

# भिष्ठूयान द्वाञ्च व्याश्क निभिएए **Mutual Trust Bank Ltd.**

Financial Statements 2016

you can bank on us

### AUDITORS' REPORT TO THE SHAREHOLDERS OF MUTUAL TRUST BANK LIMITED

### Report on the Financial Statements

We have audited the accompanying consolidated financial statements of Mutual Trust Bank Limited and its subsidiaries (the "Group") as well as the separate financial statements of Mutual Trust Bank Limited (the "Bank"), which comprise the consolidated balance sheet and the separate balance sheet as at 31 December 2016 and the consolidated and separate profit and loss accounts, consolidated and separate statements of changes in equity and consolidated and separate cash flow statements for the year then ended and a summary of significant accounting policies and other explanatory information.

### Management's Responsibility for the Financial Statements and Internal Controls

Management is responsible for the preparation of consolidated financial statements of the Group and also separate financial statements of the Bank that give a true and fair view in accordance with Bangladesh Financial Reporting Standards as explained in **note 2.01** and for such internal control as management determines necessary to enable the preparation of consolidated financial statements of the Group and also separate financial statements of the Bank that are free from material misstatement, whether due to fraud or error. The Bank Company Act, 1991 (as amended in 2013) and the Bangladesh Bank Regulations require the Management to ensure effective internal audit, internal control and risk management functions of the Bank. The Management is also required to make a self-assessment on the effectiveness of anti-fraud internal controls and report to Bangladesh Bank on instances of fraud and forgeries.

Our responsibility is to express an opinion on these consolidated financial statements of the Group and the separate financial statements of the Bank based on our audit. We conducted our audit in accordance with Bangladesh Standards on Auditing. Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the consolidated financial statements of the Group and separate financial statements of the Bank are free from material misstatement

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the consolidated financial statements of the Group and separate financial statements of the Bank. The procedures selected depend on the auditors' judgment, including the assessment of the risks of material misstatement of the consolidated financial statements of the Group and separate financial statements of the Bank, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation of consolidated financial statements of the Group and separate financial statements of the Bank that give a true and fair view in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by management, as well as evaluating the overall presentation of the consolidated financial statements of the Group and also separate financial

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

In our opinion, the consolidated financial statements of the Group and also separate financial statements of the Bank give a true and fair view of the consolidated financial position of the Group and the separate financial position of the Bank as at 31 December 2016, and of its consolidated and separate financial performance and its consolidated and separate cash flows for the year then ended in accordance with Bangladesh Financial Reporting Standards as explained in **note 2.01**.

### Report on Other Legal and Regulatory Requirements

In accordance with the Companies Act 1994, the Securities and Exchange Rules 1987, the Bank Company Act, 1991 (as amended in 2013) and the rules and regulations issued by Bangladesh Bank, we also report

- we have obtained all the information and explanation which to the best of our knowledge and belief were necessary for the purposes of our audit and made due verification thereof
- to the extent noted during the course of our audit work performed on the basis stated under the Auditors' Responsibility section in forming the above opinion on the consolidated financial statements of the Group and the separate financial statements of the Bank and considering the reports of the Management to Bangladesh Bank on anti-fraud internal controls and instances of fraud and forgeries as stated under the Management's Responsibility for the Financial Statement and Internal Control:
  - internal audit, internal control and risk management arrangements of the Group and the Bank as disclosed in note 2.29 of the financial statements appeared to be materially adequate and
  - nothing has come to our attention regarding material instances of forgery or irregularity administrative error and exception or anything detrimental committed by employees of the Bank and its related entities; financial statements of subsidiary companies of the Bank namely MTB Securities Limited, MTB
- Capital Limited and MTB Exchange (UK) Limited have been audited and properly reflected in the onsolidated financial statements; n our opinion, proper books of account as required by law have been kept by the Group and the
- Bank so far as it appeared from our examination of those books;
- the consolidated balance sheet and consolidated profit and loss account of the Group and the separate balance sheet and separate profit and loss account of the Bank dealt with by the report are in agreement with the books of account; the expenditure incurred was for the purposes of the Bank's business;
- the expenditure incurred was for the purposes of the bank so business; 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 with related guidance issued by Bangladesh Bank; adequate provisions have been made for advances and other assets which are in our opinion, doubtful of recovery as per tripartite meeting held on March 19, 2017 and Bangladesh Bank's advice with the control of the control
- vide letter no. DBI-1/119/2017-1313 dated April 11, 2017:
- the records and statements submitted by the branches have been properly maintained and consolidated in the financial statements; the information and explanation required by us have been received and found satisfactory; Capital to Risk-weighted Asset Ratio (CRAR) as required by the Bangladesh Bank has been
- maintained adequately during the year and we have reviewed over 80% of the risk weighted assets of the bank and we have spent around 4,125 person hours for the audit of the books and accounts of the bank.

Chairman

April 24, 2017 Dhaka

M.J. ABEDIN & CO.

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remises and Fixed Asset

Deposits and Other Account Provision & Other Liabilities

a, , and

M.A. Rouf, JP

Chairman

LIABILITIES :

43,624,601 698,541,983

1,677,904,332

Md. Hedayetullah

## Consolidated Balance Sheet

As at Decembe	er 31, 2	2016	
		Amount	in BDT
Property and Assets	Note	December 31, 2016	December 31, 201
Cash	3 (a)	11,263,046,577	9,485,078,89
In Hand (Including Foreign Currency)		1,987,478,022	1,664,181,29
With Bangladesh Bank and its agent Bank(s) (including fore. currency)	ign	9,275,568,555	7,820,897,60
Balance with Other Banks & Financial Institutions	4 (a)	8,148,416,411	3,140,421,41
In Bangladesh		7,286,894,739	2,464,407,00
Outside Bangladesh Money at Call and Short Notice	5.00	861,521,672 990,000,000	676,014,41 1,790,000,00
Investments	6 (a)	21,962,058,933	26,247,250,33
Government	0 (11)	19,627,418,568	23,542,771,4
Others		2,334,640,366	2,704,478,88
Loans and Advances Loans, Cash Credits, Overdrafts, etc.	7 (a)	114,355,762,842 112,071,881,968	97,588,775,69 95,054,156,23
Bills Purchased and Discounted		2,283,880,874	2,534,619,4
Fixed Assets including Premises, Furniture & Fixtures	8 (a)	3,140,971,243	3,181,829,8
Other Assets	9 (a)	5,510,430,863	4,625,945,3
Non-Banking Assets			-
Total Property and Assets		165,370,686,870	146,059,301,5
Liabilities and Capital			
Borrowing from other Banks, Financial Institutions & Agents	10 (a)	8,711,409,523	5,081,818,7
Deposits and Other Accounts	11 (a)	131,272,330,273	118,404,763,4
Current Deposits & Other Accounts		12,301,476,077	9,580,262,1
Bills Payable Savings Deposits		1,751,051,731 23,710,184,165	1,253,293,6 17,908,495,8
Special Notice Deposits		11,645,986,993	13,682,757,1
Fixed Deposits Deposit-Products		55,803,465,444 26,060,165,864	55,707,789,0
Deposit-Froducts Other Liabilities	12 (a)	11,318,564,906	20,272,165,5 8,768,403,1
Subordinated Debts	13.00	4,250,000,000	4,875,000,0
Total Liabilities		155,552,304,702	137,129,985,3
Capital/Shareholders' Equity Paid up Capital	14.00	4,431,791,600	3,693,159,6
Statutory Reserve	14.00 15 (a)	3,187,766,825	2,721,143,7
Revaluation Reserve on Investment in Securities		731,782,030	1,311,845,8
Foreign Currency Translation gain/(loss) General Reserve	16.00	8,903,016 616,777,324	3,366,5 446,777,3
Retained Earnings	17 (a)	841,239,233	752,903,2
Total Shareholders' Equity		9,818,260,028	8,929,196,4
Minority Interest	17 (b)	122,139	119,6
Total Liabilities and Shareholders' Equity		165,370,686, <u>8</u> 70 22.15	146,059,301,5 20.
Net Asset Value (NAV) per share		22.15	20.
Off-Balance Sheet Items Contingent Liabilities	18 (a)		
Letter of Guarantee	10 (a)	9,302,425,309	7,486,950,0
Irrevocable Letter of Credit		14,291,274,015	10,035,077,9
Bills for Collection		3,296,481,413	2,618,832,4
Acceptances and endorsements Other Contingent Liabilities		18,244,133,884	14,888,384,9
Total Off Balance Sheet Items		45,134,314,620	35,029,245,45
<u>Other Commitments</u> Documentary credits and short term trade related transactions	ı		
Forward asset purchased and forward deposit placed		[ ]	-
Undrawn note issuance and revolving underwriting facilities		[	
Undrawn formal standby facilities, credit lines and other commitments	r	-	-
Claim against the bank not acknowledged as debt		_	-
Litigation pending against Bank			-
Other Memorandum Items			
Value of Travelers' Cheque on Hand		- 1	-
Value of Bangladesh Sanchoy Patra on Hand			-

Syed Manzur Elahi

Director

Managing Director & CEO

M.J. ABEDIN & CO.

Signed as per our annexed report of the same date

### Consolidated Profit and Loss Account For the Year ended December 31, 2016 **Particulars** 10,793,375,544 Interest Income Less: Interest Paid on Deposit and Borrowing, etc Commission, Exchange and Brokerage Other Operating Income 1,228,154,940 974,841,863 3,636,601,872 3,766,978,973 Less: Operating Expenses: Salary and Allowances Rent, Tax, Insurance and Electricity etc. 2,256,194,529 608,223,014 2,022,344,260 551,387,414 Legal Expense 3,385,938 3,411,955 Destage, Stamps and Telecommunication etc. Printing, Stationery and Advertisement etc. Managing Director's Remuneration 8,951,331 14,972,388 84,936,822 16,240,933 83,175,269 3,031,033 2,468,150 Auditors' Fee 2,580,355 1,426,336 Depreciation on and Repair to Bank's Properties Other Expenses 390,901,902 364.117.774 **Total Operating Expenses** 4,106,767,526 3,769,480,203 Profit Before Provision 2,810,774,947 Less: Provision against Loans & Advances including Off Balance 34.00 Less: Provision against Investments 71.100.000 90.236.109 Less: Provision against fitvestments Less: Provision against Other Assets Total Provision 11,000,000 **946,634,528** 7,530,520 **537,134,859** Profit Before Tax 2,461,477,908 2,273,640,088 Less: Income Tax expenses Current Tax 807,188,494 Deferred Tax (Income)/Expenses Net Profit After Tax 1.463.593.427 1,366,197,010 Shareholders of the Bank 1,366,196,478 Minority Interest 2,461 532 1,463,593,427 1,366,197,010 Retained Surplus Brought Forward Bonus Shares Issued during the year 738,631,930 615,526,610 Cash Dividend Paid during the year Transferred to Statutory Reserve Transferred to General Reserve 466 623 080 445.064.726 170,000,000 1,230,591,336 Retained Surplus, Carried Forward 841,239,233 752,903,276 Earnings Per Share Mlu M.A. Rouf, JP Anis A. Khar Managing Director & CEO Signed as per our annexed report of the same date April 24, 2017 Dhaka M.J. ABEDIN & CO. **Consolidated Statement of Cash Flow** For the Year ended December 31, 2016 A) Cash Flow From Operating Activities: Interest Paid on Deposits, Borrowings, etc Dividend Income 66,092,79 60,925,640 Fees & Commission Income 1,228,154,940 974.841.863 Recoveries of Loans previously written off 900,000 (2,273,509,862 Cash Paid to Employees as Salaries and Allowances (2,038,585,193 Cash Paid to Suppliers Advance Income Tax Paid (83,175,26 (84,936,822) Cash Received From Other Operational Income 443,892,27 721,317,519 Cash Paid for Other Operational Expenses Cash Flow From Operating Activities Before Changes in Net (1.411.952.975 2,645,777,734 2,602,167,903 Current Assets Changes in Net Current Assets : Loans & Advances Other Assets (187,328,178 692,658,133 22.377.339.196 Borrowing from Other Banks, Financial Institutions & Agents 3,629,590,729 1,337,406,406 Other Liabilitie 554,862,047 Net Cash Flow From Operating Activities 3,197,569,526 6,624,286,221 B) Cash Flow From Investing Activities: Investments in T. Bills, T. Bonds and other Investments in Shares & Bonds 369,838,524 (418,889,725 Purchase of Premises & Fixed Asset (net) C) Cash Flow From Financing Activities: Subordinated debts 2,375,000,000 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 Equivalents F) Opening Cash and Cash Equivalents Closing Cash and Cash Equivalents (D+E+F) The above closing Cash and Cash Equivalents include 1,987,478,02 1,664,181,296 Cash in Hand Balance with Bangladesh Bank and its Agent Bank 9.275.568.55 7.820.897.603 Balance with Other Banks & Financial Institutions Money at Call and Short Notice 990,000,000 1,790,000,000 Net Operating Cash Flow Per Share 7.22 The annexed accounting policies and other notes form an integral part of these financial statements Managing Director & CEO Chairman Director Consolidated Statement of Changes in Equity For the Year ended December 31, 2016 Amount in BDT Balance as at January 01, 2016 (580,063,862) Appropriation made during the y Balance as at December 31, 2015 Mu M.A. Rouf, JP Anis A. Khan Md. Hedayetullah Syed Manzur Elahi Vice Chairman Managing Director & CEO Consolidated Liquidity Statement As at December 31, 2016

8,148,416,411

8,711,409,523

9,818,382,167

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Anis A. Khar

Managing Director & CEO

3,294,433,436

Syed Manzur Elahi Director

D) Net Increase in Cash and Cash Equivalents
E) Effect of Changes of Exchange Rates on Cash and Cash

The annexed accounting policies and other notes form an integral part of these financial statements

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Anis A. Khar

Managing Director & CEO

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The above closing Cash and Cash Equivalents include

Money at Call and Short Notice

M.A. Rouf, JP

Net Operating Cash Flow Per Share

Balance S As at Decembe		16	
	Note	Amount i	n BDT
Property and Assets			December 31, 2015
Cash In Hand (Including Foreign Currency) With Bangladesh Bank and its agent Bank(s) (includin	<b>3.00</b>	11,247,541,472 1,971,972,917	9,472,117,479 1,651,219,876
foreign currency)  Balance with other Banks & Financial Institutions	4.00	9,275,568,555 8,019,623,030	7,820,897,602 3,131,395,211
In Bangladesh Outside Bangladesh Money at Call and Short Notice	5.00	7,158,101,358 861,521,672 990,000,000	2,455,380,799 676,014,412 1,790,000,000
Investments	6.00	21,422,839,835	25,793,423,221
Government Others Loans and Advances	7.00	19,627,418,568 1,795,421,268 110,834,548,494	23,542,771,441 2,250,651,780 <b>96,216,724,073</b>
Loans, Cash Credits, Overdrafts, etc. Bills Purchased and Discounted	7.00	108,550,667,621 2,283,880,874	93,682,104,613 2,534,619,460
Fixed Assets including Premises, Furniture & Fixtures Other Assets	8.00 9.00	3,042,051,609 8,923,815,634	3,070,523,270 6,088,588,308
Non-Banking Assets Total Property and Assets		164,480,420,074	145,562,771,562
<u>Liabilities and Capital</u> Borrowing from other Banks, Financial Institutions & Agents	10.00	8,636,409,523	5,081,818,794
Deposits and Other Accounts Current Deposits & Other Accounts	11.00	131,593,607,611 12,302,356,822	118,686,764,340 9,588,280,551
Bills Payable Savings Deposits		1,751,051,731 23,710,184,165	1,253,293,664 17,908,495,890
Special Notice Deposits Fixed Deposits Deposit-Products		11,966,383,586 55,803,465,444 26,060,165,864	13,956,739,643 55,707,789,090 20,272,165,502
Other Liabilities Subordinated Debts	12.00 13.00	10,216,696,047 4,250,000,000	7,959,308,277 4,875,000,000
Total Liabilities Capital/Shareholders' Equity		154,696,713,182	136,602,891,411
Paid up Capital Statutory Reserve Revaluation Reserve on Investment in Securities	14.00 15.00	4,431,791,600 3,187,766,825 731,782,030	3,693,159,670 2,721,143,746 1,311,845,893
Foreign Currency Translation gain/(Loss) General Reserve	16.00	104,902 616,777,324	- 446,777,324
Retained Earnings Total Shareholders' Equity Total Liabilities and Shareholders' Equity	17.00	815,484,211 9,783,706,892 164,480,420,074	786,953,518 8,959,880,151 145,562,771,562
Net Asset Value (NAV) per share <u>Off-Balance Sheet Items</u>	18.00	22.08	20.22
Contingent Liabilities Letter of Guarantee		9,302,425,309	7,486,950,066
Irrevocable Letter of Credit Bills for Collection Acceptances and endorsements		14,291,274,015 3,296,481,413 18,244,133,884	10,035,077,947 2,618,832,476 14,888,384,964
Other Contingent Liabilities		45,134,314,620	35,029,245,452
Other Commitments  Documentary credits and short term trade related transac Forward asset purchased and forward deposit placed	etions	-	-
Undrawn note issuance and revolving underwriting Undrawn formal standby facilities, credit lines and other con Claim against the bank not acknowledged as debt		-	-
Litigation pending against Bank			-
Other Memorandum Items Value of Travelers' Cheque on Hand Value of Bangladesh Sanchoy Patra on Hand		-	-
Total Off Balance Sheet Items including Contingent Liabilities		45,134,314,620	- 35,029,245,452
The annexed accounting policies and other notes form	n an integra	l part of these financia	1 statements
M.A. Rouf, JP Md. Hedavetullah	Quod M	anzur Elahi	Anis A. Khan
Chairman Vice Chairman			naging Director & CEC
April 24, 2017 Dhaka  Profit and Los		nt	M.J. ABEDIN & CO. Chartered Accountant
For the Year ended D			nt in BDT
Particulars Interest Income	Note 20.00	2016	2015 10,649,739,581
Less: Interest Paid on Deposit and Borrowing, etc. Net Interest Income	21.00	7,506,266,934 3,744,293,407	7,993,686,553 2,656,053,028
Investment Income Commission, Exchange and Brokerage Other Operating Income	22.00 23.00 24.00	1,066,776,213	2,372,998,091 838,979,240 374,983,810 3,586,961,142
Total Operating Income Less: Operating Expenses: Salary and Allowances	25.00	7,145,913,893	6,243,014,170 1,930,977,093
Rent, Tax, Insurance and Electricity etc. Legal Expense Postage, Stamps and Telecommunication etc.	26.00 27.00 28.00	559,033,357 3,077,953	507,319,887
Printing, Stationery and Advertisement etc. Managing Director's Remuneration Directors' Fee Auditors' Fee	29.00 25.01		3,411,955 14,036,831
Depreciation on and Repair to Bank's Properties Other Expenses Total Operating Expenses	30.00	81,849,885 17,315,333 1,775,600	14,036,831 83,607,910 16,240,933 1,450,400
	30.00 31.00 32.00 33.00	81,849,885 17,315,333 1,775,600 1,889,500 379,031,532 715,899,651	14,036,831 83,607,910 16,240,933 1,450,400 948,500 350,745,750 662,052,531
Profit Before Provision  Less: Provision against Loans & Advances including Off	31.00 32.00	81,849,885 17,315,333 1,775,600 1,889,500 379,031,532 0,715,899,651 3,937,263,967 3,208,649,926	14,036,831 83,607,910 16,240,933 1,450,400 948,500 350,745,750
Profit Before Provision Less: Provision against Loans & Advances including Off Balance Sheet Items Less: Provision against Investments Less: Provision against Other Asset	31.00 32.00 33.00	81,849,885 17,7315,333 1,775,600 1,889,500 379,031,532 715,899,651 3,937,263,967 3,208,649,926 864,534,528	14,036,831 83,607,910 16,240,933 1,450,400 948,500 350,745,750 662,052,531 3,870,791,790 2,672,222,379 439,368,230
Profit Before Provision Less: Provision against Loans & Advances including Off Balance Sheet Items Less: Provision against Investments Less: Provision against Other Asset Total Provision Profit Before Tax Less: Income Tax Expenses	31.00 32.00 33.00 34.00	81,849,885 17,7315,333 1,775,600 1,889,500 379,031,532 715,899,651 3,937,263,967 3,208,649,926 864,534,528 11,000,000 875,534,528 2,333,115,398 929,329,696	14,036,831 83,607,910 16,240,933 1,450,400 948,500 350,745,780 662,052,531 3,870,791,790 2,672,222,379 439,368,230 
Profit Before Provision Less: Provision against Loans & Advances including Off Balance Sheet Items Less: Provision against Investments Less: Provision against Other Asset Total Provision Profit Before Tax Less: Income Tax Expenses Current Tax Deferred Tax (Income)/Expense Net Profit After Tax	31.00 32.00 33.00	81,849,885 17,7315,333 1,775,600 1,889,500 379,031,532 715,899,651 3,937,263,967 3,208,649,926 864,534,528 11,000,000 875,534,528 2,333,115,398 929,329,696 897,030,119 32,299,576 1,403,785,702	14,036,831 83,607,910 16,240,933 1,450,400 948,500 350,745,750 662,052,531 3,570,791,790 2,672,222,379 439,368,230 2,530,520 446,898,750 2,225,323,629 861,150,740 760,896,156 100,254,584 1,364,172,889
Profit Before Provision Less: Provision against Loans & Advances including Off Balance Sheet Items Less: Provision against Investments Less: Provision against Other Asset Total Provision Profit Before Tax Less: Income Tax Expenses Current Tax Deferred Tax (Income)/Expense Net Profit After Tax Retained Surplus Brought Forward Appropriations:	31.00 32.00 33.00 34.00	81,849,885 1,773,15,333 1,775,600 1,889,500 379,031,532 715,899,651 3,937,263,967 3,208,649,926 864,534,528 11,000,000 875,534,528 2,333,115,398 929,329,696 897,030,119 32,299,576 1,403,785,702 786,953,518 2,190,739,220	14,036,831 83,607,910 16,240,933 1,450,400 948,500 350,745,750 662,052,531 3,570,791,790 2,672,222,379 439,368,230 446,898,750 2,225,233,629 861,150,740 760,896,156 100,254,584 1,364,172,889 653,771,964 2,017,544,853
Profit Before Provision Less: Provision against Loans & Advances including Off Balance Sheet Items Less: Provision against Investments Less: Provision against Other Asset Total Provision Profit Before Tax Less: Income Tax Expenses Current Tax Deferred Tax (Income)/Expense Net Profit After Tax Retained Surplus Brought Forward	31.00 32.00 33.00 34.00	81,849,885 1,773,15,333 1,775,600 1,889,500 379,031,532 715,899,651 3,937,263,967 3,208,649,926 864,534,528 11,000,000 875,534,528 2,333,115,398 929,329,696 1,897,030,119 32,299,576 1,403,785,702 786,953,518 2,190,739,220 738,631,930 466,623,080 170,000,000	14,036,831 83,607,910 16,240,933 1,450,400 948,500 350,745,750 662,052,531 3,570,791,790 2,672,222,379 439,368,230
Profit Before Provision Less: Provision against Loans & Advances including Off Balance Sheet Items Less: Provision against Investments Less: Provision against Other Asset Total Provision Profit Before Tax Profit Before Tax Less: Income Tax Expenses Current Tax Deferred Tax (Income)/Expense Net Profit After Tax Retained Surplus Brought Forward Appropriations: Bonus Sharse Issued during the year Transferred to Statutory Reserve Transferred to General Reserve Retained Surplus, Carried Forward Earnings Per Share	31.00 32.00 33.00 34.00 35.00 35.01	81,849,885 1,773,530 1,773,500 1,889,500 379,031,532 715,899,651 3,937,263,967 3,208,649,926 864,534,528 11,000,000 875,534,528 2,333,115,398 929,329,696 929,329,696 1,403,785,702 786,953,518 2,190,739,210 1,375,255,010 815,842,211	14,036,831 83,607,910 16,240,933 1,450,400 948,500 350,745,750 662,052,531 3,570,791,790 2,672,222,379 439,368,230  2,530,520 446,988,750 2,225,323,629 861,150,740 760,896,156 100,254,584 1364,172,889 653,371,964 2,017,544,853 615,526,610 445,064,726 170,000,000 1,230,591,336 786,953,518
Profit Before Provision Less: Provision against Loans & Advances including Off Balance Sheet Items Less: Provision against Investments Less: Provision against Other Asset Total Provision Profit Before Tax Less: Income Tax Expenses Current Tax Deferred Tax (Income)/Expense Net Profit After Tax Retained Surplus Brought Forward Appropriations: Bonus Shares Issued during the year Transferred to Statutory Reserve Transferred to Statutory Reserve Retained Surplus, Carried Forward Earnings Per Share The annexed accounting policies and other notes for	31.00 32.00 33.00 34.00 35.00 35.01	81,849,885 1,773,530 1,773,500 1,889,500 379,031,532 715,899,651 3,937,263,967 3,208,649,926 864,534,528 11,000,000 875,534,528 2,333,115,398 929,329,696 929,329,696 1,403,785,702 786,953,518 2,190,739,210 1,375,255,010 815,842,211	14,036,831 83,607,910 16,240,933 1,450,400 948,500 350,745,750 662,052,531 3,570,791,790 2,672,222,379 439,368,230  2,530,520 446,988,750 2,225,323,629 861,150,740 760,896,156 100,254,584 1364,172,889 653,371,964 2,017,544,853 615,526,610 445,064,726 170,000,000 1,230,591,336 786,953,518
Profit Before Provision Less: Provision against Loans & Advances including Off Balance Sheet Items Less: Provision against Investments Less: Provision against Other Asset Total Provision Profit Before Tax Less: Income Tax Expenses Current Tax Deferred Tax (Income)/ Expense Net Profit After Tax Retained Surplus Brought Forward Appropriations: Bonus Shares Issued during the year Transferred to Statutory Reserve Transferred to General Reserve  Retained Surplus, Carried Forward Earnings Per Share  The annexed accounting policies and other notes for  M.A. Rouf, JP  Md. Hedayetullah	31.00 32.00 33.00 34.00 35.00 35.00 36.00 36.00	81,849,885 1,773,15,333 1,775,600 1,889,500 379,031,532 715,899,651 3,937,263,967 3,208,649,926 864,534,528 2,333,115,398 929,329,696 897,030,119 32,299,576 1,403,785,702 786,953,518 2,190,739,220 738,631,930 466,623,080 1,70,000,000 1,375,255,010 815,384,211 a) part of these financia	14,036,831 83,607,910 16,240,933 1,450,400 948,500 350,745,780 662,052,531 3,570,791,790 2,672,222,379 439,368,230
Profit Before Provision Less: Provision against Loans & Advances including Off Balance Sheet Items Less: Provision against Investments Less: Provision against Other Asset Total Provision Profit Before Tax Less: Income Tax Expenses Current Tax Deferred Tax (Income)/Expense Net Profit After Tax Retained Surplus Brought Forward Appropriations: Bonus Shares Issued during the year Transferred to Statutory Reserve Transferred to Statutory Reserve Retained Surplus, Carried Forward Earnings Per Share The annexed accounting policies and other notes for	31.00 32.00 33.00 34.00 35.00 35.00 36.00 The an integral	81,849,885 1,773,15,333 1,775,600 1,889,500 379,031,532 715,899,651 3,937,263,967 3,208,649,926 864,534,528 11,000,000 875,534,528 2,333,115,398 929,229,696 897,030,119 32,229,576 1,403,785,702 786,953,518 2,190,739,220 738,631,930 466,623,080 170,000,000 1,375,255,010 815,484,211 al part of these financia	14,036,831 83,607,910 16,240,933 1,450,400 948,500 350,745,750 662,052,531 3,570,791,790 2,672,222,379 439,368,230 446,898,750 2,225,323,629 861,150,740 760,896,156 100,254,584 1,364,172,889 653,371,964 2,017,544,853 615,525,610 445,064,725 470,000,000 1,230,591,336 786,953,518 3.08  Anis A. Khan naging Director & CEC
Profit Before Provision Less: Provision against Loans & Advances including Off Balance Sheet Items Less: Provision against Investments Less: Provision against Investments Less: Provision against Other Asset Today Trovision Profit Before Tax Less: Income Tax Expenses Current Tax Deferred Tax (Income)/ Expense Net Profit After Tax Retained Surplus Brought Forward Appropriations: Bonus Shares Issued during the year Transferred to Statutory Reserve Transferred to General Reserve  Retained Surplus, Carried Forward Earnings Per Share  The annexed accounting policies and other notes for M.A. Rouf, J.P. M.A. Hedayetullah Vice Chairman	31.00 32.00 33.00 34.00 35.00 35.00 36.00 The an integral	81,849,885 1,773,15,333 1,775,600 1,889,500 379,031,532 715,899,651 3,937,263,967 3,208,649,926 864,534,528 2,333,115,398 929,329,696 897,030,119 32,299,576 1,403,785,702 786,953,518 2,190,739,220 738,631,930 466,623,080 1,70,000,000 1,375,255,010 815,384,211 a) part of these financia	14,036,831 83,607,910 16,240,933 1,450,400 948,500 350,745,750 662,052,531 3,570,791,790 2,672,222,379 439,368,230 446,898,750 2,225,323,629 861,150,740 760,896,156 100,254,584 1,364,172,889 653,371,964 2,017,544,853 615,525,610 445,064,725 470,000,000 1,230,591,336 786,953,518 3.08  Anis A. Khan naging Director & CEC
Profit Before Provision Less: Provision against Loans & Advances including Off Balance Sheet Items Less: Provision against Investments Less: Provision against Other Asset Total Provision Profit Before Tax Less: Income Tax Expenses Current Tax Deferred Tax (Income)/Expense Net Profit After Tax Retained Surplus Brought Forward Appropriations: Bonus Shares Issued during the year Transferred to Statutory Reserve Transferred to General Reserve Retained Surplus, Carried Forward Earnings Per Share  The annexed accounting policies and other notes for	31.00 32.00 33.00 34.00 35.00 35.00 36.00 The an integral	81,849,885 1,773,15,333 1,775,600 1,889,500 379,031,532 715,899,651 3,937,263,967 3,208,649,926 1,000,000 875,534,528 2,33,115,398 929,329,696 897,030,119 32,299,576 1,403,785,702 786,935,518 2,190,739,220 738,631,930 466,623,080 1,70,000,000 1,375,255,010 815,484,211 al part of these financia	14,036,831 83,607,910 16,240,933 1,450,400 948,500 350,745,750 662,052,531 3,570,791,790 2,672,222,379 439,368,230 446,898,750 2,225,323,629 861,150,740 760,896,156 100,254,584 1,364,172,889 653,371,964 2,017,544,853 615,525,610 445,064,725 470,000,000 1,230,591,336 786,953,518 3.08  Anis A. Khan naging Director & CEC
Profit Before Provision Less: Provision against Loans & Advances including Off Balance Sheet Items Less: Provision against Investments Less: Provision against Other Asset Total Provision Profit Before Tax Less: Income Tax Expenses Current Tax Deferred Tax (Income)/Expense Net Profit After Tax Retained Surplus Brought Forward Appropriations: Bonus Shares Issued during the year Transferred to General Reserve Retained Surplus, Carried Forward Earnings Per Share The annexed accounting policies and other notes for M.A. Rouf, JP M.A. Rouf, JP Chairman  April 24, 2017 Dhaka  Statement of C	31.00 32.00 33.00 34.00 35.00 35.00 36.00 Syed M Dir	81,849,885 1,773,15,333 1,775,600 1,889,500 379,031,532 715,899,651 3,937,263,967 3,208,649,926 1,000,000 875,534,528 2,33,115,398 929,329,696 897,030,119 32,299,576 1,403,785,702 786,935,518 2,190,739,220 738,631,930 466,623,080 1,70,000,000 1,375,255,010 815,484,211 al part of these financia	14,036,831 83,607,910 16,240,933 1,450,400 948,500 350,745,750 662,052,531 3,570,791,790 2,672,222,379 439,368,230 446,898,750 2,225,323,629 861,150,740 760,896,156 100,254,584 1,364,172,889 653,731,964 2,017,744,853 615,526,610 445,064,726 170,000,000 1,230,591,336 786,953,518 3,08 I statements  Anis A. Khan naging Director & CEC d report of the same dat
Profit Before Provision Less: Provision against Loans & Advances including Off Balance Sheet Items Less: Provision against Investments Less: Provision against Other Asset Total Provision Profit Before Tax Less: Income Tax Expenses Current Tax Deferred Tax (Income)/ Expense Net Profit After Tax Retained Surplus Brought Forward Appropriations: Bonus Shares Issued during the year Transferred to Statutory Reserve Transferred to General Reserve  Retained Surplus, Carried Forward Earnings Per Share  The annexed accounting policies and other notes for M.A. Rouf, J.P. M.A. Hedayetullah Vioe Chairman  April 24, 2017 Dhaka	31.00 32.00 33.00 34.00 35.00 35.00 35.00 Syed M Dii S Cash Flo	81,849,885 1,773,15,333 1,775,600 1,889,500 379,031,532 715,899,651 3,937,263,967 3,208,649,926 864,534,528 11,000,000 875,534,528 2,333,715,398 929,229,696 897,030,119 32,229,576 1,403,785,702 786,953,518 2,190,739,220 738,631,930 466,623,080 170,000,000 1,375,255,010 815,484,211 al part of these financia	14,036,831 83,607,910 16,240,933 1,450,400 948,500 350,745,750 662,052,531 3,570,791,790 2,672,222,379 439,368,230 446,898,750 2,225,323,629 861,150,740 760,896,156 100,254,584 1,364,172,889 653,371,964 2,017,544,853 615,526,610 445,064,726 1,70,000,000 1,230,591,336 786,953,518 3.08 I statements  M.J. ABEDIN & CO. Chartered Accountant
Profit Before Provision Less: Provision against Loans & Advances including Off Balance Sheet Items Less: Provision against Investments Less: Provision against Other Asset Total Provision Profit Before Tax Less: Income Tax Expenses Current Tax Deferred Tax (Income)/Expense Net Profit After Tax Retained Surplus Brought Forward Appropriations: Bonus Sharse Issued during the year Transferred to Statutory Reserve Transferred to General Reserve Retained Surplus, Carried Forward Earnings Per Share The annexed accounting policies and other notes for M.A. Rouf, JP Chairman  Statement of C For the Year ended D A) Cash Flow From Operating Activities:	31.00 32.00 33.00 34.00 35.00 35.00 35.00 Syed M Dii S Cash Flo	81,849,885 1,773,15,333 1,775,600 1,889,500 379,031,532 715,899,651 3,937,263,967 3,208,649,926 864,534,528 11,000,000 875,534,528 2,333,115,398 929,329,696 897,030,119 32,299,576 1,403,785,702 786,953,518 2,190,739,220 738,619,30 466,623,080 1,70,000,000 1,375,255,010 815,484,211 3,17 al part of these financia	14,036,831 83,607,910 16,240,933 1,450,400 948,500 350,745,750 662,052,531 3,570,791,790 2,672,222,379 439,368,230 446,898,750 2,225,323,629 861,150,740 760,896,156 100,254,584 1,364,172,889 653,371,964 2,017,544,853 615,526,610 445,064,726 170,000,000 1,230,991,336 786,953,518 3.08  I statements  Anis A. Khan naging Director & CEC dreport of the same dat
Profit Before Provision Less: Provision against Loans & Advances including Off Balance Sheet Items Less: Provision against Investments Less: Provision against Other Asset Less: Provision against Other Asset Total Provision Profit Before Tax Less: Income Tax Expenses Current Tax Deferred Tax (Income)/Expense Net Profit After Tax Retained Surplus Brought Forward Appropriations: Bonus Shares Issued during the year Transferred to Statutory Reserve Transferred to General Reserve Retained Surplus, Carried Forward Earnings Per Share The annexed accounting policies and other notes for M.A. Rouf, J.P. M.A. Hedayetullah Vice Chairman  Statement of C For the Year ended D  A) Cash Flow From Operating Activities: Interest Received Interest Paid on Deposits, Borrowings, etc. Dividend Income	31.00 32.00 33.00 34.00 35.00 35.00 35.00 Syed M Dii S Cash Flo	81,849,885 1,773,15,333 1,775,600 1,889,500 379,031,532 715,899,651 3,937,263,967 3,208,649,926 864,534,528 11,000,000 875,534,528 2,333,715,398 929,229,696 897,030,119 32,229,576 1,403,785,702 786,953,518 2,190,739,220 738,631,930 466,623,080 170,000,000 1,375,255,010 815,484,211 31 part of these financia	14,036,831 83,607,910 16,240,933 1,450,400 948,500 350,745,750 662,052,531 3,570,791,790 2,672,222,379 439,368,230 446,898,750 2,225,333,629 861,150,740 760,896,156 100,254,584 1,364,172,889 653,371,44,853 615,526,610 445,064,726 170,000,000 1,230,591,336 786,953,518 3,08 I statements  M.J. ABEDIN & CO. Chartered Accountant  wunt in BDT 2015 2 12,690,757,030 (7,989,621,517) 3 57,164,924 41 (7,989,621,517) 3 57,164,924
Profit Before Provision Less: Provision against Loans & Advances including Off Balance Sheet Items Less: Provision against Investments Less: Provision against Other Asset Total Provision Profit Before Tax Less: Income Tax Expenses Current Tax Deferred Tax (Income)/Expense Net Profit After Tax Retained Surplus Brought Forward Appropriations: Bonus Shares Issued during the year Transferred to Statutory Reserve Transferred to General Reserve Retained Surplus, Carried Forward Earnings Per Share The annexed accounting policies and other notes for M.A. Rouf, JP Chairman  Statement of C For the Year ended D  A) Cash Flow From Operating Activities: Interest Received Interest Paid on Deposits, Borrowings, etc. Dividend Income Fore & Commission Income Recoveries of Loans previously written off Cash Paid to Employees as Salaries and Allowances	31.00 32.00 33.00 34.00 35.00 35.00 35.00 Syed M Dii S Cash Flo	81,849,885 1,773,15,333 1,775,600 1,1889,500 379,031,532 715,899,651 3,937,263,967 3,208,649,926 864,534,528 11,000,000 875,534,528 2,333,115,398 929,329,696 897,030,119 32,299,576 1,403,785,702 786,953,518 2,190,739,220 738,631,930 1,375,255,010 815,184,211 3,17 al part of these financia 20 21 231,71,860,46 (7,899,265,92 34,132,09 1,066,776,21 13,171,860,46 (7,899,265,92 54,132,09 1,066,776,21 900,00 (2,186,096,03	14,036,831 83,607,910 16,240,933 1,450,400 948,500 350,745,780 662,052,551 3,570,791,790 2,672,222,379 2,672,222,379 439,368,230 446,898,750 2,225,323,629 861,150,740 760,896,156 100,254,584 1,364,172,899 653,371,064 2,017,544,853 615,526,610 445,064,726 170,000,000 1,230,591,336 786,953,518 3.08 I statements  Anis A. Khan naging Director & CEC dreport of the same dat  M.J. ABEDIN & CO. Chartered Accountant  M.J. ABEDIN & CO. Chartered Accountant  12015
Profit Before Provision Less: Provision against Loans & Advances including Off Balance Sheet Items Less: Provision against Investments Less: Provision against Other Asset Total Provision Profit Before Tax Less: Income Tax Expenses Current Tax Deferred Tax (Income)/ Expense Net Profit After Tax Retained Surplus Brought Forward Appropriations: Bonus Shares Issued during the year Transferred to Statutory Reserve Transferred to General Reserve Retained Surplus, Carried Forward Earnings Per Share The annexed accounting policies and other notes for MA. Rouf, JP Chairman  Statement of C For the Year ended D  A) Cash Flow From Operating Activities: Interest Received Interest Paid on Deposits, Borrowings, etc. Dividend Income Fees & Commission Income Recoveries of Loans previously written off Cash Paid to Suppliers Advance Income Tax Paid	31.00 32.00 33.00 34.00 35.00 35.00 35.00 Syed M Dir S	81,849,885 1,773,15,333 1,775,600 1,889,500 379,031,532 715,899,651 3,937,263,967 3,208,649,926 864,534,528 11,000,000 875,534,528 2,333,115,398 929,329,696 897,030,119 32,299,576 1,403,785,702 786,953,518 2,190,739,220 738,643,220 1,375,255,010 815,484,211 31,71,860,46 (7,899,265) 13,171,860,46 (7,899,265) 54,132,09 1,066,776,21 900,000	14,036,831 83,607,910 948,500 948,500 948,500 350,745,780 662,052,531 3,570,791,790 2,672,222,379 439,368,230 446,998,750 2,225,332,629 861,150,740 760,896,156 100,254,584 1,364,172,889 653,371,064 2,017,544,893 653,371,064 2,017,544,893 1,364,172,849 653,371,064 2,017,544,893 1,364,172,849 653,371,064 2,017,544,893 1,364,172,849 653,371,064 2,017,544,893 1,364,172,849 653,371,064 2,017,544,893 1,364,172,849 1,364,172,
Profit Before Provision Less: Provision against Loans & Advances including Off Balance Sheet Items Less: Provision against Investments Less: Provision against Other Asset Total Provision Profit Before Tax Less: Income Tax Expenses Current Tax Deferred Tax (Income)/Expense Net Profit After Tax Retained Surplus Brought Forward Appropriations: Bonus Shares Issued during the year Transferred to Statutory Reserve Transferred to General Reserve Retained Surplus, Carried Forward Earnings Per Share The annexed accounting policies and other notes for M.A. Rouf, JP Chairman  Statement of C For the Year ended D  A) Cash Flow From Operating Activities: Interest Received Interest Received Interest Paid on Deposits, Borrowings, etc. Dividend Income Recoveries of Loans previously written off Cash Paid to Employees as Salaries and Allowances Cash Paid to Suppliers Advance Income Tax Paid Cash Received From Other Operational Income Cash Paid for Other Operational Expenses Cash Flow From Operating Activities Before Changes in Net	31.00 32.00 33.00 34.00 35.00 35.00 35.00 Syed M Di Syed M Di N	81,849,885 1,773,15,333 1,775,600 1,789,500 379,031,532 715,899,651 3,937,263,967 3,208,649,926 864,534,528 11,000,000 875,534,528 2,33,3115,398 929,329,696 897,030,119 32,299,576 1,403,785,702 786,953,518 2,190,739,220 786,953,518 2,190,739,220 1,375,255,010 815,484,211 3,17 al part of these financia 0 0 1,375,255,010 815,384,211 0 1,317,000,000 1,375,255,010 815,384,211 0 1,317,000,000 1,375,255,010 815,384,211 0 1,317,000,000 1,375,255,010 815,384,211 0 1,317,000,000 1,375,255,010 815,484,211 0 1,317,000,000 1,375,255,010 815,484,211 0 1,317,000,000 1,375,255,010 815,484,211 0 1,317,000,000 1,375,255,010 815,484,211 0 1,317,860,46 (7,899,265,92 54,132,09 1,066,776,21 900,00 (2,186,096,03 (81,849,88 (688,616,69	14,036,831 83,607,910 16,240,933 1,450,400 948,500 350,745,750 662,052,531 3,570,791,790 2,672,222,379 439,368,230 446,898,750 2,225,323,629 861,150,740 760,896,156 100,254,584 1,364,172,889 653,371,964 2,017,544,853  615,526,610 435,064,726 170,000,000 1,230,591,336 786,953,518 3,08  I statements  Anis A. Khan naging Director & CEC dreport of the same dat  M.J. ABEDIN & CO. Chartered Accountant  with in BDT 10,000,757,030 17,989,621,517 18,913,364 19,714,92
Profit Before Provision Less: Provision against Loans & Advances including Off Balance Sheet Items Less: Provision against Investments Less: Provision against Other Asset Total Provision Profit Before Tax Less: Income Tax Expenses Current Tax Deferred Tax (Income)/Expense Net Profit After Tax Retained Surplus Brought Forward Appropriations: Bonus Shares Issued during the year Transferred to Statutory Reserve Transferred to General Reserve Retained Surplus, Carried Forward Earnings Per Share The annexed accounting policies and other notes for M.A. Rouf, JP Chairman  Statement of C For the Year ended D  A) Cash Flow From Operating Activities: Interest Received Interest Received Interest Paid on Deposits, Borrowings, etc. Dividend Income Recoveries of Loans previously written off Cash Paid to Suppliers Advance Income Tax Paid Cash Received From Other Operational Income Cash Paid to Suppliers Advance Income Tax Paid Cash Received From Other Operational Income Cash Paid to Suppliers Advance Income Tax Paid Cash Received From Other Operational Income Cash Paid to From Operational Expenses Cash Elow From Operational Expenses Cash Elow From Operating Activities Before Changes in Net Current Assets Changes in Net Current Assets: Loans & Advances	31.00 32.00 33.00 34.00 35.00 35.00 35.00 Syed M Di Syed M Di N	81,849,885 1,773,15,333 1,775,600 1,889,500 379,031,532 715,899,651 3,937,263,967 3,208,649,926 864,534,528 11,000,000 875,534,528 2,333,115,398 9,29,239,696 897,030,119 32,299,576 1,403,785,702 786,953,518 2,190,739,220 738,649,421 1,317,2016 815,484,211 91,737,255,010 815,484,211 91,737,255,010 815,484,211 91,737,255,010 815,484,211 91,737,255,010 91,736,936,936 91,736,946 (7,899,265,95 91,132,09 1,066,776,21 900,000 (2,186,096,03 (81,849,886 (688,616,69 7,000 882,250,308 8,000 (1,342,310,02 2,477,780,50	14,036,831 83,607,910 16,240,933 1,450,400 948,500 350,745,750 662,052,531 3,570,791,790 2,672,222,379 439,368,230 446,898,750 2,225,323,629 861,150,740 760,896,156 100,254,584 1,364,172,889 653,371,964 2,017,544,853  615,526,610 43,506,736,610 1,230,991,336 766,953,518 3.08  I statements  Anis A. Khan naging Director & CEC d report of the same dat  M.J. ABEDIN & CO. Chartered Accountant  with in BDT 2015 12,690,757,030 (7,989,621,517) 3 57,164,924 838,979,240 1,100,990 40 (1,947,218,026) 61 (1,947,218,026) 61 (474,064,845) 81 680,923,027 61 (1,252,006,938) 9 2,522,405,975
Profit Before Provision Less: Provision against Loans & Advances including Off Balance Sheet Items Less: Provision against Investments Less: Provision against Investments Less: Provision against Other Asset Total Provision Profit Before Tax Less: Income Tax Expenses Current Tax Deferred Tax (Income)/Expense Net Profit After Tax Retained Surplus Brought Forward Appropriations: Bonus Shares Issued during the year Transferred to Statutory Reserve Transferred to General Reserve Retained Surplus, Carried Forward Earnings Per Share The annexed accounting policies and other notes for M.A. Rouf, JP Chairman  Statement of C For the Year ended D  A) Cash Flow From Operating Activities: Interest Received Interest Paid on Deposits, Borrowings, etc. Dividend Income Fees & Commission Income Recoveries of Loans previously written off Cash Paid to Suppliers Advance Income Tax Paid Cash Paid to Suppliers Advance Income Tax Paid Cash Paid to Other Operational Income Cash Paid to Other Operational Expenses Cash Flow From Operating Activities Before Changes in Net Current Assets Changes in Net Current Assets: Loans & Advances Other Assets Customer's Deposits Borrowing from Other Banks, Financial Institutions & Agents	31.00 32.00 33.00 34.00 35.00 35.00 35.00 Syed M Di Syed M Di N	81,849,885 1,773,15,333 1,775,600 1,889,500 379,031,532 715,899,651 3,937,263,967 3,208,649,926 864,534,528 11,000,000 875,534,528 2,333,115,398 929,229,696 897,030,119 32,229,576 1,403,785,702 786,953,518 2,190,739,220 738,631,930 466,623,080 170,000,000 1,375,255,010 815,484,211 31,71,860,46 (7,899,265,92 54,132,09 1,066,776,21 900,00 (2,186,096,03 (81,849,885 13,171,860,46 (7,899,265,92 54,132,09 1,066,76,21 900,00 (2,186,096,03 (81,849,886 13,350,622,95 3,554,590,72 2,477,780,50	14,036,831 83,607,910 16,240,933 1,450,400 948,500 350,745,750 662,052,531 3,570,791,790 2,672,222,379 439,368,230 446,898,750 2,225,323,629 861,150,740 760,896,156 100,254,584 1,364,172,889 653,371,961 2,017,544,853 615,526,610 445,064,726 170,000,000 1,230,591,336 786,953,518 3,08 I statements  Anis A. Khan naging Director & CEC dreport of the same dat  M.J. ABEDIN & CO. Chartered Accountant  wunt in BDT 2015 2 12,690,757,030 (7,989,621,517) 3 57,164,924 3 838,979,240 4) (1,947,218,026) (83,607,910) 61 (1,252,006,938) 9 2,522,405,975 3 3 (20,508,082,039) 9 2,522,405,975 3 3 (20,508,082,039) 9 2,522,405,975 3 3 (20,508,082,039) 9 2,522,405,975 3 3 (20,508,082,039) 9 2,522,405,097,149 4 9 1,337,406,406
Profit Before Provision Less: Provision against Loans & Advances including Off Balance Sheet Items Less: Provision against Investments Less: Provision against Investments Less: Provision against Other Asset Total Provision Profit Before Tax Less: Income Tax Expenses Current Tax Deferred Tax (Income)/ Expense Net Profit After Tax Retained Surplus Brought Forward Appropriations: Bonus Shares Issued during the year Transferred to Setatutory Reserve Transferred to General Reserve Retained Surplus, Carried Forward Earnings Per Share The annexed accounting policies and other notes for M.A. Rouf, JP Chairman  Statement of C For the Year ended D  A) Cash Flow From Operating Activities: Interest Paid on Deposits, Borrowings, etc. Dividend Income Fees & Commission Income Recoveries of Loans previously written off Cash Paid to Suppliers Advance Income Tax Paid Cash Paid to Suppliers Advance Income Tax Paid Cash Paid to Other Operational Expenses Cash Paid to Other Operational Expenses Cash Paid to Other Operational Expenses Cash Paid for Other Operational E	31.00 32.00 33.00 34.00 35.00 35.00 35.00 Syed M Di Syed M Di N	81,849,885 1,773,15,333 1,775,600 1,1889,500 379,031,532 715,899,651 3,937,263,967 3,208,649,926 864,534,528 11,000,000 875,534,528 2,333,115,398 929,329,696 897,030,119 32,299,576 1,403,785,702 786,953,518 2,190,739,220 738,631,930 466,623,080 1,70,000,000 1,375,255,010 815,484,211 anzur Elahi ector Mariana	14,036,831 83,607,910 16,240,933 1,450,400 948,500 350,745,750 662,052,531 3,570,791,790 2,672,222,379 439,368,230 446,898,750 2,225,323,629 861,150,740 760,896,156 100,254,584 1,364,172,889 653,371,964 2,017,544,853  615,526,610 445,064,726 1,7000,000 1,230,591,336 786,593,518 3.08  I statements  M.J. ABEDIN & CO. Chartered Accountant  with in BDT 2015 21 22 24 17,000,000 1,230,591,336 286,593,518 3.08  I statements  12 24 25,764,924 26 27,764,924 27,764,924 28 28 29 20,162,206,939) 29 25,22,405,975 30 30 30,679,10) 31 32,495,030,145 32,495,030,145 32,495,030,145 32,495,030,145 337,406,406 201,652,645 9 4,183,510,370 69 31,374,06,406 201,652,645 9 4,183,510,370 69 4,183,510,370 69 4,183,510,370 69 4,183,510,370 69 4,183,510,370 69 4,183,510,370 69 4,183,510,370 69 4,183,510,370 69 4,183,510,370 69 4,183,510,370 6,418,510,370 66 69 60 61,264,2645 69 61,2645
Profit Before Provision Less: Provision against Loans & Advances including Off Balance Sheet Items Less: Provision against Investments Less: Provision against Investments Less: Provision against Other Asset Total Provision Profit Before Tax Less: Income Tax Expenses Current Tax Deferred Tax (Income)/Expense Net Profit After Tax Retained Surplus Brought Forward Appropriations: Bonus Shares Issued during the year Transferred to Statutory Reserve Transferred to General Reserve Retained Surplus, Carried Forward Earnings Per Share The annexed accounting policies and other notes for M.A. Rouf, JP Chairman  Statement of C For the Year ended D  A) Cash Flow From Operating Activities: Interest Received Interest Paid on Deposits, Borrowings, etc. Dividend Income Fees & Commission Income Recoveries of Loans previously written off Cash Paid to Employees as Salaries and Allowances Cash Paid to Employees as Salaries and Allowances Cash Paid to Suppliers Advance Income Tax Paid Cash Received From Other Operational Income Cash Paid to Other Operational Expenses Cash Flow From Operating Activities Before Changes in Net Current Assets Changes in Net Current Assets: Loans & Advances Other Assets Customers' Deposits Borrowing from Other Banks, Financial Institutions & Agents Other Assets Customers' Deposits Borrowing from Other Banks, Financial Institutions & Agents Other Liabilities Net Cash Flow From Operating Activities Interest Received From Operating Activities Brows The Received From Operating Activities Interest Received From Operating Activities Brows The Received From Operating Ac	31.00 32.00 33.00 34.00 35.00 35.00 35.00 Syed M Di Syed M Di N	SI,849,885   1,77,5600   1,7315,333   1,775,600   1,889,500   379,031,532   715,899,651   3,937,263,967   3,203,649,926   864,534,528   11,000,000   875,534,528   2,333,115,398   929,329,696   929,739,119   32,299,576   1,403,785,702   746,623,3115,398   2,190,739,220   738,631,930   1,375,255,010	14,036,831 83,607,910 16,240,933 1,450,400 948,500 350,745,750 662,052,531 3,570,791,790 2,672,222,379 439,368,230 446,998,750 2,225,323,629 861,150,724 1,364,725,884 1,364,725,884 1,364,725,884 1,364,725,884 1,364,725,884 1,364,725,884 1,364,725,884 1,364,725,884 1,364,725,884 1,364,725,884 1,364,725,884 1,364,726 1,70,000,000 1,230,591,336 786,953,518 3.08  Anis A. Khan aging Director & CEC dreport of the same dat  Anis A. Khan aging Director & CEC dreport of the same dat  Anis A. Khan 1,2015  12,690,757,030 (7,989,621,517) 3,57,164,924 3,838,979,240 1,100,990 (1,947,218,026) (1,947,218,026) (1,947,218,026) (1,252,006,938) 9 2,522,405,975 8 6,705,916,346 1,133,7406,406 5 1,133,7406,406 5 1,134,510,370 8 6,705,916,3361 1 (4,269,521,509)
Profit Before Provision Less: Provision against Loans & Advances including Off Balance Sheet Items Less: Provision against Investments Less: Provision against Other Asset Total Provision Profit Before Tax Less: Income Tax Expenses Current Tax Deferred Tax (Income)/Expense Net Profit After Tax Retained Surplus Brought Forward Appropriations: Bonus Shares Issued during the year Transferred to Statutory Reserve Transferred to General Reserve Retained Surplus, Carried Forward Earnings Per Share The annexed accounting policies and other notes for M.A. Rouf, JP Chairman  Statement of C For the Year ended D  A) Cash Flow From Operating Activities: Interest Received Interest Paid on Deposits, Borrowings, etc. Dividend Income Recoveries of Loans previously written off Cash Paid to Employees as Salaries and Allowances Cash Paid to Employees as Salaries and Allowances Cash Paid to Employees as Salaries and Salaries and Allowances Cash Received From Other Operational Income Cash Paid for Other Operational Expenses Cash Row From Operating Activities Before Changes in Net Current Assets Changes in Net Current Assets: Loans & Advance Other Assets Customers' Deposits Borrowing from Other Banks, Financial Institutions & Agents Other Lasbillities Net Cash Flow From Investing Activities Investments in T. Bills, T. Bonds and other Investments in Shares & Bonds Purchase of Fixed Assets (Net) Net Cash Flow From Investing Activities Investments in Shares & Bonds Purchase of Fixed Assets (Net) Net Cash Flow From Investing Activities Investments in Shares & Bonds Purchase of Fixed Assets (Net) Net Cash Flow From Investing Activities	31.00 32.00 33.00 34.00 35.00 35.00 35.00 Syed M Di Syed M Di N	81,849,885 1,773,15,333 1,775,600 1,889,500 379,031,532 715,899,651 3,937,263,967 3,208,649,926 864,534,528 11,000,000 875,534,528 2,333,115,398 9,29,329,696 897,030,119 32,299,576 1,403,785,702 786,953,518 2,190,739,220 738,631,930 466,623,080 1,70,000,000 1,375,255,010 815,484,211 91 al part of these financia 10 13,171,860,46 (7,899,265) 2,54,132,09 1,066,776,21 900,000 (2,186,096,03 (81,849,88 (686,616,69 38,250,30 8,000 (1,342,310,02 2,477,780,50 (14,607,516,61 (2,180,656,68 13,350,622,95 3,554,590,72 401,742,85 518,783,23 2,996,563,74	14,036,831 83,607,910 16,240,933 1,450,400 948,500 350,745,750 662,052,531 3,570,791,790 2,672,222,379 439,368,230 446,898,750 2,225,323,629 861,150,740 760,896,156 100,254,584 1,364,172,889 653,371,961 2,017,544,853 615,526,610 445,064,726 170,000,000 1,230,591,336 786,953,518 3,08 I statements  Anis A. Khan naging Director & CEC dreport of the same dat  M.J. ABEDIN & CO. Chartered Accountant  wunt in BDT 2015 2 12,690,757,030 (7,989,621,517) 3 57,164,924 3 838,979,240 0 1,100,990 (1,947,218,026) (83,607,910) 66) (474,048,845) (1,947,218,026) (1,947,018,014) (1,948,013,014)
Profit Before Provision Less: Provision against Loans & Advances including Off Balance Sheet Hems Less: Provision against Investments Less: Provision against Other Asset Total Provision against Other Asset Less: Income Tax Expenses Current Tax Deferred Tax (Income)/ Expense Net Profit After Tax Retained Surplus Brought Forward Appropriations: Bonus Shares Issued during the year Transferred to Statutory Reserve Transferred to General Reserve  Retained Surplus, Carried Forward Earnings Per Share The annexed accounting policies and other notes for M.A. Rouf, JP Chalman  Statement of Co For the Year ended D  A) Cash Flow From Operating Activities: Interest Received Interest Received Interest Paid on Deposits, Borrowings, etc. Dividend Income Piece & Commission Income Receveries of Loans previously written off Cash Paid to Suppliers Advance Income Tax Paid Cash Received From Other Operational Income Cash Paid to Suppliers Advance Income Tax Paid Cash Received From Other Operational Expenses Cash Paid for Other Operational Expenses Cash Paid to Advances Changes in Net Current Assets: Loans & Advances Other Assets Changes in Net Current Assets: Loans & Advances Other Assets Customers' Deposits Borrowing from Other Banks, Financial Institutions & Agents Other Liabilities  Net Cash Flow From Operating Activities Borrowing Activities  Received From Operating Activities	31.00 32.00 33.00 34.00 35.00 35.00 35.00 Syed M Di Syed M Di N	81,849,885 1,773,5030 1,773,5030 1,773,5030 1,775,600 1,889,500 379,031,532 715,899,651 3,937,263,967 3,208,649,926 864,534,528 2,333,115,398 929,329,696 870,303,119 32,299,576 1,403,785,702 786,953,518 2,190,739,220 1,375,255,010 815,484,211 3,17 al part of these financia 0 1,375,255,010 815,484,211 0 1,317,2016   W  r 31, 2016  13,171,860,46 (7,899,265,92 54,132,09 1,066,776,21 900,00 (2,186,096,03 (81,849,88 688,616,69 7,00 1,377,780,50  (14,607,516,61 (2,180,656,68 13,350,622,95 3,554,590,72 401,742,85 518,783,23 2,996,563,74  3,334,098,71 4,552,30,51 (2,985,356,5) 18,783,23 2,996,563,74	14,036,831 83,607,910 16,240,933 1,450,400 948,500 350,745,750 662,052,531 3,570,791,790 2,672,222,379 439,368,230 446,898,750 2,225,323,629 861,150,740 760,896,156 100,254,584 1,364,172,889 653,371,964 2,017,544,853  615,526,610 445,064,726 17,000,000 1,230,591,336 786,593,518 3.08  I statements  Anis A. Khan naging Director & CEC d report of the same dat  Anis A. Khan (7,989,621,517) 3,7164,924 3,838,979,240 4,1100,990 4,11

