephone, Fax, Stamp Printing & Stationery Directors' Fee Depreciation Expenses Interest on lease liability Repairs and Maintenance Car Expense CDBL Charge Entertainment Cleaning & Security Service Charges Fees and Registration Bad debts Bank Charges and Excise Duty Conveyance Internet Expense Books & Newspaper Professional Fees Utility Office Maintenance Domain and Hosting Charge Travelling Expenses IPO Expenses Advertisement Interest Expense Interest on SOD (G) Business, Mutual Trust Bank Ltd. Interest on loan from Investment Corporation of Bangladesh Provision for diminution in value of Investments This provision is made as per BSEC guideline and to reduce the risk o have created total BDT 7,0544,319 (37.84%) out of total requirement This provision is made as per BSEC guideline and to reduce the risk o have created total BDT 8,82,00,000 (41.01%) out of total requirement	7,185,000 3,220,681 22,500 3,243,181 2,019,931 97,247 2,117,178 3,850,000 600,000 250,000 850,000 12,078,435 304,085 466,690 844,880 1,677,035 832,559 621,025 1,459,311 337,799 601,059 773,918 456,109 362,216 243,405 61,284 17,181 174,650 444,135 13,400 8,000 349,850 6,000 80,360 22,213,386 38,333,936 732,107 39,066,043 5,000,000 6 Investment. As on Balant of BDT 186,399,247,00	3,521,395 10,000 3,531,395 10,000 3,531,395 5,336,772 101,444 5,438,216 3,650,000 50,000 3,700,000 600,000 337,211 20,800 958,011 12,451,740 84,151 462,620 568,399 1,674,931 898,425 248,375 1,179,571 280,498 483,405 968,432 983,405 500,000 228,454 257,030 44,026 16,433 165,138 305,570 14,100 73,625 18,100 24,000 21,733,502 22,375,919 22,375,919 12,000,000 2e sheet date we
26.00 27.00 28.00 29.00 31.00 32.00	Settlement Fee Documentation Charge Portfolio Management Fees Non-discretionary Account Discretionary Account Discretionary Account Discretionary Account Trustee Fees Trustee Fees Trustee Fees Registration Fee (Trust Deed) Other Operating Income Rental income Transmission fee Annual BO account charge IPO charge Dematerialization fee Office & Administrative Expenses Salary and Allowances Postage, Telephone, Fax, Stamp Printing & Stationery Directors' Fee Depreciation Expenses Interest on lease liability Repairs and Maintenance Car Expense CDBL Charge Entertainment Cleaning & Security Service Charges Fees and Registration Bad debts Bank Charges and Excise Duty Conveyance Internet Expense Books & Newspaper Professional Fees Utility Office Maintenance Domain and Hosting Charge Travelling Expenses IVO Expenses Advertisement Interest Expense Interest on SOD (G) Business, Mutual Trust Bank Ltd. Interest on loan from Investment Corporation of Bangladesh Provision for diminution in value of Investments This provision is made as per BSEC guideline and to reduce the risk o have created total BDT 70,544,319 (37.84%) out of total requirement Provision for margin loan This provision is made as per BSEC guideline and to reduce the risk o have created total BDT 70,544,319 (37.84%) out of total requirement Income Tax Expenses Lurnent Tax 33.01	7,185,000 3,220,681 22,500 3,243,181 2,019,931 97,247 2,117,178 3,850,000 600,000 600,000 850,000 850,000 12,078,435 304,085 466,690 844,880 1,677,035 832,559 621,025 1,459,311 337,799 601,059 671,025 1,459,311 347,99 601,059 671,025 1,459,311 31,709 611,059 612,025 1,459,311 31,709 601,059 61,284 17,181 174,650 444,135 13,400 8,000 444,135 13,400 8,000 349,850 6,000 80,360 22,213,386 732,107 39,066,043 5,000,000 F Investment. As on Balanc of BDT 186,399,247,000 7,200,000 F Investment. As on Balanc of BDT 186,399,247,000 7,200,000 F Investment. As on Balanc of BDT 215,058,532,71 4,834,949 (35,252) 4,799,697	3,521,395 10,000 3,531,395 10,000 3,531,395 5,336,772 101,444 5,438,216 3,650,000 50,000 3,700,000 600,000 337,211 20,800 958,011 12,451,740 84,151 462,620 568,399 1,674,931 898,425 248,375 1,179,571 280,498 483,479 983,405 500,000 228,454 257,030 45,026 16,433 165,138 395,570 14,100 73,625 18,100 24,000 24,000 221,733,502 22,375,919 12,000,000 2e sheet date we
