

Financial Statements 2022

200.000.000

47,417,383,858 40,852,130,399

226,011,574,670

5,394,493,735

4,000,000,000

23.87

Amount in BDT

253,835,694,386 5,265,362,889 15,230,742,091

14,800,349,000 3,602,713,035 11,197,635,965

2,169,981,973

200,000,000

45,776,422,353 40,852,130,399 4,924,291,954

3,527,713,085

5,203,874,445

12,124,015,514

304,742,529,186

35,205,781,006

212,956,942,491 26,915,622,914

1,975,092,979 42,589,740,210 91,528,348,348 26,332,451,468

12,600,000,000 4,000,000,000 8,600,000,000

44,841,639,706 40,349,440,573 36,766,759,417 10,053,512,136

132,011,351,831

2,087,348,334

26,380,057

832 571 524

475,868,961

335,592,653

1,259,525,860 (883,204,205)

2,917,833,997

1,779,195,562 4,697,029,559

2,211,344,142

3,046,326,323 5,257,670,465

2.47

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

2,217,600

9,136,100,000 63,272,621

33,247,023,279 1,291,093,804 249,996,502

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Independent Auditor's Report **Consolidated Balance Sheet** To the Shareholders of MutualTrust Bank Limited As at 31 December 2022 Opinion We have audited the consolidated financial statements of Mutual Trust Bank Ltd. (MTB) and its subsidiaries (the 'Group') as well as the separate financial statements of Mutual Trust Bank Ltd. (MTB) and its subsidiaries (the 'Group') as well as the separate financial statements of Mutual Trust Bank Ltd. (the 'Bank'), which comprise the consolidated and separate balance sheets as at 31 December2022 and the consolidated and separate profit and loss accounts, consolidated andseparate cash flow statements, consolidated and separate financial statements, including a summary of significant accounting policies. In our opinion, the accompanying consolidated of the Group and separate financial statements of the bank give a true and fair view of the consolidated financial position of the Group and the separate financial position of the Bank as at 31 December2022 and of its consolidated and separate financial performance and its consolidated and separate financial perfo PROPERTY AND ASSETS ash Cash In Hand (Including Foreign Currency) Balance with Bangladesh Bank and its agent Bank(s) (including Balance with other Banks & Financial Institutions In Bangladesh Outside Based 7,525,330,588 Money at Call on Short Notice Desist Groupinion We conducted our audit in accordance with International Standards on Auditing (ISAs). Our responsibilities under those standards are further described in the Auditors' Investments Government Others 52,280,864,209 41,654,086,402 Responsibilities for the Audit of the consolidated and separate Financial Statements section of our report. We are independent of the Group and the Bank in accordance with the International Ethics Standards Board for Accountants Code of Ethics for Professional Accountants (IESBA Code) and the guidelines issued by Bangladesh Securities and Exchange Commission (BSEC) and Bangladesh Bank, and we have highlided our other ethical responsibilities in accordance with IESBA Code the Institute of Chartered Accountants of Bangladesh (ICAB) Bye Laws, We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our option. New youts meaters for you audit matters are those matters that, in our professional judgement, were of most significance in our audit of the consolidated and separate financial statements of the current period. These matters were addressed in the context of our audit of the consolidated and separate financial statements as a whole, and in forming our opinion thereon, Fixed Asset including Premises, Furniture and Fixtures 5,265,362,889 353,643,677,662 306,500,925,149 How the matter was addressed in our audit. <u>LIABILITIES AND CAPITAL</u> Rorrowing from other Banks, Financial Institut 44,971,333,982 Deposits and Other Accounts Current Deposit & Other Accounts Bills Payable **232,657,443,657 211,782,425,769 29**,303,987,611 **26**,914,905,893 Credit monitoring and provisioning process; Identification of loss events, including early warning and default warning Future business performance of the borrower, Key assumptions relating to further business performance of the Review of quarterly Classification of Loans (CL) Market value of the collateral; Our substantive procedures in relation to the provision for loans and advances portfolio comprised the following: **14,500,000,000** 4,000,000,000 10,500,000,000 Furthermore, these provisions are processed manually using the voluminous data extracted from the IT system of the Bank and following the instructions of Bangladesh Bank (the central bank of Bangladesh) issued time to time. Reviewed the adequacy of the general and specific provisions in line with related Bangladesh Bank guidelines; 332,312,411,825 286,846,018,576 Total Liabilities Assessed the methodologies on which the provision amounts based Tested a selection of loans and advances to examine the validity of the recorded amounts, loan documentation, examined the statement of accounts, indicators of impairment, provision for non-performing loans and compliance with relevant Bangladesh Bank guidelines; and At year end the Group and the Bank reported total gross loans and advances of BDT 253.84 billion (2021: BDT 226.01 billion) and BDT 250.95 billion (2021: BDT 222.92 billion) respectively andprovision for loans and advances of BDT 12.03 billion (2021: BDT 8.89 billion) and BDT 11.26 billion (2021: BDT 8.17 billion) respectively. Total Liabilities and Shareholders' Equity 353,643,677,662 306,500,925,149 See note#2 2 3 7 7 a 12 01 12 a 1 and 12 a 2to the financial statements Net Asset Value (NAV) per share (2021 Restated) Off-Balance Sheet Items Other Commitments Decumentary or each other conditions of the commitment of the comm Loans and advances Loans and advances are the main element of financial statements of the Bank. Income We tested the design and operating effectiveness of key controls focusing on credit appraisal, loan disbursement procedures and monitoring process of loans and of the Bank is mainly dependent on the portfolio of loans and advances. Management We have performed procedure to check whether the Bank has ensured appropriate documentation as per Bangladesh Bank regulations and the Bank's policy before disbursement of loans and advances. In addition, we have performed procedure to check whether the loans and advances is recorded completely and accurately and that are existed at the reporting date. We have identified loans and advances as key audit matter because there is an inherent risk of fraud in disbursement of loans and advances by management to meet specific targets or expectations. See note no 2.2.3, 7 and 7.a to the financial statements 149,390,829,346 132,011,351,831 Recognition of Interest income from loans and advances Recognition of interest income has significant and wide influence on fina statements, Recognition and measurement of interest income has involvement complex IT environment. We tested the design and operating effectiveness of key controls over recognition and measurement of interest on loans and advances, We performed test of operating effectiveness on automated control in place to measure and recognize interest income, where the control of the co Valuation of Treasury Bill and Treasury Bond We tested the design and operating effectiveness of key controls focusing on the **Consolidated Profit and Loss Account** Finally, we have assessed the appropriateness and presentation of disclosur against relevant accounting standards and Bangladesh Bank guidelines. For the Year ended 31 December 2022 which require an elevated level of judgment. See note # 2.2.2, 6.a.1.1and 6.a.1.2 to the financial statements. Recognition and subsequent measurement of IFRS 16 Leases IFRS 16 Leases became effective or annual reporting beginning on or after 01 January 2019 which replaced IAS 17 Leases. The application of the lease standard resulted in the recognition and subsequent measurement, a right-of-use (ROU) asset at BDT 1,497-6 million (net preserv table) (2021: BDT 1,300.13 million) and lease liabilities at BDT 1,729.63 million (2021: BDT 1,404.50 million). 16,064,871,951 12,197,740,371 3,867,131,580 14,562,481,415 8,815,395,643 5,747,085,772 ocdures: Assessed the design and implementation of key controls pertaining to the determination of the IFRS 16 Leases impact on the financial statements of Assessed the appropriateness of the incremental borrowing rate; The recognition and subsequent measurement of IFRS 16 Leases is considered a key audit matter, as the balances recorded are material, management had to apply several judgments and estimates such as lease period, incremental borrowing rate, measurement basis among others and consider a significant data analysis to summarize the lease information used in their lease calculation model. Assessed in appropriateness of the incremental borrowing rate; Verified the accuracy of the underlying lease data by agreeing to original contract and checked the accuracy of the IFRS 16 adjustment and; creating the discourse given in the financial statements. Assessed the disclosures given in the financial statements. For identifying the individual lease contract as "low you let lim" the Bank has applied a threshold of Tk 20 million for each lease and also considered the probability of Less: Operating Expenses: Salary and Allowances Rent, Taxes, Insurance, Electricity etc ercising non-renewal option of those lease contract. Legal and Regulatory Matters We focused on legal and regulatory matters because the Bank and its subsidiaries (the 'Group') operate in a legal and regulatory environment that is exposed to significant litigation and similar risks arising from disputes and regulatory proceedings. Such matters are subject to many uncertainties and the outcome may be difficult to predict. We tested the design and operating effectiveness of key controls over the legal provision and contingencies process. We inquired to those charged with governance to obtain their view on the status of Less: Provision for Loans, Investment & Other Provision for Unclassified Loan and Advance Special General Provision-COVID-19 Provision for Classified Loan and Advance Provision for Off-Balance Sheet items Provision for Diminution in Value of Investments Provision for Other Assets regulatory matters and inspected internal notes and reports. We assessed the methodologies on which the provision amounts are based, recalculated the provisions, and tested the completeness and accuracy of the underlying information. We also assessed the Group's provisions and contingent liabilities disclosure. We tested the design and operating effectiveness of the Bank's IT access control over the information systems that are critical to financial reporting. We tested I general controls (logical access, changes management and aspects of I operational controls). This included:

testing the Bank's periodic review of access rights

If based on such work we perform, we conclude that there is a material misstatement of this other information, we are required to communicate the matter to those charged

If based on such work we perform, we conclude that there is a material misstatement of units offer information, we are required to conclude that there is a material misstatement on units offer information, we are required to conclude that there is a material misstatement and the material control.