you can bank on us

### Statement of Changes in Equity For the Year ended December 31, 2016 Amount in BDT Balance as at January 01, 2016 3,693,159,670 2,721,143,746 1,311,845,893 446,777,324 786,953,518 8,959,880,151 738,631,930 (738,631,930) 170,000,000 (170,000,000) Transferred to General Reserve (580,063,863) (580,063.863) Revaluation Reserve transferred during the 4,431,791,600 3,187,766,825 731,782,030 9,783,706,892 Balance as at December 31, 2016 815,484,211 3,693,159,670 2,721,143,746 1,311,845,893 Balance as at December 31, 2015 786,953,518 8,959,880,151 w. 100 Mlu M.A. Rouf, JP Md. Hedayetullah Syed Manzur Elahi Anis A. Khar

## **Liquidity Statement**

Vice Chairman

As at December 31, 2016								
						Amount in BDT		
	Less than	1 to 3	3 to 12	1 to 5	Above	Total		
Particulars	1 month	months	months	years	5 years			
ASSETS:								
Cash	2,573,241,472	-	-	-	8,674,300,000	11,247,541,472		
Balance with other Banks and Financial Institutions	4,043,124,899	3,025,215,069	923,250,455	28,032,607	-	8,019,623,030		
Money at Call & Short notice	990,000,000					990,000,000		
Investments	1,796,817,567	406,890,801	1,458,243,864	8,390,555,955	9,370,331,648	21,422,839,835		
Loans and Advances	13,799,069,111	28,331,114,340	37,255,551,757	21,845,828,493	9,602,984,793	110,834,548,494		
Premises and Fixed Assets	42,250,717	84,501,434	380,256,451	2,028,034,406	507,008,602	3,042,051,609		
Other Assets	698,541,983	164,216,888	317,582,871	4,204,383,035	3,539,090,856	8,923,815,634		
Non-Banking Assets	-	-	-	-	-	-		
Total Assets	23,943,045,748	32,011,938,533	40,334,885,399	36,496,834,497	31,693,715,898	164,480,420,074		
LIABILITIES:								
Borrowing From Other Banks, Financial Institutions & Agents	1,677,904,332	-	3,664,071,755	-	3,294,433,436	8,636,409,523		
Deposits and Other Accounts	19,290,616,279	30,749,278,641	40,417,791,052	36,149,970,905	4,985,950,734	131,593,607,611		
Provision & Other Liabilities	47,012,992	470,818,344	897,051,487	5,011,344,985	3,790,468,239	10,216,696,047		
Subordinated Debts	-	-	625,000,000	3,625,000,000	-	4,250,000,000		
Total Liabilities	21,015,533,603	31,220,096,985	45,603,914,294	44,786,315,891	12,070,852,409	154,696,713,182		
Net Liquidities	2,927,512,145	791,841,547	(5,269,028,895)	(8,289,481,394)	19,622,863,489	9,783,706,892		









Managing Director & CEO

### **Notes to the Financial Statements** For the Year ended December 31, 2016

### Corporate Profile and Significant Accounting Policies

### The bank and its activities

Legal form of Mutual Trust Bank Limited

Legal torm of Mutual Trust Bank Limited

Mutual Trust Bank Limited (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 (as amended in 2013) 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

October 24, 1999. The Bank is listed with the Dhaka and Chittagong Stock Exchanges

Limited. Authorized capital of the Bank is BDT 10 billion. The Bank has 110 (One hundred

ten) branches including 14 (fourteen) SME/Agri Branches all over the Bangladesh, 08 (Eight)

Agent Banking Centre and 02 (Two) Booth located at HazratShahjalal International Airport,

Dhaka.

### Principal activities and nature of operation of Mutual Trust Bank Limited

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, treasury functions, cash management, securities and custody services, remittance services etc. Off-Shore Banking Unit (OBU)

Chi-snore Banking Unit (OBU)

The Bank obtained the Off-shore Banking Unit Permission vide Letter No. BRPD (P-3)744(105)/2009-4470 dated December 03, 2009. The Bank commenced operation of this unit from December 07, 2009. The Off-shore Banking Unit is governed under the rules and guidelines of Bangladesh Bank. The principal activities of the Unit are to provide all kinds of commercial banking services to its customers in foreign currencies approved by the Bangladesh Bank. Separate Financial Statements of Off-shore Banking Unit has been drawn up in Annexure G.

### Subsidiaries

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 leavel 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

## MTB Exchange (UK) Limited (MTB UK)

Bangladesh Bank vide their letter No: BRPD(M)204/25/2010-289 dated 19/08/2010 has accorded approval to the bank for opening a fully owned subsidiary company in the name of MTB Exchange (UK) Limited. The Company was incorporated on June 14, 2010 under the Companies Act 2006 of UK with the registration number 7282261 as a private company limited by shares. The registered office is located at 25 White Chapel Road, London.

The main activities of the exchange house are to carry on the remittance business and to undertake and participate in transactions, activities and operations commonly carried on or undertaken by remittance and exchange houses. Separate Financial Statements of MTB Exchange (UK) Limited has been drawn up in the reports.

The Bank obtained permission to embark upon Merchant Banking from the Securities and Exchange Commission (SEC) vides its certificate No.MB-55/2010 dated December 06, 2010 under the Securities and Exchange Commission Act, 1993. The operation has started as on April 17, 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.
- b. Issue Management services to medium and large corporate houses to manage their Initial Public Offer (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.

### Significant accounting policies and basis of preparation of financial statemen Statement of Compliance

Statement of Compliance
The consolidated financial statements of the Group and the financial statements of the Bank and its subsidiary as at and for the year ended 31 December 2016 have been prepared under the historical cost convention and in accordance with Bangladesh Financial Reporting Standards (BFRSs), the "First Schedule" (section-38) of the Bank Companies Act 1991, as amended by the BRPD Circular no. 14 dated 25 June 2003, other Bangladesh Bank Circulars, the Companies Act, 1994, the Bangladesh Securities and Exchange Rules 1987, Dhaka and Chittagong Stock Exchange's listing regulations and other laws and rules applicable in Bangladesh. 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 BFRSs in order to comply with the rules and regulation of Bangladesh Bank which are

## 2.01.01 Investment in shares and securities

BFRSs: As per requirements of "BAS 39: Financial Instruments: Recognition and Measurement" investments in shares and securities generally falls either under "at fair value through profit and loss accounts" or under "available for sale" where any change in the fair value at the period ended is taken to profit and loss account or revaluation reserve account, as the case may be.

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 sheer respectively. Provision should be made for any loss arising from diminution in value of investments. As such Mutual Trust Bank Limited 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.

## 2.01.02 Revaluation gain/loss on Government securities:

BFRSs: As per requirement of BAS 39, T-bills and T-bonds fall under the category of "held for trading" and "held to maturity" where any change in the fair value of held for trading is recognized in profit and loss accounts, and amortized cost method is applicable for held to maturity using an effective interest rate.

Bangladesh Bank: According to Department of Offsite Supervision (DOS) Circular no. 05 dated 26 May 2008 and subsequent clarification in DOS Circular no. 05 dated 28 January 2009 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 reserve accounts. However, at the year-end if there is any revaluation gain for any particular held for trading T-bill /T-bonds, such gain can be used to the extent of any revaluation loss for that particular held for trading T-bills/T-bonds. T-bills designated as held to maturity are measured at amortized cost method but interest income / gain should be recognized through revaluation reserve.

## 2.01.03 Provision on loans and advances

BFRSs: As per Bangladesh Accounting Standard (BAS) 39, an entity should start the impairment assessment by considering whether objective evidence of impairment exists for financial assets that are individually significant. For financial assets which are not individually significant, the assessment can be performed on an individual or collective (portfolio) basis.

significant, the assessment can be performed on an individual or collective (portion) basis. Bangladesh Bank: As per BRPD Circular no. 14 dated 23 September 2012 and BRPD Circular no. 19 dated 27 December 2012 a general provision at 0.25% to 5% under different categories of unclassified loans (standard and SMA loans) has to be maintained regardless of objective evidence of impairment. Also provision for sub-standard loan, doubtful loans and bad losses, should be provided at 20%, 50% and 100% respectively for loans and advances depending on the duration of overdue. Again as per BRPD Circular no. 10 dated 18 September 2007, a general provision at 1% should be provided for all off-balance sheet exposures. Such provision policies are not specifically in line with those prescribed by BAS39.

## 2.01.04 Financial instruments - presentation and disclosure:

In several cases Bangladesh Bank guidelines categories, recognize, measure and present financial instruments differently from those prescribed in BAS39. As such some disclosure and presentation requirements of "BFRS7: Financial Instrument- Disclosures" and "BAS32: Financial Instruments-Presentation" cannot be made in the accounts.

## BFRSs: When an entity sells a financial asset and simultaneously enters into an

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 a deposit, and the underlying asset continues to be recognized in the entity's financial statements. This transaction will be treated as loan and the difference between selling price and repurchase price will be treated as interest expense.

Bangladesh Bank: As per BRPD guidelines, when a bank sells a financial asset and simultaneously enters into an 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.

## 2.01.06 Financial guarantees

BFRSs: As per BAS-39 financial guarantees are contracts that require an entity to make specified payments to reimburse the holder for a loss it incurs because a specified debtor fails to make payment when due in accordance with the terms of a debt instrument. Financial guarantee liabilities are recognized initially at their fair value, and the initial fair value is amortized over the life of the financial guarantee. The financial guarantee liability is subsequently carried at the higher of this amortized amount and the present value of any expected payment when a payment under the guarantee has become probable. Financia 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

### 2.01.07 Cash and cash equivalents

**BFRSs:** Cash and cash equivalents items should be reported as cash item as per "BAS 7:Statement of Cash Flows".

Bangladesh Bank: 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.

### 2.01.08 Non-banking assets

BFRSs: No indication of non-banking assets is found in any BFRSs.

Bangladesh Bank: As per BRPD circular # 14 dated 25 June 2003, there should exist a face item named non-banking assets.

### 2.01.09 Cash flow statement

BFRSs: Cash flow statement can be prepared either in direct method or in indirect method. The presentation is selected to present these cash flows in a manner that is most appropriate for the business or industry. The method selected is applied consistently.

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

### 2.01.10 Balance with Bangladesh Bank: (CRR)

BFRSs: Balance with Bangladesh Bank should be treated as other assets as it is not available for use in day to day operations as per BAS 7.

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

### 2.01.11 Loans and advance net of provision

BFRSs: Loans and advances should be presented net of provisions.

Bangladesh Bank: As per BRPD circular # 14 dated 25 June 2003, provision on loans and advances should be presented separately as liability and cannot be netted off against loans and advances.

[Also refer to Note 2.22 Compliance of Bangladesh Accounting Standards (BASs) and Bangladesh Financial Reporting Standards (BFRSs)]

## 2.02 Basis of consolidation of operations of subsidiaries

The financial statements of the Company and its subsidiary, as mentioned in note No.1.03 has been consolidated in accordance with Bangladesh Accounting Standard 27 "Separate Financial Statements" and Bangladesh Financial Reporting Standard (BFRS) 10 "Consolidated Financial Statements". The Consolidation of the Financial Statement has been made after eliminating all material intercompany balance, income and expenses arising from intercompany transactions

The total profit of the Company and its subsidiary are shown in the consolidated statement of comprehensive income with the proportion of profit after taxation. All assets and liabilities of the Company and of its subsidiary is shown in the consolidated statement of financial position. The consolidated financial statements are prepared to a common financial year ended 31 December 2016.

The conversion policy of Off-shore Banking unit (OBU) and MTB Exchange (UK) Limited is

Details	Price	Rate of GBP for MTBUK	Rate of USD for OBU
For assets & liabilities	Closing price	96.4653	78.7022
For income & expenses	Average price	105.5750	78.4656

### Transactions eliminated on consolidation

All intra-group transactions, balances, income and expenses are eliminated on consolidation. Profit and losses resulting from transactions between Groups are also eliminated or consolidation.

### Basis of measurement

The financial statements have been prepared on the historical cost basis except for the

- 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.
- b) Government Treasury Bills and Bonds designated as 'Held to Maturity (HTM)' at present value using amortization concept. c) Land & Buildings is recognized at cost at the time of acquisition and subsequently
- measured at fair value as per BAS-16 "Property, Plant & Equipment."

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

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 Bangladesh 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 Bangladesh Accounting Standards (BAS) and Bangladesh Financial Reporting Standards (BFRS) 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

The most perilous estimates and judgments are applied to the Provision for impairment of loans & investments 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 ized 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 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

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.

## 2.09 Foreign currency transaction and Commitments

a) Foreign currencies transaction Foreign currency transactions are converted into equivalent Taka using the ruling exchange

roreign Exchange Rates. Foreign currency balances held in US Dollar are converted into Taka 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 Taka equivalent. The resulting exchange transaction gains and losses are included in the profit and loss account.

Contingent liabilities / commitments for letters of credit and letters of guarantee denominated in foreign currencies are expressed in Taka terms at the rates of exchange ruling on the balance

## 2.10 Statement of cash flows

Statement of cash flows has been prepared in accordance with Bangladesh Accounting Standard-7: Statement of Cash Flowsand under the guideline of Bangladesh Bank BRPD Circular No. 14 dated 25 June 2003. The Statement shows the Structure of Changes in cash and cash equivalents during the financial period.

## 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 Bangladesh Accounting Standard-1: Presentation of Financial Statements and relevant

## 2.12 Liquidity statement

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 their maturity term.
- 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.
- e) Other assets are on the basis of their realization/amortization.

Accounting for contingent liabilities and contingent assets

- f) Borrowing from other Banks, financial institutions and agents, etc are as per their
- g) Deposits and other accounts are on the basis of their maturity term and past trend of rithdrawal by the depositors. h) Provision and other liabilities are on the basis of their payment/ 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:

 a) Any possible obligation that arises from past events and the existence of which will be confirmed only by the occurrence or non-occurrence of one or more uncertain future event not wholly within the control of the bank; or b) Any present obligation that arises from past events but is not recognized because

It is not probable that an outflow of resources embodying economic benefits will be

required to settle the obligation; or A reliable estimate of the amount of obligation cannot be made.

### Assets and basis of their valuation 2.14.01 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

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:

### a) Held to maturity (HTM)

Investments which have 'fixed or determinable payments' and are intended to be 'held to maturity' other than those that meet the defined of 'held at amortized cost', are classified as held to maturity (HTM). These investments are subsequently measured at present value as per Papellode's Papel Cuideline.

### b) Held for trading (HFT)

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 period in which it arises.

As per the DOS Circular letter no. 05, dated 26 May 2008 & subsequent amendment circular no.05, dated 28 January 2010. 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. Gain/ loss on revaluation of HFT securities is recognized in the income statement on weekly basis and gain on revaluation is transferred to statement of changes 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 making to market concept).

### d) 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 (HTM)	Face value	None	None
Prize bond	Cost	None	None
Un quoted shares and debenture	Cost	None	-
Quoted shares	Cost	Cost	Loss transferred to profi

### 2.14.03 Loans, advances and provisions

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 no. 14, 19 & 5 dated 23 September 2012, 27 December 2012 & 29 May 2013

Interest on loans and advances 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 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 on 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 borrowers.

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 no. 14 dated 23 September 2012 of Bangladesh Bank. The percentage of provision on loans and advance are

		Short	Consumer financing				All		
Partic	culars	term Agri. Credit	Other than HF, LP	than HF LP		SMEF	Loans to BHs/SDs	other Credit	
UC	Standard	2.5%	5%	2%	2%	0.25%	2%	1%	
CC	SMA		5%	2%	2%	0.25%	2%	1%	
	SS	5%	20%	20%	20%	20%	20%	20%	
Classified	DF	5%	50%	50%	50%	50%	50%	50%	
	B/L	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 against classified advances are shown as liabilities in the statement of financial

Project loan: Project land and building are taken as security in the form of mortgage and

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

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

### d. The bills purchased and discounted have been analyzed as per the maturity grouping. Written off loans and advances

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.

## 2.14.04 Property, plant and equipment's

## a) Recognition

The cost of an item of property, plant and equipment's (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 item can be measured reliably.

Property, plant and equipment's have been accounted for at cost or revalued amount less Property, plant and equipment's have been accounted for at cost or revalued amount less accumulated depreciation (except land) as per BAS-16: Property, plant and equipment's. 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 income statement during the financial periods which are incurred.

### Depreciation is charged at the following rates on reducing balance method on all fixed assets other than motor vehicles and leased assets, which are depreciated on straight line basis and no depreciation is charged on land:

Rates of Depreciation Category of Fixed Assets Land Nil Immovable Property 2.50% Furniture & Fixtures 10% Office Equipment 20% Motor Vehicles 20% Books & Periodicals 10% Leasehold Assets 20% Intangible Assets 20%

## c) 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 income statement as per provision of BAS-16: Property, Plant and Equipment. Capital Work-in-Progress

Capital Work-in-Progress is stated at cost. These are expenses of a capital nature directly e) Borrowing costs

Borrowing costs that are directly attributable to the acquisition, construction or production of qualifying assets have been capitalized as part of the cost of the assets. 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 income statements. Other assets include all assets not covered specifically in other areas of the supervisory activity

Other assets have been classified as per BRPD Circular No. 14 dated June 25, 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. 2.14.06 Receivables

Receivables are recognized when there is a contractual right to receive cash or another financial asset from another entity. 2.14.07 Leases

Leases are classified as finance lease whenever the 'Terms of the Lease" transfer substantially all the risks and rewards of ownership to the lessee as per "BAS-17: Leases". The Bank as Lessor Amount due from lessees under finance leases are recorded as receivables at the amount of the Bank's net investment in the leases (Note-7.03). Finance lease income is allocated to accounting

## periods so as to reflect a constant periodic rate of return on the Bank's net investment outstanding in respect of the leases. Asset held under finance leases are recognized as assets of the Bank at their fair value at the Asset held under finance leases are recognized as assets of the Bank at their fair value at the date of acquisition or, if lower, at the present value of the minimum lease payments. The corresponding liability to the lessor is included in the balance sheet as a finance lease obligation. Lease payments are apportioned between finance charges and reduction of the lease obligation so as to achieve a constant rate of interest on the remaining balance of the liability. Finance charges are charged directly against income.

2.14.08 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 non-banking assets.

## 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. Un-reconciled entries/ balances in the case of inter-branch transactions as on the reporting date are not material.

2.14.09 Reconciliation of inter-bank/inter-branch account

2.15 Liabilities and provision 2.15.01 Borrowings from other banks, financial institutions and agents Borrowing 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 the income statement.



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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

### 2.15.03 Other liabilities

Other liability is recognized in the balance sheet according to the guideline of Bangladesh Bank and Income-tax Ordinance 1984, BAS-37 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.

b) Gratuity

The retirement benefits accrued for the employees of the Bank as on reporting date have been accounted for in accordance with provisions of Bangladesh Accounting Standard-19, "Employee Benefit". Bases of enumerating the retirement benefit schemes operated by the

### a) 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 April 30, 2001. The Fund is operated by a Board of Trustees consisting of 5 (five) 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 "MTBL Employees Gratuity Fund" and any investment decision out of this 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 monthly contribution of 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' 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

In case of death of an employee while in active service, financial benefit is paid to the nominee of the deceased employee at a prescribed amount ranging from 3 (three) lacs to 10 (ten) lacs.

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 consisting of four (04)

g) Incentive Bonus Mutual Trust Bank Limited has started an incentive bonus scheme for its employees. This bonus amount is distributed among the employees based on their performance. The bonus amount is paid annually and costs are accounted for the period to which it relates.

### 2.15.05 Taxation

a. Current tax The tax currently payable is based on taxable profit for the period. Taxable profit differs from profit as reported in the income statement 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.

The Bank recognizes the current and deferred tax in the financial statements using the provisions of the prevailing tax laws applicable in Bangladesh and as per BAS-12 (Income Taxes). Deferred tax liabilities are generally recognized for all taxable temporary differences. Deferred tax assets are generally recognized for all deductible temporary differences to the extent that it is probable that taxable profits will be available against which such differences can be utilized. 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.

## 2.16 Capital and shareholders' equity

## 2.16.01 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 banks 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

### using both regulatory control measure and internal matrix. 2.16.02 Paid-up capital

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 windingup of the company ordinary shareholders rank after all other shareholders and creditors and are fully entitled to any residual proceeds of liquidation.

The Statutory reserve has been maintained @ 20% of profit before tax in accordance with provisions of section 24 of the Bank Companies Act, 1991 as amended 2013.

## Off Balance Sheet items

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 no. 08 of 7 August 2007 and 10 of 18 September 2007.

## Provision for Nostro Accounts

As per instructions contained in the circular Letter No. FEPD (FEMO)/01/2005-677 dated September13, 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.

The Revenue during the period has been recognized according to the provision of BAS-18 "Revenue" as well as Bangladesh Bank guidelines.

In terms of the provisions of the BAS-18 "Revenue", the interest income is recognized on advances are classified.

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 yearly; b) Interest on classified loans and advances has been credited to interest suspense account with

actual receipt of interest there from having credited to income as and when received as per Instruction of Bangladesh Bank;

c) No interest is changed on loans and advances on classified as bad/loss;

d) Commission and discount on bills purchased and discounted are recognized at the time of realization.

e) Recovery of written off loans and advances are taken into income in the period of its receipts from the defaulting borrowers.

Interest income on investments is recognized on accrual basis. Capital gain on investments in shares is also included in investment income. Capital gain is recognized when it is realized.

Income on investment in treasury bills, bonds, preference shares and debenture, etc. other than equity shares has been accounted for on accrual basis. Govt. securities (HTM) are revalued on accrual basis and effect of such revaluation gain

has been credited to Asset Revaluation Reserve account. 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

### market to market basis has been credited to income statement. 2.19.03 Fee and commission income

### Commission charged to customers on letters of credit and letters of guarantee are credited to income at the time of effecting the transactions

## Fee and Commission on bills discounted, purchased & others are recognized at the time

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 and dealt with exchange account.

## 2.19.04 Dividend Income on Shares

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

## 2.19.05Other operating income

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

### 2.19.06 Interest paid on deposits and borrowings

Interest paid on deposits, borrowing and other expenses are recognized on accrual basis.

### 2.19.07 Other expenses

Expenses incurred by the bank are recognized on accrual basis. 2.19.08 Other comprehensive income

Other comprehensive income is presented in financial statements in accordance with BAS-1: Presentation of financial statements. No other comprehensive income is recognized during

### 2.20 Earnings per share

### Basic earnings per share

Basic earnings per share has been calculated in accordance with BAS 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.

Reporting period These financial statements of the bank and its subsidiary cover the period from 01 January to

### 31December 2016. Compliance report on Bangladesh Accounting Standards (BASs) and Bangladesh Financial Reporting Standards (BFRS)

The institute of Chartered Accountants of Bangladesh (ICAB) is the sole authority for adoption of International Accounting Standards (IASs) and International Financial Reporting Standards (IFRS). MutualTrust Bank Limited has applied all the applicable of IAS and IFRS as adopted by ICAB while preparing the financial statements. Details are given below:

Name of the Bangladesh Accounting Standards (BASs)	BAS 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
Construction Contracts	11	N/A
Income Taxes	12	Applied
Property, Plant and Equipment	16	Applied
Leases	17	Applied
Revenue	18	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	Applied
Consolidated and 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
Financial Instruments: Recognition and Measurement	39	Applied
Investment Property	40	Applied
Agriculture	41	N/A

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Bangladesh Financial Reporting Standard (BFRSs)	BFRS No.	Status
First-time Adoption of Bangladesh Financial Reporting Standard	1	N/A
Shares Based Payment	2	N/A
Business Combination	3	N/A
Insurance Contracts	4	N/A
Noncurrent 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	N/A

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 BAS / BFRS as marked above. As such the bank has departed from those contradictory requirements of BAS/BFRS in order to comply with the rules and regulations of Bangladesh Bank

## 2.23 Regulatory & legal compliance

The bank has complied with the requirements of following regulatory & legal authority:

- a) The Bank Companies Act, 1991(as amended up to 2013)
- b) The Companies Act, 1994 c) Rules & regulations issued by Bangladesh Bank
- d) The Securities & Exchange Rules, 1987
- e) The Securities & Exchange Ordinance, 1969 f) The Securities & Exchange Act, 1993
- g) IPO Rules, 1998
- h) The Income-tax Ordinance, 1984
- VAT Act, 1991
- j) Dhaka Stock Exchange (listing) regulation 2015 Proposed dividend

### Proposed dividend has not been recognized as a liability in the statement of financial position in accordance with Bangladesh Accounting Standards (BAS) 10: Events after the reporting

Events after the reporting period Where necessary, all the material events after the reporting period have been considered and

appropriate adjustment/disclosures have been made in the financial statements Operating segment The bank has only one reportable business segment and the bank is operating with the geographical territory of Bangladesh. Hence segment reporting in accordance with BFRS-8:

### Operating Segments is not applicable 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 BAS 37: Provisions, Contingent Liabilities

## and Contingent Assets.

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

## 2.29 Risk Management

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 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. 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 onthe-line risk management, where risks are actually created at front office or at credit desk of

MTB's risk management in the following areas, among others, is mentioned briefly:

## (a) Credit Risk Management

Credit risk is the risk due to a borrower's inability to meet its financial obligations to the lender. The credit risk is generally made up of transaction risk or default risk and portfolio risk. We have standardized credit approval processes. Credit risk is controlled 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 rticularly 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 built up to tackle all the facets of Credit

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

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

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 department i.e. **Treasury** 

MTB has already segregated Treasury functions in three separate wings i.e. Front office, Back office and mid office.

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.

### ii. Interest Rate Risk

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 Risk.

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. iii. Equity Risk

Equity risk arises from movement in market value of securities. The investment committee monitors the risks under a well-designed policy framework.

### (c) Operational Risk

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.

MTB has restructured Internal Control and Compliance Division (ICC) headed by a senior level executive in light of Core Risk guidelines of Bangladesh Bank. The Division is comprised of three departments; Audit and Inspection Department, ICC Compliance Unit and ICC Monitoring Unit. The Bank has developed an Internal Control and Compliance Policy duly approved by the Board of Directors.

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 & Monitoring Units of this division 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. ICC Division 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 appropriate measures.

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

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 significant 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

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 national regulations and

international standards. MTB has developed its own Money Laundering (ML) & Terrorist Financing (TF) Risk Management Guideline entailing the customer acceptance policy and the ML & TF Risk Assessment Guideline. The customer acceptance policy incorporates the detail customer due diligence 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: Internal Audit (IA) team conducts surprise audit on all MTB branches and offices of the Head Office at least one in a year. While auditing branches and offices, the IA team thoroughly checks the operational activities of the branches/ offices including transactions in various accounts and search for any irregularities occurred in those accounts. IA team also monitors the staff accounts and if necessary investigate the suspicious transactions and report the same to the management. IA team also conducts investigation into specific allegations and submits report to the management for action. Senior management of the bank also conduct regular visit to MTB branches and advise the branch officials to comply with all the regulatory instructions, policies and procedures of the bank.

### Audit Committee In compliance to Bangladesh Bank's circular, the Board of Directors has formed an Audit

SL. NO.	Name of the Director	Status With the Bank	Status with the committee	Educational Qualification
01.	Mr. Anwarul Amin	Independent Director	Chairman	Graduated from Westminster Bank Institute of Banking, Oaken Holt, Oxford shire, UK
02.	Mr. Rashed Ahmed Chowdhury	Director (Former Chairman)	Member	Higher National Diploma in Business Studies from West London College, UK and Post Graduate Degree in Business Management from Kingston University, UK and also member of the Chartered Management Institute, UK
03.	KhwajaNargis Hossain	Director	Member	MA in Islamic History from University of Dhaka
04.	Dr. Sultan Hafeez Rahman	Independent Director	Member	Ph.D. and M.A from Stanford University, USA and M.A in Economics from

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 statements The Board of Directors takes the responsibility for the preparation and presentation of these

### financial statements. Approval of Financial Statements

The financial statements were approved by the Board of Directors on April 24, 2017.

- 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
- c) Figures of previous year have been rearranged whenever necessary to conform to
- current period's presentation.
  d) No Asset has been set off against any Liability except MTB General Account