26.00 27.00 28.00 29.00 31.00 32.00 33.00	Settlement Fee Documentation Charge Portfolio Management Fees Non-discretionary Account Discretionary Account Discretionary Account Trustee Fees Trustee Fees Trustee Fees Registration Fee (Trust Deed) Other Operating Income Rental income Transmission fee Annual BO account charge IPO charge Dematerialization fee Office & Administrative Expenses Salary and Allowances Postage, Telephone, Fax, Stamp Printing & Stationery Directors' Fee Depreciation Expenses Interest on lease liability Repairs and Maintenance Care Expense CIBL Charge Entertainment Cleaning & Security Service Charges Fees and Registration Bad debts Bank Charges and Excise Duty Conveyance Internet Expense Books & Newspaper Professional Fees Utility Office Maintenance Domain and Hosting Charge Travelling Expenses IPO Expenses Advertisement Interest Expense Interest on SOD (G) Business, Mutual Trust Bank Ltd. Interest on loan from Investment Corporation of Bangladesh Provision for diminution in value of Investments This provision is made as per BSEC guideline and to reduce the risk o have created total BDT 70,544,319 (37.84%) out of total requirement Provision for margin loan This provision is made as per BSEC guideline and to reduce the risk o have created total BDT 8,82,00,000 (41.01%) out of total requirement Income Tax Expense Current Tax 33.01	7,185,000 3,220,681 22,500 3,243,181 2,019,931 97,247 2,117,178 3,850,000 600,000 600,000 850,000 850,000 12,078,435 304,085 466,690 844,880 1,677,035 832,559 621,025 1,459,311 337,799 601,059 671,025 1,459,311 347,99 601,059 671,025 1,459,311 31,709 611,059 612,025 1,459,311 31,709 601,059 61,284 17,181 174,650 444,135 13,400 8,000 444,135 13,400 8,000 349,850 6,000 80,360 22,213,386 732,107 39,066,043 5,000,000 F Investment. As on Balanc of BDT 186,399,247,000 7,200,000 F Investment. As on Balanc of BDT 186,399,247,000 7,200,000 F Investment. As on Balanc of BDT 215,058,532,71 4,834,949 (35,252) 4,799,697	3,521,395 10,000 3,531,395 10,000 3,531,395 5,336,772 101,444 5,438,216 3,650,000 50,000 3,700,000 600,000 337,211 20,800 958,011 12,451,740 84,151 462,620 568,399 1,674,931 898,425 248,375 1,179,571 280,498 483,479 983,405 500,000 228,454 257,030 45,026 16,433 165,138 395,570 14,100 73,625 18,100 24,000 24,000 221,733,502 22,375,919 12,000,000 2e sheet date we
26.00 27.00 28.00 29.00 31.00 32.00 33.00	Settlement Fee Documentation Charge Portfolio Management Fees Non-discretionary Account Discretionary Account Discretionary Account Trustee Fees Trustee Fees Trustee Fees Registration Fee (Trust Deed) Other Operating Income Rental income Transmission fee Annual BO account charge IPO charge Dematerialization fee Office & Administrative Expenses Salary and Allowances Postage, Telephone, Fax, Stamp Printing & Stationery Directors' Fee Depreciation Expenses Interest on lease liability Repairs and Maintenance Care Expense Care Expense Cleaning & Security Service Charges Fees and Registration Bad debts Bank Charges and Excise Duty Conveyance Internet Expense Books & Newspaper Professional Fees Utility Office Maintenance Domain and Hosting Charge Travelling Expenses IPO Expenses Advertisement Interest Expense Interest on loan from Investment Corporation of Bangladesh Provision for diminution in value of Investments This provision is made as per BSEC guideline and to reduce the risk o have created total BDT 70,544,319 (37.84%) out of total requirement Provision for margin loan This provision is made as per BSEC guideline and to reduce the risk o have created total BDT 8,82,00,000 (41.01%) out of total requirement Income Tax Expenses Current Tax 33.01 Deferred Tax 33.02 Income Tax Expenses is calculated as per guideline of Income Tax Expenses	7,185,000 3,220,681 22,500 3,243,181 2,019,931 97,247 2,117,178 3,850,000 600,000 600,000 850,000 12,078,435 304,085 466,690 844,880 1,677,035 832,559 621,025 1,459,311 337,799 601,059 773,918 456,109 456,109 171,181 174,650 444,135 13,400 84,000 80,360 22,213,386 38,333,936 732,107 39,066,043 5,000,000 80,360 22,213,386 38,333,936 732,107 39,066,043 5,000,000 80,360 27,200,000 80,360	3,521,395 10,000 3,531,395 10,000 3,531,395 5,336,772 101,444 5,438,216 3,650,000 50,000 3,700,000 600,000 3,700,000 120,800 958,011 12,451,740 84,151 462,620 568,399 1,674,931 888,425 248,375 1,179,571 280,498 483,405 960,432 983,405 500,000 228,454 257,030 44,026 16,433 165,138 305,570 14,100 73,625 18,100 24,000 21,733,502 22,375,919 12,000,000 22 se sheet date we