Responsibilities of Management and Those Charged with Governance for the consolidated and separate financial statements and the first sa explained in note # 2, and for such internal control as management determines is necessary to enable the preparation of consolidated and separate financial statements that are free from material misstatement, whether due to fraud or error. The Bank Company Act, 1991 and the Bangladesh Bank Regulations require the Management to ensure effective internal audit, internal control and risk management functions of the Group and the Bank. The Management is so required to make a self-assessment on the effectiveness of anti-fraud internal controls and report to Bangladesh Bank on instances of fraud and forgeries.

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

Our objectives are to obtain reasonable assurance about whether the consolidated and separate financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs will always detect a material misstatement when it exists. Misstatements can arise from fractions or error and are considered material, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these consolidated and separate financial statement.

 Identify and assess the risks of material misstatement of the consolidated and separate financial statements, whether due to fraud or error, design and perform usdring vanishasses vir intends of intends intends either in virties of intends of inten

Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.

Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the internal controls of the Group.

Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Group's and the Bank's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the consolidated and separate financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Group and the Bank to cease to continue as a going concern.

Evaluate the overall presentation, structure and content of the consolidated and separate financial statements, including the disclosures, and whether the

Obtain sufficient appropriate audit evidence regarding the financial information of the entities or business activities within the Group to express an opinion on the consolidated financial statements. We are responsible for the direction, supervision and performance of the group audit. We remain solely responsible for our

communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any ficant deficiencies in internal control that we identify during our audit. We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

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

Report on Other Legal and Regulatory Requirements
In accordance with the Companies Act, 1994, the Securities and Exchange Rules 2020, the Bank Company Act, 1991 and the rules and regulations issued by Bangladesh Bank, we

to the extent noted during the course of our audit work performed on the basis stated under the Auditor's Responsibility section in forming the above opinion on the consolidated financial statements 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 statements and internal control.

consolidated financial statements for the year ended 31 December 2022of Mutual Trust Bank Limited's subsidiaries namely, MTB Securities Limited and MTB Capital Limited have been audited by Shalfiglassak Co., Chartered Accountants and MTB Exchange (IVK) Limited has been audited by Jah

the records and statements submitted by the branches have been properly maintained and consolidated in the financial statements; the consolidated balance sheet and consolidated profit and loss account together with the annexed notes dealt with by the report are in agreement with the books

the consolidated financial statements of the Group and the separate financial statements of the Bank have been drawn up in conformity with prevailing rules,

of account and returns; the expenditures incurred were for the purpose of the Group's and the Bank's business for the year;

the consolicated inancial statements of the Caroup and the separate mancial statements of the stark have beer regulations and accounting standards as well as related guidance issued by Bangladesh Bank; take respirate provisions have been made for advance and other assets which are in our opinion, doubtful of recovery; the information and explanations required by us have been received and found satisfactor, we have reviewed over 80% of the risk weighted assets of the Bank and spent over 4,300 person hours; and Capital to Risk-weighted Asset Ratio (CPAR) as required by Bangladesh Bank has been miniationed adequately, ement partner on the audit resulting in this independent auditor's report is Hasan Mahmood.

opinion, proper books of accounts as required by law have been kept by the Group and the Bank so far as it appeared from our examination of those

internal audit, internal control and risk management arrangements of the Group as disclosed in the financial statements appeared to be materially adequate;

nothing has come to our attention regarding material instances of forgery or irregularity or administrative error and exception or anything detrimental committed by employees of the Group and the Bank.

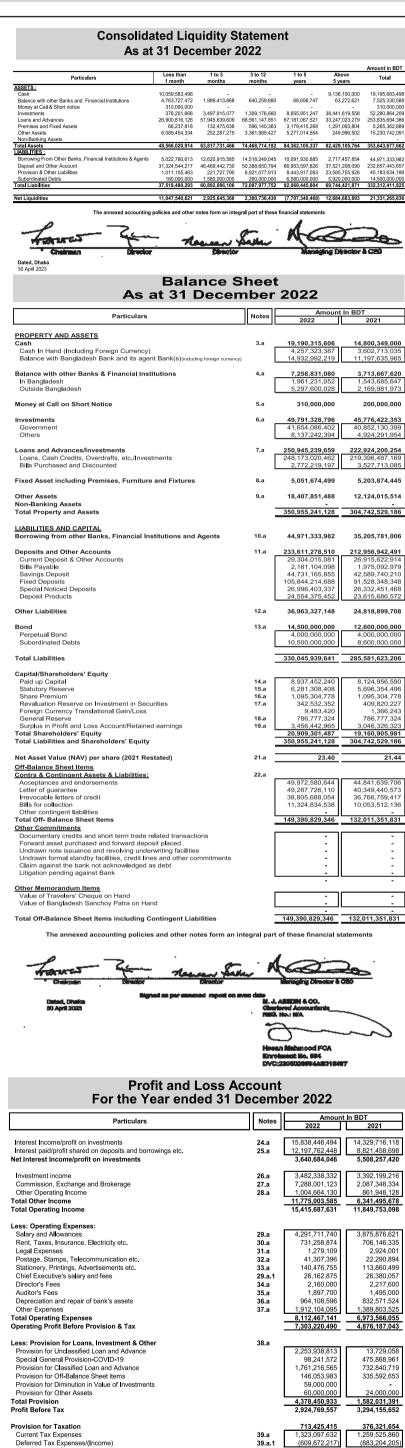
consolidated and separate financial statements represent the underlying transactions and events in a manner that achieves fair presentation

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

Those charged with governance are responsible for overseeing the Group's and the Bank's financial reporting process, Auditor's Responsibilities for the Audit of the consolidated and separate Financial Statements

2,122,031,391 3,538,772,115 859,183,916 1.467.579,321 565,571,688 1,448.834.228 (608,395,405) 2,369,158,395 (883,262,540) 2,973,200,427 2,369,155,084 2,973,198,920 3,311 1,507 2,369,158,395 2,973,200,427 1,507 2,973,200,427 testing that request for access to systems were appropriately reviewed and inspecting requests of changes to systems for appropriate approval and authorization 1,650,703,236 3,488,747,189 2,032,441,134 3,825,461,139 Retained Surplus, Carried Forward ment is responsible for the other information. The other information comprises all of the information in the Annual Report other than the consolidated and separate Management is responsible for the other information, the outlier information comprises at our the minimation is the relation responsible for the other information. An advantage of the relation of the information and we do not express any form of assurance conclusion thereon, in connection with our audit of the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon, in connection with our audit of the financial statements our exponsibility is to read the other information and any do not express any form of assurance conclusion thereon, in connection with our audit of the financial statements or user responsibility to be read the other information and we do not express any form of assurance conclusion thereon, in connection with our audit of the financial statements or user as a supplementage of the connection with the consolidated and separate financial statements or our knowledge obtained in the audit or otherwise appears to Earnings Per Share (EPS) (2021 Restated) 2.65