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	2016	nt in BDT 2015	4 (a) Consolidated balance with other banks and financial institutions     In Bangladesh     Mutual Trust Bank Limited (Note-4.01)	7,158,101,358 2,455,380,799	7.05 Significant concentration wise grouping of Loans a) Directors b) Chief Executive & other Senior Executives	s & advances:	667,505,850	600,621,927
Cash     In Hand (Including foreign currency) (Note 3.01)     Balance with Bangladesh Bank and its Agent Bank (Note 3.02)	1,971,972,917 9,275,568,555	7 1,651,219,876 7,820,897,602	MTB Securities Limited MTB Capital Limited MTB Exchange (UK) Limited	427,220,120 277,952,172 22,850,599 13,074,955	<ul> <li>i) Managing Director</li> <li>ii) Other Senior Executives</li> <li>c) Advances to Industries</li> </ul>		667,505,850	600,621,927
3.01 In Hand (Including foreign currency)	11,247,541,472		Less: Intragroup Deposit  Outside Bangladesh	(321,277,338) (282,000,921) 7,286,894,739 2,464,407,005	Agriculture RMG Textile		3,069,895,369 11,901,638,990 9,781,370,446	2,504,645,545 6,086,855,000 7,792,550,000 1,029,400,000
Local Currency Foreign Currency	1,962,890,380 9,082,537	1,644,265,293 6,954,583	Mutual Trust Bank Limited (Note-4.02) MTB Securities Limited MTB Capital Limited	861,521,672 676,014,412	Ship Building Ship Breaking Other Manufacturing industry		1,254,822,262 1,790,274,575 24,250,084,620 15,260,841,835	894,160,640 20,210,598,574 12,304,687,229
3.02 Balance with Bangladesh Bank and its Agent Bank	1,971,972,917	7 1,651,219,876	MTB Exchange (UK) Limited	861,521,672 676,014,412 8,148,416,411 3,140,421,417	SME loans Construction Power, Gas		1,156,184,500 1,870,790,000 418,359,000	1,243,350,000 2,721,400,000 997,440,000
With Bangladesh Bank Local Currency Foreign Currency	8,943,165,787 181,434,787	7,461,657,290 173,024,242	5.00 Money at Call and Short Notice: Call Money		Transport, Storage and Communication Trade Service Commercial real estate financing Residential real estate financing		15,228,568,023 7,364,841,229 869,250,138	12,481,955,100 5,324,469,550 821,410,000
With Sonali Bank (as agent of Bangladesh Bank-Local Currency)	150,967,981 <b>9,275,568,55</b> 5	186,216,069 7,820,897,602	With Banking Companies ( Note 5.01) With Non-Banking Financial Institutions (Note 5.02)	100,000,000 810,000,000 890,000,000 980,000,000 990,000,000 1,790,000,000	Consumer credit Capital Market (Loan provided for brokerage NBFIs	or merchant banking, to stock dealer	2,180,839,432	1,562,181,642 2,460,000,000 5,797,660,000
Bangladesh Bank Adjustment Account represents outstanding transactions(net Sheet date. However, the status of unresponded entries as at December 31, 2016 i	given below:		5.01 Call Money-With Banking Companies Modhumoti Bank Limited The Farmers Bank Limited	40,000,000 - 60,000,000 -	Others		8,439,007,914 110,167,042,644 110,834,548,494	11,383,338,866 95,616,102,146 96,216,724,073
	y Unrespoi Cr. D: 10 131,516,507		The Farmers Bank Limited Trust Bank Limited The City Bank Limited	- 210,000,000 - 210,000,000 - 210,000,000	7.05 (a) Significant concentration wise grouping of Cons a) Directors	solidated Loans & advances:	110,834,548,494	96,216,724,073
3 months to Less than 6 months 6 months to Less than 12 months			Bangladesh Commerce Bank Limited AB Bank Limited	- 200,000,000 190,000,000 100,000,000 810,000,000	<ul> <li>b) Chief Executive &amp; other Senior Executives</li> <li>i) Managing Director</li> </ul>		667,505,850 - 667,505,850	600,621,927
12 months and more - Total 54	10 131,516,507	- 7 15,149,906	5.02 Call Money-With Non-Banking Financial Institutions Bangladesh Finance And Investment Company Limited	100,000,000 70,000,000	<ul><li>ii) Other Senior Executives</li><li>c) Advances to Industries</li><li>Agriculture</li></ul>		3,069,895,369	600,621,927 2,504,645,545
All unadjusted entries are subsequently adjusted on regular basis.  3.03 Cash Reserve Requirement (CRR) and Statutory Liquidity Ratio (SLR)			Fareast Finance And Investment Limited International Leasing And Financial Services Limited Lanka Bangla Finance Limited	90,000,000 60,000,000 120,000,000 90,000,000 70,000,000 50,000,000	RMG Textile Ship Building		11,901,638,990 9,781,370,446 1,254,822,262	6,086,855,000 7,792,550,000 1,029,400,000
Cash Reserve Requirement (CRR) and Statutory Liquidity Ratio (SLR) have Section 33 of The Bank Companies Act, 1991 and Bangladesh Bank DOS circular dated June 23, 2014.			MIDAS Financing Limited Phoenix Finance And Investments Limited Premier Leasing And Finance Limited	100,000,000 80,000,000 90,000,000 100,000,000 100,000,000 70,000,000	Ship Breaking Other Manufacturing industry		1,790,274,575 24,250,084,620	894,160,640 20,210,598,574
A. Cash Reserve Requirement (CRR ) As per Bangladesh Bank DOS circular no. 01 dated January 19, 2014 and MPD cir	cular no. 01 dated June 23. 201	4: bank has to maintain	Prime Finance And Investment Limited Industrial And Infrastructure Development Finance Company Limited	80,000,000 140,000,000 - 80,000,000	SME loans Construction Power, Gas		15,260,841,835 1,156,184,500 1,870,790,000	12,304,687,229 1,243,350,000 2,721,400,000
CRR 6.00% on daily basis and 6.50% on bi-weekly basis based on weekly Avera the base month which is two months prior to reporting month. The reserve	ge of Total Demand and Time	e Liabilities (ATDTL) of	Delta Brac Housing Finance Corporation Limited GSP Finance Company (Bangladesh) Limited IDLC Finance Limited	- 60,000,000 - 200,000,000	Transport, Storage and Communication Trade Service		418,359,000 15,228,568,023	997,440,000 12,481,955,100
follows: i. Daily Bank's CRR Maintenance 2016 Ratio BDT	Million Ratio	2015 BDT Million	Union Capital Limited 6.00 Investments	- 40,000,000 890,000,000 980,000,000	Commercial real estate financing Residential real estate financing Consumer credit		7,364,841,229 869,250,138 2,180,839,432	5,324,469,550 821,410,000 1,562,181,642
Required Reserve (6.00% of ATDTL) 6.00% Actual Reserve Maintained 6.61%	8,007.01 6.00% 8,826.80 6.54%	6,835.16 7,453.29	Government (Note 6.01) Others (Note 6.02)	19,627,418,568 23,542,771,441 1,795,421,268 2,250,651,780 21,422,839,835 25,793,423,221	Capital Market (Loan provided for brokerage any kind of capital market activities) NBFIs	or merchant banking, to stock dealer	3,866,214,348 4,985,274,312	3,789,762,809 5,797,660,000
Surplus 0.61% ii. Bi-weekly average Bank's CRR Maintenance	819.78 0.54%	618.13	6.01 Government (Investment in Govt. securities) Treasury Bills (Note 6.01.a)	673,360,525 878,601,744	Others		8,439,007,914 113,688,256,992	11,425,627,674 96,988,153,763
Required Reserve (6.50% of ATDTL)	8,674.27 6.50% 8,790.62 6.57% 116.35 0.07%	7,404.76 7,484.92 <b>80.16</b>	Treasury Bonds (Note 6.01.b) Bangladesh Bank Bills Prize Bonds	18,952,661,743 22,061,877,596 - 599,705,501 1,396,300 2,586,600	7.06 Details of Large Loan  Number of borrowers with outstanding amount o	of loans exceeding 10% of total capital	of the Bank and classific	97,588,775,690
B. Statutory Liquidity Ratio (SLR) As per Section 33 of the Bank Company Act, 1991 & MPD circular no. 02 dated D			6.01.a Treasury Bills ( at present value ) Un-encumbered	19,627,418,568 23,542,771,441	Total capital of the Bank is BDT 13,699.25 million a Number of Clients		million in 2015)	55
effect from February 1, 2014, bank has to maintain SLR of minimum 13.00% bases Liabilities (ATDTL) of the base month which is two months prior to reporting m			28 days 91 days 182 days		Outstanding Advances (BDT Million) Client wise details are given below:	Outstanding (BDT Million)	54,899 Total	49,979 Classification
2016 are as follows: 2016		2015	364 days Sub-total Encumbered	673,360,525     878,601,744       673,360,525     878,601,744	Name of the clients  MSA Group	Funded Non - Funder 723.80 253.1	(BDT Million) 0 976.90	Status UC
Required Reserve (13% of ATDTL) 13.00%	Million         Ratio           17,348.53         13.00%           21,902.89         22.32%	BDT Million 14,809.52 25,428.74	91 days 182 days 364 days		City Group RK Group City Seed Crushing Industries Ltd. & its allied cor	999.90 2,246.7 905.30 50.6 cerns 1,025.00 634.9	0 955.90	UC UC UC
Surplus 3.41% i. Components of Statutory Liquidity Ratio (SLR) (BDT Million)	4,554.36 9.32%	10,619.22	Sub-total Total Treasury Bill	673,360,525 878,601,744	Shahfatehullah Textiles Ltd Ctg. Denim	763.50 202.5 25.10 283.3	0 966.40 0 308.40	UC UC
Cash in Hand Excess Cash Reserve Balance with Agent Bank (Sonali Bank Ltd)	1,971.97 152.53 150.97	7 1,651.22 3 48.53 7 186.22	6.01.b Treasury Bonds Un-encumbered 2 Years	1,445,834,096 81,502,187	Bengal Group Walton Meghna Group	551.10 252.8 254.60 657.9 0.10 2,158.3	0 912.50	UC UC UC
Held to Maturity (HTM) Securities Held for Trading (HFT) Securities	13,888.85 5,737.17	5 14,269.38 7 9,270.81	5 Years 10 Years 15 Years	1,828,047,015 4,931,754,877 9,775,463,982 10,491,847,100 4,226,291,471 2,232,481,661	Dynasty Group Lankabangla Finance Limited	783.00 203.8 225.20 - 1,271.70 16.7	0 986.80 225.20	UC UC UC
Other eligible securities	1.40 21,902.89	2.59 25,428.74	20 Years Sub-total Encumbered	2,049,025,158 2,330,481,961 18,952,661,743 22,061,877,596	Noman Group Khan Brothers Bag Industries Ltd. & its allied cone Karnafuly Ship Builders Ltd & its allied concerns	eerns 711.80 288.8 463.70 1,424.6	0 1,000.60 0 1,888.30	UC UC
As per Bangladesh Bank DOS circular no.01 dated January 19, 2014; Cash Reserv bi-weekly average basis is considered as an eligible componenet of Statutory Liqu			2 Years 5 Years 10 Years 15 Years		Energypac Engineering Ltd. Confidence Group Dabiruddin Spinning Mills Ltd	424.70 1,051.5 302.70 668.5 100.30 345.2	0 971.20	UC UC UC
3 (a) Consolidated cash i. Cash in hand (including foreign currency) Mutual Trust Bank Limited (Note-3.01)	1 044 049 04	1 651 310 057	15 Years 20 Years Sub-total Total Treasury Bond	18,952,661,743 22,061,877,596	Abdul Monem Group BSRM	1,235.30 - 330.40 67.5	1,235.30 0 397.90	UC UC
MTB Securities Limited MTB Capital Limited	1,971,972,917 13,299,362 257	12,525	6.02 Other (Investment in other securities) Shares in quoted companies	18,952,661,743 22,061,877,596 929,757,518 983,728,730	Al- Mostafa Purbani Group ASR Group	760.80 563.8 601.00 113.0 885.20 112.4	0 714.00	UC UC UC
MTB Exchange (UK) Limited  ii. Balance with Bangladesh Bank and its agent bank(s) (including foreign cu		2 1,664,181,296	(Annexure-B may kindly be seen for details) Shares in unquoted companies ( at face value) : Industrial & Infrastructure Development Finance Company Limited	42,453,820 42,453,820	Rahmat Group Dekko Group AH Group	810.90 96.4 792.40 2.2 402.90 1,010.5	0 907.30 0 794.60	UC UC UC
Mutual Trust Bank Limited (Note-3.02) MTB Securities Limited MTB Capital Limited	9,275,568,555	7,820,897,602	Summit Power Limited Preferance Share Central Depository (BD) Limited Energypac Power Generation Limited	- 16,259,300 15,694,430 15,694,430 50,000,000 50,000,000	A)I Group EON Group Summit Holding Ltd	610.00 480.3 1,600.00 -	0 1,090.30 1,600.00	UC UC
MTB Exchange (UK) Limited	9,275,568,555 11,263,046,577		The Bangladesh Rating Agency Limited BD Venture Limited LIC Bangladesh Limited	4,915,500 20,000,000 30,000,000 4,915,500 20,000,000	Bay Development Ltd PRAN - RFL GrameenPhone Ltd.	1,097.30 7.8 1,418.90 1,754.2 - 210.3	0 3,173.10	UC UC UC
4.00 Balance with other Banks and Financial Institutions In Bangladesh (Note-4.01)	7,158,101,358	2,455,380,799	Funds: MTB First Mutual Fund	163,063,750 149,323,050 100,000,000 100,000,000	Sarker Steel Ltd Epyllion Fabrics Limited & its allied concerns	1,306.60 104.8 1,051.30 230.8	0 1,411.40 0 1,282.10	UC UC
Outside Bangladesh (Note- 4.02)	861,521,672 <b>8,019,623,03</b> 0	676,014,412 3,131,395,211	MTB Unit Fund  Bonds:	217,600,000 217,600,000 317,600,000 317,600,000	BRAC SQ Celsius Limited & its allied concerns Pride Group	474.90 - 1,714.90 267.0 287.60 237.6		UC UC UC
Fixed Deposits Receipt (FDR)	on Currency	250,000,000	Prime Bank Bond (Note 6.02.a) Uttara Finance & Investment Limited -Zero Coupon Bond ( Note 6.02.b) AB Bank Subordinated Bond (Note 6.02.c)	45,000,000 60,000,000 80,000,000 80,000,000 80,000,00	Northern Tosrifa Group Arkay Knit Dyeing Mills Ltd Mahdeen Group	154.60 146.3 50.40 - 303.10 170.3	50.40	UC UC UC
IDLC Finance Limited International Leasing Limited	BDT 250,000,000 BDT 500,000,000 BDT 300,000,000	300,000,000	One Bank Subordinated Bond (Note 6.02.d) Trust Bank Subordinated Bond (Note 6.02.e)	100,000,000 100,000,000 385,000,000 250,000,000	ROBI Axiata Ltd. BBS Cables Ltd.	- 332.1 773.00 288.3	0 332.10 0 1,061.30	UC UC
MIDAS Financing Limited Fareast Finance Limited	BDT 200,000,000 BDT 100,000,000 BDT 100,000,000	100,000,000	Commercial Paper: Rangs Properties Limited	- 200,000,000 - 350,000,000	Abul Khair Group KABIR STEEL Saad Musa Group	1,227.30 628.2 317.40 288.8 1,822.90 680.2	0 606.20	UC UC UC
Prime Finance & Investment Limited	BDT 100,000,000 BDT 200,000,000 BDT 1,000,000,000	50,000,000	Envoy Textiles Limited  Total other investments	- 550,000,000 - 550,000,000 1,795,421,268 2,250,651,780	Sitalpur Auto Steel Mills Ltd & its allied concerns BSM	565.70 1,051.9 213.60 625.8 1,215.10 -	0 1,617.60 0 839.40	UC UC
	BDT 50,000,000	200,000,000	6.02.a Prime Bank Bond	1	Jahangir & Others		1,215.10	UC
	BDT 100,000,000	100,000,000	Opening Balance Add: New investment	90,000,000	Sheema Automatic Re-Rolling Mills Ltd & its allie KDS Group		0 1,924.30	UC UC
Bay Leasing & Investment Limited Bank Alfalah Limited Industrial & Infrastructure Development Finance Company Limited	BDT 100,000,000 BDT 100,000,000 BDT 300,000,000 BDT 300,000,000	100,000,000	Opening Balance Add: New investment Less: Redeemed upto 31.12.16 Closing Balance	90,000,000 90,000,000 		d concerns 1,451.40 472.9	0 1,924.30 0 1,209.30	
Bay Leasing & Investment Limited  Bank Alfalah Limited Industrial & Infrastructure Development Finance Company Limited Delta Brac Housing Limited Standard Bank Limited IPDC Limited	BDT         100,000,000           BDT         100,000,000           BDT         300,000,000           BDT         300,000,000           BDT         200,000,000           BDT         400,000,000           BDT         150,000,000	100,000,000 100,000,000 0 - 0 - 0 - 0 - 0 - 0 -	Opening Balance Add: New investment Less: Redeemed upto 31.12.16 Closing Balance 6.02.b Uttara Finance & Investment Limited-Zero Coupon Bond Principal Add: New investment	45,000,000 90,000,000 80,000,000 100,000,000	KDS Group Total 7.07 Classification of Loans and Advances: Unclassified (UC): Standard	d concerns 1,451.40 472.9 797.50 411.8	0 1,924.30 0 1,209.30 0 54,898.70	UC 91,251,517,649
Bay Leasing & Investment Limited  Bank Alfalah Limited Industrial & Infrastructure Development Finance Company Limited Delta Brac Housing Limited Standard Bank Limited IPDC Limited NRB Global Bank Limited Premier Bank Limited Premier Bank Limited SBAC Bank Limited	BDT         100,000,000           BDT         100,000,000           BDT         300,000,000           BDT         300,000,000           BDT         200,000,000           BDT         400,000,000           BDT         150,000,000           BDT         200,000,000           BDT         400,000,000           BDT         200,000,000           BDT         200,000,000           BDT         200,000,000	100,000,000 100,000,000 0	Opening Balance Add: New investment Less: Redeemed upto 31.12.16 Closing Balance 6.02.b Uttara Finance & Investment Limited-Zero Coupon Bond Principal	45,000,000	KDS Group  Total  7.07 Classification of Loans and Advances: Unclassified (UC): Standard Special Mention Account (SMA) Sub total	d concerns 1,451.40 472.9 797.50 411.8	0 1,924.30 0 1,209.30 0 54,898.70	UC
Bay Leasing & Investment Limited  Bank Alfalah Limited Industrial & Infrastructure Development Finance Company Limited Delta Brac Housing Limited Standard Bank Limited IPDC Limited NRB Global Bank Limited Premier Bank Limited Fremier Bank Limited SBAC Bank Limited National Bank Limited Mercantile Bank Limited Mercantile Bank Limited Midland Bank Limited	10,000,000	10,000,000,000 100,000,000 10,000,000 10,000,00	Opening Balance Add: New investment Less: Redeemed upto 31.12.16 Closing Balance 6.02.b Uttara Finance & Investment Limited- Zero Coupon Bond Principal Add: New investment Less: Redeemed upto 31.12.16 Redeemable Value 6.02.c AB Bank Subordinated Bond Principal Add: New investment	45,000,000	KDS Group  Total  7.07 Classification of Loans and Advances: Unclassified (UC): Standard Special Mention Account (SMA) Sub total Classified: Substandard Doubtful	d concerns 1,451.40 472.9 797.50 411.8	0 1,924.30 0 1,209.30 0 54,898.70 102,626,596,814 3,224,863,681 105,851,460,495 846,750,537 405,055,372	91,251,517,649 2,930,784,645 94,182,302,294 79,709,495 169,186,865
Bay Leasing & Investment Limited  Bank Alfalah Limited Industrial & Infrastructure Development Finance Company Limited Delta Brac Housing Limited Standard Bank Limited IPDC Limited NRB Global Bank Limited Premier Bank Limited Premier Bank Limited SBAC Bank Limited Mational Bank Limited Mational Bank Limited Mercantile Bank Limited Mercantile Bank Limited Midland Bank Limited BD Finance & Investment Company Limited Bangladesh Industrial Finance Company Limited	BDT         100,000,000           BDT         100,000,000           BDT         300,000,000           BDT         300,000,000           BDT         300,000,000           BDT         400,000,000           BDT         150,000,000           BDT         200,000,000           BDT         400,000,000           BDT         200,000,000           BDT         200,000,000           BDT         200,000,000           BDT         500,000,000           BDT         500,000,000	100,000,000 100,000,000 100,000,000 100,000,0	Opening Balance Add: New investment Less: Redeemed upto 31.12.16 Closing Balance 6.02.b Uttara Finance & Investment Limited-Zero Coupon Bond Principal Add: New investment Less: Redeemed upto 31.12.16 Redeemable Value 6.02.c AB Bank Subordinated Bond Principal Add: New investment Less: Redeemed upto 31.12.16 Redeemable Value 6.02.c One Bank Subordinated Bond	45,000,000	KDS Group Total  7.07 Classification of Loans and Advances: Unclassified (UC): Standard Special Mention Account (SMA) Sub total Classified: Substandard Doubtful Bad & Loss Sub total	d concerns 1,451.40 472.9 797.50 411.8	102,626,596,814 3,224,803,681 105,851,460,495 846,750,537 405,055,372 3,731,282,091 4,983,088,000	91,251,517,649 2,930,784,645 94,182,302,294 79,709,495 169,186,865 1,785,525,418 2,034,421,778
Bay Leasing & Investment Limited  Bank Alfalah Limited Industrial & Infrastructure Development Finance Company Limited Delta Brac Housing Limited Standard Bank Limited IPDC Limited NRB Global Bank Limited Premier Bank Limited Premier Bank Limited SBAC Bank Limited Mational Bank Limited Mercantile Bank Limited Mercantile Bank Limited Midland Bank Limited BD Finance & Investment Company Limited Bangladesh Industrial Finance Company Limited Bangladesh Investment Company Limited Bangladesh Finance & Investment Company Limited Bangladesh Finance & Investment Company Limited Special Notice Deposit (SND)	10	10,000,000 10,000,000 10,000,000 10,000,000 10,000 10,000,000 100,000,000	Opening Balance Add: New investment Less: Redeemed upto 31.12.16 Closing Balance 6.02.b Uttara Finance & Investment Limited-Zero Coupon Bond Principal Add: New investment Less: Redeemed upto 31.12.16 Redeemable Value 6.02.c AB Bank Subordinated Bond Principal Add: New investment Less: Redeemed upto 31.12.16 Redeemable Value	45,000,000	KDS Group Total  7.07 Classification of Loans and Advances: Unclassified (UC): Standard Special Mention Account (SMA) Sub total Classified: Substandard Doubtful Bad & Loss	d concerns 1,451.40 472.5 797.50 411.8 33,803.90 21,094.8	0 1,924.30 1,209.30 0 1,209.30 0 54,898.70 1 102,626,596,814 3,224,863,681 105,851,460,495 846,750,537 405,055,372 3,731,282,091	91,251,517,649 2,930,784,645 94,182,302,294 79,709,495 169,186,865 1,785,525,418
Bay Leasing & Investment Limited Bank Alfalah Limited Industrial & Infrastructure Development Finance Company Limited Delta Brac Housing Limited Standard Bank Limited IPDC Limited NRB Global Bank Limited Premier Bank Limited Premier Bank Limited National Bank Limited Mercantile Bank Limited Mercantile Bank Limited Moreantile Bank Limited Moreantile Bank Limited Moreantile Bank Limited Bo Pinance & Investment Company Limited Bangladesh Industrial Finance Company Limited Bangladesh Investment and Finance Company Limited Bangladesh Finance & Investment Company Limited Bangladesh Finance & Investment Company Limited Bangladesh Finance & Investment Company Limited Bangladesh Robert Company Limited Bangladesh Robert Composit (SND) Dutch Bangla Bank Limited BASIC Bank Limited Sonali Bank Limited	10,000,000	10,000,000 10,000,000 10,000,000 10,000,000 10,000,000 10,000,000 10,000,000 10,000,000 10,000,000 10,000,000 10,000,000 10,000,000	Opening Balance Add: New investment Less: Redeemed upto 31.12.16 Closing Balance 6.02.b Uttara Finance & Investment Limited-Zero Coupon Bond Principal Add: New investment Less: Redeemed upto 31.12.16 Redeemable Value 6.02.c AB Bank Subordinated Bond Principal Add: New investment Less: Redeemed upto 31.12.16 Redeemable Value 6.02.d One Bank Subordinated Bond Principal Add: New investment Less: Redeemed upto 31.12.16 Redeemable Value 6.02.d One Bank Subordinated Bond Principal Add: New investment Less: Redeemed upto 31.12.16	45,000,000	KDS Group Total  7.07 Classification of Loans and Advances: Unclassified (UC): Standard Special Mention Account (SMA) Sub total Classified: Substandard Doubtful Bad & Loss Sub total Total  7.07 (a) Classification of Consolidated Loans and Advances of Standard Special Mention Account (SMA)	d concerns 1,451.40 472.5 797.50 411.8 33,803.90 21,094.8	0 1,924.30 0 1,209.30 0 54,898.70 102,626,596,814 3,224,863,681 105,851,460,495 846,750,537 405,055,372 3,731,282,091 4,983,088,000 110,834,548,494	91,251,517,649 2,930,784,645 94,182,302,294 79,709,495 169,186,865 1,785,525,418 2,034,421,778 96,216,724,073
Bay Leasing & Investment Limited Bank Alfalah Limited Industrial & Infrastructure Development Finance Company Limited Delta Brac Housing Limited Standard Bank Limited IPDC Limited NRB Global Bank Limited Premier Bank Limited Premier Bank Limited National Bank Limited Mercantile Bank Limited Mercantile Bank Limited Midland Bank Limited Midland Bank Limited BD Finance & Investment Company Limited Bangladesh Industrial Finance Company Limited Bangladesh Industrial Finance Company Limited Bangladesh Finance & Investment Albance Company Limited Bangladesh Finance & Investment Company Limited Bangladesh Finance & Investment Company Limited Special Notice Deposit (SND) Dutch Bangla Bank Limited BASIC Bank Limited Sonali Bank Limited State Bank of India Agrani Bank Limited Janata Bank Limited Janata Bank Limited	10,000,000	10,000,000 10,000 10	Opening Balance Add: New investment Less: Redeemed upto 31.12.16 Closing Balance 6.02.b Uttara Finance & Investment Limited-Zero Coupon Bond Principal Add: New investment Less: Redeemed upto 31.12.16 Redeemable Value 6.02.c AB Bank Subordinated Bond Principal Add: New investment Less: Redeemed upto 31.12.16 Redeemable Value 6.02.d One Bank Subordinated Bond Principal Add: New investment Less: Redeemed upto 31.12.16 Redeemable Value 6.02.d Trust Bank Subordinated Bond Principal Add: New investment Less: Redeemed upto 31.12.16 Redeemable Value 6.02.e Trust Bank Subordinated Bond Principal Add: New investment Less: Redeemed upto 31.12.16 Redeemable Value	45,000,000	KDS Group Total  7.07 Classification of Loans and Advances: Unclassified (UC): Standard Special Mention Account (SMA) Sub total Classified: Substandard Doubtful Bad & Loss Sub total Total  7.07 (a) Classification of Consolidated Loans and Advances of Standard Consolidated Unclassified Loans and Advances of Standard	d concerns 1,451.40 472.5 797.50 411.8 33,803.90 21,094.8	0 1,924.30 0 1,209.30 0 54,898.70 10,54,898.70 102,626,596,814 3,224,863,681 105,851,460,495 846,750,537 405,055,372 3,731,282,091 4,983,988,000 110,834,548,494	91,251,517,649 2,930,784,645 94,182,302,294 79,709,495 169,186,865 1,785,525,418 2,034,421,778 96,216,724,073
Bay Leasing & Investment Limited Bank Alfalah Limited Industrial & Infrastructure Development Finance Company Limited Delta Brac Housing Limited Standard Bank Limited IPDC Limited NRB Global Bank Limited Premier Bank Limited Premier Bank Limited SBAC Bank Limited National Bank Limited Midland Bank Limited Midland Bank Limited Midland Bank Limited Bi Finance & Investment Company Limited Bangladesh Industrial Finance Company Limited Bangladesh Inance & Investment Company Limited Bangladesh Inance & Investment Company Limited Bangladesh Finance & Investment Company Limited Bangladesh Finance & Investment Company Limited Special Notice Deposit (SND) Dutch Bangla Bank Limited BASIC Bank Limited Sonali Bank Limited State Bank of India Agrani Bank Limited Stantant Limited Stantant Limited Stantard Chartered Bank Current Deposits (CD)	100,000,000	10,000,000 10,000,000 10,000,000 10,000,000 10,000,000 10,000,000 10,000,000 10,000,000 20,64,001 7,541 4,138,526 6,573 17,431,967	Opening Balance Add: New investment Less: Redeemed upto 31.12.16 Closing Balance 6.02.b Uttara Finance & Investment Limited-Zero Coupon Bond Principal Add: New investment Less: Redeemed upto 31.12.16 Redeemable Value 6.02.c AB Bank Subordinated Bond Principal Add: New investment Less: Redeemed upto 31.12.16 Redeemable Value 6.02.d One Bank Subordinated Bond Principal Add: New investment Less: Redeemed upto 31.12.16 Redeemable Value 6.02.e Trust Bank Subordinated Bond Principal Add: New investment Less: Redeemed upto 31.12.16 Redeemable Value 6.02.e Trust Bank Subordinated Bond Principal Add: New investment Less: Redeemed upto 31.12.16 Redeemable Value 6.03 (a) i. Disclosure regarding outstanding Repo as at December 31, 2016 Counter Party Name Agree	45,000,000	KDS Group Total  7.07 Classification of Loans and Advances: Unclassified (UC): Standard Special Mention Account (SMA) Sub total Classified: Substandard Doubtful Bad & Loss Sub total Total  7.07 (a) Classification of Consolidated Loans and Advances of Standard Special Mention Account (SMA) Sub total Consolidated Unclassified Loans and Advances of Standard Special Mention Account (SMA) Sub total Consolidated Classified Loans & Advances: Substandard Doubtful Bad & Loss	d concerns 1,451.40 472.5 797.50 411.8 33,803.90 21,094.8	0 1,924.30 0 1,209.30 1,209.30 0 54,898.70 1 102,626,596,814 3,224,863,681 105,851,460,495 846,750,537 405,055,372 3,731,282,091 4,983,088,000 110,834,548,494 1 106,147,811,162 3,224,863,681 109,372,674,842 846,750,537 405,055,372 3,731,282,091 3,731,282,091 1 1,983,088,000 1 106,147,811,162 3,224,863,681 109,372,674,842 1 1,983,088,000 1 1,983,088	91,251,517,649 2,930,784,645 94,182,302,294 79,709,495 169,186,865 1,785,525,418 2,034,421,778 96,216,724,073 92,623,569,266 2,930,784,645 95,554,353,911 79,709,495 169,186,865 1,785,525,418
Bay Leasing & Investment Limited Bank Alfalah Limited Industrial & Infrastructure Development Finance Company Limited Delta Brac Housing Limited Standard Bank Limited IPDC Limited NRB Global Bank Limited Premier Bank Limited Premier Bank Limited National Bank Limited Mercantile Bank Limited Mercantile Bank Limited Moreamite Bank Limited Moreamite Bank Limited Moreamite Bank Limited Bo Finance & Investment Company Limited Bangladesh Industrial Finance Company Limited Bangladesh Industrial Finance Company Limited Bangladesh Finance & Investment Ampany Limited Bangladesh Finance Kompany Limited Bangladesh Finance Symbol Limited Bangladesh Finance Moreamien Limited Special Notice Deposit (SND) Dutch Bangla Bank Limited BASIC Bank Limited Sonali Bank Limited State Bank of India Agrani Bank Limited Janata Bank Limited Standard Chartered Bank Current Deposits (CD) Sonali Bank Limited Arab Bangladesh Bank Limited Arab Bangladesh Bank Limited	10,000,000	10,000,000 10,000 10,000	Opening Balance Add: New investment Less: Redeemed upto 31.12.16 Closing Balance 6.02.b Uttara Finance & Investment Limited-Zero Coupon Bond Principal Add: New investment Less: Redeemed upto 31.12.16 Redeemable Value 6.02.c AB Bank Subordinated Bond Principal Add: New investment Less: Redeemed upto 31.12.16 Redeemable Value 6.02.d One Bank Subordinated Bond Principal Add: New investment Less: Redeemed upto 31.12.16 Redeemable Value 6.02.e Trust Bank Subordinated Bond Principal Add: New investment Less: Redeemed upto 31.12.16 Redeemable Value 6.02.e Trust Bank Subordinated Bond Principal Add: New investment Less: Redeemed upto 31.12.16 Redeemable Value 6.03.e (a) i. Disclosure regarding outstanding Repo as at December 31, 2016	45,000,000	KDS Group Total  7.07 Classification of Loans and Advances: Unclassified (UC): Standard Special Mention Account (SMA) Sub total Classified: Substandard Doubtful Bad & Loss Sub total Total  7.07 (a) Classification of Consolidated Loans and Advances of Standard Consolidated Unclassified Loans and Advances of Standard Special Mention Account (SMA) Sub total Consolidated Classified Loans & Advances: Substandard Doubtful	d concerns 1,451.40 472.5 797.50 411.8 33,803.90 21,094.8  deces: (UC):	0 1,924.30 1,209.30 0 1,209.30 0 54,898.70 0 54,898.70 0 54,898.70 0 102,626,596,814 3,224,863,681 105,851,460,495 846,750,537 405,055,372 3,731,282,091 4,983,088,000 110,834,548,494 106,147,811,162 3,224,863,681 109,372,674,842 846,750,537 405,055,372 405,055,372	91,251,517,649 2,930,784,645 94,182,302,294 79,709,495 169,186,865 1,785,525,418 2,034,421,778 96,216,724,073 92,623,569,266 2,930,784,645 95,554,383,911 79,709,495 169,186,865
Bay Leasing & Investment Limited Bank Alfalah Limited Industrial & Infrastructure Development Finance Company Limited Delta Brac Housing Limited Standard Bank Limited IPDC Limited NRB Global Bank Limited Premier Bank Limited Premier Bank Limited National Bank Limited Mercantile Bank Limited Midland Bank Limited Midland Bank Limited Midland Bank Limited BD Finance & Investment Company Limited Bangladesh Industrial Finance Company Limited Bangladesh Infustriance & Investment Company Limited Bangladesh Finance & Investment Company Limited Bangladesh Finance & Investment Company Limited Special Notice Deposit (SND) Dutch Bangla Bank Limited BASIC Bank Limited Sonali Bank Limited Sonali Bank Limited State Bank of India Agrani Bank Limited Janata Bank Limited Standard Chartered Bank Current Deposits (CD) Sonali Bank Limited Standard Chartered Bank Current Deposits (Initied Southeast Bank Limited Standard Sank Limited Standard Sank Limited Standard Sank Limited	10,000,000	100,000,000 100,000,000 100,000,000 100,000,000 100,000,000 100,000,000 100,000,000 100,000,000 100,000,000 100,000,000 100,000,000 100,000,000 100,000,000 100,000,000 100,000,000 100,000,000 10	Opening Balance Add: New Investment Less: Redeemed upto 31.12.16 Closing Balance 6.02.b Uttara Finance & Investment Limited-Zero Coupon Bond Principal Add: New investment Less: Redeemed upto 31.12.16 Redeemable Value 6.02.c AB Bank Subordinated Bond Principal Add: New investment Less: Redeemed upto 31.12.16 Redeemable Value 6.02.d One Bank Subordinated Bond Principal Add: New investment Less: Redeemed upto 31.12.16 Redeemable Value 6.02.e Trust Bank Subordinated Bond Principal Add: New investment Less: Redeemed upto 31.12.16 Redeemable Value 6.02.e (A) In Disclosure regarding outstanding Repo as at December 31, 2016 Redeemable Value 6.03 (a) i. Disclosure regarding outstanding Repo as at December 31, 2016 December Standard Chartered Bank A Bangladesh Bank (Liquidity Support) December 31, 2016 December 31, 2016 Disclosure regarding overall transaction of Repo for the year 2016	45,000,000	KDS Group Total  7.07 Classification of Loans and Advances: Unclassified (UC): Standard Special Mention Account (SMA) Sub total Classified: Substandard Doubtful Bad & Loss Sub total Total  7.07 (a) Classification of Consolidated Loans and Advances of Standard Special Mention Account (SMA) Sub total Consolidated Unclassified Loans & Advances of Standard Special Mention Account (SMA) Sub total Consolidated Classified Loans & Advances: Substandard Doubtful Bad & Loss Sub total Total  7.08 Details of Required Provision for Loans and Advances of Special Standard Doubtful Bad & Loss Sub total Total	d concerns 1,451.40 472.5 797.50 411.8 33,803.90 21,094.8  deces: (UC):	0 1,924.30 0 1,209.30 0 54,898.70 0 54,898	91,251,517,649 2,930,784,645 94,182,302,294 79,709,495 169,186,865 1,785,525,418 2,034,421,778 96,216,724,073 92,623,569,266 2,930,784,645 95,554,353,911 79,709,495 169,186,865 1,785,525,418 2,034,421,778 97,588,775,690
Bay Leasing & Investment Limited Bank Alfalah Limited Industrial & Infrastructure Development Finance Company Limited Delta Brac Housing Limited Standard Bank Limited IPDC Limited NRB Global Bank Limited Premier Bank Limited Premier Bank Limited SBAC Bank Limited National Bank Limited Mercantile Bank Limited Mercantile Bank Limited Molland Bank Limited Molland Bank Limited BD Finance & Investment Company Limited Bangladesh Industrial Finance Company Limited Bangladesh Infustment Alfanance Company Limited Bangladesh Finance & Investment Company Limited BASIC Bank Limited State Bank Limited State Bank Cimited Janata Bank Limited Arab Bangladesh Bank Limited Arab Bangladesh Bank Limited Janata Bank Limited Brac Bank Limited	100,000,000	100,000,000 100,000 100,000	Opening Balance Add: New Investment Less: Redeemed upto 31.12.16 Closing Balance 6.02.b Uttara Finance & Investment Limited-Zero Coupon Bond Principal Add: New investment Less: Redeemed upto 31.12.16 Redeemable Value 6.02.c AB Bank Subordinated Bond Principal Add: New investment Less: Redeemed upto 31.12.16 Redeemable Value 6.02.d One Bank Subordinated Bond Principal Add: New investment Less: Redeemed upto 31.12.16 Redeemable Value 6.02.e Trust Bank Subordinated Bond Principal Add: New investment Less: Redeemed upto 31.12.16 Redeemable Value 6.02.e (A) In Disclosure regarding outstanding Repo as at December 31, 2016 Redeemable Value 6.03 (a) i. Disclosure regarding outstanding Repo as at December 31, 2016  Counter Party Name A. Bangladesh Bank (Liquidity Support) B. Bangladesh Bank (Repo) C. Standard Chartered Bank Total ii. There was no Reverse Repo as at December 31, 2016. (b) Disclosure regarding overall transaction of Repo for the year 2016	45,000,000	KDS Group Total  7.07 Classification of Loans and Advances: Unclassified (UC): Standard Special Mention Account (SMA) Sub total Classified: Substandard Doubtful Bad & Loss Sub total Total  7.07 (a) Classification of Consolidated Loans and Advances of Standard Special Mention Account (SMA) Sub total Consolidated Unclassified Loans & Advances of Standard Special Mention Account (SMA) Sub total Consolidated Classified Loans & Advances: Substandard Doubtful Bad & Loss Sub total Total  7.08 Details of Required Provision for Loans and Advances of Standard Unclassified (UC): Standard Stan	d concerns 1,451,40 472.5 797.50 411.8 33,803.90 21,094.8 ces: (UC):  vances  Base for Provision Rate 101,958,615,680 0%,0.25%,19 2%,2.5%,8.5	0 1,924.30 1,209.30 0 1,209.30 0 54,898.70 1 102,626,596,814 3,224,863,681 105,851,460,495 846,750,537 405,055,372 3,731,282,091 4,983,088,000 110,834,548,494 1 106,147,811,162 3,224,863,681 109,372,674,842 846,750,537 405,055,372 3,731,282,091 4,983,088,000 114,355,762,842 Proving Required 1,013,358,177 3,1256,823 1 1,013,358,178 3 1 1,013,358,178 3 1 1,013,358,178 3 1 1,013,358,178 3 1 1,013,358,178 3 1 1,013,358,178 3 1	91,251,517,649 2,930,784,645 94,182,302,294 79,709,495 169,186,865 1,785,525,418 2,034,421,778 96,216,724,073 92,623,569,266 2,930,784,645 95,554,353,911 79,709,495 169,186,865 1,785,525,418 2,034,421,778 97,588,775,690 sion Maintained 1,013,358,177 31,256,823
Bay Leasing & Investment Limited Bank Alfalah Limited Industrial & Infrastructure Development Finance Company Limited Delta Brac Housing Limited Standard Bank Limited IPDC Limited NRB Global Bank Limited Premier Bank Limited Premier Bank Limited National Bank Limited Mercantile Bank Limited Mercantile Bank Limited Midland Bank Limited Mercantile Bank Limited BD Finance & Investment Company Limited Bangladesh Industrial Finance Company Limited Bangladesh Investment and Finance Company Limited Bangladesh Finance & Investment Company Limited Special Notice Deposit (SND) Dutch Bangla Bank Limited Special Notice Deposit (SND) Dutch Bangla Bank Limited State Bank of India Agrani Bank Limited State Bank Courrent Deposits (CD) Sonali Bank Limited Standard Chartered Bank Current Deposits (CD) Sonali Bank Limited Arab Bangladesh Bank Limited Janata Bank Limited Brac Bank Limited Janata Bank Limited	10,000,000	100,000,000 100,000,000 100,000,000 100,000,000 100,000,000 150,000,000 100,000,000 100,000,000 2 64,001 79,541 4,138,526 6,573 17,431,967 18,955,021 26,861,490 100,000 1,079,952 26,861,490 101,000,000 1,079,952 268,823 17,084,202 1,605,851 198,999,864 2,455,380,799	Opening Balance Add: New investment Less: Redeemed upto 31.12.16 Closing Balance 6.02.b Uttara Finance & Investment Limited-Zero Coupon Bond Principal Add: New investment Less: Redeemed upto 31.12.16 Redeemable Value 6.02.c AB Bank Subordinated Bond Principal Add: New investment Less: Redeemed upto 31.12.16 Redeemable Value 6.02.d One Bank Subordinated Bond Principal Add: New investment Less: Redeemed upto 31.12.16 Redeemable Value 6.02.e Trust Bank Subordinated Bond Principal Add: New investment Less: Redeemed upto 31.12.16 Redeemable Value 6.03 (a) i. Disclosure regarding outstanding Repo as at December 31, 2016 Redeemable Value 6.03 (a) i. Disclosure regarding outstanding Repo as at December 31, 2016  Counter Party Name A. Bangladesh Bank (Liquidity Support) B. Bangladesh Bank (Liquidity Support) C. Standard Chartered Bank Total ii. There was no Reverse Repo as at December 31, 2016. (b) Disclosure regarding overall transaction of Repo for the year 2016  Minitian outsta during 1 Particulars  Securities sold under Repo: i) with Bangladesh Bank	45,000,000	Total  7.07 Classification of Loans and Advances: Unclassified (UC): Standard Special Mention Account (SMA) Sub total Classified: Substandard Doubtful Bad & Loss Sub total Total  7.07 (a) Classification of Consolidated Loans and Advances of Standard Consolidated Unclassified Loans and Advances of Standard Special Mention Account (SMA) Sub total Consolidated Classified Loans & Advances: Substandard Doubtful Bad & Loss Sub total Total  7.08 Details of Required Provision for Loans and Advances of Standard Unclassified (UC): Standard Standard Standard-Offshore Banking Unit Special Mention Account (SMA) Sub total Sub total Special Standard Standard Standard Standard Standard Standard Sub total Special Mention Account (SMA)	d concerns 1,451.40 472.5 797.50 411.8 33,803.90 21,094.8 cces: (UC):	102,626,596,814 3,224,863,681 105,851,460,495  846,750,537 405,055,372 3,731,282,091 4,983,088,000 110,834,548,494  106,147,811,162 3,224,863,681 109,372,674,842  846,750,537 405,055,372 3,731,282,091 4,983,088,000 114,355,762,842  Provi Required  1,013,358,177 1,356,937	91,251,517,649 2,930,784,645 94,182,302,294 79,709,495 169,186,865 1,785,525,418 2,034,421,778 96,216,724,073 92,623,569,266 2,930,784,645 95,554,353,911 79,709,495 169,186,865 1,785,525,418 2,034,421,778 97,588,775,690 Maintained 1,013,358,177
Bay Leasing & Investment Limited Bank Alfalah Limited Industrial & Infrastructure Development Finance Company Limited Delta Brac Housing Limited Standard Bank Limited IPDC Limited NRB Global Bank Limited Premier Bank Limited Premier Bank Limited SBAC Bank Limited National Bank Limited Mercantile Bank Limited Mercantile Bank Limited Mercantile Bank Limited Moliand Bank Limited Moliand Bank Limited BD Finance & Investment Company Limited Bangladesh Industrial Finance Company Limited Bangladesh Industrial Finance Company Limited Bangladesh Finance & Investment Company Limited Bangladesh Finance & Investment Company Limited Bangladesh Finance & Investment Company Limited Special Notice Deposit (SND) Dutch Bangla Bank Limited BASIC Bank Limited BASIC Bank Limited State Bank of India Agrani Bank Limited State Bank of India Agrani Bank Limited Janata Bank Limited Standard Chartered Bank Current Deposits (CD) Sonali Bank Limited Islami Bank Bangladesh Bank Limited Janata Bank Bangladesh (NOSTRO Accounts) Iransacti in current account Mashreqbank, New York Standard Chartered Bank, New York	10,000,000	100,000,000 100,000 100,	Opening Balance Add: New Investment Less: Redeemed upto 31.12.16 Closing Balance 6.02.b Uttara Finance & Investment Limited-Zero Coupon Bond Principal Add: New investment Less: Redeemed upto 31.12.16 Redeemable Value 6.02.c AB Bank Subordinated Bond Principal Add: New investment Less: Redeemed upto 31.12.16 Redeemable Value 6.02.d One Bank Subordinated Bond Principal Add: New investment Less: Redeemed upto 31.12.16 Redeemable Value 6.02.e Trust Bank Subordinated Bond Principal Add: New investment Less: Redeemed upto 31.12.16 Redeemable Value 6.02.e Trust Bank Subordinated Bond Principal Add: New investment Less: Redeemed upto 31.12.16 Redeemable Value 6.03. (a) i. Disclosure regarding outstanding Repo as at December 31, 2016 Redeemable Value 6.03 (a) ii. Disclosure regarding outstanding Repo as at December 31, 2016  Counter Party Name A. Bangladesh Bank (Liquidity Support) B. Bangladesh Bank (Repo) C. Standard Chartered Bank 29/12 Total ii. There was no Reverse Repo as at December 31, 2016. (b) Disclosure regarding overall transaction of Repo for the year 2016  Particulars  Securities sold under Repo: i) with Bangladesh Bank ii) with Other Banks & Financial Institutions 31.	45,000,000	KDS Group Total  7.07 Classification of Loans and Advances: Unclassified (UC): Standard Special Mention Account (SMA) Sub total Classified: Substandard Doubtful Bad & Loss Sub total Total  7.07 (a) Classification of Consolidated Loans and Advances of Standard Consolidated Unclassified Loans and Advances of Standard Special Mention Account (SMA) Sub total Consolidated Classified Loans & Advances: Substandard Doubtful Bad & Loss Sub total Total  7.08 Particulars Unclassified (UC): Standard Standard Standard Standard Standard Standard Consolidated Classified Loans & Advances: Substandard Doubtful Consolidated Classified Loans & Advances: Substandard Doubtful Consolidated Classified Loans & Advances: Substandard Consolidated Classified Loans & Advances: Substandard Standard Coffshore Banking Unit Special Mention Account (SMA) Sub total Classified: Substandard Doubtful	d concerns 1,451,40 472.5 797.50 411.8 33,803.90 21,094.8  ces: (UC):  vances  Base for Provision Rate  101,958,615,680 0%,0.25%,19 2%,2.5% & 5 105,183,479,360 139,585,385 5% & 20%	0 1,924.30 1,209.30 0 1,209.30 0 54,898.70 1 1,209.30 0 54,898.70 1 102,626,596,814 3,224,863,681 105,851,460,495 846,750,537 405,055,372 3,731,282,091 4,983,088,000 110,834,548,494 1 106,147,811,162 3,224,863,681 109,372,674,842 846,750,537 405,055,372 3,731,282,091 4,983,088,000 114,355,762,842 Provin Required 1,013,358,177 7 131,256,823 63,000,165 1,107,615,107,615 1,107,615 1,107,615 1,107,615 1,107,615 1,107,615 1,107,615 1,107,615 1,107,615 1,107,615 1,107,615 1,107,615 1,107,615 1	91,251,517,649 2,930,784,645 94,182,302,294 79,709,495 169,186,865 1,785,525,418 2,034,421,778 96,216,724,073 92,623,569,266 2,930,784,645 95,554,353,911 79,709,495 169,186,865 1,785,525,418 2,034,421,778 97,588,775,690 Maintained 1,013,358,177 31,256,823 63,000,165 1,107,615,165 50,174,513 69,792,692
Bay Leasing & Investment Limited Bank Alfalah Limited Industrial & Infrastructure Development Finance Company Limited Delta Brac Housing Limited Standard Bank Limited IPOC Limited NRB Global Bank Limited Premier Bank Limited Premier Bank Limited Premier Bank Limited National Bank Limited Mercantile Bank Limited Mercantile Bank Limited Midland Bank Limited Moreantile Bank Limited Midland Bank Limited BD Finance & Investment Company Limited Bangladesh Industrial Finance Company Limited Bangladesh Investment and Finance Company Limited Bangladesh Finance & Investment Company Limited Special Notice Deposit (SND) Dutch Bangla Bank Limited BASIC Bank Limited State Bank of India Agrani Bank Limited State Bank of India Agrani Bank Limited Janata Bank Limited Janata Bank Limited Standard Chartered Bank Current Deposits (CD) Sonali Bank Limited Arab Bangladesh Bank Limited Janata Bank Limited Brac Bank Limited Brac Bank Limited Janata Bank Limited Janata Bank Limited Brac Bank Limited Southeast Bank Limited Janata Bank Limited Brac Bank Limited Standard Chartered Bank, New York Standard Chartered Bank, New York UBAF, Singapore UBAF, Hong Kong	10,000,000	100,000,000 100,000,000 100,000,000 100,000,000 100,000 100,000 100,000 1	Opening Balance Add: New investment Less: Redeemed upto 3.1.2.16 Closing Balance 6.02.b Uttara Finance & Investment Limited-Zero Coupon Bond Principal Add: New investment Less: Redeemed upto 3.1.2.16 Redeemable Value 6.02.c AB Bank Subordinated Bond Principal Add: New investment Less: Redeemed upto 3.1.2.16 Redeemable Value 6.02.d One Bank Subordinated Bond Principal Add: New investment Less: Redeemed upto 3.1.2.16 Redeemable Value 6.02.d Trust Bank Subordinated Bond Principal Add: New investment Less: Redeemed upto 3.1.2.16 Redeemable Value 6.02.e Trust Bank Subordinated Bond Principal Add: New investment Less: Redeemed upto 3.1.2.16 Redeemable Value 6.03. (a) i. Disclosure regarding outstanding Repo as at December 31, 2016 Redeemable Value 6.03 (a) i. Disclosure regarding outstanding Repo as at December 31, 2016  Counter Party Name A. Bangladesh Bank (Liquidity Support) B. Bangladesh Bank (Repo) C. Standard Chartered Bank 7 Total II. There was no Reverse Repo as at December 31, 2016. (b) Disclosure regarding overall transaction of Repo for the year 2016  Particulars Securities sold under Repo: I) with Bangladesh Bank II) with Other Banks & Financial Institutions 176, Securities purchased under reverse Repo: I) with Bangladesh Bank III) with Other Banks & Financial Institutions 31, 6.04 Maturity grouping of Investment as follows: On Demand Less than three months More than three months but less than one year	45,000,000	Total  7.07 Classification of Loans and Advances: Unclassified (UC): Standard Special Mention Account (SMA) Sub total Classified: Substandard Doubtful Bad & Loss Sub total Total  7.07 (a) Classification of Consolidated Loans and Advances of Standard Consolidated Unclassified Loans and Advances of Standard Special Mention Account (SMA) Sub total Consolidated Classified Loans & Advances: Substandard Doubtful Bad & Loss Sub total Total  7.08 Details of Required Provision for Loans and Advances of Standard Unclassified (UC): Standard Standard-Offshore Banking Unit Special Mention Account (SMA) Sub total Classified: Substandard Classified: Substandard	vances  Base for Provision  10,958,615,680  105,183,479,360  250,872,563  472.5  411.8  2797.50  411.8  21,094.8  21,094.8  21,094.8  21,094.8  21,094.8  22,086.3  23,081.8  250,872,563  250,872,563  250,872,563  250,872,563  250,872,563	0 1,924.30 0 1,209.30 0 54,898.70 1 102,626,596,814 3,224,863,681 105,851,460,495 846,750,537 405,055,372 3,731,282,091 4,983,088,000 110,834,548,494 1 106,147,811,162 3,224,863,681 109,372,674,842 846,750,537 405,055,372 3,731,282,091 4,983,088,000 114,355,762,842 Provi Required 1 1,013,358,177 31,256,823 63,000,165 1,107,615,165	91,251,517,649 2,930,784,645 94,182,302,294 79,709,495 169,186,865 1,785,525,418 2,034,421,778 96,216,724,073 92,623,569,266 2,930,784,645 95,554,353,911 79,709,495 169,186,865 1,785,525,418 2,034,421,778 97,588,775,690  31,256,823 63,000,165 1,107,615,165