26.00 27.00 28.00 29.00 31.00 32.00 33.00	Settlement Fee Documentation Charge Portfolio Management Fees Non-discretionary Account Discretionary Account Discretionary Account Discretionary Account Trustee Fees Trustee Fees Registration Fee (Trust Deed) Other Operating Income Rental income Transmission fee Annual BO account charge IPO charge Dematerialization fee Office & Administrative Expenses Salary and Allowances Postage, Telephone, Fax, Stamp Printing & Stationery Directors' Fee Depreciation Expenses Interest on lease liability Repairs and Maintenance Car Expense CDBL Charge Entertainment Cleaning & Security Service Charges Fees and Registration Bad debts Bank Charges and Excise Duty Conveyance Internet Expense Books & Newspaper Professional Fees Utility Office Maintenance Domain and Hosting Charge Travelling Expenses IPO Expenses Advertisement Interest Expense Interest on SOD (G) Business, Mutual Trust Bank Ltd. Interest on SOD (G) Business, Mutual Trust Bank Ltd. Interest on Ioan from Investment Corporation of Bangladesh Provision for diminution in value of Investments This provision is made as per BSEC guideline and to reduce the risk o have created total BDT 70,544,319 (37.84%) out of total requirement Provision for margin loan This provision is made as per BSEC guideline and to reduce the risk o have created total BDT 8,82,00,000 (41.01%) out of total requirement Income Tax Expenses Lurrent Tax 33.01 Deferred Tax 33.02 Income Tax Expenses is calculated as per guideline of Income Tax Expenses Current Tax	7,185,000 3,220,681 22,500 3,243,181 2,019,931 2,117,178 3,850,000 600,000 250,000 850,000 12,078,435 304,085 466,690 844,880 1,677,035 832,559 621,025 1,459,311 337,799 601,059 773,918 456,109 - 362,216 243,405 61,284 17,181 174,650 444,135 13,400 6,000 80,360 22,213,386 38,333,936 732,107 39,066,043 EInvestment. As on Balanc of BDT 186,399,247,00 7,200,000 FInvestment. As on Balanc of BDT 186,399,247,00 7,200,000 FInvestment. As on Balanc of BDT 186,399,247,00 7,200,000 FInvestment. As on Balanc of BDT 186,399,247,00 7,200,000 7,200,000 FInvestment. As on Balanc of BDT 215,058,532,71 4,834,949 (35,252) 4,799,697 ax Act 2023 and related	3,521,395 10,000 3,531,395 10,000 3,531,395 5,336,772 101,444 5,438,216 3,650,000 50,000 3,700,000 3,700,000 12,451,740 84,151 462,620 568,399 1,674,931 898,425 248,375 1,179,571 280,498 483,479 983,405 500,000 228,454 257,030 45,026 16,433 395,570 14,100 73,625 18,100 24,000 21,733,502 22,375,919 22,375,919 12,000,000 22 se sheet date we 24,000,000 2e sheet date we 24,000,000 2e sheet date we
26.00 27.00 28.00 29.00 31.00 32.00 33.00 33.01	Settlement Fee Documentation Charge Portfolio Management Fees Non-discretionary Account Discretionary Account Trustee Fees Trustee Fees Registration Fee (Trust Deed) Other Operating Income Rental income Transmission fee Annual BO account charge IPO charge Dematerialization fee Office & Administrative Expenses Salary and Allowances Postage, Telephone, Fax, Stamp Printing & Stationery Directors' Fee Depreciation Expenses Interest on lease liability Repairs and Maintenance Car Expense Cleaning & Security Service Charges Fees and Registration Bad debts Bank Charges and Excise Duty Conveyance Internet Expense Books & Newspaper Professional Fees Utility Office Maintenance Domain and Hosting Charge Travelling Expenses Interest on SOD (G) Business, Mutual Trust Bank Ltd. Interest on Ioan from Investment Corporation of Bangladesh Provision for diminution in value of Investments This provision is made as per BSEC guideline and to reduce the risk o have created total BDT 70,544,319 (37,84%) out of total requirement Provision for margin loan This provision is made as per BSEC guideline and to reduce the risk o have created total BDT 78,82,00,000 (41.01%) out of total requirement Provision for margin loan This provision is made as per BSEC guideline and to reduce the risk o have created total BDT 78,82,00,000 (41.01%) out of total requirement Provision for margin loan This provision is made as per BSEC guideline and to reduce the risk o have created total BDT 78,82,00,000 (41.01%) out of total requirement Provision for margin loan This provision is made as per BSEC guideline and to reduce the risk o have created total BDT 78,82,00,000 (41.01%) out of total requirement Provision for margin loan This provision is made as per BSEC guideline and to reduce the risk o have created total BDT 78,82,00,000 (41.01%) out of total requirement