Consolidated Statement of Cash Flow For the Year ended 31 December 2022 Dividend receipts Fees & Commission receipts in cash Recoveries on loans/investment previously written off Cash payments to employees Cash payments to suppliers Receipts from other operating activities Payments for other operating activities Cash Flow from Operating Activities before Changes in Net Curr Increase/Decrease in operating assets and liabilities Loans and Advances/investment to customers (2,878,200,278) 9,615,179,418 (2,287,516,748 4,908,598,481 Loans and Advances/investment to o Other Assets Deposits from other banks & NBFI Deposits from customers Deposits from customers Sorrowing from Other Banks, Financial Institutions & Agents Other Liabilities Cash generated from operating assets and liabilities Cash generate from Operating Activities B) Cash Flow from Investing Activities: Investments in T. Bills, T. Bonds and other Investments in T. Bills, T. Bonds and other Investments in Shares & Bonds Purchase of Fixed Assets (Not) Net Cash Flow from Investing Activities Osta Flow from Investing Activities Subordinated debts 7,395,187,988 2,644,890,387 2,740,307,384 6,655,000,280 12,355,486,802 11,563,598,761 (870,404,589) (8,101,431,299) (4,061,524,348) (2,734,575,749) (670,820,309) (1,198,552,120) (5,602,749,245) (12,034,559,168) Juan Flow from Financing Activities: Subordinated debts Dividend Paid by MTB Subsidiaries 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 Cash and Cash Equivalents Cash In Hand (Including Foreign Currency) Balance with Bangladesh Bank and this agent Bank(s) (including foreign currency) Balance with Bangladesh Bank and this agent Bank(s) (including foreign currency) Balance with Other Banks & Financial Institutions Money at Call and Short Notice Prize Bond 18,984,169,345 27,033,509,086 17,928,429,557 18,984,169,345 2,495,000 **27,033,509,0**86 18,984,169,345 Net Operating Cash Flows Per Share (2021 Restated) 13,82 The annexed accounting policies and other notes form an gral part of these financial statem **Net Profit After Tax** Retained Surplus Brought Forward Consolidated Statement of Changes in Equity Bonus Shares Issued during the year Dividend for Perpetual Bondholders Transferred to Statutory Reserve Transferred to Start-Up Fund As at 31 December 2022 | Statutory | Share Premium | Revaluation | Foreign | Reserve | Revaluation | Re General Reserve Retained Surplus, Carried Forward Earnings Per Share (EPS) (2021 Restated) 1,095,304,778 535,041,698 3,937,871 (77,108,182) 781,550 131,751 17,011,292,474 (77,108,182) 761,550 1,507 2,973,200,427 A A A STORY OF THE STORY



Dated, Dhaka 30 April 2023

Enrolment No. 664 DVC:2308620564AB3184 www.mutualtrustbank.com

Dated, Dinks 30 April 2023



Financial Statements 2022

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Statement of Cash Flow For the Year ended 31 December 2022 A) Cash Flows From Operating Activities: 18,584,494,63C (11,165,794,863 382,670,434 2,087,348,334 44,858,845 (3,902,256,678, (113,860,499) (1,085,671,535) 1,588,129,960 (2,237,435,568) Interest payments/profit paid on Deposits, Bo Dividend receipts Fees & Commission receipts in cash Recoveries on loans/investment previously written off Cash payments to suppliers Income taxes paid Receipts from other operating activities Payments for other operating activities Cash Flow from Operating Activities before Changes in Net Current Assets: Increase/Decrease in operating assets and liabilities Loans and Advances/investment to customers Deposits from customers Borrowing from Other Banks, Financial Institutions & Agents Other Liabilities Cash generated from operating assets and liabilities Net Cash Flows from Operating Activities B) 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 C) Cash Flow from Financing Activities: Issue of new share with premium (1,063,119,166) (11,532,913,443) (621,799,538) (4,705,154,565) Issue of new share with premium Subordinated debts Dividend for Perpetual Bondholders Dividend for Perpetual Bondholders 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 (Cosing Cash and Cash Equivalents (D-E+F) The above closing Cash and Cash Equivalents include: Cash in Hand (Including Foreign Currency) Balance with Bangladesh Bank and its agent Bank(s) (including foreign cun Balance with Other Banks & Financial Institutions Money at Call and Short Notice Prize Bond 12.56 Net Operating Cash Flows Per Share (2021 Restated) Statement of Changes in Equity As at 31 December 2022 Amount in BDT Total

Currency Translation differences					8,117,177			8,117,177
Transferred to Start-Up Fund							(22,113,441)	(22,113,44
Revaluation Reserve transferred during the year				(67,287,875)				(67,287,875
Dividend for Perpetual Bondholders							(381,664,497)	(381,664,497
Net Profit for the year after tax							2,211,344,142	2,211,344,142
Appropriation made during the year		584,953,911					(584,953,911)	
Balance as at 31 December 2022	8,937,452,240	6,281,308,408	1,095,304,778	342,532,352	9,483,420	786,777,324	3,456,442,965	20,909,301,487
			ent of Changes in					
		As	at 31 December 2	2021				Amount in BD1
Particulars	Paid-up Capital	Statutory Reserve	Share Premium	Revaluation Reserve on Investment in Securities	Foreign Currency Translation Gain/(Loss)	General Reserve	Surplus in Profit and Loss Account/ Retained Earnings	Total Shareholders' Equity
Balance as at 01 January 2021	7.386.324.180	5,037,523,366	1,095,304,778	486,928,408	(121,129)	786,777,324	1,779,195,562	16,571,932,490
Revaluation Reserve transferred during the year	.,,,	0,000,000,000	.,,	(77,108,182)	(,,	,	1,110,110,000	(77,108,182
Currency Translation differences				,	1,487,371			1,487,371
Net Profit for the year after tax							2,917,833,997	2,917,833,997
Appropriation made during the year		658,831,130					(658,831,130)	
Transferred to Start-Up Fund							(29,178,340)	(29,178,340
Dividend for Perpetual Bondholders							(224,061,356)	(224,061,356
Bonus Share Issued during the year	738,632,410						(738,632,410)	-
Balance as at 31 December 2021	8,124,956,590	5,696,354,496	1,095,304,778	409,820,227	1,366,243	786,777,324	3,046,326,323	19,160,905,981

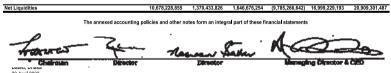
8,124,956,590 5,696,354,496 1,095,304,778 409,820,227 1,366,243 786,777,324

Balance as at 01 January 2022

Net Liquidities



Liquidity Statement As at 31 December 2022						
As at 3	i Dec	embe	31 ZUZ			Amount in BDT
Particulars	Less than 1 month	1 to 3 months	3 to 12 months	1 to 5 years	Above 5 years	Total
ASSETS:						
Cash	10,054,215,606		-		9,136,100,000	19,190,315,606
Balance with other Banks and Financial Institutions	4,687,423,116	1,862,239,942	577,238,654	68,656,746.98	63,272,621	7,258,831,080
Money at Call & Short notice	310,000,000					310,000,000
Investments	2,771,354	2,626,577,683	313,362,495	8,406,997,706	38,441,619,558	49,791,328,796
Loans and Advances	26,753,301,349	57,871,882,221	68,842,260,831	65,964,070,610	31,513,724,648	250,945,239,659
Premises and Fixed Assets	30,928,343	61,856,687	278,355,091	1,484,560,483	3,195,973,895	5,051,674,499
Other Assets	6,050,812,830	175,004,266	3,126,627,537	5,277,014,554	3,778,392,302	18,407,851,488
Non-Banking Assets						
Total Assets	47,889,452,598	62,597,560,798	73,137,844,607	81,201,300,100	86,129,083,024	350,955,241,128
LIABILITIES:						
Borrowing From Other Banks, Financial Institutions & Agents	5,022,780,613	12,620,915,585	14,518,249,045	10,091,930,885	2,717,457,854	44,971,333,982
Deposit and Other Account	31,324,571,687	46,969,442,730	51.842,458,178	65,953,597,826	37,521,208,090	233,611,278,510
Provision & Other Liabilities	703,871,443	56,768,657	4,870,461,131	8,361,038,030	22,971,187,886	36,963,327,148
Subordinated Debts	160,000,000	1,580,000,000	260,000,000	6,580,000,000	5,920,000,000	14,500,000,000
Total Liabilities	37,211,223,743	61,227,126,972	71,491,168,354	90,986,566,741	69,129,853,831	330,045,939,641



Notes to the Financial Statements For the year ended 31December 2021

The Bank and its activities
Legal form of Mutual Trust Bank Limited
Mutual Trust Bank Limited (MTBL) 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, 1910 (and amendment
thereon) and directive as received from the Bangladesh Bank from time to time, Registered office of the Bank
is at MTB Centre, 26 Gulshan Avenue, Gulshan 1, Dhaka 1212. The Bank started its commercial business
from 24 October 1999. The Bank is listed with the Dhaka and Chittagong Stock Exchanges Limited,
Authorized capital of the Bank is BDT 10 billion. The Bank has 119 (One hundred mineteen) Branches
including 14 (Fourteen) SME/AgriBranches all over the Bangladesh, 198 (OneHundredNinety Eight) Agent
Banking Centre,37(Thirty Seven) Sub Branch, 06(Six)Air Lounge 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
as accepting deposits, lending loans to customers, trade and services, issuing letter of Credit, tret
functions, inter bank borrowing and lending, dealing in government securities, equity shares,
management, issuing debit and credit cards, SMSbanking, internet banking, call centre, securities
custody services, remittance services, privilege banking services, etc.