Bay Leasing & Investment Limited Bank Alfalah Limited Industrial & Infrastructure Development Finance Company Limited Delta Brac Housing Limited Standard Bank Limited IPDC Limited NRB Global Bank Limited Premier Bank Limited Premier Bank Limited SBAC Bank Limited National Bank Limited Mercantile Bank Limited Mercantile Bank Limited Mercantile Bank Limited Modiland Bank Limited Modiland Bank Limited BD Finance & Investment Company Limited Bangladesh Industrial Finance Company Limited Bangladesh Industrial Finance Company Limited Bangladesh Finance & Investment Company Limited Bangladesh Finance & Investment Company Limited Bangladesh Finance & Investment Company Limited Special Notice Deposit (SND) Dutch Bangla Bank Limited BASIC Bank Limited BASIC Bank Limited State Bank of India Agrani Bank Limited State Bank of India Agrani Bank Limited Janata Bank Limited Standard Chartered Bank Current Deposits (CD) Sonali Bank Limited Arab Bangladesh Bank Limited Janata Bank Limited Southeast Bank Limited Janata Bank Limited Janata Bank Limited Janata Bank Bangladesh (NOSTRO Accounts) Iransacti in current account Mashreqbank, New York Standard Chartered Bank, New York UBAF, Singapore UBAF, Hong Kong HSBC, New York Mashreqbank, London JP Morgan, New York	10,000,000	100,000,000 100,000,000 100,000,000 100,000,000 100,000 100,000 100,000 1	Opening Balance Add: New investment Less: Redeemed upto 31.12.16 Closing Balance 6.02.b Uttara Finance & Investment Limited-Zero Coupon Bond Principal Add: New investment Less: Redeemed upto 31.12.16 Redeemable Value 6.02.c AB Bank Subordinated Bond Principal Add: New investment Less: Redeemed upto 31.12.16 Redeemable Value 6.02.d One Bank Subordinated Bond Principal Add: New investment Less: Redeemed upto 31.12.16 Redeemable Value 6.02.d Tust Bank Subordinated Bond Principal Add: New investment Less: Redeemed upto 31.12.16 Redeemable Value 6.02.e Trust Bank Subordinated Bond Principal Add: New investment Less: Redeemed upto 31.12.16 Redeemable Value 6.03 (a) i. Disclosure regarding outstanding Repo as at December 31, 2016 Redeemable Value 6.03 (a) ii. Disclosure regarding outstanding Repo as at December 31, 2016 Redeemable Value 6.03 (a) ii. There was no Reverse Repo as at December 31, 2016. (b) Disclosure regarding overall transaction of Repo for the year 2016  Particulars  Securities sold under Repo: i) with Dampladesh Bank ii) with Other Banks & Financial Institutions Securities purchased under reverse Repo: i) with Bangladesh Bank ii) with Other Banks & Financial Institutions On Demand Less than three months More than one year but less than one year More than one year but less than five years More than five years	45,000,000	KDS Group Total  7.07 Classification of Loans and Advances: Unclassified (UC): Standard Special Mention Account (SMA) Sub total Classified: Substandard Doubtful Bad & Loss Sub total Total  7.07 (a) Classification of Consolidated Loans and Advances of Standard Consolidated Unclassified Loans and Advances of Standard Special Mention Account (SMA) Sub total Consolidated Classified Loans & Advances: Substandard Doubtful Bad & Loss Sub total Total  7.08 Details of Required Provision for Loans and Advances of Standard Doubtful Bad & Loss Sub total Total  7.08 Details of Required Provision for Loans and Advances of Standard Unclassified (UC): Standard Unclassified (UC): Standard Standard-Offshore Banking Unit Special Mention Account (SMA) Sub total Classified: Substandard Doubtful Bad Loan* Sub total Total Excess/(short) Provision as at December 31, 2016 *As per Bangladesh Bank letter (reference No. DBI-1/	vances    Base for Provision   Rate	102,626,596,814 3,224,863,681 105,851,460,495  846,750,537 405,055,372 3,731,282,091 4,983,088,000 110,834,548,494  106,147,811,162 3,224,863,681 109,372,674,842  846,750,537 405,055,372 3,731,282,091 4,983,088,000 114,355,762,842  Proving Required 1,013,358,177 31,256,823 63,000,165 1,107,615,165 1,107,615,165 1,930,952,158 1,930,952,1	91,251,517,649 2,930,784,645 94,182,302,294 79,709,495 169,186,865 1,785,525,418 2,034,421,778 96,216,724,073 92,623,569,266 2,930,784,645 95,554,353,911 79,709,495 169,186,865 1,785,525,418 2,034,421,778 97,588,775,690  Maintained  1,013,358,177 31,256,823 63,000,165 1,107,615,165 50,174,513 69,792,692 1,930,952,158 2,050,919,363 3,158,534,528
Bay Leasing & Investment Limited Bank Alfalah Limited Industrial & Infrastructure Development Finance Company Limited Delta Brac Housing Limited Standard Bank Limited IPDC Limited NRB Global Bank Limited Premier Bank Limited Premier Bank Limited National Bank Limited Mercantile Bank Limited Midland Bank Limited Midland Bank Limited Midland Bank Limited BD Finance & Investment Company Limited Bangladesh Industrial Finance Company Limited Bangladesh Industrial Finance Company Limited Bangladesh Finance & Investment Company Limited Bangladesh Finance & Investment Company Limited Bangladesh Finance & Investment Company Limited Special Notice Deposit (SND) Dutch Bangla Bank Limited BASIC Bank Limited BASIC Bank Limited State Bank of India Agrani Bank Limited State Bank of India Agrani Bank Limited Janata Bank Limited Janata Bank Limited Standard Chartered Bank Current Deposits (CD) Sonali Bank Limited Islami Bank Bangladesh Limited Janata Bank Limited Janata Bank Limited Arab Bangladesh Bank Limited Janata Bank Limited Janata Bank Jimited Southeast Bank Limited Janata Bank Limited Janata Bank Jimited Janata Bank Simited Janata Bank Jimited Southeast Bank Jimited Janata Ban	10,000,000	100,000,000 100,000 100,000	Opening Balance Add: New investment Less: Redeemed upto 31.12.16 Closing Balance 6.02.b Uttara Finance & Investment Limited-Zero Coupon Bond Principal Add: New investment Less: Redeemed upto 31.12.16 Redeemable Value 6.02.c AB Bank Subordinated Bond Principal Add: New investment Less: Redeemed upto 31.12.16 Redeemable Value 6.02.d One Bank Subordinated Bond Principal Add: New investment Less: Redeemed upto 31.12.16 Redeemable Value 6.02.d Tust Bank Subordinated Bond Principal Add: New investment Less: Redeemed upto 31.12.16 Redeemable Value 6.03 (a) i. Disclosure regarding outstanding Repo as at December 31, 2016 Redeemable Value 6.03 (a) i. Disclosure regarding outstanding Repo as at December 31, 2016  Counter Party Name A. Bangladesh Bank (Liquidity Support) B. Bangladesh Bank (Repo) C. Standard Chartered Bank Total ii. There was no Reverse Repo as at December 31, 2016. (b) Disclosure regarding overall transaction of Repo for the year 2016  Particulars  Securities sold under Repo: i) with Bangladesh Bank ii) with Other Banks & Financial Institutions Securities purchased under reverse Repo i) with Bangladesh Bank ii) with Other Banks & Financial Institutions On Demand Less than three months More than three months	### ### ##############################	Total  7.07 Classification of Loans and Advances: Unclassified (UC): Standard Special Mention Account (SMA) Sub total Classified: Substandard Doubtful Bad & Loss Sub total Total  7.07 (a) Classification of Consolidated Loans and Advances of Standard Consolidated Unclassified Loans and Advances of Standard Special Mention Account (SMA) Sub total Consolidated Classified Loans & Advances: Substandard Doubtful Bad & Loss Sub total Total  7.08 Details of Required Provision for Loans and Advances of Substandard Doubtful Bad & Loss Sub total Total  7.08 Details of Required Provision for Loans and Advances of Standard Standard Offshore Banking Unit Special Mention Account (SMA) Sub total Classified: Substandard Doubtful Bad Ioan* Sub total Total Excess/(short) Provision as at December 31, 2016 *As per Bangladesh Bank letter (reference No. DBI-1/for the year 2016. In addition BDT) or core provision is 7.09 Details of Required Provision for Off Balance Sh	vances    Base for Provision   Rate	0 1,924.30 0 1,209.30 10 1,209.30 10 54,898.70 10 54,898.70 10 54,898.70 10 54,898.70 10 54,898.70 10 5851,460,495 846,750,537 405,055,372 3,731,282,091 4,983,088,000 110,834,548,494 106,147,811,162 3,224,863,681 109,372,674,842 846,750,537 405,055,372 3,731,282,091 4,983,088,000 114,355,762,842 Provice Required 1,013,358,177 7 131,256,823 6 63,000,165 1,107,615 1,107,615 1	91,251,517,649 2,930,784,645 94,182,302,294 79,709,495 169,186,865 1,785,525,418 2,034,421,778 96,216,724,073  92,623,569,266 2,930,784,645 95,554,353,911 79,709,495 169,186,865 1,785,525,418 2,034,421,778 97,588,775,690  Maintained  1,013,358,177 31,256,823 63,000,165 1,107,615,165 1,107,615,165 50,174,513 69,792,692 1,930,952,158 2,050,919,363 3,158,534,528 nr required provision required provision required provision
Bay Leasing & Investment Limited Bank Alfalah Limited Industrial & Infrastructure Development Finance Company Limited Delta Brac Housing Limited Standard Bank Limited IPDC Limited NRB Global Bank Limited Premier Bank Limited Premier Bank Limited SBAC Bank Limited National Bank Limited Mercantile Bank Limited Midland Bank Limited Midland Bank Limited BD Finance & Investment Company Limited Bangladesh Industrial Finance Company Limited Bangladesh Industrial Finance Company Limited Bangladesh Finance & Investment Company Limited Special Notice Deposit (SND) Dutch Bangla Bank Limited BASIC Bank Limited State Bank of India Agrani Bank Limited State Bank of India Agrani Bank Limited Janata Bank Limited Standard Chartered Bank Current Deposits (CD) Sonali Bank Limited Arab Bangladesh Bank Limited Islami Bank Bangladesh Limited Janata Bank Limited Brac Bank Limited Janata Bank	10,000,000	100,000,000 100,000 100,000	Opening Balance Add: New investment Less: Redeemed upto 31.12.16 Closing Balance 6.02.b Uttara Finance & Investment Limited-Zero Coupon Bond Principal Add: New investment Less: Redeemed upto 31.12.16 Redeemable Value 6.02.c AB Bank Subordinated Bond Principal Add: New investment Less: Redeemed upto 31.12.16 Redeemable Value 6.02.d One Bank Subordinated Bond Principal Add: New investment Less: Redeemed upto 31.12.16 Redeemable Value 6.02.e Trust Bank Subordinated Bond Principal Add: New investment Less: Redeemed upto 31.12.16 Redeemable Value 6.03 (a) i. Disclosure regarding outstanding Repo as at December 31, 2016 Redeemable Value 6.03 (a) i. Disclosure regarding outstanding Repo as at December 31, 2016 Counter Party Name A. Bangladesh Bank (Kepo) C. Standard Chartered Bank Total ii. There was no Reverse Repo as at December 31, 2016. (b) Disclosure regarding overall transaction of Repo for the year 2016  Particulars Securities sold under Repo: i) with Bangladesh Bank ii) with Other Banks & Financial Institutions Securities purchased under reverse Repo: i) with Bangladesh Bank ii) with Other Banks & Financial Institutions 31, 6.04 Maturity grouping of Investment as follows: On Demand Less than three months More than three months but less than one year More than nor year but less than five years More than five years	### ##################################	KDS Group Total  7.07 Classification of Loans and Advances: Unclassified (UC): Standard Special Mention Account (SMA) Sub total Classified: Substandard Doubtful Bad & Loss Sub total Total  7.07 (a) Classification of Consolidated Loans and Advances of Standard Consolidated Unclassified Loans and Advances of Standard Special Mention Account (SMA) Sub total Consolidated Classified Loans & Advances: Substandard Doubtful Bad & Loss Sub total Total  7.08 Details of Required Provision for Loans and Advances of Standard Unclassified (UC): Standard Standard-Offshore Banking Unit Special Mention Account (SMA) Sub total Classified: Substandard Doubtful Bad loan* Sub total Total Excess/(short) Provision as at December 31, 2016 *As per Bangladesh Bank letter (reference No. DBI-1/for the year 2016. In addition BDT 90 crore provision is	vances    Base for Provision   Rate	102,626,596,814 3,224,863,681 105,851,460,495  846,750,537 405,055,372 3,731,282,091 4,983,088,000 110,834,548,494  106,147,811,162 3,224,863,681 109,372,674,842  846,750,537 405,055,372 3,731,282,091 4,983,088,000 114,355,762,842  Proving Required 1,013,358,177 31,256,823 63,000,165 1,107,615,165 1,107,615,165 1,930,952,158 1,930,952,1	91,251,517,649 2,930,784,645 94,182,302,294 79,709,495 169,186,865 1,785,525,418 2,034,421,778 96,216,724,073 92,623,569,266 2,930,784,645 95,554,353,911 79,709,495 169,186,865 1,785,525,418 2,034,421,778 97,588,775,690  Maintained  1,013,358,177 31,256,823 63,000,165 1,107,615,165 50,174,513 69,792,692 1,930,952,158 2,050,919,363 3,158,534,528
Bay Leasing & Investment Limited Bank Alfalah Limited Industrial & Infrastructure Development Finance Company Limited Delta Brac Housing Limited Standard Bank Limited IPDC Limited NRB Global Bank Limited Premier Bank Limited Premier Bank Limited SBAC Bank Limited National Bank Limited Mercantile Bank Limited Midland Bank Limited Midland Bank Limited BD Finance & Investment Company Limited Bangladesh Industrial Finance Company Limited Bangladesh Industrial Finance Company Limited Bangladesh Finance & Investment Company Limited BASIC Bank Limited BASIC Bank Limited BASIC Bank Limited State Bank Gindia Agrani Bank Limited State Bank of India Agrani Bank Limited Standard Chartered Bank Current Deposits (CD) Sonali Bank Limited Standard Bank Limited Islami Bank Bangladesh Bank Limited Standard Bank Limited Janata Bank Limited Brac Bank Limited Agrani Bank Limited Brac Bank Limited Standard Bank Limited Brac Brac Bank Limited Brac Brac Brac Brac Brac Brac Brac Brac	10,000,000	100,000,000 100,000 100,00	Opening Balance Add: New investment Less: Redeemed upto 31.12.16 Closing Balance 6.02.b Uttara Finance & Investment Limited-Zero Coupon Bond Principal Add: New investment Less: Redeemed upto 31.12.16 Redeemable Value 6.02.c AB Bank Subordinated Bond Principal Add: New investment Less: Redeemed upto 31.12.16 Redeemable Value 6.02.d One Bank Subordinated Bond Principal Add: New investment Less: Redeemed upto 31.12.16 Redeemable Value 6.02.d Tust Bank Subordinated Bond Principal Add: New investment Less: Redeemed upto 31.12.16 Redeemable Value 6.03 (a) i. Disclosure regarding outstanding Repo as at December 31, 2016 Redeemable Value 6.03 (a) i. Disclosure regarding outstanding Repo as at December 31, 2016  Counter Party Name A Bangladesh Bank (Lepo) C. Standard Chartered Bank Total ii. There was no Reverse Repo as at December 31, 2016. (b) Disclosure regarding overall transaction of Repo for the year 2016  Particulars  Securities sold under Repo: i) with Bangladesh Bank ii) with Other Banks & Financial Institutions Securities purchased under reverse Repo: i) with Bangladesh Bank iii) with Other Banks & Financial Institutions On Demand Less than three months More than three months Mutual Trust Bank Limited MTB Securities Limi	### ##################################	KDS Group Total  7.07 Classification of Loans and Advances: Unclassified (UC): Standard Special Mention Account (SMA) Sub total Classified: Substandard Doubtful Bad & Loss Sub total Total  7.07 (a) Classification of Consolidated Loans and Advances of Standard Special Mention Account (SMA) Sub total Consolidated Unclassified Loans and Advances of Standard Special Mention Account (SMA) Sub total Consolidated Classified Loans & Advances: Substandard Doubtful Bad & Loss Sub total Total  7.08 Details of Required Provision for Loans and Advances of Standard Unclassified (UC): Standard Standard-Offshore Banking Unit Special Mention Account (SMA) Sub total Classified: Substandard Doubtful Bad loan* Sub total Total Excess/(short) Provision as at December 31, 2016 *As per Bangladesh Bank letter (reference No. DB1-1/for the year 2016. In addition BDT 90 crore provision is 7.09 Details of Required Provision for Off-Balance Sheet Exposur Total Provision maintained (Note -12.02)	vances    Base for Provision   Rate	0 1,924.30 0 1,209.30 0 54,898.70 1 1,209.30 0 54,898.70 1 102,626,596,814 3,224,863,681 105,851,460,495	91,251,517,649 2,930,784,645 94,182,302,294 79,709,495 169,186,865 1,785,525,418 2,034,421,778 96,216,724,073  92,623,569,266 2,930,784,645 95,554,353,911 79,709,495 169,186,865 1,785,525,418 2,034,421,778 97,588,775,690 sion Maintained  1,013,358,177 31,256,823 63,000,165 1,107,615,165 50,174,513 69,792,692 1,930,952,158 2,050,919,363 3,158,534,528 or required provision or 2017, 2018 and 2019.
Bay Leasing & Investment Limited Bank Alfalah Limited Industrial & Infrastructure Development Finance Company Limited Delta Brac Housing Limited Standard Bank Limited IPDC Limited NRB Global Bank Limited Premier Bank Limited Premier Bank Limited SBAC Bank Limited National Bank Limited Mercantile Bank Limited Midland Bank Limited Midland Bank Limited BD Finance & Investment Company Limited Bangladesh Industrial Finance Company Limited Bangladesh Industrial Finance Company Limited Bangladesh Finance & Investment Company Limited Special Notice Deposit (SND) Dutch Bangla Bank Limited BASIC Bank Limited State Bank of India Agrani Bank Limited State Bank of India Agrani Bank Limited Standard Chartered Bank Current Deposits (CD) Sonali Bank Limited Islami Bank Bangladesh Limited Janata Bank Limited Arab Bangladesh Bank Limited Janata Bank Limited Janata Bank Limited Janata Bank Limited Agrani Bank Limited Janata Ban	10,000,000	100,000,000 100,000 1	Opening Balance Add: New investment Less: Redeemed upto 31.12.16 Closing Balance 6.02.b Uttara Finance & Investment Limited-Zero Coupon Bond Principal Add: New investment Less: Redeemed upto 31.12.16 Redeemable Value 6.02.c AB Bank Subordinated Bond Principal Add: New investment Less: Redeemed upto 31.12.16 Redeemable Value 6.02.d One Bank Subordinated Bond Principal Add: New investment Less: Redeemed upto 31.12.16 Redeemable Value 6.02.e Trust Bank Subordinated Bond Principal Add: New investment Less: Redeemed upto 31.12.16 Redeemable Value 6.03 (a) i. Disclosure regarding outstanding Repo as at December 31, 2016 Redeemable Value 6.03 (a) i. Disclosure regarding outstanding Repo as at December 31, 2016 Counter Party Name A. Bangladesh Bank (Kepo) C. Standard Chartered Bank Total ii. There was no Reverse Repo as at December 31, 2016. (b) Disclosure regarding overall transaction of Repo for the year 2016  Particulars Securities sold under Repo: i) with Bangladesh Bank ii) with Other Banks & Financial Institutions Securities purchased under reverse Repo: i) with Bangladesh Bank ii) with Other Banks & Financial Institutions 31, 6.04 Maturity grouping of Investment as follows: On Demand Less than three months More than three months but less than one year More than new year but less than five years More than five years	## ## ## ## ## ## ## ## ## ## ## ## ##	Total  7.07 Classification of Loans and Advances: Unclassified (UC): Standard Special Mention Account (SMA) Sub total Classified: Substandard Doubtful Bad & Loss Sub total Total  7.07 (a) Classification of Consolidated Loans and Advances of Standard Unclassified Unclassified Loans and Advances of Standard Special Mention Account (SMA) Sub total Consolidated Unclassified Loans & Advances: Substandard Doubtful Bad & Loss Sub total Total  7.08 Details of Required Provision for Loans and Advances: Substandard Doubtful Bad & Loss Sub total Total  7.08 Details of Required Provision for Loans and Advances: Substandard Standard Standard Classified (UC): Standard Classified (UC): Standard Doubtful Bad loan* Sub total Classified: Substandard Doubtful Bad loan* Sub total Total Excess/(short) Provision as at December 31, 2016 *As per Bangladesh Bank letter (reference No. DB1-1/for the year 2016. In addition BDT 90 crore provision is 7.09 Details of Required Provision for Off Balance Sheet Exposur Total Provision maintained (Note -12.02) Excess/(Short) Provision Total Strief of the Bank (Branch wise details)	d concerns 1,451,40 472.5 797.50 411.8 33,803.90 21,094.8  ces: (UC):  vances  Base for Provision Rate 101,958,615,680 2%,2.5% & 5 105,183,479,361 2%,2.5% & 5 105,183,479,361 100% 2,321,410,106 107,504,889,466 107,504,889,466 4719/2017-313 dated April 1J, 2017), the Be to be maintained in next 3 (three) years, theet Items res	0 1,924.30 1,209.30 0 1,209.30 0 54,898.70 1 1,209.30 0 54,898.70 1 102,626,596,814 3,224,863,681 105,851,460,495	91,251,517,649 2,930,784,645 94,182,302,294 79,709,495 169,186,865 1,785,525,418 2,034,421,778 96,216,724,073  92,623,569,266 2,930,784,645 95,554,353,911 79,709,495 169,186,865 1,785,525,418 2,034,421,778 97,588,775,690  Maintained  1,013,358,177 31,256,823 63,000,165 1,107,615,165 50,174,513 69,792,692 1,930,952,158 2,050,919,363 3,158,534,528 an required provision or 2017, 2018 and 2019. 350,292,455 352,000,000 1,707,545
Bay Leasing & Investment Limited Bank Alfalah Limited Industrial & Infrastructure Development Finance Company Limited Delta Brac Housing Limited Standard Bank Limited IPDC Limited NRB Global Bank Limited Premier Bank Limited Premier Bank Limited SAC Bank Limited National Bank Limited Mercantile Bank Limited Midland Bank Limited Midland Bank Limited BD Finance & Investment Company Limited Bangladesh Industrial Finance Company Limited Bangladesh Industrial Finance Company Limited Bangladesh Finance & Investment Company Limited BASIC Bank Limited BASIC Bank Limited BASIC Bank Limited State Bank of India Agrani Bank Limited State Bank of India Agrani Bank Limited Janata Bank Limited Standard Chartered Bank Current Deposits (CD) Sonali Bank Limited Arab Bangladesh Bank Limited Islami Bank Bangladesh Limited Janata Bank Limited Arab Bangladesh Bank Limited Brac Bank Limited Brac Bank Limited Janata	10,000,000	100,000,000 100,000 100,0	Opening Balance Add: New investment Less: Redeemed upto 31.12.16 Closing Balance 6.02.b Uttra Finance & Investment Limited-Zero Coupon Bond Principal Add: New investment Less: Redeemed upto 31.12.16 Redeemable Value 6.02.c AB Bank Subordinated Bond Principal Add: New investment Less: Redeemed upto 31.12.16 Redeemable Value 6.02.d One Bank Subordinated Bond Principal Add: New investment Less: Redeemed upto 31.12.16 Redeemable Value 6.02.e Trust Bank Subordinated Bond Principal Add: New investment Less: Redeemed upto 31.12.16 Redeemable Value 6.03 (a) i. Disclosure regarding outstanding Repo as at December 31, 2016 Redeemable Value 6.03 (a) i. Disclosure regarding outstanding Repo as at December 31, 2016  Counter Party Name A. Bangladesh Bank (Kepo) C. Standard Chartered Bank Total ii. There was no Reverse Repo as at December 31, 2016. (b) Disclosure regarding overall transaction of Repo for the year 2016  Particulars  Securities sold under Repo: i) with Bangladesh Bank ii) with Other Banks & Financial Institutions Securities purchased under reverse Repo: i) with Bangladesh Bank ii) with Other Banks & Financial Institutions 31, 6.04 Maturity grouping of Investment as follows: On Demand Less than three months More than none year but less than one year More than one year but less than five years More than five year	## ## ## ## ## ## ## ## ## ## ## ## ##	Total  7.07 Classification of Loans and Advances: Unclassified (UC): Standard Special Mention Account (SMA) Sub total Classified: Substandard Doubtful Bad & Loss Sub total Total  7.07 (a) Classification of Consolidated Loans and Advances of Standard Unclassified Unclassified Loans and Advances of Standard Special Mention Account (SMA) Sub total Consolidated Unclassified Loans & Advances: Substandard Special Mention Account (SMA) Sub total Consolidated Classified Loans & Advances: Substandard Doubtful Bad & Loss Sub total Total  7.08 Details of Required Provision for Loans and Advances of Standard Unclassified (UC): Standard Unclassified (UC): Standard Classified: Substandard Doubtful Bad loan* Sub total Classified: Substandard Doubtful Bad loan* Sub total Total Excess/(short) Provision as at December 31, 2016 *As per Bangladesh Bank letter (reference No. DBI-1/for the year 2016. In addition BDT 90 crore provision is 7.09 Details of Required Provision for Off Balance Sheet Exposur Total Provision maintained (Note -12.02) Excess/(Short) Provision 7.10 Suits filed by the Bank (Branch wise details) Name of the Branch Principal Branch Babu Bazar Branch Uttara Model Town Branch Dhanmondi Branch	vances    Base for Provision   Rate	0 1,924.30 0 1,209.30 0 1,209.30 0 54,898.70 1 102,626,596,814 3,224,863,681 105,851,460,495	91,251,517,649 2,930,784,645 94,182,302,294 79,709,495 169,186,865 1,785,525,418 2,034,421,778 96,216,724,073  92,623,569,266 2,930,784,645 95,554,353,911 79,709,495 169,186,865 1,785,525,418 2,034,421,778 97,588,775,690  sion Maintained  1,013,358,177 31,256,823 63,000,165 1,107,615,165 50,174,513 69,792,692 1,930,952,158 2,030,919,363 3,158,534,528 - n required provision or 2017, 2018 and 2019. 350,292,455 352,000,000 1,707,545
Bay Leasing & Investment Limited Bank Alfalah Limited Industrial & Infrastructure Development Finance Company Limited Delta Brac Housing Limited Standard Bank Limited IPDC Limited NRB Global Bank Limited Premier Bank Limited Premier Bank Limited National Bank Limited Mercantile Bank Limited Mercantile Bank Limited Midland Bank Limited Mercantile Bank Limited BD Finance & Investment Company Limited Bangladesh Industrial Finance Company Limited Bangladesh Investment and Finance Company Limited Bangladesh Finance & Investment Company Limited Bangladesh Company Limited Bangladesh Gank Limited State Bank Limited State Bank Limited Standard Chartered Bank Current Deposits (CD) Sonali Bank Limited Arab Bangladesh Limited Janata Bank Limited Arab Bangladesh Limited Janata Bank Limited Brac Bank Limited Brac Bank Limited Janata Bank Limited Brac Bank Limited Agrani Bank Limited Brac B	10,000,000	100,000,000 100,000,000 100,000,000 100,000,0	Opening Balance Add: New investment Less: Redeemed upto 31.12.16 Closing Balance 6.02.b Uttara Finance & Investment Limited-Zero Coupon Bond Principal Add: New investment Less: Redeemed upto 31.12.16 Redeemable Value 6.02.c AB Bank Subordinated Bond Principal Add: New investment Less: Redeemed upto 31.12.16 Redeemable Value 6.02.d One Bank Subordinated Bond Principal Add: New investment Less: Redeemed upto 31.12.16 Redeemable Value 6.02.e Trust Bank Subordinated Bond Principal Add: New investment Less: Redeemed upto 31.12.16 Redeemable Value 6.03 (a) i. Disclosure regarding outstanding Repo as at December 31, 2016 Redeemable Value 6.03 (a) i. Disclosure regarding outstanding Repo as at December 31, 2016  Counter Party Name A. Bangladesh Bank (Bepo) C. Standard Chartered Bank Total ii. There was no Reverse Repo as at December 31, 2016. (b) Disclosure regarding overall transaction of Repo for the year 2016  Particulars  Securities sold under Repo: i) with Bangladesh Bank ii) with Other Banks & Financial Institutions Securities purchased under reverse Repo: i) with Bangladesh Bank ii) with Other Banks & Financial Institutions On Demand Less than three months More than three months More than three months More than ney ear but less than one year More than ney ear but less than one year More than ney ear but less than five years More tha	### ##################################	Total  7.07 Classification of Loans and Advances: Unclassified (UC): Standard Special Mention Account (SMA) Sub total Classified: Substandard Doubtful Bad & Loss Sub total Total  7.07 (a) Classification of Consolidated Loans and Advances of Standard Unclassified Unclassified Loans and Advances of Standard Special Mention Account (SMA) Sub total Consolidated Unclassified Loans & Advances: Substandard Special Mention Account (SMA) Sub total Consolidated Classified Loans & Advances: Substandard Doubtful Bad & Loss Sub total Total  7.08 Details of Required Provision for Loans and Advances of Standard Unclassified (UC): Standard Unclassified (UC): Standard Classified: Substandard Doubtful Bad loan* Sub total Classified: Substandard Doubtful Bad loan* Sub total Total Excess/(short) Provision as at December 31, 2016 *As per Bangladesh Bank letter (reference No. DBI-1/for the year 2016. In addition BDT 90 crore provision is 7.09 Details of Required Provision for Off Balance Sheet Exposur Total Provision maintained (Note -12.02) Excess/(Short) Provision 7.10 Suits filed by the Bank (Branch wise details) Name of the Branch Principal Branch Babu Bazar Branch Uttara Model Town Branch Dhanmondi Branch Agrabad Branch CDA Avenue Branch Khatungonj Branch	vances    Base for Provision   Rate	0 1,924.30 0 1,209.30 0 1,209.30 0 54,898.70 1 102,626,596,814 3,224,863,681 105,851,460,495	91,251,517,649 2,930,784,645 94,182,302,294 79,709,495 169,186,865 1,785,525,418 2,034,421,778 96,216,724,073  92,623,569,266 2,930,784,645 95,554,353,911 79,709,495 169,186,865 1,785,525,418 2,034,421,778 97,588,775,690  Maintained  1,013,358,177 31,256,823 63,000,165 1,107,615,165 50,174,513 69,792,692 1,930,952,158 2,030,919,363 3,158,534,528 2,030,919,363 3,158,534,528 1 required provision or 2017, 2018 and 2019. 350,292,455 352,000,000 1,707,545
Bay Leasing & Investment Limited Bank Alfalah Limited Industrial & Infrastructure Development Finance Company Limited Delta Brac Housing Limited Standard Bank Limited IPDC Limited NRB Global Bank Limited Premier Bank Limited SBAC Bank Limited SBAC Bank Limited Mercantile Bank Limited Mercantile Bank Limited Mercantile Bank Limited Mercantile Bank Limited BD Finance & Investment Company Limited Bangladesh Investment and Finance Company Limited Bangladesh Investment and Finance Company Limited Bangladesh Finance & Investment Company Limited Bangladesh Finance & Investment Company Limited Sangladesh Finance & Investment Company Limited Bangladesh Finance & Investment Company Limited Special Notice Deposit (SND) Dutch Bangla Bank Limited SSPECIA Notice Deposit (SND) Dutch Bangla Bank Limited Sanati Bank Limited State Bank of India Agrani Bank Limited Janata Bank Limited Janata Bank Limited Janata Bank Limited Standard Chartered Bank Current Deposits (CD) Sonali Bank Limited Janata Bank Limited Janata Bank Limited Southeast Bank Limited Janata Bank Limite	### 100,000,000 ### 100,000,00	100,000,000 100,000,000 100,000,000 100,000,000 100,000,000 100,000,000 100,000,000 100,000,000 100,000,000 100,000,000 100,000,000 100,000,000 100,000,000 100,000,000 100,79,541 4,138,526 6,573 17,431,967 18,955,021 26,861,490 100,000 1,079,952 268,823 17,084,202 1,605,851 98,999,864 2,455,380,799 11,605,851 12,724,537 12,724,537 11,975,045 44,689,779 27,971,939 10,635,442 10,635,442 11,	Opening Balance Add: New investment Less: Redeemed upto 31.12.16 Closing Balance 6.02.b Uttara Finance & Investment Limited-Zero Coupon Bond Principal Add: New investment Less: Redeemed upto 31.12.16 Redeemable Value 6.02.c AB Bank Subordinated Bond Principal Add: New investment Less: Redeemed upto 31.12.16 Redeemable Value 6.02.d One Bank Subordinated Bond Principal Add: New investment Less: Redeemed upto 31.12.16 Redeemable Value 6.02.e Trust Bank Subordinated Bond Principal Add: New investment Less: Redeemed upto 31.12.16 Redeemable Value 6.03 (a) i. Disclosure regarding outstanding Repo as at December 31, 2016 Redeemable Value 6.03 (a) i. Disclosure regarding outstanding Repo as at December 31, 2016 Counter Party Name A. Bangladesh Bank (Kepo) C. Standard Chartered Bank Total ii. There was no Reverse Repo as at December 31, 2016. (b) Disclosure regarding overall transaction of Repo for the year 2016  Particulars  Securities sold under Repo: i) with Bangladesh Bank ii) with Other Banks & Financial Institutions Securities purchased under reverse Repo: i) with Bangladesh Bank ii) with Other Banks & Financial Institutions Onemand Less than three months More than three months but less than one year More than one year but less than five years More tha	### ##################################	Total  7.07 Classification of Loans and Advances: Unclassified (UC): Standard Special Mention Account (SMA) Sub total Classified: Substandard Doubtful Bad & Loss Sub total Total  7.07 (a) Classification of Consolidated Loans and Advances of Standard Consolidated Unclassified Loans and Advances of Standard Special Mention Account (SMA) Sub total Consolidated Classified Loans & Advances: Substandard Doubtful Bad & Loss Sub total Total  7.08 Details of Required Provision for Loans and Advances of Substandard Doubtful Bad & Loss Sub total Total  7.08 Details of Required Provision for Loans and Advances of Substandard Standard-Offshore Banking Unit Special Mention Account (SMA) Sub total Classified: Substandard Doubtful Bad loan* Sub total Total  Total Excess/(short) Provision as at December 31, 2016 *As per Bangladesh Bank letter (reference No. DBI-1/for the year 2016. In addition BDT 90 crore provision is 7.09 Details of Required Provision for Off Balance Sheet Exposur Total Provision maintained (Note -12.02) Excess/(Short) Provision 7.10 Suits filed by the Bank (Branch wise details) Name of the Branch Principal Branch Babu Bazar Branch Uttara Model Town Branch Dhanmondi Branch Agrabad Branch Agrabad Branch CDA Avenue Branch	d concerns	0 1,924.30 0 1,209.30 0 1,209.30 0 54,898.70 0 54,898.70 0 54,898.70 0 54,898.70 1 102,626,596,814 3,224,863,681 105,851,460,495 846,750,537 405,055,372 3,731,282,091 4,983,088,000 110,834,548,494 1 106,147,811,162 3,224,863,681 109,372,674,842 846,750,537 405,055,372 3,731,282,091 4,983,088,000 114,355,762,842 1 1,013,358,177 7,75,313,256,823 6 63,000,165 1,107,615 1,107,615 1,107,6	91,251,517,649 2,930,784,645 94,182,302,294 79,709,495 169,186,865 1,785,525,418 2,034,421,778 96,216,724,073 92,623,569,266 2,930,784,645 95,554,353,911 79,709,495 169,186,865 1,785,525,418 2,034,421,778 97,588,775,690 sion Maintained 1,013,358,177 31,256,823 63,000,165 1,107,615,165 1,107,615,165 50,174,513 69,792,692 1,930,952,158 2,050,919,363 3,158,534,528 n required provision or 2017, 2018 and 2019. 350,292,455 352,000,000 1,707,545
Bay Leasing & Investment Limited Bank Alfalah Limited Industrial & Infrastructure Development Finance Company Limited Delta Brac Housing Limited Standard Bank Limited IPDC Limited NRB Global Bank Limited Premier Bank Limited SBAC Bank Limited Astional Bank Limited Mcrantile Bank Limited Mcrantile Bank Limited Mcrantile Bank Limited Mcrantile Bank Limited BD Finance & Investment Company Limited Bangladesh Investment and Finance Company Limited Bangladesh Investment and Finance Company Limited Bangladesh Investment and Finance Company Limited Bangladesh Finance & Investment Company Limited Bangladesh Finance & Investment Company Limited Special Notice Deposit (SND) Dutch Bangla Bank Limited Sonali Bank Limited Sonali Bank Limited Sonali Bank Limited State Bank of India Agrani Bank Limited Standard Chartered Bank Current Deposits (CD) Sonali Bank Limited Janata Bank Limited Arab Bangladesh Bank Limited Fish Bank Bangladesh Limited Janata Bank Limited Fish Bangladesh Limited Janata Bank Limited	10,000,000	100,000,000 100,000,000 100,000,000 100,000,0	Opening Balance Add: New investment Less: Redeemed upto 31.12.16 Closing Balance 6.02.b Ustra Finance & Investment Limited-Zero Coupon Bond Principal Add: New investment Less: Redeemed upto 31.12.16 Redeemable Value 6.02.c A Bank Subordinated Bond Principal Add: New investment Less: Redeemed upto 31.12.16 Redeemable Value 6.02.d One Bank Subordinated Bond Principal Add: New investment Less: Redeemed upto 31.12.16 Redeemable Value 6.02.d One Bank Subordinated Bond Principal Add: New investment Less: Redeemed upto 31.12.16 Redeemable Value 6.03.d (a) Insection of the Subordinated Bond Principal Add: New investment Less: Redeemed upto 31.12.16 Redeemable Value 6.03.d (a) Insection of the Subordinated Bond Principal Add: New investment Less: Redeemed upto 31.12.16 Redeemable Value 6.03.d (a) Insection of Subordinated Bond Principal Add: New investment Less: Redeemed upto 31.12.16 Redeemable Value 6.03.d (a) Insection of Subordinated Bond Principal Add: New investment Less: Redeemed upto 31.12.16 Redeemable Value 6.03.d (a) Insection of Subordinated Bond Principal Add: New investment Less: Redeemed upto 31.12.16 Redeemable Value 6.03.d (a) Insection of Subordinated Bond Principal Add: New investment Bangladesh Bank (Repo) C. Standard Chartered Bank Potal Intervention of Repo for the year 2016  Particulars  Securities sold under Repo: I) with Bangladesh Bank II) with Other Banks & Financial Institutions Securities purchased under reverse Repo: I) with Bangladesh Bank II) with Other Banks & Financial Institutions 31. 6.04 Maturity grouping of Investment as follows: On Demand Less than three months More than one year but less than five years More than one year but less than five years More than one year but less than five years More than one year but less than five years More than one year but less than five years More than one year but less than five years More than three months Mutual Trust Bank Limited MTB Schange (UK) Limited  The Carlier Packing Credits Overdrafts Bills Purchased and Discounted (Note-7.01.02) Outs	## ## ## ## ## ## ## ## ## ## ## ## ##	Total  7.07 Classification of Loans and Advances: Unclassified (UC): Standard Special Mention Account (SMA) Sub total Classified: Substandard Doubtful Bad & Loss Sub total Total  7.07 (a) Classification of Consolidated Loans and Advances of Standard Consolidated Unclassified Loans and Advances of Standard Special Mention Account (SMA) Sub total Consolidated Classified Loans & Advances: Substandard Doubtful Bad & Loss Sub total Total  7.08 Details of Required Provision for Loans and Advances of Substandard Standard Standard Gistandard Standard Classified (UC): Standard Standard-Offshore Banking Unit Special Mention Account (SMA) Sub total Classified: Substandard Doubtful Bad loan* Sub total Total Classified: Substandard Doubtful Bad loan* Sub total Total Total Excess/(short) Provision as at December 31, 2016 *As per Bangladesh Bank letter (reference No. DBI-1/for the year 2016. In addition BDT 90 crore provision is Total Provision maintained (Note -12.02) Excess/(Short) Provision for Off-Balance Sheet Exposur Total Provision in anintained (Note -12.02) Excess/(Short) Provision maintained (Note -12.02) Excess/(Short) Provision for Off-Balance Sheet Exposurate the Branch Dahamondi	vances    Base for Provision   Rate	0 1,924.30 0 1,209.30 0 1,209.30 0 54,898.70 1 1,209.30 0 54,898.70 1 102,626,596,814 3,224.863,681 105,851,460,495	91,251,517,649 2,930,784,645 94,182,302,294 79,709,495 169,186,865 1,785,525,418 2,034,421,778 96,216,724,073 92,623,569,266 2,930,784,645 95,554,353,911 79,709,495 169,186,865 1,785,525,418 2,034,421,778 97,588,775,690 sion Maintained 1,013,358,177 31,256,823 63,000,165 1,107,615,165 1,107,615,165 50,174,513 69,792,692 1,930,952,158 2,050,919,363 3,158,534,528 n required provision or 2017, 2018 and 2019. 350,292,455 352,000,000 1,707,545 825,360,000 269,271,000 25,300,000 210,874,000 438,736,000 17,780,000 17,780,000 1,100,000 13,230,000 247,320,000 247,320,000 247,320,000 247,320,000 247,320,000 247,320,000 247,320,000 247,320,000 247,320,000 247,320,000
Bay Leasing & Investment Limited Bank Alfalah Limited Industrial & Infrastructure Development Finance Company Limited Delta Brac Housing Limited Standard Bank Limited IPDC Limited NRB Global Bank Limited Premier Bank Limited SBAC Bank Limited National Bank Limited National Bank Limited Mercantile Bank Limited Mercantile Bank Limited Midland Bank Limited Midland Bank Limited BD Finance & Investment Company Limited Bangladesh Industrial Finance Company Limited Bangladesh Investment and Finance Company Limited Bangladesh Investment Sompany Limited Special Notice Deposit (SND) Dutch Bangla Bank Limited BASIC Bank Limited Sola Bank Limited Sata Bank Jamited State Bank of India Agrani Bank Limited State Bank of India Agrani Bank Limited Janata Bank Limited Standard Chartered Bank Current Deposits (CD) Sonali Bank Limited Southeast Bank Bangladesh Limited Janata Bank Limited Janata Bank Limited Sub total  4.02 Outside Bangladesh Bank Limited Janata Bank Limited Janata Bank Limited Sub total  4.02 Outside Bangladesh (NOSTRO Accounts) In current account Mashreqbank, New York Standard Chartered Bank, New York Habib American Bank, New York UBAF, Fingapore UBAF, Hong Kong HSBC, New York Mashreqbank, London JP Morgan, New York Citibank N.A. CICL, Hong Kong National Commercial Bank, Jeddha Sonali Bank, London Habib American Bank, South Koria Standard Chartered Bank, Gremany Standard Chartered Bank, Jondon Sonali Bank, London Habib American Bank, South Koria Standard Chartered Bank, Fokyo UBAF, Tokyo	### 100,000,000 ### 100,000,00 ### 100,000,000 ### 100,000,000 ### 100,000,000 ### 100,000,000	10,000,000 10,000,000 10,000,000 10,000,000 10,000,000 10,000,000 10,000,000 10,000,000 10,000,000 10,79,541 4,138,526 6,573 17,431,967 18,955,021 26,861,490 200,000 1,079,952 26,861,490 200,000 1,079,952 26,861,490 1,605,851 98,999,864 2,455,380,799 20,000 11,841,870 11,645,851 12,724,537 15,975,045 44,689,799 27,971,939 10,635,442 15,975,045 44,689,779 27,971,939 10,635,442 10,635,442 11,635,442	Opening Balance Addr. New investment Less: Redeemed upto 31.12.16 Closing Balance 6.02.b Uttara Finance & Investment Limited-Zero Coupon Bond Principal Addr. New investment Less: Redeemed upto 31.12.16 Redeemable Value 6.02.c AB Bank Subordinated Bond Principal Addr. New investment Less: Redeemed upto 31.12.16 Redeemable Value 6.02.d One Bank Subordinated Bond Principal Addr. New investment Less: Redeemed upto 31.12.16 Redeemable Value 6.02.a Trust Bank Subordinated Bond Principal Addr. New investment Less: Redeemed upto 31.12.16 Redeemable Value 6.03 (a) i. Disclosure regarding outstanding Repo as at December 31, 2016 Redeemable Value 6.03 (a) i. Disclosure regarding outstanding Repo as at December 31, 2016  Equation 1. Disclosure regarding outstanding Repo as at December 31, 2016  B. Bangladesh Bank (Liquidity Support) B. Bangladesh Bank (Repo) C. Standard Charterod Bank Total ii. There was no Reverse Repo as at December 31, 2016. (b) Disclosure regarding overall transaction of Repo for the year 2016  Farticulars  Securities sold under Repo: i) with Bangladesh Bank ii) with Other Banks & Financial Institutions Securities purchased under reverse Repo: i) with Bangladesh Bank ii) with Other Banks & Financial Institutions 31. 6.04 Maturity grouping of Investment as follows: On Demand Less than three months but less than one year More than one year but less than five years More than one year but less than five years More than one year but less than five years More than one year but less than five years More than one year but less than five years More than one year but less than five years More than one year but less than five years More than one year but less than five years More than one year but less than five years More than one year but less than five years More than one year but less than five years More than one year but less than five years More than one year but less than five years More than one year but less than five years More than five years More than five years More than five years More than five ye	## ## ## ## ## ## ## ## ## ## ## ## ##	Total  7.07 Classification of Loans and Advances: Unclassified (UC): Standard Special Mention Account (SMA) Sub total Classified: Substandard Doubtful Bad & Loss Sub total Total  7.07 (a) Classification of Consolidated Loans and Advances of Standard Special Mention Account (SMA) Sub total Total  7.08 Consolidated Unclassified Loans & Advances: Substandard Doubtful Bad & Loss Sub total Total  7.08 Particulars Unclassified (UC): Standard Standard Standard Standard Standard Standard Standard Consolidated Classified Loans & Advances: Substandard Doubtful Bad & Loss Sub total Total  7.08 Particulars Unclassified (UC): Standard Standard-Offshore Banking Unit Special Mention Account (SMA) Sub total Classified: Substandard Doubtful Bad loan* Sub total Total Excess/(short) Provision as at December 31, 2016 *As per Bangladesh Bank letter (reference No. DBI-1/for the year 2016. In addition BDT 90 crore provision is 7.09 Details of Required Provision for Off Balance She Required Provision f	d concerns	0 1,924.30 1,209.30 0 1,209.30 0 54,898.70 1 1,209.30 0 54,898.70 1 102,626,596,814 3,224,863,681 105,851,460,495 4,983,088,000 110,834,548,494 1 106,147,811,162 3,224,863,681 109,372,674,842 846,750,537 405,055,372 3,731,282,091 4,983,088,000 1114,355,762,842 Provie Required 1,013,355,762,842 Provie Required 1,013,355,762,842 1,930,952,158 2,050,919,363 3,158,534,528 1,107,615,165 1,107,615 1	91,251,517,649 2,930,784,645 94,182,302,294 79,709,495 169,186,865 1,785,525,418 2,034,421,778 96,216,724,073  92,623,569,266 2,930,784,645 95,554,353,911 79,709,495 169,186,865 1,785,525,418 2,034,421,778 97,588,775,690  Maintained  1,013,358,177 31,256,823 63,000,165 1,107,615,165 1,107,615,165 50,174,513 69,792,692 1,930,952,158 2,050,919,363 3,158,534,528 1,107,615,165 50,174,513 69,792,692 1,930,952,158 2,050,919,363 3,158,534,528 1,107,615,165 1,107,615 1,107,615 1,107,615 1,107,615 1,107,615 1,107,615 1,107,615 1,107,615 1,107,615 1,107,615 1,107,615 1,107,615 1,107,615 1,107,
Bay Leasing & Investment Limited Bank Alfalah Limited Industrial & Infrastructure Development Finance Company Limited Delta Brac Housing Limited VRB Global Bank Limited Midland Bank Limited Bangladesh Industrial Finance Company Limited Bangladesh Industrial Finance Company Limited Bangladesh Infustrial Finance Company Limited Bangladesh Finance & Investment Company Limited Sancial Bank Limited Janata Bank L	### 100,000,000 ### 100,000,00	10,000,000 100,000,000 100,000,000 100,000,0	Opening Balance Add: New investment Less: Redeemed upto 31.12.16 Closing Balance 6.02.b Ultrar Finance & Investment Limited-Zero Coupon Bond Principal Add: New investment Less: Redeemed upto 31.12.16 Redeemable Value 6.02.c AB Bank Subordinated Bond Principal Add: New investment Less: Redeemed upto 31.12.16 Redeemable Value 6.02.d One Bank Subordinated Bond Principal Add: New investment Less: Redeemed upto 31.12.16 Redeemable Value 6.02.d One Bank Subordinated Bond Principal Add: New investment Less: Redeemed upto 31.12.16 Redeemable Value 6.03. (a) J. Disclosure regarding outstanding Repo as at December 31, 2016 Redeemable Value 6.03 (a) J. Disclosure regarding outstanding Repo as at December 31, 2016  Counter Party Name A. Bangladesh Bank (Liquidity Support) B. Bangladesh Bank (Repo) C. Standard Chartered Bank C. Standard Chartered Bank D. Stan	### ### ##############################	Total  7.07 Classification of Loans and Advances: Unclassified (UC): Standard Special Mention Account (SMA) Sub total Classified: Substandard Doubtful Bad & Loss Sub total Total  7.07 (a) Classification of Consolidated Loans and Advances of Standard Consolidated Unclassified Loans and Advances of Standard Special Mention Account (SMA) Sub total Consolidated Classified Loans & Advances: Substandard Doubtful Bad & Loss Sub total Total  7.08 Details of Required Provision for Loans and Advances of Substandard Unclassified (UC): Standard Standard-Offshore Banking Unit Special Mention Account (SMA) Sub total Classified: Substandard Doubtful Bad loan' Sub total Total Excess/(short) Provision as at December 31, 2016 *As per Bangladesh Bank letter (reference No. DBI-1/for the year 2016. In addition BDT) or core provision is 7.09 Details of Required Provision for Off Balance Sheet Exposur Total Provision maintained (Note -12.02) Excess/(Short) Provision 7.10 Suits filed by the Bank (Branch wise details) Name of the Branch Principal Branch Babu Bazar Branch Uttara Model Town Branch ODA Avenue Branch CDA Avenue Branch Agrabad Branch CDA Avenue Branch Haidergonj SME/Agri Branch Bashundhara City Branch Bashundhara City Branch Banni Branch Bashurahrar City Branch Banani Branch Bashurahrar City Branch Banani Branch Bapur Branch Bapur Branch Bayar Branch Bayar Branch Bayar Branch Bayar Branch Bashundhara City Branch Bayar Branch	d concerns	0 1,924.30 1,209.30 0 1,209.30 0 54,898.70 0 54,898.70 0 54,898.70 0 54,898.70 0 54,898.70 0 54,898.70 0 54,898.70 0 54,898.70 105,851,460,495 467,505,372 3,731,282,091 4,983,088,000 110,834,548,494 106,147,811,162 3,224,863,681 109,372,674,842 846,750,537 405,055,372 3,731,282,091 4,983,088,000 114,355,762,842 Provie Required 1,013,358,177 4,983,088,000 114,355,762,842 1,930,952,158 2,050,919,363 3,158,534,528 1,930,952,158 2,050,919,363 3,158,534,528 1,930,952,158 2,050,919,363 3,158,534,528 1,930,952,158 2,050,919,363 3,158,534,528 1,930,952,158 2,050,919,363 3,158,534,528 1,930,952,158 2,050,919,363 3,158,534,528 1,930,952,158 2,050,919,363 3,158,534,528 1,930,952,158 2,050,919,363 3,158,534,528 1,140,974,770 277,775,611 27,363,832 28,213,526 828,333,355 220,926,211 861,140,733 63,002,696 1,102,965 5,893,211 298,899 276,516,514 1,188,438 - 20,711,918 7,588,882 16,125,973	91,251,517,649 2,930,784,645 94,182,302,294 79,709,495 169,186,865 1,785,525,418 2,034,421,778 96,216,724,073  92,623,569,266 2,930,784,645 95,554,353,911 79,709,495 169,186,865 1,785,525,418 2,034,421,778 97,588,775,690  Maintained  1,013,358,177 31,256,823 63,000,165 1,107,615,165 50,174,513 69,792,692 1,930,952,158 2,050,919,363 3,158,534,528 1,107,615,165 51,107,615 51,107