Provision for margin loan This provision is made as per BSEC guideline and to reduce the risk o have created total BDT 70,544,319 (37,84%) out of total requirement Provision for margin	7,155,000 3,220,681 22,500 3,243,181 2,019,931 97,247 2,117,178 3,850,000 600,000 600,000 850,000 12,078,435 304,085 466,690 844,880 1,677,035 832,559 621,025 1,459,311 337,799 601,059 773,918 456,109 456,109 773,918 456,109 362,216 243,405 61,284 17,181 174,650 444,135 13,400 8,000 349,850 60,000 80,360 22,213,386 18,333,936 732,107 39,066,043 5,000,000 1 Investment. As on Balant of BDT 186,399,247,00 7,200,000 1 Investment. As on Balant of BDT 186,399,247,00 7,200,000 1 Investment. As on Balant of BDT 215,058,532,71 4,834,949 4,834,949 4,834,949 4,834,949 4,834,949 4,834,949 4,834,949 4,834,949 4,834,949 4,834,949 4,834,949 4,834,949 4,834,949 4,834,949 4,834,949 4,834,949 4,834,949 4,834,949 4,834,949	3,521,395 10,000 3,531,395 10,000 3,531,395 5,336,772 101,444 5,438,216 3,650,000 50,000 3,700,000 3,700,000 3,700,000 12,08,000 12,451,740 84,151 462,620 568,399 1,674,931 898,425 248,375 1,179,571 280,498 483,479 483,479 480,432 983,405 500,000 228,454 257,030 45,026 16,433 165,138 395,570 14,100 73,625 18,100 24,000 21,733,502 22,375,919 22,375,919 22,375,919 22,375,919 22,375,919 22,375,919 22,375,919 22,375,919 22,375,919 21,900,000 22 sheet date we
26.00 27.00 28.00 29.00 31.00 32.00 33.00 33.01	Settlement Fee Documentation Charge Portfolio Management Fees Non-discretionary Account Discretionary Account Trustee Fees Trustee Fees Registration Fee (Trust Deed) Other Operating Income Rental income Transmission fee Annual BO account charge PO charge Dematerialization fee Office & Administrative Expenses Salary and Allowances Postage, Telephone, Fax, Stamp Printing & Stationery Directors' Fee Depreciation Expenses Interest on lease liability Repairs and Maintenance Care Expense CDBL Charge Entertainment Cleaning & Security Service Charges Fees and Registration Bad debts Bank Charges and Excise Duty Conveyance Internet Expense Internet Expense Books & Newspaper Professional Fees Utility Office Maintenance Domain and Hosting Charge Travelling Expense Advertisement Interest Expense Interest on SOD (G) Business, Mutual Trust Bank Ltd. Interest on Ioan from Investment Corporation of Bangladesh Provision for diminution in value of Investments This provision is made as per BSEC guideline and to reduce the risk o have created total BDT 70.544,319 (37.84%) out of total requirement Provision for margin loan Provision for margin loan This provision is made as per BSEC guideline and to reduce the risk o have created total BDT 8,82,00,000 (41.01%) out of total requirement Income Tax Expenses Current Tax 33.01 Deferred Tax 33.02 Income Tax Expenses is calculated as per guideline of Income Tax Current Tax Deferred Tax Expense/(Income) (Detail is shown in Annexure - C) Earning per share	7,185,000 3,220,681 22,500 3,243,181 2,019,931 97,247 2,117,178 3,850,000 600,000 250,000 850,000 12,078,435 304,085 466,690 844,880 1,677,035 842,559 621,025 1,459,311 337,799 601,059 773,918 456,109 - 362,216 243,405 61,284 17,181 174,650 444,135 13,400 84,360 22,213,386 38,333,936 38,333,936 38,333,936 38,333,936 18,000 21,10	3,521,395 10,000 3,531,395 10,000 3,531,395 5,336,772 101,444 5,438,216 3,650,000 50,000 3,700,000 600,000 337,211 20,800 958,011 12,451,740 84,151 462,620 568,399 1,674,931 898,425 248,375 1,179,571 280,498 483,479 680,432 983,405 500,000 228,454 257,030 45,026 16,433 395,570 141,100 73,625 18,100 24,000 21,733,502 22,375,919 22,375,919 22,375,919 22,375,919 22,375,919 22,375,919 22,375,919 22,375,919 22,375,919 22,375,919 22,375,919 22,375,919 22,375,919 22,375,919 22,375,919 22,375,919 22,375,919 22,375,919 22,375,919 21,900,000