Off-Shore Banking Unit (OBU)

The Bank obtained the Off-shore Banking Unit (Permission vide Letter # BRPD (P-3)744(105)/2009-4470 dated 03 December 2009. The Bank commenced operation of this unit from 07 December 2009. This unit is governed under the policy, rules and guidelines of Bangladesh Bank vide reference no.BRPD Circular no. 09, dated 27 Bebruary 2019 and amendment thereon BRPD Circular no. 09, dated 27 May 2019& BRPD Circular no. 13 dated 27 May 2019& BRPD Circular no. 13 dated 18 June 2020. The principal activities of the unit are to provide all kinds of commercial banking services to its customers in foreign currencies, Separate Financial Statements of Off-shore Banking Unit has been drawn up in Annexure H.

Agent Banking
The Bank obtained permission from Bangladesh Bank on 07/01/2016 vide reference no. BRPD (P(51)/2016-142 to start the operation of Agent Banking and subsequently started its commercial operat
06/06/2016. Till December 31, 2022 there are 198 agent outlets launched around the country. The st
06/06/2016. Till December 31, 2022 there are 198 agent outlets launched around the country. The st
Banking A/C) Cash Deposit in Branch A/C. Invarid Oregin remittences libusements. Collections of ball
bills, Payment of social benefits, Transfer of funds, Payment of salaries, Generation and issuance of
statements, SME Loan repayment collection, Balance inquiry, Internet Banking & SMS banking, Cor
Bill/Distributor fee collection, Insurance Premium Collection etc.

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

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

MTB Exchange (UK) Limited (MTB UK)
Bangladesh Bank vide their letter # BRPD(M)204/25/2010-289dated 19 August 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 14 June 2010 under the Companies Acts 2006 of UK with the registration
number 728/2261 as a private company limited by shares. The registered office is located at 25 White Chapel

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

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

financial statements have been drawn up in the reports.

MTBCL offers the following services to the market:

a. 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 Offering (IPO), secondary offering, debt issuance and rights issuance.

c. Underwriting services for both debt and equity issues.

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

Basis of preparation these oparate financial statements of the Bank as at and for the year ended 31December 2022 comprist those of Domestic Banking Unit (Main operations) and Offshore Banking Unit (OBU), and the consolidated finit statements of the group comprise those of 'the Bank' (Parent company) and its subsidiaries (together referred to a Group' and individually referred to as 'Subsidiaries'). There was no significant change in the nature of principal bus activities of the Bank and the subsidiaries during the financial period.

Statement of Compliance
The consolidated financial statements of the Group and separate financial statements of the Bank and its The consolidated financial statements of the Group and separate financial statements of the Bank and its subsidiaries as at and for the year ended31December2022 have been prepared under the historical cost convention and in accordance with the "First Schedule" (section-38) of the Bank Companies Act, 1991 (and amendment thereon), BRPD Circular no. 14 dated 25 June 2003, other Bank circulars, International Accounting Standards (IASs) and InternationalFinancial Reporting Standards (IFRSs) adopted by the Financial Reporting Council of Bangladesh (FRC), In addition to this, the Bank complied with the requirements of following laws and regulations from various Government's bodies:)The Bank Company Act, 1991 and amendment thereon; i) The Companies Act, 1994;

ii) The Companies Act, 1994; iii) Rules, regulations and circulars issued by Bangladesh Bank from time to time; iv) Bangladesh Securities and Exchange ordinance 1969, Bangladesh Securities and Exchange Rules 1987, Bangladesh Securities and Exchange Commission (Public Issue) Rules 2015; v) The Income Tax ordinance 1984 and amendment thereon; vi) The Value Added Tax and Supplementary Duty Act 2012; viii) Fine viii Percenting Percenting Act 2015;

vii) Financial Reporting Act 2015; viii) Dhaka Stock Exchange (DSE), Chattogram Stock Exchange (CSE) and Central Depository Bangladesh Limited (CDBL) rules and regulations. Departures from IAS/IFRS:

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

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

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

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

comprehensive income respectively.

Bangladesh Bank: As per Banking Regulation & Policy Department (BRPD) Circular no. 14 dated 25 June 2003 of Bangladesh Bank, Investments in quoted shares and unquoted shares are revalued at the year end at market price and as per book value of last audited balance sheet respectively. Provision should be made for any loss arising from diminution in value of investments; otherwise investments are recognized at cost. 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.

iii) Revaluation gain/loss on Government securities

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

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

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

within 12 months after reporting date.

Bangladesh Bank: As per BRPD Circular # 51 dated 18 December 2022, BRPD Circular # 14 dated 22 June 2022, BRPD Circular # 63 dated 31 December 2020, BRPD Circular # 59 dated 30 December 2020, BRPD Circular # 15 dated 30 December 2020, BRPD Circular # 17 dated 28 September 2020, BRPD Circular # 18 dated 28 September 2020, BRPD Circular # 16 dated 21 July 2020, BRPD Circular # 13 dated 15 June 2020, BRPD Circular # 30 dated 21 April 2019, BRPD Circular # 01 dated 20 February 2018, BRPD Circular # 15 dated 27 September 2017, BRPD Circular # 03 dated 20 April 2019, BRPD Circular # 19 dated 27 December 2012, BRPD Circular # 18 dated 18 November 2014, BRPD Circular # 08 dated 20 April 2019, BRPD Circular # 19 dated 27 December 2012, BRPD Circular # 14 dated 23 September 2012, and a general provision at 0.25% to 2% 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 loans, doubtful loans and bad losses, should be provided at 5%, 20%, 50% and 100% respectively for loans and advances depending on the duration of overdue. Again as per BRPD Circular # 10 dated 28 September 2007, BRPD Circular # 10 dated 03 January 2018, BRPD Circular # 07 dated 21 June 2018, and BRPD Circular # 13 dated 18 Cotober 2018a general provision at 1% should be provided for all off-balance sheet exposures except general provision against the LC for First Track Power Supply Projects, 'bills for collection' and 'guarantees' where the counter guarantees have been issued by Multilateral Development Bank (MDB)/International Bank having BB rating grade 17 equivalent outlined in the Guidelines on Risk Based Capital Adequoy (Revised Regulatory Capital Framework for banks in line with Basel III). Such provision policies are not specifically in line with those prescribed by IFRS 9.

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

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

vi) Other comprehensive income IFRS: As per IAS 1, Other Comprehensive Income (OCI) is a component of financial statements or the elements of OCI are to be included in a single other comprehensive income statement.

Bangladesh Bank: Bangladesh Bank has issued templates for financial statements which will strictly be followed by all banks. The templates of financial statements issued by Bangladesh Bank neither include Other Comprehensive Income nor are the elements of Other Comprehensive Income allowed to be included in a single Other Comprehensive Income (OCI) Statement. However, elements of OCI, if any, are shown in the statement of changes in equity.

vii) Financial instruments - presentation and disclosure In several cases Bangladesh Bank guidelines categorize, recognize, measure and present financial instruments differently from those prescribed in IFRS 9: Financial Instruments. As such full disclosure and presentation requirements of IFRS7: Financial Instrument- Disclosures and IAS32: Financial Instruments-

viii) Repo and reverse repo transactions IFRS:As per IFRS 9: Financial Instruments, when an entity sells a financial asset and simultaneously enter into an agreement to repurchase the asset (or a similar asset) at a fixed price on a future date (REPO), the entity's financial statements. The difference between selling price and repurchase price will be treated as interest expense. The same rule applies to the opposite side of the transaction (reverse repo).

Bangladesh Bank: As per DOS Circular Letter # 06 dated 15 July 2010 & subsequent darification in DOS Circular # 02 dated 23 June 2013, 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.

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

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

x) <mark>Cash and cash equivalents</mark> IFRS: Cash and cash equivalents items should be reported as cash item as per IAS 7:Statement of Cash

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

xi) Non-banking assets IFRS: No indication of non-banking assets is found in any IFRS.

Bangladesh Bank: As per BRPD Circular # 22 dated 20September2021, there is a separate balance sheel item titled as non-banking assets that exists in the standard format prescribed by BRPD Circular # 14 dated 25 June 2003.

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

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

xiv) Presentation of intangible assets IFRS: Intangible assets must be identified and recognized, and the disclosure must be given as per IAS 38:

Bangladesh Bank: There is no regulation for intangible assets in BRPDCircular # 14 dated 25 June 2003.

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

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

Foreign exchange contracts

xvi) Disclosure of appropriation of profit IFRS: There is no requirement to show appropriation of profit on the face of Statement of Comprehensive

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

xvii) Loans and advance net of provision IFRS: Loans and advances should be presented net of provisions.

reportingyear(also called 'accounting year') ended 31December 2022.

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

FRS: As per IFRS 9 bank shall recognize credit losses on undrawn loan commitments such as Letter of Credit(L/C), Letter of Guarantee (L/G) etc. as the present value of the difference between the contractual cash flow that are due by the customer if the commitment is drawn down and the cash flows that bank expects to receive.