Bay Leasing & Investment Limited Industrial & Infrastructure Development Finance Company Limited Industrial & Infrastructure Development Finance Company Limited Delta Brac Housing Limited NRB Global Bank Limited NRB Global Bank Limited SBAC Bank Limited SBAC Bank Limited Michand Bank Limited Michand Bank Limited Michand Bank Limited Midland Bank Limited Midland Bank Limited Midland Bank Limited Bangladesh Industrial Finance Company Limited Bangladesh Instituted Bangladesh Instituted Bangladesh Instituted Bangladesh Instituted Special Notice Deposit (SND) Dutch Bangla Bank Limited Special Notice Deposit (SND) Dutch Bangla Bank Limited State Bank of India Agrani Bank Limited State Bank of India Agrani Bank Limited State Bank Grindia Agrani Bank Limited Janata Bank Limited Janata Bank Limited Arab Bangladesh Bank Limited Southeast Bank Limited Islami Bank Bangladesh Limited Janata Bank Limite	100,000,000	10,000,000 100,000 100,000 1	Opening Balance Add: New investment Less: Redeemed upto 3.1.2.16 Closing Balance 6.02.b Ultrar Finance & Investment Limited- Zero Coupon Bond Principal Add: New investment Less: Redeemed upto 3.1.2.16 Redeemable Value 6.02.c AB Bank Subordinated Bond Principal Add: New investment Less: Redeemed upto 3.1.2.16 Redeemable Value 6.02.d Or Bank Subordinated Bond Principal Add: New investment Less: Redeemed upto 3.1.2.16 Redeemable Value 6.02.d Or Bank Subordinated Bond Principal Add: New investment Less: Redeemed upto 3.1.2.16 Redeemable Value 6.03. (a) Loss Bank Subordinated Bond Principal Add: New investment Less: Redeemed upto 3.1.2.16 Redeemable Value 6.03. (a) Loss Bank Subordinated Bond Principal Add: New investment Less: Redeemed upto 3.1.2.16 Redeemable Value 6.03. (a) Loss Bank Subordinated Bond Principal Add: New investment Less: Redeemed upto 3.1.2.16 Redeemable Value 6.03. (a) Loss Bank Subordinated Bond Principal Add: New investment Less: Redeemed upto 3.1.2.16 Redeemable Value 6.03. (a) Loss Bank Subordinated Bond Principal Add: New investment Less: Redeemed upto 3.1.2.16 Redeemable Value 6.03. (a) Loss Bank Subordinated Bond Principal Add: New investment Inves	## ## ## ## ## ## ## ## ## ## ## ## ##	Total  7.07 Classification of Loans and Advances: Unclassified (UC): Standard Special Mention Account (SMA) Sub total Classified: Substandard Doubtful Bad & Loss Sub total Total  7.07 (a) Classification of Consolidated Loans and Advances of Standard Consolidated Unclassified Loans and Advances of Standard Special Mention Account (SMA) Sub total Consolidated Classified Loans & Advances: Substandard Doubtful Bad & Loss Sub total Total  7.08 Details of Required Provision for Loans and Advances of Substandard Unclassified (UC): Standard Standard-Offshore Banking Unit Special Mention Account (SMA) Sub total Classified: Substandard Doubtful Bad loan' Sub total Total Excess/(short) Provision as at December 31, 2016 *As per Bangladesh Bank letter (reference No. DBI-1/for the year 2016. In addition BDT) or core provision is 7.09 Details of Required Provision for Off Balance She Required Provision for Off Balance Sheet Exposur Total Provision maintained (Note -12.02) Excess/(Short) Provision 7.10 Suits filed by the Bank (Branch wise details) Name of the Branch Principal Branch Babu Bazar Branch Uttara Model Town Branch Dhanmondi Branch Agrabad Branch CDA Avenue Branch CDA Avenue Branch Haidergonj Branch Babu Bazar Branch CDA Avenue Branch CDA Avenue Branch Bashundhara City Branch Bashundhara City Branch Bashundhara City Branch Bashundhara City Branch Bashundhara Branch	d concerns	0 1,924.30 1,209.30 0 1,209.30 0 54,898.70 1 1,209.30 0 54,898.70 1 102,626,596,814 3,224,863,681 105,851,460,495 4405,055,372 3,731,282,091 4,983,088,000 110,834,548,494 1 106,147,811,162 3,224,863,681 109,372,674,842	91,251,517,649 2,930,784,645 94,182,302,294 79,709,495 169,186,865 1,785,525,418 2,034,421,778 96,216,724,073  92,623,569,266 2,930,784,645 95,554,353,911 79,709,495 169,186,865 1,785,525,418 2,034,421,778 97,588,775,690  Maintained  1,013,358,177 31,256,823 63,000,165 1,107,615,165 50,174,513 69,792,692 1,930,952,158 2,050,919,363 3,158,534,528 1,107,615,165 51,107,615 51,10
Bay Leasing & Investment Limited Bank Alfallah Limited Industrial & Infrastructure Development Finance Company Limited Delta Brac Housing Limited Standard Bank Limited IPDC Limited NRB Global Bank Limited SBAC Bank Limited SBAC Bank Limited National Bank Limited Midland Bank Limited Bangladesh Industrial Finance Company Limited Bangladesh Finance & Investment Company Limited Bangladesh Finance & Investment Company Limited Bangladesh Finance & Investment Company Limited Bangladesh Industrial Finance & Investment Company Limited Bangladesh Industrial Finance & Investment Company Limited Sank Limited Sank Limited State Bank of India Agrani Bank Limited Standard Chartered Bank Current Deposits (CD) Sonali Bank Limited Islami Bank Bangladesh Limited Islami Bank Bangladesh Bank Limited Islami Bank Bangladesh Limited Islami Bank Bangladesh Limited Islami Bank Bangladesh Limited Islami Bank Bangladesh Limited Brac Bank Limited Agrani Bank Limited Brac Bank Limited Sub total  4.02 Outside Bangladesh (NOSTRO Accounts) in current account Mashreqbank, New York Standard Chartered Bank, New York UBAF, Singapore UBAF, Hongo Kong National Commercial Bank, Jeddha Sonali Bank, London JP Morgan, New York Cittbank N.A. LICL, Hong Kong National Commercial Bank, Jeddha Sonali Bank, London Standard Chartered Bank, Colombo Mashreqbank, London Standard Chartered Bank, Fonkuta Standard Chartered Bank, London Standard Chartered Bank, London Standard Chartered Bank, London Standard Chartered Bank, Fonkuta Junicedi, Germany Standard Chartered Bank, Fonkuta Junicedi, Germany Standard Chartered Bank, Kolkata Licle, Mumbai Licle, Mumbai Licle, Mumbai Licle, Mumbai Licl	100,000,000	10,000,000 100,000 100,00	Opening Balance Add: Now investment Less: Redeemed upto 3.1.2.16 Closing Balance 6.02.b Ultrar Finance & Investment Limited- Zero Coupon Bond Principal Add: Now investment Less: Redeemed upto 3.1.2.16 Redeemable Value 6.02.c AB Bank Subordinated Bond Principal Add: New investment Less: Redeemed upto 3.1.2.16 Redeemable Value 6.02.d One Bank Subordinated Bond Principal Add: New investment Less: Redeemed upto 3.1.2.16 Redeemable Value 6.02.d One Bank Subordinated Bond Principal Add: New investment Less: Redeemed upto 3.1.2.16 Redeemable Value 6.0.2 (a. 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Standard Chartered Bank ii) with Other Banks & Financial Institutions  5 (a) A Maturity grouping of investment as follows: On Demand D	### ### ##############################	Total  7.07 Classification of Loans and Advances: Unclassified (UC): Standard Special Mention Account (SMA) Sub total Classified: Substandard Doubtful Bad & Loss Sub total Total  7.07 (a) Classification of Consolidated Loans and Advances of Standard Special Mention Account (SMA) Sub total Consolidated Unclassified Loans and Advances of Standard Special Mention Account (SMA) Sub total Consolidated Classified Loans & Advances: Substandard Doubtful Bad & Loss Sub total Total  7.08 Particulars Unclassified (UC): Standard Standard-Offshore Banking Unit Special Mention Account (SMA) Sub total Classified: Substandard Doubtful Bad loan* Sub total Total  For Bangladesh Bank letter (reference No. DBI-1/for the year 2016. In addition BDT 90 croer provision is 7.09 Details of Required Provision for Off Balance Sheet Exposur Total Provision maintained (Note -12.02) Excess/(Short) Provision 7.10 Suits filed by the Bank (Branch wise details) Name of the Branch Babu Bazar Branch Uttara Model Town Branch Dhanmondi Branch Agrabad Branch CDA Avenue Branch CDA Avenue Branch Haidergon SME/ Agri Branch Bashundhara City Branch Bashundhara Franch Bashundhara Franch Bashundhara Franch Bashundhara Franch Bashundhara Branch Bashundhara Ranch Bashundhara Ranch Bashundhara Branch Bashundhara Ranch Bashundhara Branch Bashundhara Ranch Bashundhara Ranch Bashundhara Branch Bashundhara Ranch Bashundhara Branch Bashundhara Ranch Bashundhara Ranch Bashundhara Ranch Bashundhara Ranch Bashundhara Ranch Bashundhara Ranch Bashundhara Branch Bashundhara Ranch Bashundhara Ranch Bashundhara Ranch Bashundhara Ranch Bashundhara Branch Bashundhara Ranch Bashundhara Branch Bashundhara Ranch Bashundhara Branch Bashundhara Ranch Bashundhara Branch B	d concerns	102,626,596,814 3,224,863,681 105,851,460,495  846,750,537 405,055,372 3,731,282,091 4,983,088,000 110,834,548,494  106,147,811,162 3,224,863,681 109,372,674,842  846,750,537 405,055,372 3,731,282,091 4,983,088,000 114,355,762,842  Proviet Required  101,13,358,177 31,282,091 4,983,088,000 114,355,762,842  Proviet Required  1,013,358,177 31,256,823 63,000,165 1,107,615,165  1,107	91,251,517,649 2,930,784,645 94,182,302,294 79,709,495 169,186,865 1,785,525,418 2,034,421,778 96,216,724,073  92,623,569,266 2,930,784,645 95,554,353,911 79,709,495 169,186,865 1,785,525,418 2,034,421,778 97,588,775,690  sion Maintained  1,013,358,177 31,256,823 63,000,165 1,107,615,165 50,174,513 69,792,692 1,930,952,158 2,050,919,363 3,158,534,528 2,010,000 1,707,545  825,360,000 269,271,000 210,874,000 240,874,000 210,874,000 210,874,000 31,230,000 210,874,000 31,230,000 210,874,000 31,230,000 210,874,000 31,230,000 210,874,000 31,230,000 31,230,000 31,230,000 31,250,000 31,250,000 31,250,000 31,250,000 31,250,000 31,250,000 31,250,000 31,250,000 31,250,000 31,250,000 31,250,000 31,500,000 3
Bay Leasing & Investment Limited Bank Affalah Limited Industrial & Infrastructure Development Finance Company Limited Delta Brac Housing Limited Standard Bank Limited IPDC Limited NRB Global Bank Limited Premier Bank Limited Premier Bank Limited SBAC Bank Limited SBAC Bank Limited Mercantile Bank Limited Mercantile Bank Limited Mercantile Bank Limited BD Finance & Investment Company Limited Bangladesh Industrial Finance Company Limited Bangladesh Investment and Finance Company Limited Bangladesh Investment Company Limited Banklad Notice Deposit (SND) Dutch Bangla Bank Limited BASIC Bank Limited Sonali Bank Limited State Bank of India Agrani Bank Limited State Bank of India Agrani Bank Limited Janata Bank Limited Standard Chartered Bank Current Deposits (CD) Sonali Bank Limited Janata Bank Bangladesh Limited Janata Bank Bangladesh Limited Janata Bank Bangladesh Limited Janata Bank Bangladesh Indied Janata Bank Limited Janata Bank Bangladesh Indied Janata Bank Limited Janata Bank Bangladesh Indied Janata Bank Bangladesh Indied Janata Bank Bangladesh Indied Janata Bank Bangladesh Indied Janata Bank Limited Janata Bank Bangladesh Indied Janata	100,000,000	10,000,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000	Cyening Balance Add. 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There was no Reverse Repo as at December 31, 2016 (b) Disclosure regarding overall transaction of Repo for the year 2016 (b) Disclosure regarding overall transaction of Repo for the year 2016  Particulars  Securities and under Reps: ) with Bangladesh Bank (ii) with Other Banks & Financial Institutions Securities purchased under reverse Repo: ) with Bangladesh Bank (ii) with Other Banks & Financial Institutions Securities purchased under reverse Repo: ) with Bangladesh Bank (iii) with Other Banks & Financial Institutions And Maturity grouping of Investment as follows: On Demand Less than three months More than three three the More Adams More than three months More than th	### ### ##############################	Total  7.07 Classification of Loans and Advances: Unclassified (UC): Standard Special Mention Account (SMA) Sub total Classified: Substandard Doubtful Bad & Loss Sub total Total  7.07 (a) Classification of Consolidated Loans and Advances of Standard Special Mention Account (SMA) Sub total Consolidated Unclassified Loans and Advances of Standard Special Mention Account (SMA) Sub total Consolidated Classified Loans & Advances: Substandard Doubtful Bad & Loss Sub total Total  7.08 Particulars Unclassified (UC): Standard Standard-Offshore Banking Unit Special Mention Account (SMA) Sub total Classified: Substandard Doubtful Bad loan* Sub total Total Excess/short) Provision as at December 31, 2016 *As per Bangladesh Bank letter (reference No. DBI-1/for the year 2016. In addition BDT 90 croer provision is rot the year 2016. In addition BDT 90 croer provision to Total Provision for Off Balance Sheet Exposur Total Provision maintained (Note -12.02) Excess/(Short) Provision 7.09 Details of Required Provision for Off Balance Sheet Exposur Total Provision maintained (Note -12.02) Excess/(Short) Provision 7.10 Suits filed by the Bank (Branch wise details) Name of the Branch Dhanmondi Branch Agrabad Branch CDA Avenue Branch Uttara Model Town Branch Dhanmondi Branch Babu Bazar Branch Uttara Model Town Branch Haidergonj SME/ Agri Branch Bashundhara City Branch Bashund	d concerns	102,626,596,814 3,224,863,681 105,851,460,495  846,750,537 405,055,372 3,731,282,091 4,983,088,000 110,834,548,494  106,147,811,162 3,224,863,681 109,372,674,842  846,750,537 405,055,372 3,731,282,091 4,983,088,000 114,355,762,842  Provie Required  101,133,581,77 31,282,091 4,983,088,000 114,355,762,842  Provie Required  101,13,358,177 31,256,823 63,000,165 1,107,615,165  1,107,	91,251,517,649 2,930,784,645 94,182,302,294 79,709,495 169,186,865 1,785,525,418 2,034,421,778 96,216,724,073  92,623,569,266 2,930,784,645 95,554,353,911 79,709,495 169,186,865 1,785,525,418 2,034,421,778 97,588,775,690  Maintained  1,013,358,177 31,256,823 63,000,165 1,107,615,165  50,174,513 69,792,692 1,930,952,158 2,050,919,363 3,158,534,528  m required provision or 2017, 2018 and 2019. 350,292,455 352,000,000 1,707,545  825,360,000 269,271,000 25,300,000 1,707,545  825,360,000 210,874,000 210,874,000 11,780,000
Bay Leasing & Investment Limited Bank Alfalah Limited Industrial & Infrastructure Development Finance Company Limited Delta Bace Housing Limited Standard Bank Limited Proc. Limited NRB Global Bank Limited Premire Bank Limited Space Bank Limited Mercantile Bank Limited Mercantile Bank Limited Bo Finance & Investment Company Limited Bangladesh Industrial Finance Company Limited Bangladesh Industrial Finance Company Limited Bangladesh Industrial Finance Company Limited Bangladesh Finance & Investment Company Limited Special Notice Deposit (SND) Dutch Bangla Bank Limited Special Notice Deposit (SND) Dutch Bangla Bank Limited Santa Bank Limited Janata Bank Limited Ja	100,000,000	10,000,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000	Opening Balance Add: New investment Less: Redeemed upto 31.12.16 Closing Balance 6.02.b Uttara Finance & Investment Limited-Zero Coupon Bond Principal Add: New investment Less: Redeemed upto 31.12.16 Redeemable Value 6.02.c AB Bank Subordinated Bond Principal Add: New investment Less: Redeemed upto 31.12.16 Redeemable Value 6.02.d One Bank Subordinated Bond Principal Add: New investment Less: Redeemed upto 31.12.16 Redeemable Value 6.02.d one Bank Subordinated Bond Principal Add: New investment Less: Redeemed upto 31.12.16 Redeemable Value 6.03.c Trust Bank Subordinated Bond Holls: Redeemed upto 31.12.16 Redeemable Value 6.03.c A. Bangladesh Bank (Eujuditiy Support) B. Bangladesh Bank (Eujudity Support) B. Bangladesh Bank (Eujudity Support) B. Bangladesh Bank (Repo) C. Standard Chartered Bank Folal ii. There was no Reverse Repo as at December 31, 2016. (b) Disclosure regarding overall transaction of Repo for the year 2016  Particulars  Securities sold under Repo: i) with Bangladesh Bank ii) with Other Banks & Financial Institutions  176. Securities purchased under reverse Repo: i) with Bangladesh Bank ii) with Other Banks & Financial Institutions  31.  40.4 Maturity grouping of Investment as follows: Less than three months More than three months More than fire months Mutual Trust Bank Limited MTB Eschange (UK) Limited MTB Eschange (UK) Limited  MTB Eschange (UK) Limited  MTB Eschange (UK) Limited  MTB Eschange (UK) Limited  MTB Eschange (UK) Limited  MTB Eschange (UK) Limited  MTB Eschange (UK) Limited  MTB Eschange (UK) Limited  MTB Capital Limited MTB Capital Limited MTB Capital Limited MTB Capital Limited MTB Eschange (UK) Limited  MTB Capital Limited MTB Capital Limited MTB Capital Limited MTB Capital Limited MTB Capital Limited MTB Capital Limited MTB Capital Limited MTB Capital Limited MTB Capital Limited MTB Capital Limited MTB Capital Limited MTB Capital Limited MTB Capital	## ## ## ## ## ## ## ## ## ## ## ## ##	Total  7.07 Classification of Loans and Advances: Unclassified (UC): Standard Special Mention Account (SMA)  Sub total Classified: Substandard Doubtful Bad & Loss  Sub total Total  7.07 (a) Classification of Consolidated Loans and Advances of Standard Special Mention Account (SMA)  Sub total Total  7.07 (a) Classification of Consolidated Loans and Advances of Standard Special Mention Account (SMA)  Sub total Consolidated Classified Loans & Advances: Substandard Doubtful Bad & Loss  Sub total Total  7.08 Details of Required Provision for Loans and Advances: Substandard Doubtful Bad & Loss  Sub total Total  7.08 Details of Required Provision for Loans and Advances: Substandard Standard Standard Offshore Banking Unit Special Mention Account (SMA)  Sub total  Classified: Substandard Doubtful Bad loan*  Sub total  Total  Excess/(short) Provision as at December 31, 2016  *As per Bangladesh Bank letter (reference No. DBL-1/for the year 2016. In addition BDT 90 crore provision is 10 provision for Advence Sheet Exposur Total Provision for Off-Balance Sheet Exposur Total Provision maintained (Note-12.02) Excess/(Short) Provision maintained (Note-12.02) Excess/(Short) Provision maintained (Note-12.02) Excess/(Short) Provision Bank (Branch wise details) Name of the Branch  Principal Branch  Babu Bazar Branch  Uttar Model Town Branch  CDA Avenue Branch  Khatungonj Branch  Babundhara Gity Branch  Bashundhara Gity Branch  Bashundhara Branch  Haidergonj SME / Agri Branch  Bashundhara Branch	d concerns	102,626,596,814 3,224,863,681 105,851,460,495  846,750,537 405,055,372 3,731,282,091 4,983,088,000 110,834,548,494  106,147,811,162 3,224,863,681 109,372,674,842  846,750,537 405,055,372 3,731,282,091 4,983,088,000 114,355,762,842  Required  101,3358,177 31,256,823 63,000,165 1,107,615,165 1,107	91,251,517,649 2,930,784,645 94,182,302,294 79,709,495 169,186,865 1,785,525,418 2,034,421,778 96,216,724,073  92,623,569,266 2,930,784,645 95,554,353,911 79,709,495 169,186,865 1,785,525,418 2,034,421,778 97,588,775,690  sion Maintained  1,013,358,177 31,256,823 63,000,165 1,107,615,165 50,174,513 69,792,692 1,930,952,158 2,050,919,363 3,158,534,528 an required provision or 2017, 2018 and 2019. 350,292,455 352,000,000 1,707,545  825,360,000 269,271,000 270,874,000 270,874,000 210,874,000 210,874,000 210,874,000 210,874,000 213,230,000 247,320,000 247,320,000 11,0000 3,500,000 3,
Bay Leasing & Investment Limited Bank Alfalah Limited Industrial & Infrastructure Development Finance Company Limited Delta Baca Housing, Limited Standard Bank Limited Preclimited NRB Global Bank Limited Premier Bank Limited SBAC Bank Limited National Bank Limited Mercantile Bank Limited Mercantile Bank Limited Bo Finance & Investment Company Limited Bangladesh Industrial Finance Company Limited Bangladesh Industrial Finance Company Limited Bangladesh Finance & Investment Company Limited Bangladesh Finance & Investment Company Limited Special Notice Deposit (SND) Dutch Bangla Bank Limited SSpecial Notice Deposit (SND) Dutch Bangla Bank Limited Sonali Bank Limited Solate Bank Gangladesh Limited Salate Bank Limited Solate Bank Limited Solate Bank Limited Solate Bank Limited Janata Bank Limited Standard Chartered Bank Current Deposits (CD) Sonali Bank Limited Salate Bank Bangladesh Limited Janata Bank Limited Solatesh Bank Limited Solatesh Bank Limited Janata Bank Limited Solatesh Bank Limited Janata Bank Limited Janata Bank Limited Bank Bank Bank Limited Janata Bank Limited Sub total  4.02 Outside Bangladesh (NOSTRO Accounts) in current account Mashrepbank, New York Standard Chartered Bank, New York Standard Chartered Bank, New York UBAF, Singapore UBAF, Hong Kong HSBC, New York Standard Chartered Bank, New York UBAF, Singapore UBAF, Hong Kong HSBC, New York Standard Chartered Bank, Colombo Mashrepbank, London Jen Morgan, New York Standard Chartered Bank, Colombo Mashrepbank, London Sonali Bank, London	100,000,000	10,000,000 100,000 100,000,000 100,000,000 100,000,000 100,000,000 100,000,000 10	Opening Balance Add. New investment Less. Redeemed upto 3.1.2.16 Clesing Balance 6.02.b Uttars Finance & Investment Limited-Zero Coupon Bond Principal Less. Redeemed upto 3.1.2.16 Redeemable Value 6.02.c AB Bank Subordinated Bond Principal Add. New investment Less. Redeemed upto 3.1.2.16 Redeemable Value 6.02.d One Bank Subordinated Bond Principal Add. New investment Less. Redeemed upto 3.1.2.16 Redeemable Value 6.02.d One Bank Subordinated Bond Principal Add. New investment Less. Redeemed upto 3.1.2.16 Redeemable Value 6.03. (a) i. Disclosure regarding outstanding Repo as at December 31, 2016 Redeemable Value 6.03. (a) i. Disclosure regarding outstanding Repo as at December 31, 2016 Redeemable Value 6.03. (a) i. Disclosure regarding outstanding Repo as at December 31, 2016 Redeemable Value 6.03. (b) Disclosure regarding outstanding Repo as at December 31, 2016 Counter Party Name A. Bangladesh Bank (Liquidity Support) B. Bangladesh Bank (Liquidity Support) C. Standard Chartered Bank Total ii. There was no Reverse Repo as at December 31, 2016. (b) Disclosure regarding overall transaction of Repo for the year 2016  Particulars Securities sold under Repo: i) with Bangladesh Bank i) with Other Banks & Financial Institutions Securities purchased under reverse Repo ii) with Bangladesh Bank Iii) with Other Banks & Financial Institutions 31, 60.4 Maturity grouping of Investment as follows: On Demand Less than three months More than three months but less than one year More than one year but less than five years More than five years More than five years More than five years More than five years Institutions  7.00. Loans and Advances In Bangladesh Parking Cedits Overdardis Bills Purchased and Discounted (Note-7.01.02) Outside Bangladesh Parking Cedits Overdardis Bills Purchased and Discounted (Note-7.01.02) Outside Bangladesh Payable in Bangladesh Payable in Bangladesh Payable outside Bang	## ## ## ## ## ## ## ## ## ## ## ## ##	Total  7.07 Classification of Loans and Advances: Unclassified (UC): Standard Special Mention Account (SMA) Sub total Classified: Substandard Doubtful Bad & Loss Sub total Total  7.07 (a) Classification of Consolidated Loans and Advances of Standard Special Mention Account (SMA) Sub total Consolidated Unclassified Loans and Advances of Standard Special Mention Account (SMA) Sub total Consolidated Classified Loans & Advances: Substandard Doubtful Bad & Loss Sub total Total  7.08 Details of Required Provision for Loans and Advances of Standard Unclassified (UC): Standard Standard-Offshore Banking Unit Special Mention Account (SMA) Sub total Classified: Substandard Doubtful Bad loan* Sub total Total Excess/(short) Provision as at December 31, 2016 *As per Bangladesh Bank letter (reference No. DB-1.1/ for the year 2016. In addition BDT 90 crore provision is 7.09 Details of Required Provision for Off Balance Sh Required Provision maintained (Note-12.02) Excess/(Short) Provision 7.10 Suits filed by the Bank (Branch wise details) Name of the Branch Principal Branch Babu Bazar Branch Uttara Model Town Branch Uttara Model Town Branch Dhammondi Branch Agrabad Branch CDA Avenue Branch Khatungonj Branch Bashundhara City Branch Bashundhara City Branch Bashundhara City Branch Bashundhara Branch Haidergonj SME/ Agri Branch Bashundhara B	d concerns	102,626,596,814 3,224,863,681 105,851,460,495  846,750,537 405,055,372 3,731,282,091 4,983,088,000 110,834,548,494  106,147,811,162 3,224,863,681 109,372,674,842  846,750,537 405,055,372 3,731,282,091 4,983,088,000 114,355,762,842  Provir Required 1,013,358,177 31,256,823 63,000,165 1,107,615,16	91,251,517,649 2,930,784,645 94,182,302,294 79,709,495 169,186,865 1,785,525,418 2,034,421,778 96,216,724,073  92,623,569,266 2,930,784,645 95,554,353,911 79,709,495 169,186,865 1,785,525,418 2,034,421,778 97,588,775,690 sion Maintained  1,013,358,177 31,256,823 63,000,165 1,107,615,165  50,174,513 69,792,692 1,930,952,158 2,050,919,363 3,158,534,528 n required provision or 2017, 2018 and 2019. 350,292,455 352,000,000 1,707,545  825,360,000 269,271,000 25,300,000 1,7778,000 210,874,000 210,874,000 210,874,000 210,874,000 1,7780,000 1,780,00
Bay Leasing & Investment Limited Bank Alfalah Limited Industrial & Infrastructure Development Finance Company Limited Oelta Brac Housing Limited Standard Bank Limited IPDC Limited NRB Global Bank Limited Premier Bank Limited Premier Bank Limited Antional Bank Limited Mercantile Bank Limited Bangladesh Industrial Finance Company Limited Bangladesh Industrial Finance Company Limited Bangladesh Industrial Finance Company Limited Bangladesh Finance & Investment Company Limited Sangladesh Finance & Investment Company Limited Sandard Bank Limited Sanal Bank Limited Sanal Bank Limited Sanal Bank Limited Janata Bank Limited Janata Bank Limited Janata Bank Limited Arab Bangladesh Bank Limited Janata Ba	100,000,000	10,000,000 100,000 100,000	Opening Balance Add. New investment Less: Redeemed upto 3.1.2.16 Closing Balance 6.02.b. Utsra: Finance & Investment Limited-Zero Coupon Bond Principal Add. New investment Less: Redeemed upto 3.1.2.16 Redeemable Value 6.02.c. AB Bank: Subordinated Bond Principal Add. New investment Less: Redeemed upto 3.1.2.16 Redeemable Value 6.02.d. One Bank Subordinated Bond Principal Add. New investment Less: Redeemed upto 3.1.2.16 Redeemable Value 6.02.d. One Bank Subordinated Bond Principal Add. New investment Less: Redeemed upto 3.1.2.16 Redeemable Value 6.02.e. Trust Bank Subordinated Bond Principal Add. New investment Less: Redeemed upto 3.1.2.16 Redeemable Value 6.03. (a) L. Disclosure regarding outstanding Repo as at December 31, 2016 Redeemable Value 6.03. (a) L. Disclosure regarding outstanding Repo as at December 31, 2016  A Bangladesh Bank (Rujudility Support) B. Bangladesh Bank (Rujudility Support) C. Standard Chardred Bank Total ii. There was no Reverse Repo as at December 31, 2016  Particulars  Securities and under Repo: i) with Bangladesh Bank ii) with Other Banks & Financial Institutions Securities under Audier reverse Repo: i) with Bangladesh Bank iii) with Other Banks & Financial Institutions And Maturity grouping of Investment as follows: On Demand Less than three months but less than one year More than three months but less than one year More than three months but less than free years More than three months but less than free years More than three months but less than free years More than three months but less than free years More than three months but less than one year More than three months but less than one year More than three months but less than one year More than three months but less than one year More than three months but less than one year More than three months but less than one year More than three months but less than one year More than three months but less than one year More than three months but less than one year More than three thanks in the year but the year but the year but the year	## ## ## ## ## ## ## ## ## ## ## ## ##	Total  7.07 Classification of Loans and Advances: Unclassified (UC): Standard Special Mention Account (SMA) Sub total Classified: Substandard Doubtful Bad & Loss Sub total Total  7.07 (a) Classification of Consolidated Loans and Advances of Standard Special Mention Account (SMA) Sub total Consolidated Unclassified Loans and Advances of Standard Special Mention Account (SMA) Sub total Consolidated Classified Loans & Advances: Substandard Doubtful Bad & Loss Sub total Total  7.08 Details of Required Provision for Loans and Advances of Standard Unclassified (UC): Standard Standard-Offshore Banking Unit Special Mention Account (SMA) Sub total Classified: Substandard Doubtful Bad loan* Sub total Total Excess/(short) Provision as at December 31, 2016 *As per Bangladesh Bank letter (reference No. DB1-1/for the year 2016. In addition BDT 90 crore provision is 7.09 Details of Required Provision for Off Balance She Required Provision for Off- Balance Sheet Exposur Total Provision maintained (Note-12.02) Excess/(Short) Provision 7.10 Suits filed by the Bank (Branch wise details) Name of the Branch Dhanmondi Branch Agrabad Branch CDA Avenue Branch Khatungonj Branch Babu Bazar Branch Haidergonj SME/ Agri Branch Agrabad Branch CDA Aranch Branch Bashundhara City Branch Bashundhara City Branch Bashundhara City Branch Bashundhara City Branch Bashundhara Tanch Bashundhara Tanch Bashundhara Tanch Bashundhara Tanch Bashundhara Stranch Bashundhara Franch Bashundhara Franch Bashundhara Tanch Bashundhara	d concerns	102,626,596,814 3,224,863,681 105,851,460,495  846,750,537 405,055,372 3,731,282,091 4,983,088,000 110,834,548,494  106,147,811,162 3,224,863,681 109,372,674,842  846,750,537 405,055,372 3,731,282,091 4,983,088,000 114,355,762,842  Provir Required 1,013,358,177 31,256,231 63,000,165 1,107,615 1,107,615 1,107,615 1,107,615 1,107,615 1,107,615 1,107,615 1,107,615 1,	91,251,517,649 2,930,784,645 94,182,302,294 79,709,495 169,186,865 1,785,525,418 2,034,421,778 96,216,724,073  92,623,569,266 2,930,784,645 95,554,353,911 79,709,495 169,186,865 1,785,525,418 2,034,421,778 97,588,775,690  Maintained  1,013,358,177 31,256,823 63,000,165 1,107,615,165  50,174,513 69,792,692 1,930,952,158 2,050,919,363 3,158,534,528 n required provision or 2017, 2018 and 2019.  350,292,455 352,000,000 1,707,545  825,360,000 29,660,000 519,400,000 210,874,000 210,874,000 210,874,000 210,874,000 38,600,000 13,580,000 438,7320,000 38,600,000 13,580,000 38,600,000 13,580,000 38,600,000 13,580,000 38,600,000 13,580,000 38,600,000 13,580,000 38,600,000 13,580,000 38,600,000
Bay Leasing & Investment Limited Bank Alfalah Limited Industrial & Infrastructure Development Finance Company Limited Oelta Brac Housing Limited Standard Bank Limited IPDC Limited NRB Global Bank Limited Premier Bank Limited Premier Bank Limited Antional Bank Limited Mercantile Bank Limited Bangladesh Industrial Finance Company Limited Bangladesh Industrial Finance Company Limited Bangladesh Industrial Finance Company Limited Bangladesh Finance & Investment Company Limited Sangladesh Finance & Investment Company Limited Sandard Bank Limited Sanal Bank Limited Sanal Bank Limited Sanal Bank Limited Janata Bank Limited Janata Bank Limited Janata Bank Limited Arab Bangladesh Bank Limited Janata Ba	100,000,000	10,000,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,000 100,00	Opening Balance Addi New investment Less Redeemed upto 31.1.216 Closing Balance 6.02. Uttara Tinance & Investment Limited- Zero Coupon Bond Principal Addi New investment Less Redeemed upto 31.1.216 Redeemable Value 6.02. AB Bank Subordinated Bond Principal Addi New investment Less Redeemed upto 31.1.216 Redeemable Value 6.02. AB Bank Subordinated Bond Principal Addi New investment Less Redeemed upto 31.1.2.16 Redeemable Value 6.02. AB Bank Subordinated Bond Principal Addi New investment Less Redeemed upto 31.1.2.16 Redeemable Value 6.02. Trust Bank Subordinated Bond Principal Addi New investment Less Redeemed upto 31.1.2.16 Redeemable Value 6.02. Counter Party Name A Bangladesh Bank Litulation Support) B. Bangladesh Bank (Repo) C. Sandard Chartered Bank Principal B. Bangladesh Bank (Repo) C. Sandard Chartered Bank D. D. C. Sandard Chartered Bank D. D. C. Sandard Chartered Bank D. D. Securities and Chartered Bank D. D. Securities Subordinated Bond Principal D. D. D. Securities Subordinated Bond Principal D. D. D. Securities Subordinated Bond Principal D. D. D. Sandard Chartered Bank D. D	### ### ##############################	Total  7.07 Classification of Loans and Advances: Unclassified (UC): Standard Special Mention Account (SMA) Sub total Classified: Substandard Doubtful Bad & Loss Sub total Total  7.07 (a) Classification of Consolidated Loans and Advances of Standard Special Mention Account (SMA) Sub total Total  7.08 Consolidated Unclassified Loans & Advances of Standard Special Mention Account (SMA) Sub total Consolidated Classified Loans & Advances: Substandard Doubtful Bad & Loss Sub total Total  7.08 Details of Required Provision for Loans and Advances of Substandard Standard-Offshore Banking Unit Special Mention Account (SMA) Sub total Classified (UC): Standard Standard-Offshore Banking Unit Special Mention Account (SMA) Sub total Classified: Substandard Doubtful Bad loan* Sub total Total Excess/(short) Provision as at December 31, 2016 *As per Bangladesh Bank letter (reference No. DBI-1/for the year 2016. In addition BDT 90 crore provision is provision in the provision for Off-Balance Sheet Exposur Total Provision maintained (Note -12.02) Excess/(Short) Provision for Off-Balance Sheet Exposur Total Provision maintained (Note -12.02) Excess/(Short) Provision 7.10 Suits filed by the Bank (Branch wise details) Name of the Branch Principal Branch Babu Bazar Branch Uttara Model Town Branch Dhanmondi Branch Aganagar Branch CDA Avenue Branch Haidergonj Branch Bashundhara Branc	d concerns	0 1,924,30 0 1,209,30 0 1,209,30 0 1,209,30 0 54,898,70 0 1,209,30 0 54,898,70 0 1,209,30 0 54,898,70 1 105,851,460,495	91,251,517,649 2,930,784,645 94,182,302,294 79,709,495 169,186,865 1,785,525,418 2,034,421,778 96,216,724,073  92,623,569,266 2,930,784,645 95,554,353,911 79,709,495 169,186,865 1,785,525,418 2,034,421,778 97,588,775,690 sion Maintained  1,013,358,177 31,256,823 63,000,165 1,107,615,165 5,174,513 69,792,692 1,930,952,158 2,050,919,363 3,158,534,528 1,107,615,165 5,174,513 69,792,692 1,930,952,158 2,050,919,363 3,158,534,528 2,050,919,363 3,158,534,528 3,100,000 1,707,545  825,360,000 1,707,545  825,360,000 269,271,000 25,300,000 210,874,000 31,230,000 17,780,000 11,000,000 13,230,000 210,874,000 338,600,000 13,580,000 247,320,000 13,580,000 247,320,000 13,580,000 38,600,000 13,580,000 38,600,000 148,600,000 38,600,000 148,500,000 38,400,000 38,400,000 38,400,000 38,400,000 38,400,000 38,400,000 38,400,000 38,400,000 38,400,000 38,400,000 38,400,000 38,400,000 38,400,000 38,400,000 38,400,000 38,400,000
Bay Leasing & Investment Limited Bank Affalal Limited Industrial & Infrastructure Development Finance Company Limited Delta Brac Housing Limited Standard Bank Limited IPDC Limited NRIG Global Bank Limited Premier Bank Limited SBAC Bank Limited National Bank Limited Mercantile Bank Limited Mercantile Bank Limited Mercantile Bank Limited Mulland Bank Limited Mulland Bank Limited Bangladesh Investment Company Limited Bangladesh Investment and Finance Company Limited Bangladesh Finance & Investment Company Limited Senating Bank Limited Sank Limited Sank Limited Sank Limited Sank Limited Sank Bank Limited Sank Bank Limited Janata Bank Limited Sank Bank Bangladesh Limited Islam Bank Bangladesh Limited Janata Bank Limited Janata Bank Limited Brac Bank Limited Janata Bank Janited Washreqbank, New York Sandard Chartered Bank, New York Sandard Chartered Bank, New York UBAF, Fingpore UBAF, Hong Kong HSEC, New York Mashreqbank, London JP Morgan, New York Sandard Chartered Bank, Jondon JP Morgan, New York Sandard Chartered Bank, Jondon Jonal Bank, Lindon Jonal	### 100,000,000 ### 100,000,00	10,000,000 100,000,000 100,000,000 100,000,0	Opening Balance Add. New investment Less: Redeemed upto 31.2.16 Closing Balance 6.02. Uttara Finance & Investment Limited-Zero Coupon Bond Principal Add. New investment Less: Redeemed upto 31.2.16 Redeemable Value 6.02. A Bank Subordinated Bond Principal Add. New investment Less: Redeemed upto 31.2.16 Redeemable Value 6.02. A Bank Subordinated Bond Principal Add. New investment Less: Redeemed upto 31.2.16 Redeemable Value 6.02. A Bank Subordinated Bond Principal Add. New investment Less: Redeemed upto 31.2.16 Redeemable Value 6.02. Trust Bank Subordinated Bond Principal Add. New investment Less: Redeemed upto 31.2.16 Redeemable Value 6.03. (a) 1. Disclosure regarding outstanding Repo as at December 31, 2016 Redeemable Value 6.03. (a) 1. Disclosure regarding outstanding Repo as at December 31, 2016 Redeemable Value 6.03. (b) Disclosure regarding outstanding Repo as at December 31, 2016 Redeemable Value A Bangladesh Bank (Liquidity Support) Longbatesh Ba	### ### #### #########################	KDS Group  Total  7.07 Classification of Loans and Advances: Unclassified (UC): Standard Special Mention Account (SMA) Sub total Classified: Substandard Doubtful Bad & Loss Sub total Total  7.07 (a) Classification of Consolidated Loans and Advances of Standard Special Mention Account (SMA) Sub total Consolidated Unclassified Loans and Advances of Standard Special Mention Account (SMA) Sub total Consolidated Classified Loans & Advances: Substandard Doubtful Bad & Loss Sub total Total  7.08 Details of Required Provision for Loans and Advances: Substandard Unclassified (UC): Standard Standard-Offshore Banking Unit Special Mention Account (SMA) Sub total Classified: Substandard Doubtful Bad loan* Sub total Classified: Substandard Doubtful Bad loan* Sub total Total Excess/(short) Provision as at December 31, 2016 *As per Bangladesh Bank letter (reference No. DBI-1/ for the year 2016. In addition BDT 90 crore provision is 7.09 Details of Required Provision for Off Balance Sheet Exposur Total Provision maintained (Note -12.02) Excess/(Short) Provision  7.10 Suits filed by the Bank (Branch wise details) Name of the Branch Dhammondi Branch Agrabad Branch CDA Avenue Branch Uttara Model Town Branch Dhammondi Branch Aganagar Branch CDA Avenue Branch Baban Branch Aganagar Branch Raipur Branch Bashundhara City Branch Bashundhara City Branch Bashundhara City Branch Bashundhara Branch Haidergonj SME/ Agri Branch CDA Avenue Branch Banani Branch Aganagar Branch Raipur Branch Bashundhara Branch Bashundhara Branch Haidergonj SME/ Agri Branch Cox sbazar Branch Belkuchi SME/ Agri Branch Belkuchi SME/ Agri Branch Cox sbazar Branch Cox sbazar Branch Freenagor Branch Holokoria Branch Dolabhui SME/ Agri Branch Cox sbazar Branch Freenagor Branch Freenago	d concerns	0 1,924,30 1,209,30 0 1,924,30 1,209,30 0 54,898,70 1 102,626,596,814 3,224,863,681 105,851,460,495	91,251,517,649 2,930,784,645 94,182,302,294 79,709,495 169,186,865 1,785,525,418 2,034,421,778 96,216,724,073  92,623,569,266 2,930,784,645 95,554,353,911 79,709,495 169,186,865 1,785,525,418 2,034,421,778 97,588,775,690 sion Maintained  1,013,358,177 31,256,823 63,000,165 1,107,615,165 50,174,513 69,792,692 1,930,952,158 2,050,919,363 3,158,534,528 1,107,615,165 50,174,513 69,792,692 1,930,952,158 2,050,919,363 3,158,534,528 2,050,919,363 3,158,534,528 825,360,000 1,707,545  825,360,000 269,271,000 25,300,000 210,874,000 438,736,000 11,7780,000 11,780,000 11,780,000 11,780,000 11,780,000 11,780,000 11,780,000 11,752,000 38,600,000 13,230,000 247,320,000 31,250,000 38,600,000 148,600,000 38,600,000 148,600,000 38,400,000
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Uttara Finance & Investment Limited- Zero Coupon Bond Principal Add New investment Less Redeemed upto 31,21.6 Redeemable Value 6.0.2. AB Bank Subordinated Bond Principal Add New investment Less Redeemed upto 31,21.6 Redeemable Value 6.0.2. On Bank Subordinated Bond Principal Add New investment Less Redeemed upto 31,21.6 Redeemable Value 6.0.2. On Bank Subordinated Bond Principal Add New investment Less Redeemed upto 31,21.6 Redeemable Value 6.0.3. (a) Listedware regarding outstanding Repo as at December 31, 2016 Redeemable Value 6.0.3. (a) Listedware regarding outstanding Repo as at December 31, 2016 Redeemable Value 6.0.3. (a) Listedware regarding outstanding Repo as at December 31, 2016 Redeemable Value 6.0.3. (a) Listedware regarding outstanding Repo as at December 31, 2016 Redeemable Value 6.0.3. (a) Listedware regarding outstanding Repo as at December 31, 2016 Redeemable Value 6.0.3. (a) Listedware regarding outstanding Repo as at December 31, 2016 Redeemable Value 6.0.3. 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(c) Disclosure regarding very 2016 Redeemable Value 6.0	## ## ## ## ## ## ## ## ## ## ## ## ##	KDS Group Total  7.07 Classification of Loans and Advances: Unclassified (UC): Standard Special Mention Account (SMA) Sub total Classified: Substandard Doubtful Bad & Loss Sub total Total  7.07 (a) Classification of Consolidated Loans and Advances of Standard Special Mention Account (SMA) Sub total Consolidated Unclassified Loans and Advances of Standard Special Mention Account (SMA) Sub total Consolidated Classified Loans & Advances: Substandard Doubtful Bad & Loss Sub total Total  7.08 Details of Required Provision for Loans and Advances of Standard Standard-Offshore Banking Unit Special Mention Account (SMA) Sub total Classified: Substandard Doubtful Bad loan Sub total Classified: Substandard Doubtful Bad loan' Sub total Total Total Excess/(short) Provision as at December 31, 2016 *As per Bangladesh Bank letter (reference No. DBI-1/ for the year 2016. 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Bay Leasing & Investment Limited Bank Affalah Limited Industrial & Infrastructure Development Finance Company Limited Delta Brace Housing Limited Standard Bank Limited IPDC Limited NRG Global Bank Limited Premier Bank Limited SBAC Bank Limited SBAC Bank Limited Mere Bank Limited Mere Bank Limited Midland Bank Limited Midland Bank Limited BD Finance & Investment Company Limited Bangladesh Investment and Finance Company Limited Bangladesh Investment and Finance Company Limited Bangladesh Investment and Finance Company Limited Bangladesh Finance & Investment Company Limited Special Notice Deposit (SND) Dutch Bangla Bank Limited BASIC Bank Limited Sank Bank Limited Sank Bangladesh Bank Limited Sank Bangladesh Bank Limited Sank Bangladesh Roma Limited Sank Bank Limited Sank	### 100,000,000 ### 100,000,00	100,000,000 100,000,000 100,000,000 100,000,0	Opening Balance Add. New investment Less Redeemed upto 31.2.16 Closing Balance 6.0.2. Uttara Tinance & Investment Limited- Zero Coupon Bond Principal Add. New investment Less Redeemed upto 31.2.16 Redeemable Value 6.0.2. AB Bank Subordinated Bond Principal Add. New investment Less Redeemed upto 31.2.16 Less Redeemable Value 6.0.2. On Bank Subordinated Bond Principal Add. New investment Less Redeemed upto 31.2.16 Redeemable Value 6.0.2. On Bank Subordinated Bond Principal Add. New investment Less Redeemed upto 31.2.16 Redeemable Value 6.0.3. (a) Like Subordinated Bond Principal Add. New investment Less Redeemed upto 31.2.16 Redeemable Value 6.0.3. (a) Like Subordinated Bond Principal Add. New investment Less Redeemed upto 31.2.16 Redeemable Value 6.0.3. (a) Like Subordinated Bond Total In the Counter Party Name Agree D. Counter Bond D. Counter Bond D. Counter Bond D. Counter Bond D. D	### ### ##############################	KDS Group Total  7.07 Classification of Loans and Advances: Unclassified (UC): Standard Special Mention Account (SMA) Sub total Classified: Substandard Doubtful Bad & Loss Sub total Total  7.07 (a) Classification of Consolidated Loans and Advances: Standard Special Mention Account (SMA) Sub total Consolidated Unclassified Loans and Advances: Standard Special Mention Account (SMA) Sub total Consolidated Classified Loans & Advances: Substandard Doubtful Bad & Loss Sub total Total  7.08 Details of Required Provision for Loans and Adv  Particulars  Unclassified (UC): Standard Standard-Offshore Banking Unit Special Mention Account (SMA) Sub total Classified: Substandard Doubtful Bad loan* Sub total Total  Excess/(short) Provision as at December 31, 2016 *As per Bangladesh Bank letter (reference No. DBI-1/ for the year 2016. In addition BDT 90 crore provision is 7.09 Details of Required Provision for Off Balance Sheet Exposur Total Provision maintained (Note -12.02) Excess/(Short) Provision  7.10 Suits filed by the Bank (Branch wise details) Name of the Branch Principal Branch Babu Bazar Branch Uttara Model Town Branch Uttara Model Town Branch CDA Avenue Branch Agrabad Branch CDA Avenue Branch Hasdard Branch Hasdard Branch Hasdard Branch Bashundhara City Branch Ba	vances    Mase   For Provision   Rate	0 1,924,30 1,209,30 0 1,209,30 0 1,209,30 0 54,898,70 0 1,209,30 0 54,898,70 0 1,209,30 0 54,898,70 0 1,209,30 0 54,898,70 0 1,209,80,80,00 1,209,80,80,90 1,209,80,80,90 1,209,80,80,90 1,209,80,80,90 1,209,80,80,90 1,209,80,80,90 1,209,80,80,90 1,209,80,80,80,90 1,209,80,80,90 1,209,80,80,90 1,209,80,80,90 1,209,80,80,80,90 1,209,80,80,90 1,209,80,80,90 1,209,80,80,90 1,209,80,80,80,90 1,209,80,80,80 1,209,80,80 1,209,80,80 1,209,80 1,209,80 1,209,80 1,209,80 1,209,80 1,209,80 1,209,80 1,209,80 1,209,80 1,209,80 1,209,80 1,209,80 1,209,80 1,209,80 1,209,80 1,209,80 1,209,80 1,209,80 1	91,251,517,649 2,930,784,645 94,182,302,294 79,709,495 169,186,865 1,785,525,418 2,034,421,778 96,216,724,073  92,623,569,266 2,930,784,645 95,554,353,911  79,709,495 169,186,865 1,785,525,418 2,034,421,778 97,588,775,690  Maintained  1,013,358,177 31,256,823 63,000,165 1,107,615,165  50,174,513 69,792,692 1,930,952,158 2,059,919,363 3,158,534,528  m required provision or 2017, 2018 and 2019. 350,292,455 352,000,000 1,707,545  825,360,000 269,271,000 25,300,000 210,874,000 11,780,000 148,600,000 354,000,000 324,500,000 324,500,000 324,500,000 324,500,000 324,500,000 324,500,000 324,500,000