26.00 27.00 28.00 29.00 31.00 32.00 33.01 33.02 34.00	Settlement Fee Documentation Charge Portfolio Management Fees Non-discretionary Account Discretionary Account Trustee Fees Trustee Fees Registration Fee (Trust Deed) Other Operating Income Rental income Transmission fee Annual BO account charge IPO charge Dematerialization fee Office & Administrative Expenses Salary and Allowances Postage, Telephone, Fax, Stamp Printing & Stationery Directors' Fee Depreciation Expenses Interest on lease liability Repairs and Maintenance Car Expense Cleaning & Security Service Charges Fees and Registration Bad debts Bank Charges and Excise Duty Conveyance Internet Expense Books & Newspaper Professional Fees Utility Office Maintenance Domain and Hosting Charge Travelling Expenses Interest on SOD (G) Business, Mutual Trust Bank Ltd. Interest on Ioan from Investment Corporation of Bangladesh Provision for diminution in value of Investments This provision is made as per BSEC guideline and to reduce the risk o have created total BDT 70,544,319 (37,84%) out of total requirement Provision for margin loan This provision is made as per BSEC guideline and to reduce the risk o have created total BDT 78,82,00,000 (41.01%) out of total requirement Provision for margin loan This provision is made as per BSEC guideline and to reduce the risk o have created total BDT 78,82,00,000 (41.01%) out of total requirement Provision for margin loan This provision is made as per BSEC guideline and to reduce the risk o have created total BDT 78,82,00,000 (41.01%) out of total requirement Provision for margin loan This provision is made as per BSEC guideline and to reduce the risk o have created total BDT 78,82,00,000 (41.01%) out of total requirement Provision for margin loan This provision is made as per BSEC guideline and to reduce the risk o have created total BDT 78,82,00,000 (41.01%) out of total requirement Provision for margin loan This provision is made as per BSEC guideline and to reduce the risk o have created total BDT 70,544,319 (37,84%) out of total requirement Provision for margin	7,185,000 3,220,681 22,500 3,243,181 2,019,931 97,247 2,117,178 3,850,000 600,000 250,000 850,000 12,078,435 304,085 466,690 844,880 1,677,035 842,559 621,025 1,459,311 337,799 601,059 773,918 456,109 - 362,216 243,405 61,284 17,181 174,650 444,135 13,400 84,360 22,213,386 38,333,936 38,333,936 38,333,936 38,333,936 7,200,000 1 Investment. As on Balanc of BDT 186,39,247,00 7,200,000 F Investment. As on Balanc of BDT 186,39,247,00 7,200,000 7,200,000 1 Investment. As on Balanc of BDT 186,39,247,00 7,200,000 7,200,000 7,202,000 7,202,000 7,202,000 7,202,000 7,202,000 1 (35,252) 4,399,697 3x Act 2023 and related 4,834,949 4,834,949 4,834,949 4,834,949 4,834,949 4,834,949 4,834,949 4,834,949 4,834,949 4,834,949	3,521,395 10,000 3,531,395 10,000 3,531,395 5,336,772 101,444 5,438,216 3,650,000 50,000 3,700,000 600,000 337,211 20,800 958,011 12,451,740 84,151 462,620 568,399 1,674,931 898,425 248,375 1,179,571 280,498 483,479 680,432 983,405 500,000 228,454 257,030 45,026 16,433 395,570 14,100 73,625 18,100 24,000 21,733,502 22,375,919 21,000,000 2e sheet date we
26.00 27.00 28.00 29.00 31.00 32.00 33.01 33.02 34.00	Settlement Fee Documentation Charge Portfolio Management Fees Non-discretionary Account Discretionary Account Trustee Fees Trustee Fees Trustee Fees Registration Fee (Trust Deed) Other Operating Income Rental income Transmission fee Annual BO account charge IPO charge Domaterialization fee Office & Administrative Expenses Salary and Allowances Postage, Telephone, Fax, Stamp Printing & Stationery Directors' Fee Depreciation Expenses Interest on lease liability Repairs and Maintenance Care Expense CDBL Charge Entertainment Cleaning & Security Service Charges Fees and Registration Bad debts Bank Charges and Excise Duty Conveyance Internet Expense Books & Newspaper Professional Fees Utility Office Maintenance Domain and Hosting Charge Travelling Expense IPO Expenses Advertisement Interest Expense Interest on SOD (G) Business, Mutual Trust Bank Ltd. Interest on loan from Investment Corporation of Bangladesh Provision for diminution in value of Investments This provision is made as per BSEC guideline and to reduce the risk o have created total BDT 70,544,319 (37.84%) out of total requirement Provision for margin loan This provision is made as per BSEC guideline and to reduce the risk o have created total BDT 70,544,319 (37.84%) out of total requirement Provision for margin loan This provision is made as per BSEC guideline and to reduce the risk o have created total BDT 70,544,319 (37.84%) out of total requirement Provision for margin loan This provision is made as per BSEC guideline and to reduce the risk o have created total BDT 8,82,00,000 (41.01%) out of total requirement Sincome Tax Expenses Current Tax Deferred Tax Expense/(Income) (Detail