Bangladesh Bank: As per BRPD Circular # 07 dated 21 June 2018 and BRPD Circular # 14 dated 23 September 2012, the Bank is required to maintain provision at 1% rate against off-balance sheet exposures (which includes all types of undrawn loan commitments).

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

Basis of consolidation
The financial statements of the Company and its subsidiaries, as mentioned in note no.1.05 has beer consolidated in accordance with IFRS10: Consolidated Financial Statements. Intra-company transactions

balances and intra-group gains on transactions between group companies are eliminated on consolidation

Basis of measurement a) Government Treasury Bills and Bonds designated as 'Held for Trading (HFT)' at present value using b) Government Treasury Bills and Bonds designated as 'Held to Maturity (HTM)' at present value using amortization concept.

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

financial statements do not include any adjustments should the Bank be unable to continue as a going

Functional and presentation currency
The financial statements are presented in Bangladeshi Taka (BDT) currency, which is the Bank's functional currency. All financial information presented in BDT has been rounded to the nearest BDT.

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

Use of estimates and judgments The preparation of financial statements in conformity with International Accounting Standards (IASs) and

InternationalFinancial Reporting Standards (IFRSs) requires management to make estimates and assumptions that affect the reported amounts of assets, liabilities, revenue and expenses. It also requires disclosures of contingent assets and liabilities at the date of the financial statements. The most perilous estimates and judgments are applied to the Provision for impairment of loans &

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 recognized in the period in which the estimates are revised.

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

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

The accounting policies have been consistently applied by the Bank and are consistent with those used in the

previous year. Comparative information is reclassified and rearranged wherever necessary to conform to the

Foreign currency transaction and commitments

Foreign currency

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

Foreign currencies translation

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

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

2.1.10 Statement of cash flows

Statement of cash flows has been prepared in accordance with IAS 7: Statement of Cash Flowsand under the guideline of Bangladesh Bank BRPD Circular # 14 dated 25 June2003. 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 withIAS 1: Presentation of Financial Statements 2.1.12 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

Investments are on the basis of their repayment schedule. c) Loans and advances/investments are on the basis of their repayment schedule.

Fixed assets are on the basis of their useful lives.

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

g) Deposits and other accounts are on the basis of their maturity term and past trend of withdrawal by the

Provision and other liabilities are on the basis of their payments/adjustments schedule.

2.1.13 Accounting for contingent liabilities and contingent assets The bank recognized provisions only when it has a present obligation as a result of a past event and it is

probable that an outflow of resources embodying economic benefits will be required to settle the obligation and when a reliable estimate of the obligation can be made. No provision is recognized for:

the occurrence or non-occurrence of one or more uncertain future event not wholly within the control of

the 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

A reliable estimate of the amount of obligation cannot be made.

2.1.14 Reporting period

These financial statements of the Bank and its subsidiaries cover the period from 01 January to 31December 2022.

Assets and basis of their valuation 2,2,1 Cash and cash equivalents

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

acquisition charges associated with the investment. Premiums are amortized and discounts accredited, using e effective vield method and are taken to discount income. The valuation methods of investments used ar Investments which have 'fixed or determinable payments' and are intended to be 'held to maturity' other

All investment in securities is initially recognized at cost, being fair value of the consideration given, including

than those that meet the definition of 'held at amortized cost', are classified as held to maturity (HTM). are subsequently measured at present value as per Bangladesh Bank guideli 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. a) Revaluation As per the DOS Circular letter # 05 dated 26 May2008 & subsequent amendment DOS Circular #05

dated 28 January2009 and DOS Circular # 21 dated 27 October2009, 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 profit and loss account 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 marking to market concept). b) Investment in listed securities

securities are bought and held primarily for the purpose of selling them in future or held for dividend income which are reported at cost. Unrealized gains are not recognized in the profit and loss statement. But provision was made for diminution in value of investment.

c) Investment in unquoted securities Investment in unlisted securities is reported at cost under cost method. Adjustment is given for any

shortage of book value over cost for determining the carrying amount of investment in unlisted securities As per Bangladesh Bank DOS Circular # 04 dated 15 June 2010and DOS Circular # 04 dated 24 ember 2011, provision for diminution in value of investment was made by netting of unrealized gain/ loss of shares from market price/ book value less cost price.

Besides, the Bank complied with BRPD Circular # 14 dated 25 June 2003 as follows, "All investments in shares and securities (both dealing and investment) should be revalued at the year end. The quoted shares should be valued as per market price in the stock exchange(s) and unquoted shares as per book value of last audited balance sheet. Provision should be made for any loss arising from diminution in

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

e) Value of investments has been shown as under:

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



Financial Statements 2022

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Loans, advances and provisions

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

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 ones 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
Provision for loans and advances are made on the basis of quarter as well as year-end review by the
management following instructions contained in BRPD Circular # 14, 16 & 52 dated 23 September2012, 21
July 2020 & 20 October 2020respectively and subsequent changes of Bangladesh Bank. The percentage of
provision on loans and advance are given below:

	•			R/	TE OF P	ROVISIO	N			
		Short Term	(Consumer	Financin	g	Small & Medium Financi		Loans	All
Pa	articulars	Agri. Credit & Microcredit	Other than HF & LP	HF	LP	Only Card	Cottage, Micro and Small Credits under CMSME	Medium Enterprise Financing	BHs/M Bs/SD s	All other credit
UC	Standard	1%	2%	1%	2%	2%	0.25%	0.25%	2%	1%
	SMA	0%	2%	1%	2%	2%	0.25%	0.25%	2%	1%
Cla	SS	5%	20%	20%	20%	20%	5%	20%	20%	20%

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 Presentation of loans and advances

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

Security against Loans

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 of stock exchange, fixed deposits, assignments of receivables etc. are also Bills Purchased and Discounted

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

counted 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.

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

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

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Category of Fixed Assets	Method of Depreciation	Rate of Depreciation
Land	N/A	N/A
Immovable Property	Reducing balance method	2.50%
Furniture & Fixtures	Reducing balance method	10%
Office Equipment	Reducing balance method	20%
Computer & Peripherals	Straight line method	3-10 Yrs
Motor Vehicles	Straight line method	5 Yrs
Intangible Assets	Straight line method	3-10 Yrs

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

c) Capital Work-in-Progress

Capital Work-in-Progress is stated at cost. These are expenses of a capital nature directly incurred in the construction of building, system development, awaiting capitalization

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.

sents the value of computer application software licensed use of the Bank, other than software

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

Software represents the value of computer application software licensed use of the Bank, other than software applied to the operation software system of computers. Software acquired by the Bank stated at cost less accumulated amortization and accumulated impairment losses. Expenditure incurred on software is capitalized only when it enhances and extends the economic benefits of computer software beyond their original specifications and lives and such cost is recognized as capital improvement and added to the original cost of software. Software is amortized using the reducing balance method at the rate of 20%.

Other assets include all assets not covered specifically in other areas of the supervisory activity and such accounts may be quite insignificant in the overall financial condition of the bank.

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

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

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

The Bank assesses at initiation of a contract whether the contract is, or contains a lease. That is, if the

contract conveys the right to control the use of an identified asset for a period of time in exchange of consideration, then the Bank considers the contract as a lease contract. The Bank as a lessee applies a single recognition and measurement approach for all leases, except for short-

term leases, or, and lease of low value of assets. The Bank recognizes lease liabilities to make lease payment and right-of-use assets representing the right to use the underlying assets. If tenor of a lease contract does not exceed twelve months from the date of initiation/application, the Bank considers the lease period as short term in line with the recognition threshold of ROU assets as per Fixed Asset policy of the Bank, In case of low value of lease assets, the Bank has set a materiality threshold which Asset policy of the Bank. In case of low value of lease assets, the Bank has set a materiality threshold which is 0.10% of Total capital of the Bank. However, the bank used a flat threshold of BDT 20 million and above which is 0.062% of total capital of the bank as of 31December 2022. The reason behind considering the materiality threshold of BDT 20 million and above is that the Bank operates many ATM booths, sub-branches with short and single contracts; recording of which as ROU assets would inflate the balance sheet both in assets and liabilities. Moreover, frequent changes of those establishments would create misreporting as well

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

The bank assessed all lease contracts live in2019 & up to December 2022 and recognized as RoU assets of all leases, except short term and low value of assets as parameter guided by Bangladesh Bank and Banks' own policy set as per IAS 16 and IFRS 16. The ROU assets are presented in the note no. 8 of these financial

Lease Liabilities (Bank as a lessee):

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

In 2019 & up to December 2022, the bank reassessed all lease payment of existing contracts for reperiod considering a cut-off date i.e. 01 January 2019. The lease liabilities are presented in the note

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.a.3). 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.