# মিউচুয়াল ট্রাস্ট ব্যাংক লিমিটেড Mutual Trust Bank Ltd.

# Financial Statements 2016

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7.11 Geographical Location wise Loans and Advances Inside Bangladesh Urban			10.01 In Bangladesh:   Borrowing from Bank:	196,750,000	620,716,537	12.04 Provision for Other Assets Opening Balance	10,000,000 2,469,480
Dhaka Division Chittagong Division	75,656,919,932 22,474,593,473	66,893,936,006 18,511,541,543	Foreign Currency Borrowing	196,750,000 118,050,000	620,716,537	Add: Provision made during the year Closing Balance	11,000,000 7,530,520 21,000,000 10,000,000
Sylhet Division Mymensingh Division Rajshahi Division	845,476,356 562,111,203 3,908,852,579	742,933,912 492,995,033 3,704,740,334	The City Bank Limited Southeast Bank Limited	78,700,000	210.259.249	12.05 Interest suspense account Opening Balance Add: Addition during the year	536,807,002 381,689,510 590,037,375 282,083,540
Khulna Division Rangpur Division Barisal Division	1,177,172,773 2,269,236,684 209,242,417	1,302,235,100 1,720,922,849 80,882,877	Bank Asia Limited Bank Alfalah Limited	-	310,358,268 77,589,567	Less. Adjustment made during the year Closing Balance	(221,211,235) (126,966,048) 905,633,141 536,807,002
Rural	107,103,605,416	93,450,187,655	Bangladesh Krishi Bank Limited	5,436,396,230	232,768,702 3,655,505,608	12.06 Provision for Income Tax* Opening Balance	4,084,013,779 3,323,117,624
Dhaka Division Chittagong Division Svlhet Division	2,103,806,136 1,396,770,143 128,908,916	1,472,451,542 1,157,934,713 72,507,930	Borrowing from Bangladesh Bank: SME Refinance	769,213,119	920,791,697	Add: Provision made during the year	897,030,119     760,896,156       4,981,043,899     4,084,013,779
Mymensingh Division Rajshahi Division Khuha Division	101,457,883	63,642,233	Investment Promotion and Financing Facility(IPFF) Export Development Fund	1,224,667,483 3,442,515,628	1,199,424,684 1,535,289,227	*Income tax provision has been made as per Income Tax Ordinance 1984 and as amenda.  12.06 (a) Consolidated Provision for Income Tax*	ded for the time being .
Knuina Division Rangpur Division Barisal Division	-	-	Borrowing from Other Instututes: SME Foundation	66,336,647 66,336,647	66,366,903 66,366,903	Mutual Trust Bank limited (Note-12.06) MTB Securities Limited	4,981,043,899 68,717,853 4,084,013,779 58,178,082
Outside Bangladesh	3,730,943,078	2,766,536,418 - 96,216,724,073	<b>Repo of Treasury Bill/Bond</b> Bangldesh Bank	-	13,546 13,546	MTB Capital Limited MTB Exchange (UK) Limited	31,473,457 19,754,582 
7.11.a Geographical Location wise Consolidated Loans and Advances Inside Bangladesh			Total	5,699,482,878	4,342,602,594	*Income tax provision has been made as per Income Tax Ordinance 1984 and as amen	
Urban Dhaka Division Chitteene Division	79,178,134,280 22,474,593,473	68,265,987,623	10.02 Security against Borrowing From Other Banks, Financial Institutions and Agents Secured (Treasury Bill)	-	13,546	12.07 Deferred Tax Assets/ (Liabilities) Opening Balance Add Deferred Tax Income (Expanse) during the year (Note 12.07 (b))	(147,634,135) (47,379,551) (32,299,576) (100,254,584)
Chittagong Division Sylhet Division Mymensingh Division	22,474,593,473 845,476,356 562,111,203	18,511,541,543 742,933,912 492,995,033	Unsecured	8,636,409,523 8,636,409,523	5,081,805,248 5,081,818,794	Add: Deferred Tax Income/(Expense) during the year (Note-12.07 (b))  Closing Balance	(32,299,576) (100,254,584) (179,933,711) (147,634,135)
Rajshahi Division Khulna Division	3,908,852,578 1,177,172,773	3,704,740,334 1,302,235,100	10.03 Maturity Grouping of Borrowing From Other Banks, Financial Institutions & Agents On Demand	1,677,904,332	097 200 106	12.07 (a) Consolidated Deferred Tax Assets/ (Liabilities) Mutual Trust Bank limited (Note-12.07)	(179,933,711) (147,634,135)
Rangpur Division Barisal Division	2,269,236,684 209,242,417 110,624,819,764	1,720,922,849 80,882,877 <b>94,822,239,272</b>	Repayable within one month  More than one month but within six months	3,136,626,522	987,309,106 - 1,845,647,496	MTB Securities Limited MTB Capital Limited MTB Exchange (UK) Limited	(4,100,994) - (206,087) -
<b>Rural</b> Dhaka Division	2,103,806,136	1,472,451,542	More than six months but within one year More than one year but within five years	527,445,234	310,358,268	12.07(b) Computation of deferred tax	(184,240,792) (147,634,135)
Chittagong Division Sylhet Division Mymensingh Division	1,396,770,143 128,908,916 101,457,883	1,157,934,713 72,507,930 63,642,233	More than five year but within ten years	3,294,433,436 8,636,409,523	1,938,503,924 5,081,818,794	Accounting written down value- Fixed Assets Tax base written down value- Fixed Assets	3,006,497,083 3,046,767,002 2,556,662,803 2,677,681,663
Rajshahi Division Khulna Division	-	-	10 (a) Consolidated borrowing from other banks, financial institutions and agents Mutual Trust Bank Limited (Note-10)	8,636,409,523	5,081,818,794	Taxable temporary difference Deductable temporary difference	(449,834,280) (369,085,340)
Rangpur Division Barisal Division	3,730,943,078	2,766,536,418	MTB Securities Limited MTB Capital Limited MTB Exchange (UK) Limited	345,000,000 75,000,000	2,460,000,000	Net taxable temporary difference Effective tax rate Deferred Tax Assets/(Liabilities)	(449,834,280) (369,085,340) 40.00% 40.00% (179,933,712) (147,634,136)
Outside Bangladesh	114,355,762,842	97,588,775,690	Less: Intragroup Borrowings	(345,000,000) <b>8,711,409,523</b>	(2,460,000,000) 5,081,818,794	Deferred Tax Income/(Expense) Closing Deferred Tax Assets/ (Liabilities)	(179,933,712) (147,634,136)
7.12 Sector-wise Loans (including Bill Purchased and Discounted) Public sector	15,975,287	31,794,227	11.00 Deposit and Other Accounts From Banks (Note 11.01)	-	-	Opening Deferred Tax Assests/ (Liabilities)  Deferred Tax Income/(Expense)	(147,634,136) (47,379,552) (32,299,576) (100,254,584)
Co-Operative sector Private sector	110,818,573,207 110,834,548,494	96,184,929,846 <b>96,216,724,073</b>	From Customers (Note 11.02)	131,593,607,611 131,593,607,611	118,686,764,340 118,686,764,340	12 (a) Consolidated other liabilities	
7.12(a) Sector-wise Consolidated Loans (including Bill Purchased and Discounted) Public sector	15,975,287	31,794,227	11.01 Deposits From Banks 11.02 Customer Deposit and Other Accounts:	-	-	Mutual Trust Bank limited (Note-12.00) MTB Securities Limited	10,216,696,047 7,959,308,277 1,013,511,004 760,631,969 97,526,266 54,547,514
Co-Operative sector Private sector	114,339,787,555 114,355,762,842	97,556,981,463 97,588,775,690	Current Deposit & Other Accounts : Current Deposit	8,345,457,419	6,333,474,405	MTB Capital Limited MTB Exchange (UK) Limited Less: Intragroup receivable & payable	31,607,819 36,204,204 (40,776,231) (42,288,808)
7.13 Particulars of Loans and Advances:  1) Debts considered good in respect of which the bank company is fully secured.	90,904,582,309	81,273,653,438	Foreign Currency Deposit Non-Resident Taka account	1,805,360,585 28,422,736	1,834,634,619 30,628,559	13,00 Subordinated Debt	11,318,564,906 8,768,403,157
II) Debts considered good for which the bank holds no other security than the debtor's personal security.  III) Debts considered good secured by the personal undertakings of one or more parties in	760,565,810	720,939,246 12,229,998,418	Sundry Deposit	2,123,116,081 12,302,356,822	1,389,542,968 9,588,280,551	The Bank floated 12% partially Convertible Subordinated debt through private placem partially convertible subordinated debt is payable half yearly from the date of Issue i.e	
addition to the personal security of the debtors.  IV) Debts considered doubtful or bad, provision not provided for.	14,186,312,376	-	Bills Payable : Payment Order Issued	1,745,919,098	1,243,486,769	The Bank floated MTB 2nd Subordinated non convertible debt through private placem 10.50% to 13.50% non convertible subordinated debt is payable half yearly from the da	
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 firms in which the Directors of the bank are interested as	667,505,850	600,621,927	Pay Slip Issued Demand Draft Payable	530,527 4,602,105 1,751,051,731	1,548,843 8,258,052 1,253,293,664	year.  12% Partially Convertible Subordinated Debt Opening Balance	1 975 000 000 1
partners or managing agents or in case of private companies, as members.  VII) Maximum total amount of advances, including temporary advances, made at any	667,505,850	600,621,927	Savings Deposit	23,710,184,165	17,908,495,890	Opening Balance Less: Payment during the year	1,875,000,000 2,500,000,000 (625,000,000) (625,000,000) 1,875,000,000
time during the year to Directors or Managers or Officers of the bank or any of them either severally or jointly with any other person.			Special Noticed Deposits Fixed Deposit:	11,966,383,586 55,803,465,444	13,956,739,643 55,707,789,090	MTB 2nd Subordinate Bond	1,250,000,000 3,000,000,000 4,250,000,000 4,875,000,000
VIII) Maximum total amount of advances, including temporary advances granted during the year to the companies or firms in which the Directors of the bank are interested as partners or managing agents or in case of private companies, as member.		-	Deposit-Products: Brick by Brick Save Everyday Deposit	9,237,253,792	7,542,769,245	Detail list of subordinated debt holders are shown in Annexure-D	-,
(IX) Due from banking companies;     X) Amount of classified loan on which interest has not been charged:     a. it (Decrease) / Increase in provision.	969.040.2	and men con	Save Everyday Deposit Festival Savings Plan Children Education Deposit Scheme	521,371 1,531,038 2,761,037	534,608 8,665,753 528,019	14.00 Capital  14.01 Authorized Capital:	10,000,000,000 10,000,000,000
a. i) (Decrease)/Increase in provision,     ii) amount of loan written off     iii) amount realized against loan previously written off;	868,919,363 - 1,260,000	226,717,487 - 1,100,990	Best invest Deposit Unique Savings Plan	688,653 5,670	688,003 12,701	14.02 Issued, subscribed and Paid-up Capital: In 2003 the bank has increased its paid up capital by 4,000,000 Ordinary shares of	
<ul> <li>b. Amount of provision kept against loan classified as 'bad/loss'</li> <li>c. Interest creditable to the interest Suspense A/c;</li> </ul>	1,930,952,158 905,633,141	1,112,000,000 536,807,002	NRB Deposit Pension Scheme MTB Gift Cheque	157,936,750 7,461,407	123,464,939 5,987,770	through Pre-IPO placement arrangements and initial public offerings. The shares ha premium of Taka 25 each.	
XI) Cumulative amount of loans written off Opening Balance Amount Written off during the year	1,479,660,000	1,479,660,000	MTB Kotipati MTB 1.5 Times Benefit Plan	1,432,987,050 - 7,244,757,073	806,841,620 5 722 335 590	The issued, subscribed and paid-up capital of the Bank as on December 31, 2016 Ordinary shares of BDT 10 each as follows:	is BDT 4,431,791,600 divided into 443,179,160
Balance of Written off Loans & Advance XII) The amount of written off loan for which law suit has been filed	1,479,660,000 1,479,660,000	1,479,660,000 1,479,660,000	MTB Double Saver Plan MTB Triple Saver Plan MTB Millionaire Plan	7,244,757,073 344,915,195 2,884,691,552	5,722,335,590 309,607,764 2,225,087,356	60,000,000 Ordinary shares of BDT 10 each issued for cash 91,683,840 Ordinary shares of BDT 10 each issued as bonus shares up to the year of 200	600,000,000 600,000,000 600,000,000 916,838,400 916,838,400
7.14 Maturity grouping of Bill Purchased and Discounted Payable within one month	633,116,086	294,990,587	MTB Education Plan MTB Monthly Benefit Plan	204,230,256 4,540,408,753	194,552,131 3,331,073,665	24,948,000 Ordinary shares of BDT 10 each issued as right shares in the year 2008 35,326,360 Ordinary shares of BDT 10 each issued as bonus shares in the year 2009	249,480,000 249,480,000 353,263,600 353,263,600
More than one month but less than three months  More than three months but less than six months  More than or equal to six months	1,226,232,454 424,532,333	1,462,979,695 776,649,178	MTB Quarterly Benefit Plan	16,268 <b>26,060,165,864</b>	16,338 20,272,165,502	42,391,640 Ordinary shares of BDT 10 each issued as bonus shares in the year 2010 25,434,984 Ordinary shares of BDT 10 each issued as bonus shares in the year 2012	423,916,400 423,916,400 254,349,840 254,349,840
7.15 Consolidated list of Asset pledged as collaterals:	2,283,880,874	2,534,619,460	Total  11.03 Maturity grouping of Deposit and Other Accounts:	131,593,607,611	118,686,764,340	27,978,482 Ordinary shares of BDT 10 each issued as bonus shares in the year 2013 61,552,661 Ordinary shares of BDT 10 each issued as bonus shares in the year 2014 73,863,193 Ordinary shares of BDT 10 each issued as bonus shares in the year 2015	279,784,820 279,784,820 615,526,610 615,526,610 738,631,930 -
Collateral of movable/immovable assets Export documents Fixed deposit receipts	13,851,978,636 6,070,872,792 3,178,773,573	17,976,300,742 4,344,784,908 2,634,085,797	On Demand Repayable within one month	4,947,099,262 14,343,517,017	4,461,880,763 12,936,684,562		4,431,791,600 3,693,159,670
Personal guarantee Other securities	72,221,151,803 19,032,986,038	9,455,578,938 63,178,025,305	More than one month but within six months  More than six months but within one year	30,749,278,641 40,417,791,052	27,733,345,861 50,884,298,295	14.03 Raising of Share Capital Given below the history of raising of Share Capital of the Bank:	
7.16 Maturity grouping of Consolidated Loans and Advances	114,355,762,842	97,588,775,690	More than one year but within five years More than five year but within ten years	36,149,970,905 4,234,987,816	18,173,633,233 3,819,614,215	Accounting Year Declaration No. of SI  Up to 2002 Initial Paid-up capital 20,000,	thare Value of Capital Cumulative 0,000 200,000,000 200,000,000
On Demand  Not more than three months  More than three months but less than one year	13,799,069,111 28,331,114,340 37,255,551,757	12,847,239,137 20,690,483,229 30,169,263,690	More than ten years	750,962,918 131,593,607,611	677,307,412 118,686,764,340	2003 IPO & Pre-IPO 40,000, 2003-Bonus 20% 12,000,	,000 400,000,000 600,000,000
More than one year but less than five years  More than five years	21,845,828,493 13,124,199,141	22,479,344,602 11,402,445,032	11.04 Demand & Time Deposit a) Demand Deposit	16,187,325,127	12,453,338,846	2004-Bonus 20% 12,000, 2004-Bonus 20% 14,400, 2005-Bonus 10% 8,640,	,000 144,000,000 864,000,000
7 (a) Consolidated loans, advances and lease	114,355,762,842	97,588,775,690	Current Deposit Savings Deposit (9%)	8,345,457,419 2,133,916,575	6,333,474,405 1,611,764,630	2006-Bonus 5% 4,752, 2007-Bonus 25% 24,948,	,000 47,520,000 997,920,000
Mutual Trust Bank Limited (Note-7.00) MTB Securities Limited	108,550,667,621 3,654,054,026	93,682,104,613 3,716,976,374	Foreign Currency Deposit non interest bearing Non Resident Taka Deposit	1,805,360,585 28,422,736	1,834,634,619 30,628,559	2008-Right 20% 24,948, 2008-Bonus 18% 26,943,	,000 249,480,000 1,496,880,000
MTB Capital Limited MTB Exchange (UK) Limited	212,160,322 - 112,416,881,969	115,075,243 - 97,514,156,230	Sundry Deposit Bills Payable	2,123,116,081 1,751,051,731	1,389,542,968 1,253,293,664	2009-Bonus 20% 35,326, 2010-Bonus 20% 42,391,	,360 353,263,600 2,119,582,000
Less: Loan to Subsidiaries	(345,000,000)	(2,460,000,000) 95,054,156,230	b) Time Deposits Saving Deposit (91%)	115,406,282,484 21,576,267,590	106,233,425,494 16,296,731,260	2012-Bonus 10% 25,434; 2013-Bonus 10% 27,978,	
Consolidated bills purchased and discounted: Mutual Trust Bank Limited (Note-7.00) MTB Securities Limited	2,283,880,874	2,534,619,460	Fixed Deposit Short Term Deposit	55,803,465,444 11,966,383,586	55,707,789,090 13,956,739,643	2014-Bonus 20% 61,552, 2015-Bonus 20% 73,863,	,193 738,631,930 4,431,791,600
MTB Capital Limited MTB Exchange (UK) Limited	-	-	Deposit Under Scheme Total Demand & Time Deposits	26,060,165,864 131,593,607,611	20,272,165,502 118,686,764,340	443,179,  14.04 Percentage of shareholdings at the closing date:	,160 4,431,791,600
600 Flord Asset Individual Propolace Foundation & Florida	2,283,880,874 114,355,762,842	2,534,619,460 97,588,775,690	11.05 Sectorwise Deposit			No. of sh.	December 31, 2016 hares Value of shares % of holding
8.00 Fixed Asset including Premises, Furniture & Fixture  Cost  Land	104,253,000	104,253,000	Government Deposit Money Banks	437,125,000	384,276,000	Sponsors 164,784,	
Immovable Property Furniture & Fixtures	1,455,740,795 1,277,414,563	1,455,740,795 1,255,272,572	Autonomus & Semi-Autonomous Bodies Public Non- Financial Organisation	483,671,000 2,230,227,000	548,425,000 2,333,868,000	Financial Institutions 99,362; General 179,032,	,919 1,790,329,190 40.40%
Office Equipments Motor Vehicles Books & Periodicals	1,531,068,277 101,542,673 423,974	1,390,708,017 74,744,415 423,974	Other Public Foreign Currency	590,216,000 1,805,360,585	528,233,000 1,834,634,619	443,179,  14.05 Classification of Shareholders by holdings as on December 31, 2016	,160 4,431,791,600 100%
Intangible Assets Leased Asset	112,208,736 37,955,000	79,094,587 48,455,000	Private	126,047,008,026 131,593,607,611	113,057,327,721 118,686,764,340	Holdings No. of No. of Shareholders Shares	Value of shares in Taka Total Holdings %
Total Cost Less: Accumulated Depreciation	4,620,607,018 (1,578,555,409)	4,408,692,360 (1,338,169,090) 3,070,523,270	11 (a) Consolidated deposits and other accounts Current deposits and other accounts			Less than 499 shares 3,424 572, 500 to 5,000 shares 4,639 8,609.	.185 5,721,850 0.13%
Book value at the end of the year  Details are shown in Annexure-C  8 (a) Consolidated fixed assets including premises, furniture and fixtures	3,042,051,609	3,070,323,270	Mutual Trust Bank limited (Note-11.02) MTB Securities Limited	12,302,356,822	9,588,280,551	5,001 to 10,000 shares 723 5,190; 10,001 to 20,000 shares 493 6,743;	,708 51,907,080 1.17%
Mutual Trust Bank Limited (Note-8) MTB Securities Limited	3,042,051,609 89,710,140	3,070,523,270 101,650,937	MTB Capital Limited MTB Exchange (UK) Limited	(880,745)	- - (8,018,394)	20,001 to 30,000 shares 178 4,260, 30,001 to 40,000 shares 99 3,414,	
MTB Capital Limited MTB Exchange (UK) Limited	6,575,609 2,633,885 <b>3,140,971,243</b>	7,551,839 2,103,800 <b>3,181,829,846</b>	Less: Intragroup Deposit	12,301,476,077	9,580,262,157	40,001 to 50,000 shares 67 3,048, 50,001 to 100,000 shares 140 10,403,	,409 104,034,090 2.35%
Consolidated net book value at the end of the year Details are shown in Annexure-C (i) 9.00 Other Asset	3,140,971,243	3,101,029,040	Bills payable Mutual Trust Bank limited (Note-11.02) MTB Securities Limited	1,751,051,731	1,253,293,664	100,001 to 1,000,000 shares         181         50,608;           Over 1,000,000 shares         72         350,327,	,425 3,503,274,250 79.05%
Classification of Other Asset  A) Income generating Other Asset			MTB Capital Limited MTB Exchange (UK) Limited		4 000 000	Total   10,016   443,179,	,160 4,431,791,600 100.00%
i) Investment in Shares of Subsidiary Companies (Note-9.01)     B) Non-Income generating Other Assest:     i) Stationery, Stamps, Printing materials in stock etc.	3,528,395,800 21,474,393	1,548,395,800 12,201,480	Saving deposit Mutual Trust Bank limited (Note-11.02)	1,751,051,731 23,710,184,165	1,253,293,664 17,908,495,890	Name Designation No. of Shar	December 2016 res held BDT Holding %
<ol> <li>Stationery, Stamps, Printing materials in stock etc.</li> <li>Advance Rent and Advertisement</li> <li>Interest Accrued on Investment but not collected &amp; other income receivable</li> </ol>	317,582,871 26,416,646	364,302,062 73,033,915	MTB Securities Limited MTB Capital Limited		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	Mr. M. A. Rouf Chairman 8,880;	,142 88,801,420 2.00%
iv) Security Deposit v) Branch Adjustment	10,695,056	10,611,008	MTB Exchange (UK) Limited	23,710,184,165	17,908,495,890	Mr. Hedayetullah Vice Chairman 8,868, Mr. Syed Manzur Elahi Director 16,341,	
vi) Suspense Account (Note- 9.02) vii) Others (Note- 9.03)	193,253,088 4,825,997,779 8,923,815,634	32,261,448 4,047,782,595 6,088,588,308	Special Noticed Deposits Mutual Trust Bank limited (Note-11.02) MTB Securities Limited	11,966,383,586	13,956,739,643	(Founding Chairman)	,607 147,726,070 3.33%
9.01 Investment in Shares of Subsidiary Companies MTB Securities Limited	3,250,000,000	1,270,000,000	MTB Capital Limited MTB Exchange (UK) Limited		/APPA 222	by Dr. Arif Dowla Associated Builders Corporation Ltd. represented Director 22,158,	,936 221,589,360 5.00%
MTB Capital Limited MTB Exchange (UK) Limited	250,000,000 28,395,800 3,528,395,800	250,000,000 28,395,800 <b>1,548,395,800</b>	Less: Intragroup Deposit	(320,396,593) 11,645,986,993	(273,982,527) 13,682,757,116	by Mr. Rashed Ahmed Chowdhury  Mr. Md. Abdul Malek  Director 8,948,	
9.02 Suspense Account Sundry Debtors	3,528,395,800	1,548,395,800 2,487,000	Fixed deposit  Mutual Trust Bank limited (Note-11.02)  MTB Securities Limited	55,803,465,444	55,707,789,090	Mr. Md. Wakiluddin Director 8,871, Mrs. Khwaja Nargis Hossain Director 8,863,	
Advance against TA/DA Legal Expenses	- 5,415,689	1,000 2,351,603	MTB Capital Limited MTB Exchange (UK) Limited	-		ASTRAS Ltd. Represented by Mr. Anjan Director 11,079, Chowdhury	
Sanchay Patra Others	164,234,611 3,901,208 193,253,088	27,147,967 273,878 <b>32,261,448</b>	Less: Intragroup Deposit  Deposit Products	- 55,803,465,444	55,707,789,090	Chowdhury Pioneer Insurance Company Ltd.represented by Director 30,949; Mr. Q.A.F.M Serajul Islam	,932 309,499,320 6.98%
9,03 Others Advance Income Tax ( Note-9,03,01)	4,163,606,805	3,474,990,108	Mutual Trust Bank limited (Note-11.02) MTB Securities Limited	26,060,165,864	20,272,165,502	Mr. Anwarul Amin Independent Director  Dr. Sultan Hafeez Rahman Independent Director	
Stock of Commemorative Coins Clearing House Adjustment	4,163,606,805 218,320 1,500,000	218,320	MTB Capital Limited MTB Exchange (UK) Limited	26.060 467 631	20.000.465.50	Dr. Sultan Hafeez Rahman Independent Director 139,735,	466 1,397,354,660 31.53%
Advance Salary Advance Against Interior Decoration	- 43,627,000	710,000 18,011,682		26,060,165,864 131,272,330,273	20,272,165,502 118,404,763,419	14.07 Capital to Risk-weighted Assets Ratios (CRAR) as defined by the Basel Capital Acc	
Advance to Employee Advance to Suppliers/Parties Placement to Orf-Shore Banking Unit	13,101,531 120,589,888 193,422,813	21,617,499 59,939,384 532,432,413	12.00 Other Liabilities Provision for Loans and Advances (Note-12.01)	3,158,534,528	2,247,000,000	Common Equity Tier-1 (Going-Concern Capital): Paid-up Capital	4,431,791,600 3,693,159,670
Receivables from Off-Shore Banking Unit Receivables from MTB Exchange (UK) Limited	34,894,959 40,776,231	19,989,216 42,288,808	Provision for Off Balance Sheet Items (Note-12.02) Provision against Shares in quoted companies (Note-12.03)	452,000,000 55,267,667	352,000,000 225,507,667	Statutory Reserve General Reserve Minority Interest	3,187,766,825 2,721,143,746 616,777,324 446,777,324
Interest on Treasury Bond Interest Receivable on Call Money	402,111,800 365,417	376,679,588 167,708	Provision for Other Asset (Note-12.04) Interest Suspense (Note- 12.05)	21,000,000 905,633,141	10,000,000 536,807,002	Minority Interest Retained Earnings	815,484,211 786,953,518 9,051,819,960 7,648,034,258
Interest Receivable on Balance with Other Bank Interest Receivable on Investment in Commercial Paper	40,100,789 - 5,054,315,552	34,441,442 18,718,056 4,600,204,224	Provision for Income Tax (Note-12.06) Provision for Good Borrower (Note-12.03)	4,981,043,899 23,240,000	4,084,013,780	Regulatory Adjustments: Goodwill and all other Intangible Assets	65,805,338 47,320,123
Less: Inter transaction with Offshore Banking Unit Total	(228,317,773) 4,825,997,779	4,600,204,224 (552,421,629) 4,047,782,595	Provision for Bonus Contribution to MTB Foundation	221,817,656 17,000,000	206,106,072 12,000,000	Reciprocal Crossholdings in the CET-1 Capital of Banking, Financial and Insurance Entit	ties 2,462,968 1,543,800 68,268,306 48,863,923
9.03.01 Advance Income Tax Opening Balance Add-Payment during the year	3,474,990,108 688,616,696	3,000,925,263 474,064,845	Contribution to MTB Employees Welfare Fund Contribution to MTB Employees Medical Assistance Fund	6,055 10,000,000	29,143 5,013,888	Total Common Equity Tier-1 (Going-Concern Capital) Additional Tier-1 Capital Total Tier-1 Capital	8,983,551,654 7,599,170,335 
Add: Payment during the year Closing Balance	688,616,696 4,163,606,805	474,064,845 3,474,990,108	Provision for Expenses Deferred Tax Liability (Note-12.07)	20,012,992 179,933,711	10,737,868 147,634,136	Tier-2 Capital (Gone-Concern Capital):	8,983,551,654 7,599,170,335
9.03.01(a) Consolidated Advance Income Tax  Mutual Trust Bank Limited (Note-9.03.01)  MTB Securities Limited	4,163,606,805 35,681,960	3,474,990,108 35,990,033	Interest Payable on Subordinated debt Liabilities Under Finance Lease	170,493,021 692,009	119,712,329 1,988,375	General Provision including Off Balance Sheet items(Maximum 1.25% of CRWA) Revaluation Reserve on Investment in Securities Subordinated debt	1,559,615,165 260,138,133 3,000,000,000 3,500,000,000
M IB Securities Limited MTB Capital Limited MTB Exchange (UK) Limited	11,242,321	10,336,624	Offshore Banking Unit	10,216,674,680 34,916,327	7,958,550,259 20,747,235	Subordinated debt  Regulatory Adjustments:	3,000,000,000 3,500,000,000 4,819,753,298 4,898,304,565
9.04 Classification of Other Asset	4,210,531,086	3,521,316,765	Less: Inter transaction with Offshore Banking Unit	(34,894,959) 10,216,696,047	(19,989,216) 7,959,308,277	Revaluation Reserve for Fixed Assets , Securities & Equity Securities  Total Tier-2 Capital (Gone-Concern Capital)	104,055,253 52,027,627 4,715,698,045 4,846,276,938
Unclassified Substanderd	8,923,815,634	6,079,866,308	12.01 Provision for Loans and Advances For Unclassified Opening Balance	1.065.000.000	907.001.000	A. Total Regulatory Capital (Tier-1+Tier-2)  B. Risk Weighted Assets	13,699,249,699 12,445,447,273
Doubtful Bad/Loss	8,923,815,634	8,722,000 6,088,588,308	Opening Balance Add: Provision made during the year	1,065,000,000 42,615,165	896,331,229 168,668,771	B. Kisk Weighted Assets Credit Risk on Balance Sheet Exposure	94,057,106,198 80,778,387,078
9 (a) Consolidated other assets Mutual Trust Bank Limited (Note-9)	8,923,815,634 8,923,815,634	6,088,588,308	Closing Balance For Classified	1,107,615,165	1,065,000,000	Off Balance Sheet Exposure	12,883,138,418 10,274,927,492 106,940,244,615 91,053,314,570
Mutual Trust Bank Limited (Note-9) Less: Investment in subsidiary	8,923,815,634 (3,528,395,800) 5,395,419,834	6,088,588,308 (1,548,395,800) 4,540,192,508	Opening Balance Add: Provision made during the year Add: Provision traceformed from Sharen in quoted companies	1,182,000,000 721,919,363	955,282,513 226,717,487	Market Risk Operational Risk	3,729,916,327 4,554,245,229 8,321,733,273 6,493,909,709
MTB Securities Limited MTB Capital Limited	114,848,770 40,094,419	101,875,656 25,074,662	Add: Provision transferred from Shares in quoted companies  Closing Balance	2,050,919,363	1,182,000,000	Total Risk Weighted Assets C. Capital on Risk Weighted Assets	118,991,894,215 102,101,469,507 11,899,189,422 10,210,146,951
M1B Capital Limited MTB Exchange (UK) Limited Less: Intragroup receivable & payable	844,071 (40,776,231)	1,091,346 (42,288,808)	12.02 Provision for Off Balance Sheet Items	3,158,534,528	2,247,000,000	D. Capital Surplus/(Shortfall) (A-C)	1,800,060,277 2,235,300,322
	115,011,030 5,510,430,863	85,752,856 4,625,945,364	Opening Balance Add: Provision made during the year	352,000,000 100,000,000	308,018,028 43,981,972	E. Capital Requirement  2016  Required Held	2015 Required Held
10.00 Borrowing From Other Banks, Financial Institutions & Agents In Bangladesh (Note 10.01)	5,699,482,878	4,342,602,594	Closing Balance 12.03 Provision against Shares in quoted companies	452,000,000	352,000,000	Required   Held	
Outside Bangladesh	5,699,482,878	4,342,602,594	Opening Balance Less: Transferred to Provision for Classified Loans & Advance	225,507,667 (147,000,000)	225,507,667	Tier-1 Capital 5.50% 7.55% Tier-2 Capital - 3.96%	5.50% 7.44% - 4.75%
Offshore Banking Less: Inter transaction with Offshore Banking Unit	3,130,349,459 (193,422,813) 8,636,409,523	1,271,648,613 (532,432,413) 5,081,818,794	Less: Transferred to Provision for Good Borrower Closing Balance	(23,240,000) 55,267,667	225,507,667	The calculation of CRAR under Basel III has been made as per "Guidelines on Risk Bas Capital Framework for banks in line with Basel III)" issued by Bangladesh Bank vide it 2014.	



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14.07 (a)	Consolidated Capital to Risk-weighted Assets Ratios (CRAR) as defined by the Basel C Common Equity Tier-1 (Going-Concern Capital):	apital Accord		20 (a) Consolidated Interest Income  Mutual Trust Bank Limited (Note-20)	11,250,560,341	10,649,739,581
	Paid-up Capital Statutory Reserve	4,431,791,600 3,187,766,825	3,693,159,670 2,721,143,746	MTB Securities Limited MTB Capital Limited	109,948,362 27,630,841	179,721,516 18,024,091
	General Reserve Minority Interest	616,777,324 122,139	446,777,324 119,678	MTB Exchange (UK) Limited Less: Intragroup Interest Income (Loans)	-	(40,347,458)
	Retained Earnings	841,239,233 9,077,697,121	752,903,276	Less: Intragroup Interest Income (Bank balance)	(6,766,654) 11,381,372,890	(13,762,186) 10,793,375,544
	Regulatory Adjustments:		7,614,103,695	21.00 Interest Paid on Deposit & Borrowing, etc. Interest on Deposit and Other Accounts (Note-21.01)	7,377,375,042	7,859,517,928
	Goodwill and all other Intangible Assets Reciprocal Crossholdings in the CET-1 Capital of Banking, Financial and Insurance Entit		47,320,123 1,543,800	Interest on Borrowing from other Banks and Financial Institutions	87,214,823 7,464,589,865	128,064,243 7,987,582,171
	Total Common Equity Tier-1 (Going-Concern Capital)	68,268,306 9,009,428,815	48,863,923 7,565,239,772	Offshore Banking Unit Less: Inter transaction with Offshore Banking Unit	58,740,695 (17,063,626)	30,910,738 (24,806,356)
	Additional Tier-1 Capital Tier-1 Capital	9,009,428,815	7,565,239,772	21.01 Interest on Deposits and Other Accounts	7,506,266,934	7,993,686,553
	Tier-2 Capital (Gone-Concern Capital):			Savings Deposits Short Term Deposits	686,012,437 413,085,559	654,941,960 612,886,163
	General Provision including Off Balance Sheet items(Maximum 1.25% of CRWA) Revaluation Reserve on Investment in Securities	1,559,615,165 260,138,133	1,139,243,557 260,138,133	Fixed Deposits Deposit-Products	3,367,699,342 2,388,310,578	4,437,589,031 1,810,002,636
	Subordinated debt	3,000,000,000 4,819,753,298	3,500,000,000 4,899,381,690	Interest on Subordinated Debt	522,267,125 7,377,375,042	344,098,137 7,859,517,928
	Regulatory Adjustments: Revaluation Reserve for Fixed Assets , Securities & Equity Securities	104,055,253	52,027,627	21 (a) Consolidated Interest Paid on Deposits & Borrowings, etc.  Mutual Trust Bank Limited (Note-21)	7,506,266,934	7,993,686,553
	Total Tier-2 Capital (Gone-Concern Capital) A. Total Regulatory Capital (Tier-1+Tier-2)	4,715,698,045 13,725,126,860	4,847,354,063 12,412,593,835	MTB Securities Limited MTB Capital Limited	3,594,521	40,522,458
	B. Risk Weighted Assets Credit Risk on			MTB Exchange (UK) Limited  Less: Intragroup Interest Expense (Borrowings)	-	(40,347,458)
	Balance Sheet Exposure Off Balance Sheet Exposure	95,341,608,521 12,883,138,418	80,864,557,096 10,274,927,492	Less: Intragroup Interest Expense (Deposits)	(6,766,654) 7,503,094,801	(13,762,186) 7,980,099,367
	Market Risk	108,224,746,939 4,399,847,002	91,139,484,588 5,055,177,767	22.00 Investment Income Interest income from investments (Note-22.01)	1,897,561,872	2,008,792,960
	Operational Risk Total Risk Weighted Assets	8,930,949,882 121,555,543,823	7,072,169,101 103,266,831,455	Other income from investments (Note-22.02)	76,703,757 1,974,265,630	364,205,131 2,372,998,091
	C. Capital on Risk Weighted Assets	12,155,554,382 1,569,572,477	10,326,683,146 2,085,910,689	22.01 Interest income from investments (Note-22.01)		1,952,489,838
	D. Capital Surplus/(Shortfall) (A-C) E. Capital Requirement 2016	1,369,572,477		Interest on Treasury Bond Interest on reverse REPO Interest on Commercial Paper	1,862,845,446 6,302,042 9,239,661	1,952,489,838 12,968,489 22,778,472
	Required Held Capital to Risk Weighted Assets Ratio (CRAR) 10% 11.29%	Required 10%	Held 12.02%	Other Investment	19,174,723 1,897,561,872	20,556,162 2,008,792,960
	Common Equity Tier-1 4.50% 7.41% Tier-1 Capital 5.50% 7.41%	4.50% 5.50%	7.33% 7.33%	22.02 Other income from investments (Note-22.02) Discount on Treasury Bill	33,565,157	54,487,614
	Tier-2 Capital 3.88%		4.69%	Gain( net off loss) from Trading in Govt. Securities Loss on revaluation of treasury securities	697,660,180 (708,829,886)	566,547,732 (336,089,566)
	The calculation of CRAR under Basel III has been made as per "Guidelines on Risk Based Capital Framework for banks in line with Basel III)" issued by Bangladesh Bank vide its BF 2014.	Capital Adequacy (Revis RPD Circular no. 18 datec	ed Regulatory I December 21,	Dividend on Investment in Shares Gain/(Loss) on Investment in shares of quoted companies	54,132,093 166,963	57,164,924 22,092,427
15.00	Statutory Reserve			Prize Bond	9,250 <b>76,703,75</b> 7	2,000 364,205,131
	Opening Balance Add: Transferred during the year (20% of pretax profit)	2,721,143,746 466,623,080	2,276,079,020 445,064,726	22 (a) Consolidated Income From Investments  Mutual Trust Bank Limited (Note-22)	1,974,265,630	2,372,998,091
15 (a)	Closing Balance Consolidated Statutory Reserve	3,187,766,825	2,721,143,746	MTB Securities Limited (1906-22) MTB Securities Limited MTB Capital Limited	30,063,602 6,215,123	8,166,076 10,035,340
	Opening Balance Add: Transferred during the year (20% of pretax profit )	2,721,143,746 466,623,080	2,276,079,020 445,064,726	MTB Exchange (UK) Limited	2,010,544,355	2,391,199,507
16.00	Closing Balance General Reserve	3,187,766,825	2,721,143,746	23.00 Commission, Exchange and Brokerage Commission (Note-23.01)	608,003,652	533,196,488
_0.00	General Reserve Opening Balance Add: Transferred from Retained Earnings	446,777,324 170,000,000	276,777,324 170,000,000	Exchange Brokerage	458,772,561	305,782,752
17.00	Add. Historical not recalled Earlings Closing Balance Retained Earnings	616,777,324	446,777,324	23.01 Commission	1,066,776,213	838,979,240
_,,00	Retained Earnings Opening Balance Add: Profit made during the year	786,953,518 1,403,785,702	653,371,965 1,364,172,889	Commission on Letter of Guarantee Commission on Letter of Credit	84,187,394 223,743,666	73,356,017 197,851,788
	Add: Front made during the year Less: Bonus Share Issued during the year Less: Transferred to Statutory Reserve	(738,631,930) (466,623,080)	(615,526,610) (445,064,726)	Commission on Acceptance of Bills Commission on LC Advising	214,632,680 11,362,050	188,075,574 10,939,800
	Less: Transferred to General Reserve Closing Balance	(170,000,000) 815,484,211	(170,000,000) 786,953,518	Commission on PO, DD & TT Exchange houses commission	4,736,481 13,086,029	5,904,465 11,543,052
17 (a)	Consolidated Retained Earnings			On-line service commission Commission on IBC	12,792,431 625,284	11,458,740 545,097
	Opening Balance Add: Consolidated Profit made during the year	752,903,276 1,463,590,966 (738,631,030)	617,298,134 1,366,196,478	Underwriting Commission regarding Treasury Bill/Bond Commission on IPO collection	31,309,695 68,728	20,598,799 3,786,755
	Less: Bonus Share Issued during the year Less: Bonus Share Issued by MTB Capital Limited Less: Topograph to Statutory Recognit	(738,631,930) (14,999,400)	(615,526,610) - (445,064,736)	Commission on POS Commission on RTGS	11,451,973 7,242	9,135,183 1,218 533,196,488
	Less: Transferred to Statutory Reserve Less: Transferred to General Reserve	(466,623,080) (170,000,000)	(445,064,726) (170,000,000)	23 (a) Consolidated Commission, Exchange and Brokerage Mutual Trust Bank Limited (Note-23)	608,003,652 1,066,776,213	533,196,488 838,979,240
	Add: Capitalized Profit Reserve (Bonus Share Issued by MTB Capital Closing Balance	826,239,833 14,999,400 841,239,233	752,903,276 - 752,903,276	MTB Securities Limited MTB Capital Limited	150,165,334 331,250	124,508,494
	Minority Interest			MTB Exchange (UK) Limited  24.00 Other Operating Income	10,882,143 1,228,154,940	11,354,129 974,841,863
	Opening balance Add: Profit made during the year	119,678 2,461	119,146 532	Handling Charges VISA Card	3,217,178 6,945,242	2,289,229 8,195,462
18.00	Closing balance Contingent Liabilities & Commitments	122,139	119,678	Service Charges SWIFT Charge Recoveries SME Fees and Charges	102,469,550 28,493,361 11,608,822	102,125,166 27,031,181 13,236,440
	Letter of Guarantee Letter of Credit :	9,302,425,309	7,486,950,066	Management fees Early Settlement Fee Loan Processing Fee	11,847,588 4,395,299 24,430,048	41,083,434 3,673,509 23,532,642
	Letter of Credit (Cash) Letter of Credit (Back to Back) Letter of Credit (EDF)	3,515,503,120 2,270,892,766 261,380,257	3,045,545,564 1,641,771,089 383,061,315	Partial Payment Fee Charges against cards	288,272 84,806,862	308,201 80,575,695
	Letter of Credit (EDF) Letter of Credit (Deferred) Letter of Credit (Inland)	7,527,009,947 716,487,925	3,761,148,574 1,203,551,406	Recovery from written off loans NPSB Acquirer Income Locker Rent	900,000 3,661,561 3,578,835	1,100,990 - 3,359,006
	Bills for collection:	14,291,274,015	10,035,077,947	Miscellaneous Earnings	68,774,558 355,417,176 5,161,467	66,888,883 373,399,838 1,583,972
	Inland Foreign	1,906,040,601 1,390,440,811	2,258,687 2,616,573,788	Offshore Banking Unit  24 (a) Consolidated other operating income	360,578,643	374,983,810
	Acceptances and endorsements: IFDBC (Back to Back)	3,296,481,413 554,500	2,618,832,476 554,500	Mutual Trust Bank Limited (Note-24) MTB Securities Limited MTB Capital Limited	360,578,643 13,002,150 21,735,197	374,983,810 14,786,406 11,167,387
	IFDBC (Cash) Accepted Bill (Inland)	3,372,514,679	3,145,060,914	MTB Exchange (UK) Limited	2,586,588 397,902,578	400,937,603
	Accepted Bill (Foreign)	14,871,064,705 18,244,133,884	11,742,769,550 14,888,384,964	25.00 Salary & Allowances Basic Pay Allowances	903,888,480 665,492,008	774,212,992 594,440,753
	Other Commitments Undrawn formal standby facilities, credit lines and other commitments	45,134,314,620	35,029,245,452	Bonus Gratuity	321,294,587 120,000,000	324,263,990 100,000,000
18.01	Letter of Guarantee i) Claims against the Bank not acknowledged as debts	-	-	Leave Fare Assistance Providend Fund	78,436,516 79,669,110 <b>2,168,780,701</b>	69,690,002 68,369,356 <b>1,930,977,093</b>
	ii) Money for which the bank is contingently liable in respect of guarantees given favoring : Directors			25 (a) Consolidated salaries and allowances Mutual Trust Bank Limited (Note-25)	2,168,780,701	1,930,977,093
	Government Bank and other Financial Institutions	1,080,454,771 96,346,387	3,204,020,255 86,572,500	MTB Securities Limited MTB Capital Limited MTB Exchange (UK) Limited	71,895,379 10,840,421 4,678,028	74,885,893 9,865,670 6,615,604
	Others	8,125,624,151 9,302,425,309	4,196,357,310 7,486,950,066	25.01 Managing Director's Remuneration	2,256,194,529	2,022,344,260
	Less: Margin	695,969,085 8,606,456,224	1,070,863,672 6,416,086,394	Basic House Rent House Maintenance	7,626,667 1,980,000 1,320,000	7,026,667 1,928,000 1,285,333
	iii) Liability on Account of Bills Re-Discounted iv) Liability on Account of Outstanding Forward Exchange Contract	8,606,456,224	6,416,086,394	Entertainment Festival Bonus	216,000 1,950,000	205,600 1,800,000
	Segregation of Commitment by Type			Incentive Bonus Leave Fare Assistance Security and personal wages	1,000,000 1,800,000 660,000	1,000,000 1,650,000 642,666
	Documentary Credit and Short Term Business Related Transaction Forward Asset Purchased and Forward Deposit Endorsed formal standby facilities, Credit facilities and other commitments:	14,291,274,015	10,035,077,947	Providend Fund	762,666 17,315,333	702,667 <b>16,240,933</b>
	Less than one year One year and above	27,546,559,193	22,375,335,029	26.00 Rent, Tax, Insurance, Utilities, etc. Rent Rates & taxes	367,425,834 7,538,413	345,570,977 2,933,266
	Undrawn formal standby facilities, credit lines and other commitments Spot and Forward Foreign Exchange Rate Contract Other Exchange Contract	-	-	Insurance Electricity & Utilities	86,651,779 97,169,557	64,694,055 93,492,765
	Others	3,296,481,413 45,134,314,620	2,618,832,476 35,029,245,452	Lease Rent	247,774 559,033,357	628,824 507,319,887
	Consolidated contingent liabilities Letters of guarantee	0.002 15-	7 10/ 25/	26 (a) Consolidated rent, taxes, insurance, electricity, etc.  Mutual Trust Bank Limited (Note-26)  MTB Securities Limited	559,033,357 40,107,501	507,319,887 34,366,136
	Mutual Trust Bank Limited (Note-18) MTB Securities Limited MTB Capital Limited	9,302,425,309	7,486,950,066 - -	MTB Capital Limited MTB Exchange (UK) Limited	3,140,184 5,941,972 608,223,014	3,140,183 6,561,208 551,387,414
	MTB Exchange (UK) Limited	9,302,425,309	7,486,950,066	27.00 Legal Expense Legal Expense	3,077,953	3,411,955
	Irrevocable Letters of Credit Mutual Trust Bank Limited (Note-18) MTR Securities Limited	14,291,274,015	10,035,077,947	27 (a) Consolidated Legal Expense Mutual Trust Bank Limited (Note-27)	3,077,953 3,077,953	3,411,955 3,411,955
	MTB Securities Limited MTB Capital Limited MTB Exchange (UK) Limited	-	- - -	MTB Securities Limited MTB Capital Limited	3,300 55,000 249,685	-
	Bills for collection	14,291,274,015	10,035,077,947	MTB Exchange (UK) Limited  28.00 Postage, Stamps & Telecommunication, etc.	249,685 3,385,938	3,411,955
	Mutual Trust Bank Limited (Note-18) MTB Securities Limited MTB Capital Limited	3,296,481,413 - -	2,618,832,476	20.0 Fostage, Stamps & Telecommunication, etc. Postage / Courier Service Telephone	663,090 7,947,366 8,610,456	3,097,496 10,939,335
	MTB Exchange (UK) Limited	3,296,481,413	2,618,832,476	28 (a) Consolidated Postage, Stamp & Telecommunication, etc.  Mutual Trust Bank Limited (Note-28)	8,610,456 8,610,456	14,036,831
	Acceptances and endorsements Mutual Trust Bank Limited (Note-18)	18,244,133,884	14,888,384,964	Mutual I rust bank Limited (Note-29) MTB Securities Limited MTB Capital Limited MTB Exchange (UK) Limited	8,610,456 101,448 81,487 157,940	755,290 89,210 91,057
	MTB Securities Limited MTB Capital Limited MTB Exchange (UK) Limited	-		29.00 Printing, Stationery, Advertisement etc.	8,951,331	14,972,388
	Other Commitments	18,244,133,884	14,888,384,964	Printing & Security Stationery Computer Stationery	33,249,336 16,576,241	33,200,234 11,635,776
	Mutual Trust Bank Limited (Note-18) MTB Securities Limited MTB Capital Limited		-	Petty & Table Stationery Publicity & Advertisement	12,805,602 19,218,706 81,849,885	12,979,143 25,792,757 <b>83,607,910</b>
	MTB Exchange (UK) Limited	4E 124 24 1 1 1	25 000 245 15	29 (a) Consolidated Printing, Stationery, Advertisements etc.  Mutual Trust Bank Limited (Note-29)	81,849,885	83,607,910
	Income Statement Income:	45,134,314,620	35,029,245,452	MTB Securities Limited MTB Capital Limited MTB Exchange (UK) Limited	870,568 96,917 357,899	880,068 211,501 237,343
	<b>Income:</b> Interest, Discount and Similar Income Dividend income	13,181,696,621 54,132,093	12,713,022,155 57,164,924	30.00 Directors' Fees	83,175,269	84,936,822
	Fee, Commission and Brokerage Gain less losses arising from dealing in Foreign Currencies	608,003,652 458,772,561	533,196,488 305,782,752	Meeting fee	1,775,600 1,775,600	1,450,400 1,450,400
	Other Operating Income	349,575,901 14,652,180,827	627,534,404 <b>14,236,700,722</b>	Bank has paid BDT 8,000 as Honarioum according to the BRPD circular letter no. 11 dated 30 (a) Consolidated Directors Fees Musual Trust Bank Limited (Note-30)		g 480 so-1
	Expenses Interest, Fee and Commission Administrative expenses	7,506,266,934 2,842,332,785	7,993,686,553 2,557,993,509	Mutual Trust Bank Limited (Note-30) MTB Securities Limited MTB Capital Limited	1,775,600 692,683 562,750	1,450,400 569,250 448,500
	Administrative expenses Other operating expenses Depreciation on Banking Assets	2,842,332,785 786,011,805 308,919,377	2,557,993,509 729,440,450 283,357,831	MTB Exchange (UK) Limited	3,031,033	2,468,150
	Operating profit	11,443,530,901 3,208,649,926	11,564,478,343 2,672,222,379	31.00 Auditors' Fee Annual Account NOSTRO Account IPEF Account	1,759,500 50,000 30,000	805,000 46,000 57,500
20.00	Interest Income Loans and Advances (Note-20.01)	10,938,134,404	10,350,625,656	IPFF Account Corporate Governance	30,000 50,000 1,889,500	57,500 40,000 <b>948,500</b>
	Money at Call and Short Notice Balance with Other Banks and Financial Institutions (Note-20.02) Foreign Currency Lending	95,627,031 242,298,554 17,318,978	100,648,500 197,419,465 25,852,316	31 (a) Consolidated Auditors' Fee Mutual Trust Bank Limited (Note-31) MTB Securities Limited	1,889,500 57,500	948,500 57,500
	Foreign Currency Lending Less: Inter transaction with Offshore Banking Unit	17,318,978 11,293,378,967 (17,063,626)	25,852,316 10,674,545,937 (24,806,356)	MTB Capital Limited MTB Exchange (UK) Limited	63,250 570,105 2,580,355	63,250 357,086 1,426,336
	Less: Rebate for the good borrower	(25,755,000) 11,250,560,341	10,649,739,581	32.00 Depreciation on & Repairs to Bank's property Depreciation :		
	Interest on Loans and Advances Term Loan	2,661,678,046	2,238,169,315	Immovable Property Furniture & Fixture Office Equipments	34,074,406 81,795,138 180,832,146	31,157,406 80,341,376 162,282,148
	Small and Medium Enterprise Financing Retail/Consumer Financing	1,231,212,991 453,628,428	1,122,073,263 418,166,677	Motor Vehicles Books & Periodicals	180,832,146 12,217,687	6,461,340
	General Loans Demand Loan	346,856,633 259,289,977	505,987,322 113,664,174	Leasehold Property  Repairs on Bank's property	- 308,919,377 70,112,155	3,115,561 283,357,831 67,387,919
	Payment Against Documents (PAD) Trust Receipts Lease Finance	33,616,166 1,103,978,968 44,306,325	36,928,966 1,182,075,249 43,504,020	32 (a) Consolidated depreciation and repair of assets	379,031,532	350,745,750
	Lease Finance Export Development Fund House Building Loan	32,649,465 438,160,322	14,005,850 379,963,943	Mutual Trust Bank Limited (Note-32) MTB Securities Limited MTB Capital Limited	379,031,532 9,781,984 1,336,169	350,745,750 10,891,228 1,779,718
	Cash Credit Packing Credit	2,582,132,921 7,614,274	2,448,579,553 3,010,750	MTB Exchange (UK) Limited	1,336,169 752,222 390,901,907	1,779,718 701,078 <b>364,117,774</b>
	Secured Overdraft Bills Purchased and Discounted	1,375,390,642 274,655,459	1,443,483,057 311,149,970	32 (a.1) Consolidated depreciation of assets Mutual Trust Bank Limited (Note-32) MTB Securities Limited	308,919,377 9.273,484	283,357,831 10.076,968
	Interest on Loans to Subsidiaries Offshore Banking Unit	- 10,845,170,618 92,963,786	40,347,458 10,301,109,565 49,516,091	MTB Securities Limited MTB Capital Limited MTB Exchange (UK) Limited	9,273,484 1,124,480 637,145	10,076,968 974,243 405,374
20.00	-	92,963,786	49,516,091 10,350,625,656	32 (a.2) Consolidated Repair & Maintenance of assets	319,954,486	294,814,417
	Interest on Balance with other Bank and Financial Institution Interest on Balance with other Bank in Bangladesh Interest on Balance held with outside Bangladesh	242,298,554	197,419,465	Mutual Trust Bank Limited (Note-32) MTB Securities Limited MTB Capital Limited	70,112,155 508,500 211,689	67,387,919 814,260 805,475
		242,298,554	197,419,465	MTB Exchange (UK) Limited	115,077 70,947,421	295,704 69,303,357