is shown in Annexure - C) Earning per share Net Profit after tax Number of ordinary shares outstanding	7,185,000 3,220,681 22,500 3,243,181 2,019,931 9,72,247 2,117,178 3,850,000 600,000 600,000 850,000 12,078,435 304,085 466,690 844,880 1,677,035 832,559 621,025 1,459,311 337,799 601,059 773,918 456,109 773,918 456,109 130,2216 243,405 61,284 17,181 174,650 444,135 13,400 80,360 22,213,386 38,333,936 732,107 39,066,043 5,000,000 E Investment. As on Balant of BDT 186,399,247,00 7,200,000 E Investment. As on Balant of BDT 215,058,532,71 4,834,949 (35,252) 4,799,697 111 1136 1136 1136 1136 1136 1136 1136	3,521,395 10,000 3,531,395 10,000 3,531,395 5,336,772 101,444 5,438,216 3,650,000 50,000 3,700,000 37,211 20,800 958,011 12,451,740 84,151 462,620 568,399 1,674,931 888,425 248,375 1,179,571 280,498 483,405 968,432 983,405 248,375 1,179,571 280,498 483,479 680,432 983,405 164,138 305,570 14,100 73,625 18,100 24,000 21,733,502 22,375,919 22,375,919 12,000,000 22 sheet date we 24,000,000 25 sheet date we 24,000,000 26 sheet date we 12,918,274 (14,201) 12,994,073 Rules.
26.00 27.00 28.00 29.00 31.00 32.00 33.01 33.02 34.00	Settlement Fee Documentation Charge Portfolio Management Fees Non-discretionary Account Discretionary Account Trustee Fees Trustee Fees Registration Fee (Trust Deed) Other Operating Income Rental income Rental income Rental income Iransmission fee Annual BO account charge Docharge Domaterialization fee Office & Administrative Expenses Salary and Allowances Postage, Telephone, Fax, Stamp Printing & Stationery Directors' Fee Depreciation Expenses Interest on lease liability Repairs and Maintenance Care Expense CDBL Charge Entertainment Cleaning & Security Service Charges Fees and Registration Bad debts Bank Charges and Excise Duty Conveyance Internet Expense Books & Newspaper Professional Fees Utility Office Maintenance Domain and Hosting Charge Travelling Expense InOPO Expenses Advertisement Interest Expense Interest on SOD (G) Business, Mutual Trust Bank Ltd. Interest on SoD (G) Business, Mutual Trust Bank Ltd. Interest on Ioan from Investment Corporation of Bangladesh Provision for diminution in value of Investments This provision is made as per BSEC guideline and to reduce the risk o have created total BDT 70,544,319 (37,84%) out of total requirement Provision for margin loan This provision is made as per BSEC guideline and to reduce the risk o have created total BDT 8,22,00,000 (41.01%) out of total requirement Provision for margin loan This provision is made as per BSEC guideline and to reduce the risk o have created total BDT 8,32,00,000 (41.01%) out of total requirement Provision for margin loan This provision is made as per BSEC guideline and to reduce the risk o have created total BDT 8,32,00,000 (41.01%) out of total requirement Provision for margin loan This provision is made as per BSEC guideline and to reduce the risk o have created total BDT 8,32,00,000 (41.01%) out of total requirement Provision for margin loan This provision is made as per BSEC guideline and to reduce the risk o have created total BDT 8,32,00,000 (41.01%) out of total requirement Provision for margin loan This provision is	7,185,000 3,220,681 22,500 3,243,181 2,019,931 9,72,47 2,117,178 3,850,000 600,000 600,000 850,000 12,078,435 304,085 466,690 844,880 1,677,035 621,025 1,459,311 337,799 601,059 773,918 456,109 61,284 17,181 174,650 444,135 13,400 84,000 61,284 17,181 174,650 61,284 61,	3,521,395 10,000 3,531,395 10,000 3,531,395 5,336,772 101,444 5,438,216 3,650,000 50,000 3,700,000 37,211 20,800 958,011 12,451,740 84,151 462,620 568,399 1,674,931 462,620 248,375 248,375 1,179,571 280,498 483,479 680,432 983,405 500,000 228,454 4257,030 45,026 16,433 165,138 395,570 14,100 73,625 18,100 24,000 21,733,502 22,375,919 22,375,919 22,375,919 22,375,919 22,375,919 22,375,919 22,375,919 22,375,919 22,375,919 22,375,919 22,375,919 22,375,919 22,375,919 22,375,919 22,375,919 22,375,919 21,900,000 24,000,000 25 sheet date we