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. Liabilities and provision

Borrowings from other banks, financial institutions and agents

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

Deposits and other accounts Deposits and other accounts include non-interest bearing current deposit redeemable at call, interests bearing on demand and short term deposits, savings deposit, term deposit, margin, bills payable etc. These items are

brought to account at the gross value of the outstanding balances.

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

Employee benefit scheme ent benefits accrued for the employees of the Bank as on reporting date have been accounted for ice with provisions ofIAS 19: Employee Benefits. Bases of enumerating the retirement benefit ated by the Bank are outlined belo

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, 1994. The recognition took effect from 30 April 2001. The Fund is operated by a Board of Trustees consisting of 7 (seven) members. All confirmed employees of the Bank contribute 10% of their basic salary as a subscription to the fund. The Bank also contributes equal amount of the employees' contribution. Interest earned from the investment is credited to the members' account on yearly basis. investment is credited to the members' account on yearly basis.

b) Gratuity
The Bank operates a funded gratuity scheme approved by the National Board of Revenue. The Gratuity Fund is managed separately by "Mutual Trust Bank Limited 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

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

c) MTB Employees' Welfare Fund

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

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

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

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

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

By MI Foundation
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

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 annuallyand costs are accounted for the period to which it relates.

Debt securities

The Bank issued a contingent-convertible Perpetual bond as additional Tier-1 capital having received required approval from Bangladesh Bank and BSEC through private placement and bank issued 7-year non-convertible floating rate subordinated debts in two phases mainly to increase Tier-2 capital having received required approval from Bangladesh Bank and BSEC. Outstanding balance against the Bondsare stated in the financial statements at principal amount and interest payable of which is reported under other liabilities. Details of debt securities is given in note no. 13.a& annexure-D of the financial statements.

a. Current tax
The tax currently payable is based on taxable profit for the period. Taxable profit differs from profit as reported in the profit and loss account because it excludes items of income or expense that are taxable or deductible in other period or are never taxable or deductible. Bank's liability for current tax is calculated using tax rates that have been enacted the reporting period. Tax provision of the Group entities is made on taxable income or subsidiaries at different rates applicable as per the ITO 1984 and the tax authority of the country where it is

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

Provision for Nostro Accounts

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

Capital and shareholders' equity

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

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's Ghance and risk management department are key to implementing the Bank's capital strategy and managing capital. Capital is managed by using both regulatory control measure and internal

Paid-up capital represents total amount of shareholder capital that has been paid in full by the ordinary shareholders. Holders of ordinary shares are entitled to receive dividends as declared from time to time and

are entitled to vote at shareholders meetings. In the event of a winding-up of the company ordinary shareholders rank after all other shareholders and creditors and are fully entitled to any residual proceeds of Statutory reserve

The Statutory reserve has been maintained @ 20% of profit before tax in accordance with provisions of section 24 of the Bank Companies Act, 1991 (and amendment thereon).

Share premium is the capital that the Bank raise upon issuing shares that is in excess of the nominal value of the shares. The share premium shall be utilized in accordance with provisions of section 57 of the Companies Act, 1994 and as directed by Bangladesh Securities and Exchange Commission in this respect Revaluation Reserve on Govt. Securities

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

Non-Controlling Interest

Non-Controlling Interestin business is that portion of the profit or loss and net assets of a subsidiary

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

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

In terms of the provisions of the IFRS15:Revenue from Contracts with Customers, the interest income is recognized on accrual basis. Interest on loans and advances ceases to be taken into income whe

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

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; No interest is changed on loans and advances which have been classified as bad/loss

d) Commission and discount on bills purchased and discounted are recognized at the time of realization; e) Recovery of written off loans and advances are taken into income in the period of its receipts from the

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

Govt. securities (HTM) are revalued on accrual basis and effect of such revaluation gain has been credited

vidend on equity shares is recognized during the period in which it is declared and duly approved.

Net increase in securities held to maturity during the period due to the valuation at mark-to-market basis

2.7.3 Fees and commission income

Commission charged to customers on letters of credit and letters of guarantee are credited toincome at the time of effecting the transactions. Fees and Commissions on bills discounted, purchased & others are recognized at the time of realization.

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

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

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

shares has been accounted for on accrual basis

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

incurred by the bank are recognized on accrual basis. Expenses incurred by the Bank shown in ancial statements are inclusive of VAT where applicable as per the Value Added Tax Act, 2012. Other comprehensive income is not prepared in accordance withIAS1: Presentation of Financial Statements.

However, elements of other comprehensive income, if any, are shown in the statement of changes in equity. Earnings per share Basic earnings per share Basic earnings per share have been calculated in accordance with IAS 33: Earnings per Share which has

been shown on the face of statement of profit and loss account. This has been calculated by dividing the basic earnings by the weighted average number of ordinary shares outstanding during the period. Weighted average number of ordinary shares This represents the number of ordinary shares outstanding at the beginning of the year plus the number of ordinary shares issued during the year. The basis of computation of number of shares is in line with the provision of IAS 33: Earnings per Share.

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

Reconciliation of inter-bank/inter-branch account
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. Proposed dividend Final dividend is recognized when it is approved by the shareholders in AGM. However, the proposed dividend for the year 2022 has not been recognized as a liability in the balance sheet in accordance with IAS 10: Events after the Reporting Period. Dividend payable to the Bank's shareholders is recognized as a liability and deducted from the shareholders' equity in the period in which the shareholders' right to receive payment

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

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

on quarterly basis. The following summary describes the operations in each of the reportable segments:

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

segments.

Litigation

The Bank is not a party to any lawsuits except those arising in the normal course of business, which were filed against the default clients for non-performance in loans repayment and against various level of tax authority regarding some disputed tax issues. The Bank, however, provides adequate provisions as per guidelines of IAS 37: Provisions, Contingent Liabilities and Contingent Assets.

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 recoverable.

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

Related Party disclosures

A party is related to the company if:

directly or indirectly through one or more intermediaries, the party control, is controlled by, or is under common control with, the company; has an interest in the company that gives it significant influence over the company; or has joint control over the company; iii) the party is a joint venture

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

Compliance report on International Accounting Standards (IASs) and InternationalFinancial Reporting

Standards (IFRSs)
The Financial Reporting Council of Bangladesh (FRC) is the sole authority for adoption of International Accounting Standards (IFRSs). MutualTrust Bank Limited has applied all the applicable IASs and IFRSs as adopted by the FRC while preparing the financial

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

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

Risk Management

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

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

(a) Credit Risk Management

redit 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 through segmental exposure limits to various industries and sectors, prudential exposure and substantial exposure ceiling and risk mitigation by obtaining collateral and

The Bank has put in place a well-structured Credit Risk Management Policy duly approved by the Board. In addition to Credit Risk Management Policy, the Bank has also framed Board approved credit policy and ensures compliance with regulatory requirements, more particularly in respect of Exposures norms. Assets Classification guidelines, Capital Adequacy guideline, etc. of Bangladesh Bank/other Statutory Authorities. Credit Risk is monitored by the Bank account wise and compliance with the risk limits/exposure cap approved

by the Board is ensured. The quality of internal control system is also monitored and in-house expertise has been built up to tackle all the facets of Credit Risk. The Bank follows a well-defined multi layered discretionary power structure for sanction of loans. Credit Grid has been constituted at Head office level for considering fresh/enhancements proposals. The Bank assesses

various risk factors for new products prior to its introduction.

rketrisk is the possibility of loss arising from changes in the value of a financial instrument as a result of changes in market variables such as interest rates, exchange rates, equity and commodity prices

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

ge and money market to complex structured products. All these require a high degree of expertise that

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

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 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 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

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

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

(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



Financial Statements 2022

Amount in BDT 2021 2021

you can bank on us

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

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

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

The ICCD also ensures clear definition of organizational structure, appropriate assignment, accountability and delegation of authorities to functional management to create control and compliance culture within the organization with active guidance and supervision of senior management and Board 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 take the updating of software and analyzing new software, enhancing ICT related controls, training of staff in system knowledge and sharing of best practices between branch users.

(d) Money Laundering Risk

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

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

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

Implementation of BASEL-III

Bangladesh Bank issued 'Guidelines on Risk Based Capital Adequacy (RBCA) for banks' (RevisedRegulatory Capital Framework in line with Basel-III) vide its BRPD Circular 18 dated 21 December 2014 that Basel-III reporting start from January 2015 and full implementation will start from January2021. The Basel-III rules on capital consist of measures on improving the quality, consistency and transparency of capital, enhancing risk coverage, introducing a supplementary leverage ratioand promoting counter-cyclical buffers and addressing systemic risk and interconnectedness.