1,250,560,341	10,649,739,581	33.00	Other Expenses Security & Auxiliary Service				167,943,299	156,559,510
109,948,362 27,630,841 -	179,721,516 18,024,091 -		Office Cleaning Office Maintenance Car Expense Entertainment				40,363,513 31,702,589 158,223,887 31,415,952	36,649,131 34,631,695 152,486,641 31,738,615
(6,766,654) 1,381,372,890	(40,347,458) (13,762,186) 10,793,375,544		Newspaper & Periodicals Clearing House Expense Traveling & Conveyance Bank Charge				1,736,766 860,870 46,179,366 4,199,320	1,373,763 915,455 38,323,165 4,752,043
7,377,375,042 87,214,823 7,464,589,865 58,740,695	7,859,517,928 128,064,243 7,987,582,171 30,910,738		Training Expense Professional Fee AGM Expense Subscription & Donation				10,182,796 12,599,670 499,700 29,285,599	10,244,364 34,387,755 691,321 6,698,880
(17,063,626) 7,506,266,934	(24,806,356) 7,993,686,553		Reuters Charge CDBL Charges Fees & Registration				1,949,475 310,288 14,870,510	1,940,562 551,000 15,928,702
686,012,437 413,085,559 3,367,699,342	654,941,960 612,886,163 4,437,589,031		Business Development Expense Contribution to MTB Foundation Employees Medical Assistance Fund Honorarium				57,657,030 15,000,000 10,000,000 984,115	49,860,087 10,000,000 5,000,000 569,465
2,388,310,578 522,267,125 7,377,375,042	1,810,002,636 344,098,137 7,859,517,928		Cash Carrying Expense Contact Point Verification (CPV) Charges Site Maintenance & Support Service On-line and connectivity charges	es			15,798,372 148,031 3,017,171 38,288,184	17,777,891 824,429 2,791,700 42,555,166
7,506,266,934 - 3,594,521	7,993,686,553 40,522,458 -		Loss on Sale of Fixed Assets  Offshore Banking Unit				18,088,645 711,305,148 4,594,503 <b>715,899,651</b>	4,601,085 661,852,425 200,106 662,052,531
- - (6,766,654) 7,503,094,801	(40,347,458) (13,762,186) 7,980,099,367	33 (a)	Consolidated other expenses Mutual Trust Bank Limited (Note-33) MTB Securities Limited				715,899,651 11,204,131	662,052,531 37,794,307
1,897,561,872 76,703,757	2,008,792,960 364,205,131	34.00	MTB Capital Limited MTB Exchange (UK) Limited  Provision Against Loans and Advances				2,375,030 3,530,006 <b>733,008,817</b>	3,420,027 4,907,307 <b>708,174,172</b>
1,974,265,630 1,862,845,446	2,372,998,091 1,952,489,838		Provision for Classified Loans and Advar Provision for Unclassified Loans and Advar Provision for Off Balance Sheet Items Total amount of provision made during	lvances			721,919,363 42,615,165 100,000,000 864,534,528	226,717,487 168,668,771 43,981,972 439,368,230
6,302,042 9,239,661 19,174,723 1,897,561,872	12,968,489 22,778,472 20,556,162 2,008,792,960	35.00	Current Tax Expenses Current tax Total				897,030,119 897,030,119	760,896,156 760,896,156
33,565,157 697,660,180	54,487,614 566,547,732	35.01	Deferred Tax Expenses Deferred Tax (Note-12.07) Total	IID 4 C 4 B Y			32,299,576 32,299,576	100,254,584 100,254,584
(708,829,886) 54,132,093 166,963 9,250	(336,089,566) 57,164,924 22,092,427 2,000	35 (a)	* Deferred tax has been calculated as per gratuity liability and fixed assets. Consolidated Current Tax Expenses Mutual Trust Bank Limited (Note-35)	r "BA5:12 Inc	ome Taxes" and it is	the timing differe	897,030,119	760,896,156
76,703,757 1,974,265,630	364,205,131 2,372,998,091		MTB Securities Limited MTB Capital Limited MTB Exchange (UK) Limited				52,528,830 11,718,874 - 961,277,823	41,352,036 4,940,302 - 807,188,494
30,063,602 6,215,123 - 2,010,544,355	8,166,076 10,035,340 - 2,391,199,507	35(a.1)	Consolidated Deferred Tax Expenses Mutual Trust Bank limited (Note-12.07) MTB Securities Limited MTB Capital Limited				32,299,576 4,100,994 206,087	100,254,584
608,003,652 458,772,561	533,196,488 305,782,752	36.00	MTB Exchange (UK) Limited  Earning Per Share (EPS):*				36,606,657	100,254,584
1,066,776,213 84,187,394	838,979,240 73,356,017		Net Profit After Tax Number of Ordinary Shares outstanding Earning Per Share (EPS) *Earnings per share has been calculated in		with BAS-33: Earning	s Per Share (EPS).	1,403,785,702 443,179,160 3.17	1,364,172,889 443,179,160 3.08
223,743,666 214,632,680 11,362,050	197,851,788 188,075,574 10,939,800	36 (a)	Consolidated Earning Per Share (EPS):* Consolidated Net Profit After Tax Number of Ordinary Shares outstanding Earning Per Share (EPS)				1,463,590,966 443,179,160 3.30	1,366,196,478 443,179,160 3.08
4,736,481 13,086,029 12,792,431 625,284	5,904,465 11,543,052 11,458,740 545,097	37.00	*Earnings per share (EFS)  *Earnings per share has been calculated in Received from Other Operational Incom Handling charge		with BAS-33: Earning	s Per Share (EPS).	3,217,178	2,289,229
31,309,695 68,728 11,451,973 7,242	20,598,799 3,786,755 9,135,183 1,218		VISA Service charge SWIFT charge recovery SME Fees and Charges				6,945,242 102,469,550 28,493,361 11,608,822	8,195,462 102,125,166 27,031,181 13,236,440
608,003,652 1,066,776,213 150,165,334	533,196,488 838,979,240 124,508,494		Management fees Early settlement and Loan processing fee Charges against cards NPSB Acquirer Income	es			11,847,588 29,113,619 84,806,862 3,661,561	41,083,434 27,514,352 80,575,695
331,250 10,882,143 1,228,154,940	11,354,129 974,841,863		Locker rent Discount on Treasury Bill Gain( net off loss) from Trading in Govt. Loss on revaluation of treasury securities				3,578,835 33,565,157 697,660,180 (708,829,886)	3,359,006 54,487,614 566,547,732 (336,089,566)
3,217,178 6,945,242 102,469,550 28,493,361 11,608,822	2,289,229 8,195,462 102,125,166 27,031,181 13,236,440		Gain/(Loss) on Investment in shares of q Prize Bond Miscellaneous income Offshore Banking Unit		panies		166,963 9,250 68,774,558 5,161,467	22,092,427 2,000 66,888,883 1,583,972
11,847,588 4,395,299 24,430,048 288,272 84,806,862	41,083,434 3,673,509 23,532,642 308,201 80,575,695	37 (a)	Consolidated Received from Other Ope Mutual Trust Bank Limited (Note-37) MTB Securities Limited	erational Inc	ome		382,250,308 382,250,308 35,850,646	680,923,027 680,923,027 22,952,482
900,000 3,661,561 3,578,835 68,774,558	1,100,990 - 3,359,006 66,888,883		MTB Capital Limited MTB Exchange (UK) Limited				23,204,729 2,586,588 443,892,270	721,317,519
355,417,176 5,161,467 <b>360,578,643</b> 360,578,643	373,399,838 1,583,972 374,983,810 374,983,810	38.00	Payment for Other Operational Expense Rent, Tax, Insurance, Electricity, etc. Legal Expense Postage, Stamps, Telegram & Telecommu		c.		559,033,357 3,077,953 8,610,456	507,319,887 3,411,955 14,036,831
13,002,150 21,735,197 2,586,588 397,902,578	14,786,406 11,167,387 		Directors' Fee Auditors' Fee Repair & Maintenance Other Expenses				1,775,600 1,889,500 70,112,155 697,811,006	1,450,400 948,500 67,387,919 657,451,446
903,888,480 665,492,008 321,294,587 120,000,000	774,212,992 594,440,753 324,263,990 100,000,000	38 (a)	Consolidated Payment for Other Operat Rent, Tax, Insurance, Electricity, etc. Legal Expense	tional Expen	ases	[	1,342,310,026 608,223,014 3,385,938	1,252,006,938 551,387,414 3,411,955
78,436,516 79,669,110 2,168,780,701	69,690,002 68,369,356 <b>1,930,977,093</b>		Postage, Stamps, Telegram & Telecommu Directors' Fee Auditors' Fee Repair & Maintenance	unication, etc	2.		8,951,331 3,031,033 2,580,355 70,947,421	14,972,388 2,468,150 1,426,336 69,303,357
2,168,780,701 71,895,379 10,840,421 4,678,028 2,256,194,529	1,930,977,093 74,885,893 9,865,670 6,615,604 2,022,344,260	39.00	Other Expenses  Number of Employees  The number of employees engaged for the	he whole ves	ar or part thereof who e	received a total s	714,833,884 <b>1,411,952,975</b>	691,563,197 1,334,532,797
7,626,667 1,980,000 1,320,000	7,026,667 1,928,000 1,285,333		1,889. Number of Branch Number of Meeting	ne whole yea	a or part thereof with	o received a total i	110	106
216,000 1,950,000 1,000,000 1,800,000	205,600 1,800,000 1,000,000 1,650,000		Board Meeting Executive Committee Meeting Audit Committee Meeting Risk Management Committee Meeting				13 9 5 5	13 9 4 4
660,000 762,666 17,315,333	642,666 702,667 <b>16,240,933</b>		Auditors Work Hour The external auditors of the bank, M.J.AB spent around 4,125 man-hours to complet					ighted Asset and has
367,425,834 7,538,413 86,651,779 97,169,557 247,774	345,570,977 2,933,266 64,694,055 93,492,765 628,824	43.00	Related Party Disclosures of the Bank i) Name of the Directors together with a lii) Significant contracts where Bank is a				g the year 2016	Annexure-E Outstanding
559,033,357 559,033,357 40,107,501	507,319,887 507,319,887 34,366,136		Name of Directors  Mr. M. A. Rouf  Mr. Hedayetullah	(	thip with the Bank Chairman te Chairman	transaction Credit Card Credit Card	Approve limit 500,000 500,000	amount 51,950
3,140,184 5,941,972 608,223,014	3,140,183 6,561,208 551,387,414		Mr. Syed Manzur Elahi Advanced Chemical Industries Ltd.	(Found	Director ding Chairman) Director	Credit Card Credit Card	1,575,000	-
3,077,953 3,077,953 3,077,953 3,300	3,411,955 3,411,955 3,411,955		represented by Dr. Arif Dowla  Associated Builders Corporation Ltd. represented by Mr. Rashed Ahmed Chowdhury  Mr. Md. Wakiluddin		Director	Credit Card  Credit Card	592,800 500,000	39,991 187
55,000 249,685 3,385,938	3,411,955		ASTRAS Ltd. represented by Mr. Anjan Chowdhury Pioneer Insurance Company Ltd.		Director	Credit Card Credit Card	490,000 500,000	11,169
663,090 7,947,366 <b>8,610,456</b> 8,610,456	3,097,496 10,939,335 14,036,831		represented by Mr. Q.A.F.M Serajul  iii) Shares issued to Directors and Execut  iv) Related Party Transactions	tives withou	t consideration or ex		ount Outstanding	Nil
8,610,456 101,448 81,487 157,940 <b>8,951,331</b>	14,036,831 755,290 89,210 91,057 14,972,388		Name of party Mrs. Banesa Khatun	+	elated with /akiluddin Director	Transactions nature House Building Loan (General)	Outstanding balance BDT Million	Nature of Security  Registered  Mortgage (RM) of
33,249,336 16,576,241 12,805,602	33,200,234 11,635,776 12,979,143 25,792,757		Sunbeams School Ltd. (1.Mrs Nilufer Manzur,Chairman, 2. Mr. Syed Nasim Manzur, 3.Ms. Munize Manzur)		ed Manzur Elahi Director ding Chairman)	SOD (General)	46.528	Land and Building  RM of Land and  Building
19,218,706 81,849,885 81,849,885 870,568	25,792,757 83,607,910 83,607,910 880,068		Sunbeams School Ltd. (1.Mrs Nilufer Manzur,Chairman, 2.Mr. Syed Nasim Manzur,	Mr. Sye	ed Manzur Elahi Director	Term Loan	1.656	RM of Land and Building
96,917 357,899 <b>83,175,269</b>	211,501 237,343 84,936,822		3.Ms. Munize Manzur)  v) Lending policies in respect of related Lending to related parties is effected as per	l party	ents of Section 27(1)	of the Bank Comp	nanies Act 1991	Dunting
1,775,600 1,775,600 er 2015	1,450,400 1,450,400		vi) Business other than banking busines Act, 1991 a) Lease agreement made with the Director	ss with any				Bank Companies
1,775,600 692,683 562,750	1,450,400 569,250 448,500		Nature of contract		Purpose Pabna Branch	Name of Direct	tor and Related by	Remarks Approved by Bangladesh Bank
3,031,033 1,759,500 50,000 30,000	2,468,150 805,000 46,000 57,500		Lorge		Pabna Branch ATM Booth quare Textile ATM Booth		. Cheman	
50,000 <b>1,889,500</b> 1,889,500	40,000 948,500 948,500		Lease agreement		Square armaceuticals ATM Booth  Juare Hospital ATM	Mr. Anjan	i Chowdhury	Approved by Board of MTB
57,500 63,250 570,105 <b>2,580,355</b>	57,500 63,250 357,086 1,426,336				Booth uare Fashions ATM Booth Bilquis Tower ATM			
34,074,406 81,795,138 180,832,146	31,157,406 80,341,376 162,282,148		Lease agreement		Booth  ABC House ATM Booth  ABC Heritage ATM	Mr. Rashed Al	nmed Chowdhury	Approved by Board of MTB
12,217,687 - - 308,919,377 70,112,155	6,461,340 - 3,115,561 283,357,831 67,387,919				Booth ABC BPL ATM Booth  ragati Sarani Branch			
379,031,532 379,031,532 9,781,984	350,745,750 350,745,750 10,891,228		Lease agreement	Pr	agati Sarani Branch ATM Booth Apex Adelchi		Wakiluddin	Approved by Bangladesh Bank Approved by Board
1,336,169 752,222 390,901,907	1,779,718 701,078 364,117,774		Lease agreement vii) Business with subsidiary	F	ootwear Ltd. ATM Booth	Syed M	lanzur Elahi	of MTB  Outstanding
308,919,377 9,273,484 1,124,480 637,145 319,954,486	283,357,831 10,076,968 974,243 405,374 294,814,417		Name of party  MTB Securities Limited  MTB Exchange (UK) Limited	Subsid	elationship diary Company diary Company	Loar	f transaction  facility facility	Outstanding balance BDT Million 345.00 40.78
70,112,155	67,387,919	44.00	Events after the Balance Sheet Date	Juosia	, company	Loar	y	10.70

44.00 Events after the Balance Sheet Date i) Subsequent to the balance sheet date, The Board of Directors recommended Stock Dividend @ 15% for the year 2016 which will be recognized in the accounts as and when approved by the shareholders in the Annual General Meeting (AGM).

45.00 Financial Highlights as at December 31, 2016 are shown in Annexure-F



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Balance with other Banks- Out Side Bangladesh (NOSTRO Account)  Currency wise position and Exchange rate applied for conversion of Balance with other Banks in Foreign Currency into Local currency as at 31 December 2016  2015		rust Bank Limited ate Head Office Annexure - E	Financial Highlights As at December 31, 2016 Annexure - F
Name of the Bank         Currency         Foreign Currency Amount         Exchange Rate Legal         BDT         Exchange Rate Legal         Exchange Rate Legal         BDT         Exchange Rate Legal         E	Name of Companies in which  SL # Name of Directors of the Bank	Name of Companies in which the Directors have interest	BDT in Million   SLNo.   Items   2016   2015
Sandard Chartered Bank, New York   US\$   1.52.8273   78.70   119.8347479   596.260   78.50   46.806,407     Iabib American Bank, New York   US\$   1.046.879   78.70   18.2394,715   1.3424,737   78.80   111.841.870     Commerce Bank, Germany   US\$   132.199   78.70   10.404.369   135.483   78.50   10.635.442     Mashreqbank, Lordon   US\$   90.005   78.70   7.085.628   16.0.066   78.50   12.274.537     ICICI, Hong Kong   US\$   21.2383   78.70   16.715.010   200.504   78.50   15.975.045     National Commercial Bank, Jeddha   US\$   -	1 Mr. M.A. Rouf, JP Chairman	Chairman  - Britannia Properties Ltd., Bangladesh  - Britannia Holdings & Management Ltd.  - Britannia Developments Limited  - Britannia Asset & Equity Management Ltd.  - Diamond Properties (BD) Ltd.,  - Diamond Properties, (UK) St. Andrews  - MTB Securities Limited (MTBSL)  - MTB Capital Limited (MTBCL)	1     Paid up Capital     4,431.79     3,693.16       2     Total Capital (Tier-1 & 2)     13,699.25     12,445.45       3     Surplus/(shortage) Capital     1,800.06     2,235.30       4     Total Assets     164,480.42     145,562.77       5     Total Deposits     131,593.61     118,686.76       6     Total Loans and Advances     110,834.55     96,216.72       7     Total Contingent Liabilities     45,134.31     35,029.25
Habib American Bank, Zurich	2 Mr. Hedayetullah Vice- Chairman	- MTB Exchange (UK) Director - Tiger Tours Ltd. Chairman - Hedayetullah Securities Ltd. Director - Apex Tannery Ltd Apex Property Development Ltd.	8       Lending-Deposit Ratio       84.22%       81.10%         9       Classified Loans as % of Total Loans and Advances       4.50%       2.11%         10       Profit After Provision and Tax       1,403.79       1,364.17         11       Total Classified loans and advances       4,983.09       2,034.42         12       Total Provision Maintained against Classified Loans       2,050.92       1,182.00
Sandard Chartered Bink, Mumbai   ACU   275,712   78,70   21,699,178   92,124   78,50   72,211,785     Sandard Chartered Bink, Kollata   ACU   501,842   78,70   39,389,071   205,482   78,50   20,280,374     Standard Chartered Bink, Colombo   ACU   49,678   78,70   3,909,800   18,700   78,50   1,475,028     Standard Chartered Bink, Colombo   ACU   62,093   78,70   4,866,884   4,610   78,50   361,879     Habib Metropolitian Bink, Karabi   ACU   58,582   78,70   4,866,884   4,610   78,50   12,66,305     Mashreqbank, Mumbai   ACU   20,411   78,70   18,133,876   427,136   78,50   33,250,198     AB Bink, Mumbai   ACU   384,900   78,70   30,297,204   490,023   78,50   38,466,802     Himalayan Bank Lid, Kathmundu   ACU   109,490   78,70   8,617,104   66,510   78,50   5,378,035     Nepal Bangladesh Bank Limited   ACU   131,974   78,70   10,386,652   250   78,50   19,625     Source	3 Mr. Syed Manzur Elahi Director (Founding Chairman)	- MTB Securities Limited (MTBSL)  Managing Director - Footbed Footwear Ltd FB Footwear Ltd.  Chairman - Apex Tannery Ltd Apex Footwear Ltd.	13       Surplus/(deficit) in Provision against Classified Loans       -       373.57         14       Cost of Fund       8.57%       10.06%         15       Earning Asset       135,421.01       124,894.53         16       Non-Interest Earning Asset       29,059.41       20,668.24         17       Return on Investments (ROI)       8.36%       9.93%         18       Return on Asset (ROA)       0.85%       0.94%
United Bank of India, Kolkata ACU 322,830 78,70 28,407,392 247,229 78,50 19,407,590 1DFC Bank, Mumbai ACU 243,547 78,70 19,109,222 342,626 78,50 26,886,141 Habib Bank Pakistan ACU 199,888 78,70 15,799,512 50,000 78,50 3,925,000 Axis Bank, Mumbai ACU 238,604 78,70 18,778,685		- Apex Pharma Ltd.  - Blue Ocean Footwear Ltd.  - Apex Enterprise Ltd.  - Apex Investments Ltd.  Grey Advertising (Bangladesh) Ltd.  - Quantum Market Research  - Manusher Jonno Foundation  Director	19         Income from Investment         1,974.27         2,373.00           20         Earnings per Share (BDT)         3.17         3.08           21         Operating Profit per Share (BDT)         7.24         6.03           22         Price-Earning Ratio (Times)         7.29         6.33   Off Shore Banking Unit (OBU)
St.   Name of the Company   Face   Value   No. of Share   Held   Cost Holding   Average   Cost   De 31, 2016   Cost Holding   Average   Cost   De 31, 2016		International Publications Limited Credit Rating Agency of Bangladesh Limited (CRAB) Central Depository Bangladesh Ltd. (CDBL) MTB Exchange (UK) Member of the Board of Trustees East West University Centre for Policy Dialogue (CPD)	Balance Sheet
6 Bangladesh Submarise Cable Company Limited 10 \$5,00000 9,348,53000 169.97 118.60 6,522,00000 (2,325,53000) 6 Tourisdence Cement Ltd. 10 125,960.00 16,892,88880 134.11 109.40 13,780,024.00 0,112,854.80) 8 Dinaka Electric Supply Company Ltd. 10 28,688.00 (2,997,90.25) 101.54 46.30 1,22,999.40 (1,581,963.12) 9 Eastern Bank Ltd. 10 115,046.00 4,122,348.64 35.84 29.00 3,336,334.00 (786,914.64) 10 Invoy Totalies Limited 10 10 100,000 4465,000 44.03 88.0 88.00 889,000.00 (17,000.00) 11 Far Bask Knitting & Dyring Industries Limited 10 2,279.00 59,286.00 21,53 25.90 7,1225.00 12,191.00 12 First Finance Limited 10 15,500.00 3461,353.00 24.53 25.00 13,000.00 (2,038,435.00) 13 Fortume Shows Limited 10 6.00 6.00 10.00 50.85 30.50 25.50 14 Far-Wang Ceramic Industries Ltd. 10 60,000.00 1,013,400.00 16.89 18.20 1,092,000.00 78,640.00 15 G8B Power Ltd. 10 26,560.00 43,451,545 20.30 4,930,00.00 78,640.00 11 188.00 1,000	4 Dr. Arif Dowla Director (Representing Advanced Chemical Industries Ltd.)	- Diabetic Association of Bangladesh Chairman - Tetley ACI (Bangladesh) Ltd ACI Godrej Agrovet Private Limited Vice Chairman - ACI Healthcare Limited Managing Director - Advanced Chemical Industries Ltd.	Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies)  Balance with other banks and financial institutions In Bangladesh Outside Bangladesh Loans and advances Loans, cash credits, overdrafts etc.  Signature 1
16   Colden Harvest Ago Industries LId.   10   14,000.00   49,974.00   31,41   53,50   749,000.00   39,226.00   17   Global Havey Chemicals Limited   10   10,000.00   61,420.00   61,42   40,00   40,000.00   61,000.00   6		<ul> <li>ACI Pure Flour Ltd.</li> <li>ACI Foods Ltd.</li> <li>ACI Motors Ltd.</li> <li>ACI Logistics Ltd.</li> <li>ACI Agrolink Ltd.</li> <li>Premiaflex Plastics Ltd.</li> <li>Stochastic Logic Ltd.</li> </ul>	Bills purchased and discounted         2,157,685         169,814,562         2,516,280         197,527,973           Fixed assets including premises, furniture and fixtures         -
27   Unde Bangladosh Limited   10   5,000.00   7,703,150.00   1,006.05   1,206.00   6,480,000.00   (553,150.00)     28   Matin Spirnting Mills Ltd.   10   100,000.00   4,735,000.00   4,733   40.20   4,020,000.00   (753,000.00)     29   Mercuntile Bank Ltd.   10   102,000.00   2,475,000.00   2,475,000.00   15.10   1,200,000.00   (879,00.32)     30   Mozaffar Hossian Spirnting Mills Ltd.   10   45,000.00   97,740.00   20.61   21.20   95,000.00   26,550.00     31   Meghan Petroleum Limited   10   32,700   7,510.00,50   229.98   1714.00   55,669,686.00   109,353,83.00     32   Navana CNC Limited   10   40,000.00   2,655,200.00   66,38   7,20   2,916,000.00   220,000.00     33   National Bank Ltd.   10   201,100   44,646,600   21.20   2,143,183.00   2,032,783.00     34   Northern General Insurance Company Ltd   10   33,880.00   1,174,281.80   34,66   20.30   66,774.00   466,516.00     35   One Brack Limited   10   50,000.00   3,355,100.00   71,02   42,10   2,105,000.00   (4,46,500.00   3,7		Director  - ACI Formulations Limited  - ACI Chemicals Limited  - Infolytx Bangladesh Limited  - ACI Salt Limited  - ACI Biotech Limited  - ACI Edible Oils Limited  - Creative Communication Limited  - Consolidated Chemicals Limited  - Bangladesh Business Publications Limited	Current deposits   Current deposit   Current depo
1	5 Mr. Rashed Ahmed Chowdhury Director (Representing Associated Builders Corp. Ltd.)	- ACI Healthcare USA Inc MTB Capital Limited (MTBCL) Member of the Board of Governors - Society for Promotion of Bangladesh Art (SPBA) Chairman - ABC Building Products Ltd Banga Garments Ltd.	Paid up capital       -
State   United Power Generation & Destribution Company Ltd.   10   10,000.00   1,549,200.00   1549,90.00   14,000.00   1,410,000.00   1,340	6 Mr. Md. Abdul Malek Director 7 Mr. Md. Wakiluddin	Director  - Associated Builders Corporation Ltd.  - ABC Real Estate Ltd.  - Shamsuddin Tawels Ltd.  - MTB Exchange (Uk)  Proprietor  - Gardenia Chairman	Off-Balance Sheet Items           Contingent liabilities         -
1   DBH First Muttal Fund   10   33,800.00   238,832.00   7.05   7.0   8.94   246,70.00	Director  8 Mrs. Khawaja Nargis Hossain Director	- Baridhara Corporation Ltd.  Managing Director  - Swadesh Properties Ltd.  - Swadesh Global Media Ltd.  Director  - HARDCO International School  Director  - SAHCO International Ltd.	Documentary credits and short term trade -related transactions Forward assets purchased and forward deposits placed Undrawn note issuance and revolving underwriting facilities Undrawn formal standby facilities , credit lines and other commitments  Liabilities against forward purchase and sale Other commitments
Central Deposition; (IRD) Limited   10   5.711,894.00   15.094,830.00   - 15.094,8	9 Mr. Anjan Chowdhury Director (Representing ASTRAS Ltd.)	- SAFICO International Ed.  Managing Director - SAHCO Securities Ltd.  Chairman - Maasranga Productions Ltd - Oracle Travels Ltd.  Managing Director - Square Tolletries Ltd.	Off Shore Banking Unit (OBU) Profit and Loss Account For the year ended December 31, 2016  Annexure- G
E.   Bonds:		- Square Food & Beverage Ltd Square Securities Management Ltd Square Texcom Limited - Square Air Ltd Maasranga Communications Ltd (Maasranga Television) - Mediacom Ltd Aegis Services Ltd  Director	Particulars         Note         201- USD         BDT         USD         BDT           Interest income         7         1,184,771         92,963,786         635,100         49,516,091           Less: Interest on deposits, borrowings, etc.         8         748,617         58,740,695         396,465         30,910,738           Net Interest Income         436,154         34,223,092         238,635         18,605,353           Other operating income         9         65,780         5,161,467         20,316         1,583,970           Total Operating Income (A)         501,934         39,384,559         258,951         20,189,323
Staff 1,799.00   158,207.008   230,007.24   Staff 2,799.00   Staff 2,799		<ul> <li>Square Pharmaceuticals Limited</li> <li>Square Hospitals Ltd.</li> <li>Square Formulations Ltd.</li> <li>Square Herbal and Nutraceuticals Ltd.</li> <li>Square Agro Development and Proc. Ltd.</li> <li>Square Textiles Ltd.</li> <li>Square Fashions Limited</li> <li>Square Fashion Yarns Limited</li> <li>Square Fashion Yarns Limited</li> </ul>	Salaries and allowances       -       -       -       -         Rent, taxes, insurance, electricity, etc.       -       -       -       -         Legal expenses       -       -       -       -       -         Postage, stamp, telecommunication, etc.       -       -       -       -       -       -         Stationery, printing, advertisements, etc.       -
Immovable Property   1,802,105,795   -   -   1,502,105,795   2,595   102,406,85   36,075,085   -   138,915,715   1,363,190,077		- Square Denims Limited - Square Apparels Limited - Square Holdings Ltd Square Informatis Ltd ASTRAS Limited - Pharma Packages (Pvt.) Ltd Barnali Printers Ltd Sabazpur Tea Co. Ltd.	Provision for loans and advances / investments Specific provision General provision  Provision for diminution in value of investments Other provision Total provision (D)
Total 2015 3,607,430,006 1,007,530,037 43,880,323 4,571,079,721 1,118,642,448 294,934,993 24,327,666 1,389,249,874 3,181,829,846  Fixed Asset Schedule As at December 31, 2016  Annexure-C  Particulars Balance as at Addition during Disposal during the year burst the year and the	10 Mr. Q. A. F. M. Serajul Islam Director (Representing Pioneer Insurance Co. Ltd.)  11 Mr. Anwarul Amin Independent Director	- Abahani Limited  Managing Director Pioneer Insurance Co. Ltd.  Director Life Insurance Corporation (LIC) of Bangladesh Ltd.  Chairman - Kayfin Consultants Ltd. (Management Consultancy Firm) Independent Director	Total profit / (loss) before taxes (C-D)
Land 104,253,000 - 104,253,000 - 104,253,000 - 1455,740,795 2.50 96,489,182 34,074,406 130,563,588 1,325,177,207   Furniture & Fixture 1,255,140,278 87,266,937 64,992,652 1,277,416,561 109,6489,182 34,074,406 130,563,588 1,325,177,207   Furniture & Fixture 1,255,140,278 87,266,937 64,992,652 1,277,416,561 109,566,589,805,788 41,454,729 456,077,677 82,136,866   Office Equipments 1,389,087,474 199,767,842 19,987,039 1,331,086,72 20% 71,198,520 188,171,612 16,578,329 83,378,440 67,998,303   Motor Vehicles 74,744,415 26,798,258 101,542,673 20% 41,335,863 12,217,887 33,553,377 47,999,303   Beoks & Periodicals 423,974 4 23,974 10,500,000 37,954,999 11 10,500,000 37,954,990 11 10,500,000 37,954,990 11 10,500,000 37,954,990 11 10,500,000 37,954,990 11 10,500,000 37,954,990 11 10,500,000 37,954,990 11 10,500,000 37,954,990 11 10,500,000 37,954,990 11 10,500,000 37,954,990 11 10,500,000 37,954,990 11 10,500,000 37,954,990 11 10,500,000 37,954,990 11 10,500,000 37,954,990 11 10,500,000 37,954,990 11 10,500,000 37,954,990 11 10,500,000 37,954,990 11 10,500,000 37,954,990 11 10,500,000 37,954,990 11 10,500,000 37,954,990 11 10,500,000 37,954	12 Dr. Sultan Hafeez Rahman Independent Director	- MTB Securities Ltd. (MTBSL) - MTB Capital Ltd. (MTBCL)  Executive Director - BRAC Institute of Governance and Development(BIGD) Independent Director - MTB Exchange (Uk)	Off Shore Banking Unit (OBU) Statement of Cash Flow As at December 31, 2016  Annexure- G  2016 USD BDT USD BDT  Annexure- G
Total 2016	SLNo. Items  1 Paid up Capital	Financial Highlights  cember 31, 2016  Annexure - F(i)  BDT in Million  2016  2015  4,431.79 3,693.16 13,775.13 12,412.59	A) Cash flows from operating activities  Interest receipts in cash
St. # Name of party   Amount   1 Ak Khan & Co. Limited   180,000,000   270,000,000	2 Total Capital (Tier-1 & 2) 3 Surplus/(shortage) Capital 4 Total Asset 5 Total Deposit 6 Total Loans and Advances 7 Total Contingent Liabilities	13,725.13 12,412.59 1,569.57 2,085.91 165,370.69 146,059.30 131,272.33 118,404.76 114,355.76 97,588.78 45,134.31 35,029.25	Cash generated from operating activities before changes in operating assets and liabilities  Loans and advances to other banks  Loans and advances to customers  Other lassets  Deposits from customers  Other liabilities  Other labilities  179,355  14,169,092  264,296  2256,384  19,989,216  19,989,216  (688,278,215)  (688,278,215)  (688,278,215)  14,169,092  264,296  20,747,235
11 BASIC Bank Limited   35,000,000   52,500,000   12 National Life Insurance Co. Limited   35,000,000   52,500,000   13 Central Depository Bangladesh Limited   35,000,000   52,500,000   14 Investment Corporation of Bangladesh (ICB)   25,000,000   25,000,000   25,000,000   26,000,000   27,500,000   27,	8 Lending-Deposit Ratio 9 Classified Loans as % of Total Loans a 10 Profit After Provision and Tax 11 Total Classified loans and advances 12 Total Provision Maintained against Cl 13 Surplus/(deficit) in Provision against	1,463.59 1,366.20 4,983.09 2,034.42 assified Loans 2,050.92 1,182.00	Net cash from operating activities   (23,150,168)   (1,825,228,925)   (8,449,770)   (667,530,980)
21   Pragati Life Insurance Limited   10,000,000   15,0	14 Cost of Fund 15 Earning Asset 16 Non-Interest Earning Asset 17 Return on Investments (ROI) 18 Return on Asset (ROA)	8.71% 10.28% 139,610.23 126,053.42 25,760.45 20,005.88 8.34% 9.77% 0.94% 1.04%	Borrowing from banks, financial institution and agents   23,575,266   1.888,700,845   8,570,668   676,997,855   (443,380)   (34,790,056)   (299,428)   (23,344,505)   (299,428)   (23
5 BRAC     250,000,000     250,000,000       6 BRAC Bank Limited     250,000,000     250,000,000       7 NRB Commercial Bank Limited     200,000,000     200,000,000       8 United Finance Limited     100,000,000     100,000,000       Sub-Total (B)     3,000,000,000     3,000,000,000       Total (A+B)     4,250,000,000     4,875,000,000	19 Income from Investment 20 Earnings per Share (BDT) 21 Operating Profit per Share (BDT) 22 Price-Earning Ratio (Times)	2,010.54 2,391.20 3.30 3.08 7.69 6.34 6.99 6.33	Cash and cash equivalents at end of the year Cash in hand (including foreign currencies)  Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies)  Balance with other banks and financial institutions  502,953  39,583,506  77,855  6,111,586



Off Shore Banking Unit (OBU) Notes to the Financial Statements As at December 31, 2016 Significant accounting policies and basis of preparation of financial statements
Basis of accounting.

The Off-shore Banking Unit maintains its accounting records in USD from which accounts are prepared according to the Bank
Companies Act, 1991. Bangladesh Accounting Standards, Bangladesh Financial Reporting Standard (BFRS) and other applicable
directives issued by The Bangladesh Bank, in particular, Banking regulations and policy department (BRPD) Circular No. 14 (25 June a) Loans and advances of Off-shore Banking Units are stated in the balance sheet on gross basis.

b) Interest is calculated on a daily product basis but charged and accounted for on accrual basis. Interest is not charged on bad and los loans as per guidelines of the Bangladesh Bank. Records of such interest amounts are kept in separate memorandum accounts. c) Provision for Loans and Advances has been made on the basis of measurement required and as per instructions by the Banglad-Bank, BRPD Circular 14 and 19 dated September 23, 2012 and December 27, 2012 respectively. b) Assets and liabilities & income and expenses have been converted into Taka currency @ US\$1 = Taka 78.7022 (closing rate as a December 31, 2016) and BDT 78.4656 (average rate which represents at the year end). c) Fixed assets of this unit are appearing in the books of the main operation of the bank and depreciation is also charged to Profit & los Accounts of the main operation of the bank. 2016 2015 USD BDT USD BDT Loans and advances
i) Loans, cash credits, overdrafts etc.
Term Loan
Usance Payable at Sight (UPAS) 229,201 68,974 17,992,311 5,414,490 39,715,310 3,125,682,279 16,385,787 1,286,284,262 39,715,310 3,125,682,279 16,385,787 1,286,284,262 3,125,682,271 1,286,284,262 39,715,310 3,125,682,271 16,385,787 1,286,284,262 4,985,435 2,458,054 7,443,489 392,364,702 193,454,294 585,818,996 532,432,413 959,475,946 Provision for Expenses Due to Head Office Translation gain/(loss) 104,904 **34,916,32**7 136,961 **20,747,235** 443,651 Interest on term loan Interest on UPAS Inland Documentary bills purchased 201,638 760,954 215,134 8 Interest on deposits, borrowings, etc

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

Auditor's Responsibility
Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with Bangladesh Standards on Auditing (BSA). Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance whether the financial statements are free from material misstatements.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on our judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, we consider internal control relevant to the entity's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the cricumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by management, as well as evaluating the overall presentation of the financial statements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Opinion

In our opinion, the financial statements give a true and fair view of the financial position of MTB Securities Ltd. as at 31 December 2016 and of its financial performance and its cash flows for the year then ended in accordance with Bangladesh Financial Reporting Standards (BFRSs).

Report on other Legal and Regulatory Requirements In accordance with the Companies Act 1994 and Bangladesh Securities and Exchange Rules 1987, we also

we have obtained all the information and explanations, which to the best of our knowledge and belief were necessary for the purposes of our audit and made due verification thereof; in our opinion, proper books of account as required by law have been kept by the company so far as it appeared from our examination of those books; the company's statement of financial position, statement of profit or loss and other comprehensive income, statement of changes in equity and statement of cash flows dealt with by the report are in agreement with the books of account; and

(d) the expenditure incurred was for t	he purpose of the company's business.	
Date: January 25 , 2017 Dhaka		AHMAD & AKHTAR Chartered Accountants
	B SECURITIES LIMITED	
State	ment of Financial Position	
A	As at December 31, 2016	
		t in BDT

As at .	December 31	, 2010		
	Notes	Amount i		
	Notes	2016	2015	
SOURCES OF FUNDS				
A. Shareholders' equity		3,306,327,260	1,280,492,130	
Share capital	3	3,250,000,000	1,270,000,000	
Retained earnings	4	56,327,260	10,492,130	
B. Loan from MTB	5	345,000,000	2,460,000,000	
Total sources of funds (A+B)		3,651,327,260	3,740,492,130	
APPLICATION OF FUNDS				
C. Investment and advances		365,705,846	294,142,349	
Membership at cost	6	8,000,000	8,000,000	
Investment in securities	7	328,845,422	257,281,925	
Investment in DSE	8	28,860,424	28,860,424	
D. Current assets		4,209,422,278	4,105,330,813	
Advances and prepayments	9	36,241,359	37,220,367	
Margin loan to clients	10	3,654,054,026	3,716,976,374	
Accounts receivable	11	42,925,451	28,665,256	
Advance Income Tax (AIT)	12	35,681,960	35,990,033	
Cash & cash equivalents	13	440,519,482	286,478,783	
E. Current liabilities		1,013,511,004	760 631 060	
Accounts payable	14	485,357,410	760,631,969 308,743,952	
Provision for expenses	15	21,093,114	25,117,332	
Provision for income tax	16	68,717,853	58,178,082	
Deffered tax liability	17	4,100,994	36,176,062	
Provision for investment	18	405,381,209	339,732,179	
Investment suspense's accounts	19	28,860,424	28,860,424	
F. Net current asset (D-E)		3,195,911,274	3,344,698,844	
G. Property, plant & equipment	20	89,710,140	101,650,937	
Total application of funds (C+F+G)		3,651,327,260	3,740,492,130	
Total application of funds (C+F+G)		3,651,327,260	3,740,492,130	
The annexed notes form ar	n integral part of tl	nese financial statements.		
	111		- 0	
	111.	,	~ 0	







MTB SECURITIES LIMITED Statement of Profit or Loss and Other Comprehensive Income								
For the year o	ended December 3		ount in BDT					
	Notes	2016	2015					
Operating Income		329,043,51	0 352,520,498					
Brokerage commission nterest income	21 22	176,385,16 109,948,36						
ncome from investment	23	30,063,60	8,166,076					
fargin account maintenance Depository participant	24 25	1,772,50 10,873,88	1,875,500 12,752,726					
ess: Operating expenses		26,219,83	25,496,186					
.aga charge	26	11,357,90	9,317,786					
CDBL charge Net operating income	26	14,861,92 302,823,67						
Net operating income	27	302,823,67						
Cotal income	27	303,179,44						
ess: Office & Administrative expenses	28	134,714,49						
.ess: Financial expenses	29	168.464.95	40,522,458					
Profit before provision			,,					
.ess: Provision on investment let profit/(loss) before income tax	30	66,000,00 102,464,95						
ess: Income tax expenses	31	56,629,824 41,352,0						
Wet profit after tax  The annexed notes form an in	ntegral part of these finar	45,835,13	30 2,108,326					
			0					
4. 10-	Mun		Freez					
M.A. Rouf, JP	Anis A. Khan		. Nazrul Islam Mazumder					
Chairman	Vice Chairman		Chief Executive Officer					
		nnexed report of the same date						
			100 C 100 C					
Date: January 25 , 2017 Dhaka			AHMAD & AKHTAR					
Dhaka			Chartered Accountants					
	SECURITIES LIMIT							
For the year	t of Changes in ar ended Decemb	er 31, 2016						
-			Amount in BDT					
Particulars	Paid up capital	Retained Earnings	Total					
Balance as on January 01, 2016	1,270,000,000		1,280,492,130					
Paid-up capital Increased: - Cash consideration	730,000,000		730,000,000					
- Cash consideration - Through loan conversion	1,250,000,000	1 - 1	1,250,000,000					
- Through loan conversion Net profit for the year after tax	1,230,000,000	45,835,130	45,835,130					
Less: Dividend paid	_							
Balance as on December 31, 2016	3,250,000,000		3,306,327,260					
Balance as on December 31, 2015	1,270,000,000	10,492,130	1,280,492,130					
4. 10	1111		0 0					
4.10-7	/ VVM ca		Lanes					
M.A. Rouf, JP	Δnis Δ Khan	Md.	Nazrul Islam Mazumder					
Chairman	Vice Chairman		hief Executive Officer					
Date: January 25 , 2017	TIOU OHAIITHAIT							
Dhaka								

### MTB SECURITIES LIMITED Statement of Cash Flows

For the year ended December		
	Amount	in BDT
	2016	2015
Cash flow from operating activities:		,
Net profit during the year (after tax)	45,835,130	2,108,326
Add: Amount considered as non cash items:		
Increase/(decrease) in provision for expenses	(4,024,218)	(58,640,159)
Increase in provision for investment in securities	65,649,030	81,749,057
Depreciation	9,273,484	10,076,968
Loss on sale of fixed assets	86,288	5,009,890
Increase/(decrease) in provision for income tax	10,539,771	(76,833,187)
Increase/(decrease) in deferred tax laibility	4,100,994	-
Sub total of non cash items	85,625,349	(38,637,431)
Changes in working capital components		
Increase/(decrease) in accounts payable	176,613,458	50,731,142
(Increase)/decrease in accounts receivable	(14,260,195)	(10,483,465)
(Increase)/decrease in advance income tax	308,073	13,395,056
(Increase)/decrease in advance & prepayment	979,008	(16,567,221)
A) Net cash inflow from operating activities	295,100,823	546,407
Cash flow from investing activities: (Increase)/decrease in Investment in securities (Increase)/decrease in purchase of premises & fixed asset (Increase)/decrease in margin loan to clients Cash sale of fixed asset  B) Net cash outflow from investing activities  Cash flow from financing activities: Cash in Paid up Capital Decrease in short term borrowing Dividend paid	(71,563,497) (2,304,760) 62,922,348 4,885,785 (6,060,124) 730,000,000 (865,000,000)	(62,380,074) (11,904,131) 278,780,427 4,628,114 <b>209,124,336</b> (174,788,736) (95,250,000)
C) Net cash outflow from financing activities	(135,000,000)	(270,038,736)
D) Net cash increase / (decrease) (A+B+C) E) Opening cash and cash equivalents F) Closing cash and cash equivalents (D+E)	154,040,699 286,478,783 440,519,482	(60,367,993) 346,846,776 286,478,783
Mlu Mlu	6	8_
M.A. Rouf, JP Anis A. Khan Chairman Vice Chairman  Date: January 25, 2017		I Islam Mazumder kecutive Officer

## MTB SECURITIES LIMITED Notes to the Financial Statements For the year ended 31 December 2016

1.00	Company and its activities
1.01	Legal status of the company
	MTB Securities Limited was incorporated in Bangladesh as a private limited company
	on 1st March 2010 vide its registration No. 82868/10 and converted into public Ltd
	company in the year 2015 under The Companies Act 1994. The company has started it
	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.
1.02	Nature of business

3.1/DSE-197/2010/428.