26.00 27.00 28.00 29.00 31.00 32.00 33.01 33.02 34.00	Settlement Fee Documentation Charge Portfolio Management Fees Non-discretionary Account Discretionary Account Trustee Fees Trustee Fees Registration Fee (Trust Deed) Other Operating Income Rental income Rental income Transmission fee Annual BO account charge DPO charge Dematerialization fee Office & Administrative Expenses Salary and Allowances Postage, Telephone, Fax, Stamp Printing & Stationery Directors' Fee Depreciation Expenses Interest on lease liability Repairs and Maintenance Care Expense CDBL Charge Entertainment Cleaning & Security Service Charges Fees and Registration Bad debts Bank Charges and Excise Duty Conveyance Internet Expense Books & Newspaper Professional Fees Utility Office Maintenance Domain and Hosting Charge Travelling Expenses Interest on SOD (G) Business, Mutual Trust Bank Ltd. Interest Expense Interest on SoD (G) Business, Mutual Trust Bank Ltd. Interest on Ioan from Investment Corporation of Bangladesh Provision for diminution in value of Investments Interest Expense Interest on Ioan from Investment Corporation of Bangladesh Provision for margin loan This provision is made as per BSEC guideline and to reduce the risk o have created total BDT 70,544,319 (37,84%) out of total requirement Provision for margin loan This provision is made as per BSEC guideline and to reduce the risk o have created total BDT 8,82,00,000 (41.01%) out of total requirement Provision for margin loan This provision is made as per BSEC guideline and to reduce the risk o have created total BDT 8,82,00,000 (41.01%) out of total requirement Provision for diminution in value of Investments Income Tax Expenses Current Tax Deferred Tax Expenses is calculated as per guideline of Income Tax Current Tax Deferred Tox Grant Sanday per share (NOCFPS) Net Operating cash flows per share (NOCFPS) Net Operating cash flows Number of ordinary shares outstanding	7,185,000 3,220,681 22,500 3,243,181 2,019,931 9,72,47 2,117,178 3,850,000 600,000 600,000 850,000 12,078,435 304,085 466,690 844,880 1,677,035 621,025 1,459,311 337,799 601,059 773,918 456,109 61,284 17,181 174,650 444,135 13,400 84,000 61,284 17,181 174,650 61,284 61,	3,521,395 10,000 3,531,395 10,000 3,531,395 5,336,772 101,444 5,438,216 3,650,000 50,000 3,700,000 37,211 20,800 958,011 12,451,740 84,151 462,620 568,399 1,674,931 462,620 248,375 248,375 1,179,571 280,498 483,479 680,432 983,405 500,000 228,454 4257,030 45,026 16,433 165,138 395,570 14,100 73,625 18,100 24,000 21,733,502 22,375,919 22,375,919 22,375,919 22,375,919 22,375,919 22,375,919 22,375,919 22,375,919 22,375,919 22,375,919 22,375,919 22,375,919 22,375,919 22,375,919 22,375,919 22,375,919 21,900,000 24,000,000 25 sheet date we
26.00 27.00 28.00 29.00 31.00 32.00 33.01 33.02 34.00 35.00	Settlement Fee Documentation Charge Portfolio Management Fees Non-discretionary Account Discretionary Account Discretionary Account Trustee Fees Trustee Fees Trustee Fees Registration Fee (Trust Deed) Other Operating Income Rental income Transmission fee Annual BO account charge IPO charge Dematerialization fee Office & Administrative Expenses Salary and Allowances Postage, Telephone, Fax, Stamp Printing & Stationery Directors' Fee Depreciation Expenses Interest on lease liability Repairs and Maintenance Car Expense Cleaning & Security Service Charges Fees and Registration Bad debts Bank Charges and Excise Duty Conveyance Internet Expense Books & Newspaper Professional Fees Utility Office Maintenance Domain and Hosting Charge Travelling Expenses Interest on SOD (G) Business, Mutual Trust Bank Ltd. Interest expense Interest on SOD (G) Business, Mutual Trust Bank Ltd. Interest on Ioan from Investment Corporation of Bangladesh Provision for diminution in value of Investments Interest in SOD (G) Business, Mutual Trust Bank Ltd. Interest on Ioan from Investment Corporation of Bangladesh Provision for margin loan This provision is made as per BSEC guideline and to reduce the risk o have created total BDT 70,544,319 (37,84%) out of total requirement Provision for margin loan This provision is made as per BSEC guideline and to reduce the risk o have created total BDT 8,32,00,000 (41.01%) out of total requirement Provision for margin loan This provision is made as per BSEC guideline and to reduce the risk o have created total BDT 8,32,00,000 (41.01%) out of total requirement Provision for margin loan This provision is made as per BSEC guideline and to reduce the risk o have created total BDT 8,32,00,000 (41.01%) out of total requirement Provision for margin loan This provision is made as per BSEC guideline and to reduce the risk o have created total