In 2021, the Bank is required to maintain minimum Common Equity Tier-1 (CET-1) capital ratio of 4.50%, capital conservation buffer 2.50%, minimum CET-1 plus conservation buffer of 7.00%, minimum Tier-1 capital ratio of 6.00%, minimum total capital ratio 10.00% and minimum totalcapital plus capital conservation buffer

Pillar-I: Minimum Capital Requirement

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

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

-Standardized Approach for Market Risk Pillar-II: Supervisory Review Process (SRP)

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

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

Pillar-III: Market Discipline

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

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

	comprising of the following 4 (Four) Directors of the Board.						
I	SI. No.	Name of the Director	Status with the Bank	Status with the Committee			
ſ	01.	Ms. NasreenSattar	Independent Director	Chairman			
ſ	02.	Ms. Anika Chowdhury	Director	Member			
I	03.	Mr. Daniel Donald de Lange	Director	Member			

04. Mr. Faruq Ahmad Siddiqi Independent Director During the period, 04 (Four) 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

As per BRPD Circular no. 6 dated 5 July 2006, the Bank has done its credit rating by Credit Rating Information and Services Limited (CRISL) based on the audited financial statements as at and for the year ended 31 December 2021. The following ratings have been awarded

Particulars	Periods	Date of rating	Validity Date	Long term	Short term
Entity rating	January to December 2021	12 May 2022	11 May 2023	AA	ST-2
Entity rating	January to December 2020	23 May 2021	22 May 2022	AA	ST-2

2.22 Events after the reporting period

Material events after the reporting period need to be considered and appropriate adjustments/disclosures accordingly are always made in the financial statements as per IAS 10: Events after the Reporting Period. Board's recommendation for dividend distribution is a common item presented in the note no. 53.

The financial statements were approved by the Board of Directors on 30 April 2023

2.24

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

	Particulars			Amount in BDT	
	Particulars			2022	2021
3.00	Consolidated cash				
	i. Cash in hand (including foreign currency)				
	Mutual Trust Bank Limited (Note-3.a.1)			4,257,323,387	3,602,713,035
	MTB Securities Limited			3,213,020	12,323,611
	MTB Capital Limited			20,600	11.934
	MTB Exchange (UK) Limited			2,134,272	2,449,942
	The Exercise (ex.) Elimon			4,262,691,279	3,617,498,522
	ii. Balance with Bangladesh Bank and its Agent Bank(s) (including for	oreian currency)		,,,	
	Mutual Trust Bank Limited (Note-3.a.2)	,		14,932,992,219	11,197,635,965
	MTB Securities Limited				
	MTB Capital Limited				-
	MTB Exchange (UK) Limited			-	-
	0 - ()			14,932,992,219	11,197,635,965
				19,195,683,498	14,815,134,487
3.a	Cash				
	Cash In Hand (Including Foreign Currency)			4,257,323,387	3,602,713,035
	Balance with Bangladesh Bank and its agent Bank(s) (including foreign cur	rrency)		14,932,992,219	11,197,635,965
	,,,,	,		19,190,315,606	14,800,349,000
3.a.1	Cash In Hand (Including Foreign Currency)				
	Local Currency			4,133,952,844	3,509,787,858
	Foreign Currency			74,077,856	69,126,089
	,			4,208,030,701	3,578,913,947
	Islamic Banking Branches			49,292,686	23,799,088
				4,257,323,387	3,602,713,035
3.a.2	Balance with Bangladesh Bank and its agent Bank(s) (including fore	eign currency)			
	With Bangladesh Bank:				
	Local Currency			11,209,311,590	9,642,188,956
	Foreign Currency			3,199,338,734	1,201,410,389
	With Sonali Bank (as agent of Bangladesh Bank-Local Currency)			211,852,805	243,309,042
				14,620,503,129	11,086,908,387
	Islamic Banking Branches			312,489,089	110,727,578
				14,932,992,219	11,197,635,965
	Bangladesh Bank Adjustment Account represents outstanding transaction	s(net) originated but y	et to be responded at	the Balance Sheet date. How	vever, the status
	of unresponded entries as at 31 December 2022 is given below:				
	Period of Unreconciliation		esponded entry	Unresponded	
	relied of diffeolicitation	Dr.	Cr.	Dr.	Cr.

3 a 3 Cash Reserve Requirement (CRR) and Statutory Liquidity Ratio (SLR)

Coash Reserve Requirement (CRR) and Statutory Liquidity Ratio (SLR) have been calculated and maintained in accordance with Section 33 of The Bank Companies Act, 1991 (as amended in 2013) and Bangladesh Bank MPD circular no. 03 dated 09 April 2020, DOS circular no. 26 dated 19 August 2019 and

As per Bangladesh Bank MPD circular no. 03 dated 09 April, 2020; bank has to maintain CRR 3.50% on daily basis and 4.00% on bi-weekly basis based on weekly Average of Total Demand and Time Liabilities (ATDTL) of the base month which is two months prior to reporting month. The reserve maintained by MTB as at 31 December 2022 is presented below.

BRPD (P-3)/744(27)/2020-4086 for Offshore Banking Unit.

B. Cash Reserve Requirement (CRR) for Offshore banking Unit
As per Bangladesh Bank circular no. BRPD(P-3)/744(27)/2020-4086 dated 18 June, 2020; Offshore banking unit has to maintain CRR 1.50% on daily basis and

month. The reserve maintained by MTB as at 31 December 2022 is prese		(ATDTL) of the base in	IOIIII WIIICII IS IWO IIIO	nuis phor to reporting
,	Dec'2	2022	Dec'2	021
i. Daily Bank's CRR Maintenance including Offshore Banking Unit	Ratio in %	BDT Million	Ratio in %	BDT Million
Required Reserve (3.50% of ATDTL) for DBO	3.50%	7,989.29	3.50%	6,980.17
Required Reserve (1.50% of ATDTL) for OBO	1.50%	230.29	1.50%	149.03
	Total	8,219.58	Total	7,129.20
Actual Reserve Maintained	4.52%	10,317.33	4.49%	9,175.92
Surplus		2,097.75		2,046.72
ii. Bi-weekly Bank's CRR Maintenance				
Required Reserve (4.00% of ATDTL) for DBO	4.00%	9,130.61	4.00%	7,977.33
Required Reserve (2.00% of ATDTL) for OBO	2.00%	307.05	2.00%	198.71
	Total	9,437.66	Total	8,176.04
Actual Reserve Maintained	4.23%	9,653,07	4.08%	8,344.40
Surplus		215.41		168.36
* Last hi-weekly average as of 31 December 2022	-			

As per Section 33 of the Bank Company Act, 1991 & MPD circular no. 02 dated December 10, 2013 issued by Bangladesh Bank with effect from February 1 2014, bank has to maintain SLR of minimum 13.00% based on weekly Average Total Demand and Time Liabilities (ATDTL) of the base month which is two months prior to reporting month. SLR maintained by the bank as at 31 December 2022 is presented below.

	Ratio in %	BDT Million	Ratio in %	BDT Million
Required Reserve (13% of ATDTL) for DBO	13.00%	29,674.50	13.00%	25,926.34
Required Reserve (13% of ATDTL) for OBO	13.00%	1,995.82	13.00%	1,291.63
	Total	31,670.32	Total	27,217.97
Actual Reserve Maintained	20.39%	46,533.65	21.61%	45,254.25
Surplus		14,863.33		18,036.28
Cash in Hand Excess Cash Reserve*			4,208.03 879.66	3,578.91 999.88
i. Components of Statutory Liquidity Ratio (SLR) (BDT Mill	lion)	_		
Balance with Agent Bank (Sonali Bank Ltd)			211.85	243.31
Held to Maturity (HTM) Securities			34,039,60	35,532,25
Held for Trading (HFT) Securities			7,192.01	4,896.24
Other eligible securities			2.49	3.66
•		_	46,533.65	45,254.25
*As per Bangladesh Bank DOS circular no. 26 dated 19 Augus	t 2019; Cash Reserve (if any) in	excess of 3.50% of ATE	TL calculated on bi-week	dy average basis

Mutual Trust Bank Limited (Note-4.a.1)

in bangiadesn		
Mutual Trust Bank Limited (Note-4.a.1)	1,961,231,052	1,543,685,647
MTB Securities Limited	1,207,867,788	1,412,381,790
MTB Capital Limited	12,466,573	13,846,460
MTB Exchange (UK) Limited		
Less: Intragroup Deposit	(953,834,853)	(1,174,516,722)
	2,227,730,560	1,795,397,175
Outside Bangladesh		
Mutual Trust Bank Limited (Note-4.a.2)	5,297,600,028	2,169,981,973
MTB Securities Limited		
MTB Capital Limited		
MTB Exchange (UK) Limited		
	5,297,600,028	2,169,981,973
	7,525,330,588	3,965,379,148
4.a Balance with other Banks and Financial Institutions		
In Bangladesh (Note-4.a.1)	1,961,231,052	1,543,685,647
Outside Bangladesh (Note- 4.a.2)	5.297.600.028	2.169.981.973