Nature of business
The main object of MTB Securities Limited is to act as a TREC holder of stock exchange, the depository participant of the Central Depository System (CDS) and to carry on business of broker, or dealers in stocks, securities, bonds, debentures etc. The company is also authorized to buy, sell, hold or otherwise acquire or invest the capital of the company in shares, stocks, and fixed income securities.

Significant accounting policies
Basis of preparation of financial statements
The Financial Statement of MTB Securities Limited includes the Statement of Financial Position, Statement of Profit or Loss and other Comprehensive Income, Statements of Agoing Statement of Cash Flows and notes to the financial statements and disclosures. These Financial Statements have been prepared under the historical cost convention on a going concern basis in accordance with Generally Accepted Accounting Principles (GAAP), and the Bangladesh Accounting Standards (BAS) as adopted by the Institute of Chartered Accountants of Bangladesh (ICAB) based on International Accounting Standards (IAS), The Companies Act 1994, Securities and Exchange Rules, 1987 and other Laws and Rules applicable to the company.

company.

Statement of cash flows

Statement of cash flows is prepared in accordance with the Bangladesh Accounting

Standard (BAS) No 7: "Statement of Cash Flows" and the cash flows from operating

activities have been presented under indirect method.

Property and equipment

Depreciation of fixed asset is charged using reducing balance method as per BAS- 16

"Property, Plant and Equipment". The rates of depreciation used to write off the amount of assets are as follows:

Rate of depreciat
10%
20%
10%
5%

Revenue recognition
Revenue which comprises of brokerage commission, interest income and other income are recognized in accordance with Bangladesh Accounting Standards (BASs) 18: "Revenue".

"Revenue".

Provision for income tax

Provision for income tax has been calculated based on Income Tax Ordinance, 1984 and Finance Act 2016.

Provision for expenses

Provision for expenses is recognized when the company has a present obligation as a result of a past event and it is probable that an outflow of resources embedding conomic benefits will be required to settle the present obligations and reliable estimate of the amount can be measured.

Cash and cash equivalent

Cash and cash equivalent

ement covers for the period from  $1^{\rm st}$  January 2016 to  $31^{\rm st}$  December General
The figures in the financial statements are presented in Bangladeshi Taka (BDT), which is the company's functional currency. Figures in these notes and financial statements have been rounded off to the nearest Taka value. 2.09

		[	Amount	
			2016	2015
3.00	Share capital	•		
3.01	Authorized capital			
	500,000,000 ordinary shares of Taka 1	0 each.	5,000,000,000	5,000,000,000
3.02	Issued, subscribed and paid-up capit	tal		
	325,000,000 ordinary shares of Taka 1	0 each fully paid.	3,250,000,000	1,270,000,000
3.03	Paid-up capital:			
	Opening Balance		1,270,000,000	1,270,000,000
	Cash consideration		730,000,000	_
	Cash consideration			
	Loan converted into Paid up capital		1,250,000,000	_
		-		1,270,000,000
3.04	Loan converted into Paid up capital Closing balance Shareholding Position of the Compa		1,250,000,000 3,250,000,000	
3.04	Loan converted into Paid up capital Closing balance Shareholding Position of the Compa Shareholders	Number of Share	1,250,000,000	1,270,000,000  Percentage 99,99%
3.04	Loan converted into Paid up capital Closing balance Shareholding Position of the Compa	Number of Share	1,250,000,000 3,250,000,000 Percentage	Percentage
3.04	Loan converted into Paid up capital Closing balance Shareholding Position of the Compa Shareholders Mutual Trust Bank Limited Mr. M. A. Rouf, JP	Number of Share 324,987,300	1,250,000,000 3,250,000,000 Percentage	Percentage
3.04	Loan converted into Paid up capital Closing balance Shareholding Position of the Compa Shareholders Mutual Trust Bank Limited	Number of Share 324,987,300 6,700	1,250,000,000 3,250,000,000 Percentage	Percentage
3.04	Loan converted into Paid up capital Closing balance  Shareholding Position of the Compa Shareholders  Mutual Trust Bank Limited  Mr. M. A. Rouf, JP  Mr. Md. Hashem Chowdhury	Number of Share 324,987,300 6,700 1,000	1,250,000,000 3,250,000,000 Percentage	Percentage
3.04	Loan converted into Paid up capital Closing balance Shareholding Position of the Compa Shareholders Mutual Trust Bank Limited Mr. M. A. Rouf, JP Mr. Md. Hashem Chowdhury Mr. Md. Zakir Hussain	Number of Share 324,987,300 6,700 1,000 1,000	1,250,000,000 3,250,000,000  Percentage 99.996%	Percentage 99.99%
3.04	Loan converted into Paid up capital Closing balance  Shareholding Position of the Compa Shareholders  Mutual Trust Bank Limited Mr. M. A. Rout, JP Mr. Md. Hashem Chowdhury Mr. Md. Zakir Hussain Mr. Syed Rafigul Hossain	Number of Share 324,987,300 6,700 1,000 1,000 1,000	1,250,000,000 3,250,000,000  Percentage 99.996%	Percentage 99.99%
3.04	Loan converted into Paid up capital Closing balance Shareholding Position of the Compa Shareholders Mutual Trust Bank Limited Mr. M. A. Rouf, JP Mr. Md. Hashem Chowdhury Mr. Md. Zakir Hussain Mr. Syed Rafiqul Hossain Mr. Goulum Prosad Das	Number of Share 324,987,300 6,700 1,000 1,000 1,000 1,000	1,250,000,000 3,250,000,000  Percentage 99.996%	Percentage 99.99%

Opening balance
Addition during the year
Loan converted into Paid up capital
Cash Paid during the year
Closing balance 2.460.000.000 2,634,788,736 (865,000,000) (215,136,194) 345,000,000 2,460,000,000 6.00 Membership at cost
Dhaka Stock Exchange Limited (DSE) 8,000,000 8,000,000 8,000,000

amount received from Mutual Trust Bank (MTB) Limited for margin loan paid to

45,835,130

56,327,260 10,492,130

2,108,326

Pursuant the Exchanges Demutualization Act 2013, Dhaka Stock Exchange has issued ordinary shares and Trading Right Entitlement Certificate (TREC) license to MTB Securities Limited. The valuation of TREC is yet to be decided. Later if the valuation of TREC is Decided, "Membership at cost" will be adjusted accordingly against " Investment Suspense Accounts" or any other manner as

207.305.925

0	Investment in DSE	Amount 2016	in BDT 2015
0	Dhaka Stock Exchange Limited (DSE)  As per the provisions of the Exchanges Demutualization A	28,860,424 28,860,424 cet 2013 and in acc	28,860,424 28,860,424 cordance with the
I	BSÉC approved Demutualization scheme, MTB Securities Lishares; Shares issued by No. of Shares Dhaka Stock Exchange Limited (DSE) 7,215,106	Amount (BDT) 72,151,060	ollowing ordinar
	7,215,106 Out of this 7,215,106 shares, 40% shares i.e. 2,886,042 shares the company's BO account. Remaining 60% shares i.e. 4,32	72,151,060	d by Exchanges t emain in blocke
	account for disposal in due course.  Valuation of 40% shares: 40% shares which are transferred in the BO account will be does not have the sale right of this shares. The shares will b	held by the Compar e stated at face valu	ny as the compan ne. The shares ar
	40% shares which are transferred in the BO account will be does not have the sale right of this shares. The shares will be transferred to the Investment Suspense Account in the absence In future, when the clear guidelines and policies are available be adjusted for appropriate accounting treatment.  Valuation of 60% shares:  As per the scheme, 60% shares which will be transferred to the the following manner:		
	<ul><li>(i). 25% shares will be sold to the strategic investors by the Ex</li><li>(ii). Except shares allotted in favor of strategic investors, sh sold to general public/institutional investors.</li></ul>	cchange. ares held in blocked	d account shall b
	(iii). The DSE will distribute all the sale proceeds of share hashareholders pro-rata basis periodically as determined by the EAdvances and prepayments. It represents advance for office rent and other advances for the MTB Securities Limited.		
	Margin loan to clients This amount represents the margin loan balance with clients processed to the clients of	rovided by the comp	any at the balanc
	sheet date, which includes principal amount and accrued int 2016.The detail is as follows: Opening balance Addition during the year Interest during the year	3,716,976,374 21,366,101 103,614,296	3,995,756,801 6,228,659 163,017,372
	Adjustment during the year Closing balance Accounts receivable Receivable from Dhaka Stock Exchange (DSE)-Broker (Note 11.1) Receivable from Dhaka Stock Exchange (DSE)-Dealer (Note 11.2)	39,703,545	5,399,07
	Receivable from Dhaka Stock Exchange (DSE)-Broker	2,691,260 42,925,451	1,048,78: 22,217,39: 28,665,25:
	This balance has been resulted from sale of shares through Di Broker.  Receivable from Dhaka Stock Exchange (DSE)-Dealer This balance has been resulted from sale of shares through Di		
	Dealer.	35,990,033 41,680,986	49,385,08
	Advance income tax Opening balance Addition during the year ( Note 12.01) Closing balance Addition during the year	(41,989,059) 35,681,960	(89,499,93 35,990,03
	Brokerage commission Bank interest Dividend income Gain on Investment Advance tax	22,953,558 633,407 1,443,021 1,151,000	18,613,58 1,691,59 799,70
	Total  Cash and cash equivalents  Mutual Trust Bank Ltd 0002-0320000724	15,500,000 41,680,986	55,000,00 76,104,87
	Mutual Trust Bank Ltd 0002-0320002080 Mutual Trust Bank Ltd 0002-0320001634	99,633 297,421,068 78,584 762,337 228,200	762,17 265,485,41 142,14 78,87 289,85
	IFIC Bank limited 1090338680041 Standard Chartered 01114647901 Standard Chartered 02114647901 Cash in hand (Cheque in hand) Total	128,517,195 47,986 13,299,362 440,519,482	8,715,13 21,21 8,526,61 <b>286,478,78</b>
	Accounts Payable It represents money deposited by client for trading purpose .Th Payable to clients (Note 14.1)	447 897 040	255,051,55
	Payable to clients (Note 14.1) Payable to Dhaka Stock Exchange (DSE) (Note 14.2) Payable to Dhaka Stock Exchange (DSE) -dealer (Note 14.2) Others payable (Note 14.3) Total	4,711,872 433,079 32,315,419 485,357,410	25,452,50 1,48 28,238,41 308,743,95
	Payable to clients This balance represents the clients sale proceed of securities a which is currently lying with the Company's bank account. Payable to Dhaka Stock Exchange (DSE)		
	This balance has been resulted from purchase of securities thro Others payable  This balance represents cheques issued to various client but no payable.		
	Provision for expenses The details are as follows: CDBL Charge	1,393,410	1,000,00
	Other Rent Marketing & Business Development cost Annual Business Conference Salary & Remuneration	855,025 550,817 7,800,000	1,500,00 4,300,00 500,00 6,700,00
	Security Service Bill Postage Telephone & Mobile bill Utility bill Cleaning of Office Premises Audit Fee	976,676 1,578,589 306,665	450,00 86,49 1,000,00 284,36 57,50
	Software Maintenance Advertisement Travelling Expenses	57,500 372,350 150,567 10,000 286,397	50,00 500,00 70,00 20,00
	Office Maintenance Repair & Maintenance Entertainment Others Expenses Total	131,075 178,000 6,446,043 21,093,114	150,00 200,00 7,998,97 <b>25,117,33</b>
	Provision for income tax Opening balance Addition during the year (Note: 16.1) Payment during the year Closing balance	58,178,082 52,528,830 (41,989,059) 68,717,853	135,011,26 41,352,03 (118,185,22 58,178,08
	Closing balance  Addition during the year  Current tax expenses  Total	52,528,830 52,528,830	58,178,08 41,352,03 41,352,03
	Deffered Tax Liability Deffered tax is calculated on the difference between tax base o amount of asset & liability on the financial statement as per IA Deferred tax liability	f asset & liability ar S 12 Income Taxes	nd carrying
	Provision for investment Opening balance Addition during the year	4,100,994 4,100,994 339,732,179	257,983,12
	Addition during the year Adjustment during the year Closing balance Investment Suspense Account Dhaka Stock Exchange Limited (DSE)	66,000,000 (350,970) 405,381,209	83,000,00 (1,250,94 339,732,17
	Total Property, plant & equipment Cost:	28,860,424 28,860,424	28,860,42 28,860,42
	Furniture Office equipment Fixture & fittings Premises Value of the asset	1,654,855 30,246,662 59,495,343 46,365,000 137,761,860	1,348,47 30,544,26 64,915,25 46,365,00 143,172,99
	Accumulated depreciation Total carrying amount The detail has been shown in Annexure - A.	48,051,720 89,710,140	41,522,05 101,650,93
	Brokerage commission This amount is charged on daily turnover during the year as p the company.	er rate decided by t	ne management
	Interest Income Interest Income Comprises of Interest on margin loan and Interest on margin loan and Interest on margin loan Interest on margin loan	103,614,296	163,017,37
	Interest on bank deposit Total Income From Investment Gain/ (loss) on sale of securities Dividend Income from DSE	6,334,066 109,948,362 22,848,496	16,704,14 179,721,51 8,166,07
	Dividend Income from DSE Total Margin account maintenance It represents service charges on margin account, which were re	7,215,106 30,063,602	8,166,07
	trepresents service enarges on margin account, which were re- year.  Depository participant  This amount represents BO opening, maintenance, dematerize detail is as follows:		
	detail is as follows: BO maintenance fee BO opening fee Dematerization charge CDS charge	10,081,000	11,010,00 191,50 14,81
	Total  CDBL charge This amount represent BO opening, maintenance, CDS charge	4,871 788,009 <b>10,873,880</b> arge and other expe	12,752,72
	CDBL. Other income Other income represents Cheque return charge & IPO applicati	ion fee charged on tl	ne customer.
	Other Income Total  Office & administrative expenses Salary & Allowance Office rent	355,770 355,770	158,18 158,18 74,885,89
	Office rent Postage & Stamp Car expenses Securities service Office Cleaning Unity Bill	71,895,379 29,914,802 101,448 871,870 3,442,600	28,664,27 755,29 1,268,34 4,029,06
	Conveyance Entertainment - Petreshment/Party Diner	3,442,600 2,373,880 9,893,236 190,968 1,329,361 50,135 327,379 404,536	2,316,89 5,463,36 247,73 1,459,78 69,92
	Periodical, Magazine, News paper Computer stationary Table/Petty Stationary Maintenance of office premises Repair & Maintenance Advertisement -Company's Own		880,06 1,004,18 814,26
	Training expenses Other Rent	408,500 138,653 299,463 254,688	238,49 319,58 6,233,89
	Traveling expenses Software maintenance Audit fee Business Development Expenses	39,246 100,000 57,500 650,817 692,683	39,05 57,50 4,789,70 569,25
	Audit fee Business Development Expenses Directors' fee Legal Charge, Fees and renewal Registation charge, Fees and renewal Loss on sale of fixed asset Depreciation Total	3,300 1,569,623 86,288	2,985,61 1,020,64 12,009,89
	Loss on sale of fixed asset Depreciation Total Financial expenses Financial expenses represent interest expense on Loan from M	9,273,484 134,714,494	10,076,96 <b>160,199,67</b>
	Financial expenses represent interest expense on Loan from M Provision for investment. This provision is made as per BSEC guideline and to reduce the Income tax expenses.	e risk of investment	
		52,528,830	41,352,03
	Current tax expenses Deferred tax expenses Related party transactions	4,100,994 56,629,824	41,352,03

	A	s at Dec	ember 3	31, 2	016				Annexure-A
Cost Depreciation								Written dow	
Balance as on 01.01.2016	Addition during the year	Disposal during the year	Balance as on 31.12.2016	Rate	Balance as on 01.01.2016	Charge for the year	Disposal for the year	Balance as on 31.12.2016	value as on 31.12.2016
1,348,475	306,380		1,654,855	10%	481,623	92,384	-	574,007	1,080,84
64,915,253	1,848,350	7,268,260	59,495,343	10%	16,863,781	4,629,791	2,418,475	19,075,097	40,420,24
30,544,262	150,030	447,630	30,246,662	20%	17,825,196	2,550,632	325,342	20,050,486	10,196,17
46,365,000	-	-	46,365,000	5%	6,351,453	2,000,677	-	8,352,130	38,012,87
143,172,990	2,304,760	7,715,890	137,761,860		41,522,053	9,273,484	2,743,817	48,051,720	89,710,14
146,574,442.00	11,904,131	15,305,583	143,172,990		37,112,664	10,076,968	5,667,579	41,522,053	101,650,93
	as on 01,01,2016 1,348,475 64,915,253 30,544,262 46,365,000 143,172,990	Balance   Addition   University   Cox	Halance   Addition   As on   Contained   Addition   As on   Contained   As on   Cont	Section   Column   Column	Salance   Control   Cont	National Column   National C	National Column   National	Sample   S	Salance   Correct   Co

Stateme	Annexure-B		
A	s at December 31, 201	.6	
Name of the Company	Quantity	Cost Value	Amount in BDT Market Value
ACI Formulations Limited	20,000	3,340,400	3,040,000
Al-Arafah Islami Bank	82,540	1,568,260	1,312,386
AL-HAJTEX	215,000	20,117,550	19,113,500
ALLTEX	280,000	5,854,800	3,080,000
Ambee Pharma	7,540	3,350,399	2,923,258
Apex Tannery Ltd	34,000	4,750,820	4,610,400
APEXFOODS	41,000	7,061,430	5,637,500
ARAMITCEM	200.000	8,188,000	7,440,000
Argon Denims Limited	201,400	6,468,968	6,263,540
Asia Pacific Ins. Co	40,000	2,962,800	768,000
Bangladesh Shipping	500	2,962,800	235,100
Bank Asia Limited	85,000	1,754,400	1,521,500
BATBC	2,000	5,382,200	4,966,000
BD Submarine Cable	35,000	4,181,800	4,151,000
BDTHAI	50,000	1,261,000	1,250,000
Beximco Pharma	20,000	1,619,200	1,616,000
Delta Life Insurance	40,000	4,321,200	4,024,000
DESCO LTD.	27,000	1,467,990	1,250,100
Dhaka Bank Ltd.	33,541	840,202	600,384
Eastern Bank Ltd.	28,750	1,013,150	833,750
Emerald Oil Ind. Ltd	6,000	225,300	236,400
EXIM Bank Ltd.	200,000	3,058,000	2,340,000
First Finance Ltd.	100,000	2,004,000	1,020,000
Generation Next Ltd.	20,000	170,200	198,000
Heidelberg Cement	5,000	2,746,450	2,761,500
IAMCL 2nd NRB MF	60,240	482,522	506,016
IBNSINA	15,000	3,025,650	2,977,500
ICB	17,000	1,802,170	1,776,500
IFIC	515,200	12,282,368	10,767,680
Islami Bank BD Ltd.	200,000	6,758,000	5,940,000
Jamuna Bank Limited	54,740	1,272,158	853,944
Khulna Power Co. Ltd	100,000	6,451,000	6,250,000
Marico Bangladesh	4,100	4,940,336	3,785,120
Meghna Cement	98,800	13,178,932	10,482,680
Meghna Petroleum Ltd.	127,233	31,253,514	21,680,503
NTC	1,500	983,430	1,092,900
Orion Pharma Limited	60,000	2,576,400	2,526,000
Padma Oil Co. Ltd	50,000	14,939,000	9,010,000
Pragati Life Ins.	70,000	10,924,900	7,084,000
Premier Cement Mills	18,000	1,746,540	1,641,600
Pubali Bank Ltd.	84,000	3,677,520	2,016,000
Quasem Drycells Ltd.	135,000	13,016,700	12,717,000
Renata Limited	225	256,383	244,238
Saif Power	8,100	384,831	409,860
Standard Bank Ltd.	364,741	4,617,621	4,340,418
Summit Alliance Port	18,000	936,360	927,000
Summit Power Ltd.	21,200	827,648	784,400
Tallu Spinning Mills	300,000	9,132,000	3,270,000
The ACME Laboratories Ltd.	109,000	12,165,490	10,791,000
Titas Gas T&D Co. Ltd.	61,000	2,973,140	3,013,400
UCBL.	400,000	10,420,000	8,520,000
Uttara Finance	51,656	3,911,769	3,166,513
Total	51,350	268,869,422	217,766,589
otai		200,007,422	217,700,303



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### INDEPENDENT AUDITOR'S REPORT TO THE SHAREHOLDERS OF MTB CAPITAL LIMITED

Report on the Financial Statements
We have audited the accompanying financial statements of MTB Capital Limited which comprises the
Statement of Financial Position as at 31 December 2016 and Statement of Profit or Loss and other
Comprehensive Income, Statement of Changes in Equity and Statement of Cash Flows for the year then
ended and a summary of significant accounting policies and other explanatory information.

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

Auditor's Responsibility
Our responsibility is to express an opinion on these financial statements based on our audit. We conducted
our audit in accordance with Bangladesh Standards on Auditing (BSA). Those standards require that we
comply with ethical requirements and plan and perform the audit to obtain reasonable assurance whether the
financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on our judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, we consider internal control relevant to the entity's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by management, as well as evaluating the overall presentation of the financial statements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Opinion

In our opinion, the financial statements give a true and fair view of the financial position of MTB Capital Ltd as at 31 December 2016 and of its financial performance and its cash flows for the year then ended in accordance with Bangladesh Financial Reporting Standards (BFRS).

Report on other Legal and Regulatory Requirements
In accordance with the Companies Act 1994 and Bangladesh Securities and Exchange Rules 1987, we also

- we have obtained all the information and explanations, which to the best of our knowledge and belief were necessary for the purposes of our audit and made due verification thereof; in our opinion, proper books of account as required by law have been kept by the company so far as it appeared from our examination of those books; the company's statement of financial position, statement of profit or loss and other comprehensive income, statement of changes in equity and statement of cash flows dealt with by the report are in agreement with the books of account; and the expenditure incurred was for the purpose of the company's business.

Date: 25 January 2017 Place: Dhaka

AHMAD & AKHTAR

	Particulars	Note	Amount i	
	Particulars	Note	31 Dec. 2016	31 Dec. 2015
	SOURCES OF FUNDS			
<b>^</b>	Shareholders' equity			
	Share capital	4	265,000,000	250,000,000
	Retained earnings	5	17,668,192	15,926,47
	Total shareholders' equity		282,668,192	265,926,47
в.	Short term loan	6	75,000,000	
	Total sources of funds (A+B)		357,668,192	265,926,47
	APPLICATION OF FUNDS			
c.	Investment and advances		173,539,384	160,010,892
	Investment in securities	7	173,513,252	159,684,760
	Advances	8	26,132	326,132
ο.	Current assets		275,079,464	152,911,25
	Margin loan to clients	9	212,160,322	115,075,243
	Accounts receivable	10	28,825,966	14,411,906
	Advance income tax	1.1	11,242,321	10,336,624
	Cash & cash equivalents	12	22,850,856	13,087,480
E.	Current liabilities		97,526,265	54,547,514
	Accounts payable	1.3	45,139,721	19,185,931
	Provision for expenses		1,200,000	1,200,000
	Provision on investment	14	19,507,001	14,407,001
	Liability for current tax	1.5	31,473,457	19,754,582
	Deferred tax liability	16	206,087	
F.	Net current asset (D-E)		177,553,200	98,363,740
э.	Property, plant & equipment	17	6,575,609	7,551,839
	Total application of funds (C+F+G		357,668,192	265,926,471
	The annexed notes form an integral no	these financial	statements.	
	44.			Λ
	Mu V	MAN TO THE PARTY OF THE PARTY O		mindle
	7			10 1011-1: W
		m Chowdhury		il Basher A. T. Mohammed
	Vice-Chairman Dir	ector		Chief Executive Officer

### Statement of Profit or Loss and other Comprehensive Incom

Particulars	Note	Amount i	n Taka
Particulars	Note	2016	2015
Operating income			
Interest income	18	27,630,841	18,024,091
Income from investment	19	6,215,123	10,035,340
Underwriting commission	20	331,250	_
Issue management fee	21	4,675,000	3,800,000
Settlement fee and documentation charge	22	7,180,520	4,393,898
Portfolio management fee	23	9,222,190	2,591,869
Income from operation		55,254,924	38,845,198
Add: Other income	24	657,487	381,620
Total income		55,912,411	39,226,818
Less: Office & administrative expenses	25	18,551,208	19,018,059
Less: Interest expense		3,594,521	_
Profit before provision and tax		33,766,682	20,208,759
Less: Provision on investment	26	5,100,000	7,236,109
Net profit before tax	-	28,666,682	12,972,650
Less: Income tax expenses	27	11,924,961	4,940,302
Current tax	ı	11,718,874	4,940,302
Deferred tax		206,087	_
Net profit after tax		16,741,721	8,032,347

			(Amount in BDT)
Particulars	Paid-up Capital	Retained Earnings	Total
Balance as at January 01, 2016	250,000,000	15,926,471	265,926,471
Net profit for the year after tax	-	16,741,721	16,741,721
Stock dividend	15,000,000	(15,000,000)	-
Balance as at December 31, 2016	265,000,000	17,668,192	282,668,192
Balance as at December 31, 2015	250,000,000	15,926,471	265,926,471

minute no ne	December 51, 2015	200,000,000	10,220,71	200,720,47
Anis A. Khan Vice-Chairman Date: 25 January 201 Place: Dhaka	Md. Hashem Cl Director		Khai	TO MANAGER OF THE CONTROL OF THE CON

6	
Statement of Cash Flows	
 For the year ended 31 December 2	OI

For the year ended 31 December 2016					
Particulars	Amount i	n Taka			
	2016	2015			
Cash flow from operating activities					
Net profit during the year (after tax)	16,741,721	8,032,347			
Add: Amount consider as non cash items					
Increase/(decrease) in provision for expenses		(400,000)			
Increase in provision for investment	5,100,000	7,236,109			
Depreciation	1,124,480	974,243			
Increase/(decrease) in provision for income tax	11,718,874	4,940,302			
Increase/(decrease) in deferred tax liability	206,087				
Sub total of non cash items	18,149,441	12,750,654			
Changes in working capital components					
Increase/(decrease) in accounts payable	25,953,790	8,096,109			
(Increase)/decrease in accounts receivable	(14,414,060)	(8,180,076)			
(Increase)/decrease in advance income tax	(905,697)	(6,152,238)			
(Increase)/decrease in advance & prepayment	300,000	300,000			
A) Net cash flow from operating activities	45,825,196	14,846,795			
Cash flow from investing activities					
(Increase)/decrease in Investment in securities	(13,828,492)	7,201,772			
(Increase)/decrease in purchase of premises & fixed asset	(148,250)	(4,041,439)			
(Increase)/decrease in margin loan to clients	(97,085,079)	(9,049,652)			
Cash sale of fixed asset	_	2,438,455			
B) Net cash flow from investing activities	(111,061,820)	(3,450,864)			
Cash flow from financing activities					
Short term borrowing	75,000,000				
Dividend paid		(23,750,000)			
C) Net cash flow from financing activities	75,000,000	(23,750,000)			
D) Net cash increase / (decrease) (A+B+C)	9,763,376	(12,354,069)			
E) Opening cash and cash equivalents	13,087,480	25,441,549			
F) Closing cash and cash equivalents (D+E)	22,850,856	13,087,480			
Anth A. Khan  Anth A. Khan  Director  Director		Sher A. T. Mohammed			
A 200401 A AUTOM					

Basis of preparation of financial statements

The financial statements of the company are made up to 31 December 2016 and prepinder the historical cost convention except investment in securities as a going concern an accordance with the Companies Act 1994, International Financing Reporting Stand (IFRS) as adopted by the Institute of Chartered Accountants of Bangladesh (ICAB), Securities and Exchange Rules 1987, Dhaka & Chittagong Stock Exchange Limited IR Regulations, Income Tax Ordinance, 1984 and other laws and rules applicable in Banglade

Recognition and measurement: Property, plant and equipments are measured at cost less accumulated depreciat accumulated impairment losses, if any.

3.03. Depreciation

Depreciation

Depreciation is charged using reducing balance method as per Bangladesh Accounting Standards (BASs)-16 "Property plant & equipment". The rates of depreciation used are as follows:

Category of assets
Furniture & fixture
Office equipment
Interior decoration Rate of depreciation

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

		Amount in Taka 2016 2015
4.00	Authorized capital 50,00,000 ordinary Shares of Tk. 100 each.	500,000,000 500,000,000
	Issued, subscribed and paid-up capital: 26,50,000 ordinary Shares of Tk. 100 each	265,000,000 250,000,000
	Shareholding position:	Parcentage
	Shareholding position:           Particulars         No. of Shares           Mutual Trust Bank Limited.         2,649,894           Mr. M. A. Rouf, JP         106	
5.00	Total 2,650,000  Retained earnings	265,000,000 100%
	Opening balance Add: Net profit during the year Less: Stock Dividend	15,926,471 7,894,123 16,741,721 8,032,348 15,000,000 -
	Closing retained earnings	17,668,192 15,926,471
6.00	Short term loan United Finance Limited	75,000,000 - 75,000,000 -
7.00	Investment in Securities Investment in securities represent the cost price of secur	iries which have been invested by the
	Investment in securities represent the cost price of secur company in the capital market. Quoted shares (Annexure - B)	170.513.252 1 156.684.760
	Unquoted shares	3,000,000 3,000,000 173,513,252 159,684,760
8.00	Advances and prepayment Loan to employees	26,132 326,132 26,132 326,132
9.00	Margin loans to clients Margin loan to investors - Non- Discretionary Account (ND/ Margin loan to investors - Discretionary Account (DA)	
	Margin loan to investors - Discretionary Account (DA)	267,177 212,160,322 115,075,243
0.00	Accounts receivable Underwriting commission	331,250 3,925,000 700,000
	Issue management fee Dividend receivable Management fee	2,448,594 1,756,190 1,945 1,945
	Management ree Unicap Company Ltd Square Securities Management Ltd MTB Securities ltd	3,582,836 3,610,459 791,624 985,924
	MTB Securities ltd City Brokerage Ltd CSML Securities Rental income	3,748,417 7,206,310 252,554 113,577 3,513,551 -
	Rental income Interest receivable IPO	3,743,74 252,554 3,513,551 95,750 34,447 10 100,000
1.00	Advance income tax Opening balance	28,825,966 14,411,906
	Opening balance Addition during the Year Total	10,336,624 905,697 11,242,321 10,336,624
2.00	Cash & cash equivalents	
Α.	Cash in hand	257 12,525
в.	Cash at Bank (Mutual Trust Bank) MTB-0012-0210010492 (DA) MTB-0012-0210010492 (DA) MTB-0012-02100106007 (Own Portfolio) MTB-0012-0320001007 (SND) MTB-0012-032000101614 (GA) MTB-0012-0320001614 (GA) MTB Tower 0087-0210000104 (CD) MTB Tower 0087-0210000208 (Own Portfolio) MTB Tower 0087-0210000104 (CD) MTB Tower 0087-0210000104 (GA) MTB Tower 0087-0210000104 (GA) MTB Tower 0087-03200000214 (MDA) MTB Tower 0087-0320000014 (IPO) MTB Tower 0087-0320000014 (IPO) MTB Tower 0087-0320000214 (MDA) MTB TOWER 0087-0320000213 (GA) MTB TOWER 0087-0320000223 (GA) MTB TOWER 0087-0320000214 (MDA)	22,850,599 13,074,955 213 678 678
	MTB-0012-0210010607 (Own Portfolio) MTB-0012-0320001007 (SND)	7,085
	MTB-0012-0320001614 (GA) MTB Tower 0087-0210000191 (DA) MTB Tower 0087-0210000164 (CD)	- 9,751 - 669,606 1,526 6,376
	MTB Tower 0087-0210000208 (Own Portfolio) MTB Tower 0087-0210000173 (NDA) MTB Tower 0087-0320000045 (SND)	
	MTB Tower 0087-03200000182 (GA) MTB Tower 0087-0320000054 (IPO)	
	MTB Tower 0087-0320000214 (NDA) MTB Tower 0087-0320000205 (DA) MTB Tower 0087 0320000233 (GA)	16,131 18,143,792 1,167,429 2,632,741
		1,896
3.00	Total Cash & cash equivalents (A+B)  Accounts payable	22,850,856 13,087,480
	Accounts payable LeadSoft BD Ltd, and others Audit fees payable Payable to brokers	450,901 414,556 50,000 63,250 27,616,902 8,994,724 13,443,828 3,400,151 995,682 584,231
	Payable to brokers Client deposits - NDA Client deposits - DA	27,616,902 13,443,828 995,682 3,400,191 584,231
	Client deposits - GC Cheque in transit	- 2,150,000
	Flagable to brokers  Client deposits - DA  Client deposits - GC  Cloque in transit  VAT payable  VAT payable  Source tax payable	1,057,719 1,047,865 12,450 -
4.00	Provision for investment	45,139,721 19,185,931
	Opening balance Addition during the year Closing balance	14,407,001 7,170,892 5,100,000 7,236,109 19,507,001 14,407,001
5.00	Liability for current tax	
	Opening balance Addition during the year	19,754,582 14,814,280 11,718,874 4,940,302 31,473,457 19,754,582
6.00	Closing balance Deferred tax liability	
	Opening balance Add: Provision made during the year (Note-27.02) Closing balances	206,087 - 206,087 -
7.00		
	Property, plant & equipment Opening balance Addition during the year Total	7,551,839 6,923,097 148,250 4,041,439 7,700,089 10,964,536
	Less: Depreciation charged during the year Less: Write off - Interior Decoration	1,124,480 974,244 - 2,438,453
	Written down value Detail is shown in Annexure - A	6,575,609 7,551,839
8.00	Interest Income Interest on margin Ioan-Non-Discretionary Account (NDA) Interest on margin Ioan-Discretionary Account (DA) Interest on bank accounts	27,173,861 17,179,743 16,865 2,429
	Interest on bank accounts	440,115 841,919 27,630,841 18,024,091
9.00	Income from investment Dividend income (Note-19.01) Capital gain on sale of securites	4,745,592 3,760,717
9.01	Dividend income	1,469,532 6,274,623 6,215,123 10,035,340
	Padma Oil Co. Ltd Grameen Phone Limited	701,000 701,000 1,344,469 1,308,219
	Shahjibazar Power Co. Ltd	- 35,000
	BD Submarine Cable Co. Ltd Lafarge Surma Cement	11,000 - 15,000
	Titas Gas Co. Ltd Meghna Petroliam Ltd.	430,720 578,550 300,240 578,550
	Paramount Textile Ltd. Hwa Well Textiles BD Ltd	203,401 325,442 37,650 37,650
	ACI Limited	52,000 17,500
	ACI Formulations Limited	88,000 -
	Mobile Jumuna Limited Takaful Insurance Ltd.	247,275 40,013 15,000
	Rupali Life Limited Shasha Denims Limited	13,172 - 22,500 -
	Khulna Power Company Ltd.	128,000 -
	Other Company Dividend United Power Generation & Distribution Company Ltd.	37,990 93,134 363,025 -
	Far Chemical Limited	43,125
	Beximco Pharma Limited	61,702
		61,702 - 112,382 4,745,592 3,760,717

	IDLC Finance Limited	50,000	-
		331,250	
21.00			
	Zaheen Spinning Limited	1,000,000	-
	R. A. Spinning Mills Ltd	150,000	-
	Sigma Capital Management Ltd	200,000	-
	Star Ceramics Limited	500,000	-
	Electro Battery Co. Limited	2,025,000	- 1
	R.K. Fashion Limited	500,000	-
	Sikder Apparel Hosiery Ltd	300,000	-
	Excursion & Resorts Bangladesh Ltd		350,000
	Electro Battery Company Ltd	- 1	200,000
	Mashud Fish Processing & Ice Complex Ltd	- 1	100,000
	Mahid Expo. Int. Tex Ltd	- 1	100,000
	Apex Pharma Ltd	- 1	100,000
	Sagar Jute Spinning Mills Ltd.	- 1	500,000
	R.A. Spinning Mills Ltd	- 1	50,000
	Oimex Electode Limited	_	2,400,000
		4,675,000	3,800,000
22.00	Settlement fee & documention charge		
	Settlement fee	7,162,020	4,372,398
	Documentation charge	18,500	21,500
		7,180,520	4,393,898
23.00	Portfolio management fee		
	Non-discretionary account	8,939,230	2,545,374
	Discretionary account	282,960	46,495
		9,222,190	2,591,869
		1 - 1 1	
24.00	Other income		
_ 1100	IPO charge	140	220
	Annual BO account charge	141,800	81,400
	BO account closing fee	9,957	01,400
	Shara transfer for	1,000	1 - 1

	and the second s		
	Depreciation	1,124,480	974,243
	Auditors' fees	63,250	63,250
	Directors' fee	562,750	448,500
	Car expenses	714,491	713,774
	CDBL charges	579,517	510,646
	Internet expense (Dhakacom Ltd.)	34,000	28,600
	Security services charges	341,799	345,658
	Books & newspaper	12,826	10,763
	Holiday working bill	3,900	5,300
	Bank charge	65,264	46,877
	Entertainment	375,026	204,152
	Expenses for fees & commission	- 1	1,047,865
	Conveyance	45,750	26,280
	Domain and hosting charge	8,000	16,295
	Staff Traning	5,250	106,057
	Business promotion expenses	-	45,339
	Travelling expenses	7,387	22,200
	Legal and consultancy fee	55,000	I -
	Office maintenance	2,810	_
	Miscellanuous		5,836
		18,551,208	19,018,059
6.00	Provision on investment	5,100,000	7,236,109
	This provision is made as per BSEC guideline and to reduce the	e risk of investmen	t.
7 00	Innome to a community		

25.00 Office & administrative expenses
Salary and remuneration
Rent, taxes, insurance, electricity, water etc.
Fee & registration
Postage, telephone, fax, stamps

11,718,874 Income tax expenses is calculated as per guidline of Income Tax Ordinance and Rules.

sequent to the balance sheet date, the Board of Directors recommended 6% (six percent) stock dividend Annexure-A ount in BDT | Cycle | Cycl

Balance as on 31 December 2015 11,555,738 4,041,439 3,215,850 12,381,327 4,632,641 974,244 777,39 Annexure - B

Name of the company	No. of shares	Total cost (Taka)	Merket rate per share	Market value (Taka)	Difference (Taka)
ACI Formulations Limited	16,000	3,328,323	152.00	2,432,000	(896,323)
ACI Limited	19,800	10,980,967	385.50	7,632,900	(3,348,067)
BD Submarine Cable co. Ltd	11,000	1,719,200	118.60	1,304,600	(414,600)
National Tubes	100	12,297	126.20	12,620	323
RD Food Products Ltd	128,247	2,818,190	18.90	2,423,868	(394,322)
Fortune Shoes Limited	10,063	100,630	50.80	511,200	410,570
Yeakin Polymer Limited	1,141	10,376	30.40	34,699	24,322
BD. Building System Ltd	110,000	6,000,873	51.80	5,698,000	(302,873)
Beximco Limited	52,000	1,592,527	26.00	1,351,988	(240,538)
Familytex (BD) Ltd	96,674	2,430,091	9.80	947,400	(1,482,691)
Far Chemical Ind. Ltd	103,500	3,590,467	23.90	2,473,650	(1,116,817
Grameen Phone Limited	92,722	34,891,735	284.10	26,342,320	(8,549,415)
Hwa Well Textiles BD Ltd	25,100	1,306,625	41.90	1,051,690	(254,935)
United Power G & D Co.	29,042	4,779,858	141.60	4,112,347	(667,511)
Meghna Petroleum Ltd	55,100	13,539,849	170.40	9,389,040	(4,150,809)
Padma Oil Co. Ltd.	70,100	23,943,183	180.20	12,632,020	(11,311,163)
Paramount Textile Ltd	217,639	8,258,813	20.20	4,396,309	(3,862,504)
Pragati Life Insurance	70,000	14,407,059	101.20	7,084,000	(7,323,059)
Ratanpur Steel Re-rolling Mills	5,200	266,050	73.40	381,680	115,630
Rupali Life Insurance Co. Ltd.	13,172	817,397	36.80	484,730	(332,667)
Beximco Pharma	58,404	5,020,626	80.80	4,719,043	(301,583)
Zaheen Spinning Limited	419,815	9,399,943	18.90	7,934,508	(1,465,435)
Takaful Islami Insurance Co. Ltd.	84,026	2,568,824	18.10	1,520,871	(1,047,954)
Titas Gas T & D Co. Ltd	215,360	18,729,349	49.40	10,638,784	(8,090,565)
Total		170,513,252		115,510,268	(55,002,984)

### MTB EXCHANGE (UK) LIMITED DIRECTORS' REPORT

FOR THE YEAR ENDED 31 DECEMBER 2016

ent their report and accounts for the year ended 31 December 2016

The principal activity of the company in the year under review was MONEY REMITTANCE & BUREAU DE CHANGE.

DIRECTORS INTERESTS The directors who served during the year and their interests in the share capital of the company were as follows:

RASHED AHMED CHOWDHURY SYED MANZUR ELAHI MOHAMED ABDUR ROUF DR SULTAN HAFEEZ RAHMAN ANISUDDIN AHMED KHAN

DIRECTORS RESPONSIBILITIES mpany Law requires the directors to prepare financial statements for each year which give a true and fair view of the state of affairs of the company and of the profit or loss of the company for that period. In preparing those financial statements, the directors are required to:

- select suitable accounting policies and then apply them consistently;

- make judgments and accounting estimates that are reasonable and prudent;

state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements;

prepare the financial statements on the going concern basis unless it is inappropriate to presume that the company will continue in business;

The directors are responsible for keeping adequate accounting records that are sufficient to show and explain the company's transactions and disclose with reasonable accuracy at any time the financial position of the company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The report of the directors has been prepared in accordance with the special provisions within Part 15 of

This report was approved by the board on 26 January 2017

Mu ANISUDDIN AHMED KHAN Director

### MTB EXCHANGE (UK) LTD

## ACCOUNTANTS' REPORT TO THE BOARD OF DIRECTORS ON THE FINANCIAL STATEMENTS OF MTB EXCHANGE (UK) LTD, FOR THE YEAR ENDED 31 DECEMBER 2016

In order to assist you to fulfill your duties under the Companies Act 2006, we have prepared for your approval the accounts of MTB EXCHANGE (UK) LTD for the year ended 31 December 2016 as set out on pages 5 to 10 from the company's accounting records and from information and explanations you

As a practicing member of the Chartered Institute of Management Accountants (CIMA), we are subject to its ethical and other professional requirements which are detailed on their website.

This report is made solely to the Board of Directors of MTB EXCHANGE (UK) LTD, as a body, in accordance with the terms of our engagement letter dated. Our work has been undertaken solely to prepare for your approval the accounts of MTB EXCHANGE (UK) LTD and state those matters that we have agreed to state to the Board of Directors of MTB EXCHANGE (UK) LTD, as a body, in this report, in accordance with the requirements of the Chartered Institute of Management Accountants (CIMA) as detailed on their website. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than MTB EXCHANGE (UK) LTD and its Board of Directors as a body for

our work or for this report. It is your duty to ensure that MTB EXCHANGE (UK) LTD has kept adequate accounting records and to prepare statutory accounts that give a true and fair view of the assets, liabilities, financial position and profitability of MTB EXCHANGE (UK) LTD. You consider that MTB EXCHANGE (UK) LTD is exempt

We have not been instructed to carry out an audit or a review of the accounts of MTB EXCHANGE (UK) LTD, verified the accuracy or completeness of the accounting records or information and explanations you have given to us and we do not, therefore, express any opinion on the statutory accounts.

Jahan & Co.
Chartered Management Accountants
22 Osborn Street E1 6TD 26 January 2017

### MTB Exchange (UK) Limited **Profit and Loss Account** For the Year Ended 31 December 2016

2016

2015

103,075 TURNOVER 95,390 95,390 **GROSS PROFIT** Administrative expenses (148,700)(160,902) Other operating income (68,190) **OPERATING LOSS** (26,229) LOSS ON ORDINARY ACTIVITIES BEFORE TAXATION (68,190) (26,229) LOSS ON ORDINARY ACTIVITIES AFTER TAXATION (26,229) (68,190) LOSS FOR THE FINANCIAL YEAR (26,229) (68,190)

**Balance Sheet** FIXED ASSETS CURRENT ASSETS Rent Deposit

Debtors (amount falling due within one year) Debtors (amount falling due after more than one year) 8,750 8,750 22,863 38,005 31,613 NET CURRENT LIABILITIES
TOTAL ASSETS LESS CURRENT LIABILITIES (245,674) Profit and loss account (501,903) (475,674) (271,903) (245,674)

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### **Notes to the Accounts** For the year ended 31 December 2016

The company is exempt from including statement of cash flows in its accounts in accordance with the Financial Reporting Standard for Smaller Entities (effective January 2015).

At 31 December 2016

9. Profit and Loss Reserve

ation has been provided at the following rates in order to write off the assets over their estimated

The turnover and pre-tax result is attributable to MONEY REMITTANCE & BUREAU DE CHANGE.

		£	£
Remittances, Commissions		51,795	64,714
Bureau DE Change Commission		9,709	9,645
Exchange Gains		41,571	21,031
		103,075	95,390
3. Operating Profit			
Operating Profit is started after charging:			
Depreciation		6,035	4,520
Auditors' remuneration		2,400	
		8,435	4,520
4.Tax on Ordinary Activities			-
5. Tangible Fixed Assets			
	Plant and Machinery	Fixtures and Fittings	TOTAL
	£	£	£
Cost			
At 1 January 2016	13,300	45,423	58,723

Depreciation			
At 1 January 2016	9,046	31,597	40,643
For the year	1,011	5,025	6,036
At 31 December 2016	10,057	36,622	46,679
Net Book Amounts			
At 31 December 2016	4,043	20,101	24,144
At 31 December 2015	4,254	13,826	18,080
6. Debtors		· ·	
Amount falling due within one year:			
Other debtors		_	629
			629
Amount falling due after more than on	e year:		
Rent Deposit	•	8,750	8,750
Total Debtors		8,750	8,750
7. Creditors: Amounts falling due with	in one year		
TT payable		324,510	310,388
Other Creditors		3,150	750
	·	327,660	311,138
8. Share Capital			
Allotted, issued and fully paid:			

The company being 100% Subsidiary of Mutual Trust Bank Ltd, Bangladesh is under common control from the parent company.

(475.674)

(407.484)