BDT 8,32,00,000 (41.01%) out of total requirement Provision for margin loan This provision is made as per BSEC guideline and to reduce the risk o have created to	7,185,000 3,220,681 22,500 3,243,181 2,019,931 97,247 2,117,178 3,850,000 600,000 250,000 8850,000 12,078,435 304,085 466,690 844,880 1,677,035 832,559 621,025 1,459,311 337,799 601,059 773,918 456,109 - 362,216 243,405 61,284 17,181 174,650 444,135 13,400 8,000 349,850 6,000 80,360 22,213,386 38,333,936 732,107 39,066,043 5,000,000 F Investment. As on Balant of BDT 1215,058,532,71 4,834,949 4,834,949 4,834,949 4,834,949 4,834,949 (35,252) 4,799,697 1X Act 2023 and related 4,834,949 4,834,949 (35,252) (35,252) (35,252) (35,252) (35,252) (35,252) (35,252) (35,252)	3,521,395 10,000 3,531,395 10,000 3,531,395 5,336,772 101,444 5,438,216 3,650,000 50,000 3,700,000 600,000 3,700,000 12,451,740 84,151 462,620 568,399 1,674,931 898,425 248,375 1,79,571 280,498 483,479 680,432 983,405 500,000 228,454 257,030 45,026 16,433 165,138 395,570 14,100 73,625 18,100 24,000 221,733,502 22,375,919 12,000,000 22 se sheet date we 24,000,000 25 sheet date we 24,000,000 26 sheet date we 24,000,000 27,280,369 3,934,641 12,918,274
26.00 27.00 28.00 29.00 31.00 32.00 33.01 33.02 34.00 35.00	Settlement Fee Documentation Charge Portfolio Management Fees Non-discretionary Account Discretionary Account Discretionary Account Trustee Fees Trustee Fees Trustee Fees Registration Fee (Trust Deed) Other Operating Income Rental income Transmission fee Annual BO account charge IPO charge Dematerialization fee Office & Administrative Expenses Salary and Allowances Postage, Telephone, Fax, Stamp Printing & Stationery Directors' Fee Depreciation Expenses Interest on lease liability Repairs and Maintenance Care Expense CDBL Charge Interest on lease liability Repairs and Registration Bad debts Bank Charges and Excise Duty Conveyance Internet Expense Books & Newspaper Professional Fees Utility Office Maintenance Domain and Hosting Charge Travelling Expense Interest Expense Interest on SOD (G) Business, Mutual Trust Bank Ltd. Interest on Ioan from Investment Corporation of Bangladesh Provision for diminution in value of Investments This provision is made as per BSEC guideline and to reduce the risk of have created total BDT 70,544,319 (37,84%) out of total requirement Provision for margin loan This provision is made as per BSEC guideline and to reduce the risk of have created total BDT 8,20,0,000 (41,01%) out of total requirement Income Tax Expenses Current Tax Deferred Tax Expenses is calculated as per guideline of Income Tax Current Tax Deferred Tax Expenses is calculated as per guideline of Income Tax Current Tax Deferred Tax Expenses outstanding Net Operating cash flows per share (NOCFPS) Net Operating cash flows pure share (NOCFPS) Net Operating cash flows per share (NOCFPS) Net Operating cash flows Number of ordinary shares outstanding	7,185,000 3,220,681 22,500 3,243,181 2,019,931 97,247 2,117,178 3,850,000 600,000 250,000 8850,000 12,078,435 304,085 466,690 844,880 1,677,035 832,559 621,025 1,459,311 337,799 601,059 773,918 456,109 - 362,216 243,405 61,284 17,181 174,650 444,135 13,400 8,000 349,850 6,000 80,360 22,213,386 38,333,936 732,107 39,066,043 5,000,000 F Investment. As on Balant of BDT 1215,058,532,71 4,834,949 4,834,949 4,834,949 4,834,949 4,834,949 (35,252) 4,799,697 1X Act 2023 and related 4,834,949 4,834,949 (35,252) (35,252) (35,252) (35,252) (35,252) (35,252) (35,252) (35,252)	3,521,395 10,000 3,531,395 10,000 3,531,395 5,336,772 101,444 5,438,216 3,650,000 50,000 3,700,000 600,000 3,700,000 12,451,740 84,151 462,620 568,399 1,674,931 898,425 248,375 1,79,571 280,498 483,479 680,432 983,405 500,000 228,454 257,030 45,026 16,433 165,138 395,570 14,100 73,625 18,100 24,000 221,733,502 22,375,919 12,000,000 22 se sheet date we 24,000,000 25 sheet date we 24,000,000 26 sheet date we 24,000,000 27,280,369 3,934,641 12,918,274

38.00 Events after the balance sheet date
Subsequent to the reporting date, the Board of Directors recommend No dividend.

12,803,689

12,321,558

388,742

MTB Capital Limited

Schedule of Property, Plant & Equipment As at 31 December 2023

31.12.2023

12,321,558 10% 2,464,312

www.mutualtrustbank.com

1,232,156

10,388,59

3,696,467

Vritten Down Value as on 31.12.2023

2,803,836

8,625,091