3,713,667,620 4.a.1 In Bangladesh Union Capital Limited GSP Finance Company [Bangladesh] Limited Midland Bank Limited Lanka Bangla Finance Ltd 100,000,000 31,656,48 88,268,533 Special Notice Deposit (SND) BASIC Bank Limited Sonali Bank Limited 17.104.080 53,616,293 Agrani Bank Limited Janata Bank Limited NRBC Bank Limited 226,574,56 Current Deposits (CD) Southeast Bank Limited 642.77 647.997 Standard Chartered Bank (SCB) Janata Bank Limited

Offshore Banking Unit Islamic Banking Branches

EMIRATES ISLAMIC BANK

ICICI Bank Ltd., Mumbai - Term Deposi

Bank Al Rajhi Riyadh Bank

Sonali Bank UK

INDUSIND BANK

Offshore Banking Unit

.2 Outside Bangladesh (NOSTRO Accounts)		
In current account		
Mashreq bank, New York	443,631,026	443,788,878
Standard Chartered Bank, New York	1,879,155,530	372,420,813
Habib American Bank, New York	1,003,546,029	36,008,955
Commerze Bank, Germany	67,039,008	31,018,824
KB Kookmin Bank	6,035,200	20,758,959
JP Morgan, New York	614,870,185	389,061,432
ICICI, Hong Kong	14,528,563	27,118,598
Standard Chartered Bank, Singapore	6,338,494	6,133,864
JP Morgan, London	16,299,443	7,707,625
Standard Chartered Bank, London	27,501,237	40,838,747
Habib American Bank, Zurich	3,191,250	9,005,217
Standard Chartered Bank, Tokyo	4,758,845	9,663,692
Standard Chartered Bank, Germany	57,466,063	42,904,788
ICICI, Mumbai	676,308	600,309
Unicredit, Germany	205,541,540	13,680,835
Commerze Bank, Germany	297,454,711	102,797,452
United Bank of India, Kolkata	463,592	411,497
Standard Chartered Bank, Mumbai	22,846,796	10,992,285
Standard Chartered Bank, Kolkata	51,698,338	42,941,396
Standard Chartered Bank, Pakistan	3,224,513	27,758,960
Standard Chartered Bank, Colombo	40,202	13,275,444
Sonali Bank, Kolkata	9,954,277	3,827,504
Habib Metropolitan Bank	5,443,246	21,562,866
Mashreq bank, Mumbai	22,877,901	36,851,944
AB Bank, Mumbai	127,254,089	97,021,150
Axis Bank, Mumbai	49,105,252	45,839,396
ICICI, Mumbai	104,885,460	71,970,973
Himalayan Bank Ltd., Kathmandu	11,309,989	9,394,242
Nepal Bangladesh Bank Ltd.	13,632,529	11,323,378
Punjab National Bank, Kolkata	8,321,464	7,072,522

14,528,563	27,118,598	
6,338,494	6,133,864	
16,299,443	7,707,625	
27,501,237	40,838,747	
3,191,250	9,005,217	
4,758,845	9,663,692	
57,466,063	42,904,788	
676,308	600,309	
205,541,540	13,680,835	
297,454,711	102,797,452	
463,592	411,497	
22,846,796	10,992,285	
51,698,338	42,941,396	
3,224,513	27,758,960	
40,202	13,275,444	
9,954,277	3,827,504	
5,443,246	21,562,866	
22,877,901	36,851,944	
127,254,089	97,021,150	
49,105,252	45,839,396	
104,885,460	71,970,973	
11,309,989	9,394,242	
13,632,529	11,323,378	
8,321,464	7,072,522	
61,153,547	57,409,664	
13,847,248	10,083,688	
42,428,827	51,859,978	
24,246,014	2,764,364	
20,235,825	9,075,716	
3,022,389	5,027,902	
2,885,007	2,399,680	
3,620,289	-	
5,085,745	-	
14,812	<u> </u>	
5,255,630,783	2,092,373,540	
28,032,607	28,032,607	
5,283,663,390	2,120,406,147	
13.936.638	49.575.826	

5,297,600,028 2,169,981,973

133,490,216

	Particulars	2022	2021
4 2 3	Maturity grouping of Balance with other Banks and Financial Institutions		
4.0.3	On Demand	4,687,423,116	2,398,117,721
	Less than three months	1,862,239,942	952,734,689
	More than three months but less than one year	577,238,654	295,319,243
	More than one year but less than five years More than five years	68,656,747 63,272,621	35,125,261 32,370,706
	wore than live years	7,258,831,080	3,713,667,620
5.a	Money at Call on Short Notice:		
	Call Money	040 000 000	200 200 200
	With Banking Companies (Note 5.a.1)	310,000,000 310,000,000	200,000,000 200,000,000
5.a.1	Call Money-With Banking Companies	010,000,000	200,000,000
	Midland Bank Limited		200,000,000
	United Commercial Bank Limited	310,000,000	
	O Blated Investments	310,000,000	200,000,000
	Consolidated Investments Government Investment		
	Mutual Trust Bank Limited (Note-6,a.1)	41,654,086,402	40,852,130,399
	MTB Securities Limited	-	-
	MTB Capital Limited MTB Exchange (UK) Limited		1 :1
		41,654,086,402	40,852,130,399
	Other Investments		
	Mutual Trust Bank Limited (Note-6.a.3) MTB Securities Limited	8,137,242,394 1,945,843,164	4,924,291,954 1,268,830,421
	MTB Capital Limited	543,692,249	372,131,084
	MTB Exchange (UK) Limited		
		10,626,777,807	6,565,253,459
6.2	Investments	52,280,864,209	47,417,383,858
o.a	Government (Note 6.a.1)	41,654,086,402	40,852,130,399
	Others (Note 6.a.3)	8,137,242,394	4,924,291,954
0.4		49,791,328,796	45,776,422,353
	Government (Investment in Govt. securities) Treasury Bills (Note 6.a.1.1)	1,475,760,999	219,059,856
	Treasury Bonds (Note 6.a.1.2)	39,755,850,404	40,209,434,833
	Prize Bonds	2,495,000	3,655,710
	Islamic Banking Branches	41,234,106,402 419,980,000	40,432,150,399 419,980,000
	islamic banking branches	41,654,086,402	40,852,130,399
6.a.1.1	Treasury Bills (at present value)		,,
	Un-encumbered		
	28 days treasury bills 91 days treasury bills	1,475,760,999	- 1
	182 days treasury bills	1,475,700,555	1 : 1
	364 days treasury bills		219,059,856
	Sub-total Sub-total	1,475,760,999	219,059,856
	Encumbered		
	Sub-total		
	Total Treasury Bill	1,475,760,999	219,059,856
6 1 1	? Treasury Bonds		
0.0.1.2	Un-encumbered		
	2 Years Bangladesh Government treasury bonds	145,414,800	
	5 Years Bangladesh Government treasury bonds	2,808,157,828 11,940,257,114	
	10 Years Bangladesh Government treasury bonds 15 Years Bangladesh Government treasury bonds	11,579,986,602	
	20 Years Bangladesh Government treasury bonds	13,282,034,060	14,198,887,602
	Sub-total	39,755,850,404	40,209,434,833
	Encumbered Sub-total		
	Treasury Bond	39,755,850,404	40,209,434,833
	Islamic Banking Branches	419,980,000	
	Total Treasury Bond	40,175,830,404	40,629,414,833
6.a.2	Investment Classified as per Bangladesh Bank Circular		
0.01	Held to Maturity (HTM) (Note 6.a.2.1)	34,459,583,095	35,952,231,911
	Held for Trading (HFT) (Note 6.a.2.2)	7,192,008,308	
	Other Securities	8,139,737,394 49,791,328,796	
6.a.2.1	Held to Maturity (HTM)	43,731,320,730	45,770,422,555
	Treasury Bond		
	2 Years		0 000 740 445
	5 Years 10 Years	2,208,624,338 11,009,817,035	
	15 Years	8,591,958,071	
	20 Years	12,649,183,650	
0 - 0 () 11-14 for Total on (1979)	34,459,583,095	35,952,231,911
6.a.z.	Preasury Bill		
	91 days	1,475,760,999	-
	182 days	-	
	364 days Treasury Bond		219,059,856
	2 Years	145,414,800	1,451,873,250
	5 Years	1,019,513,490	
	10 Years 15 Years	930,440,079 2,988,028,531	
	20 Years	632,850,410	362,551,591
		7,192,008,308	
6.a.3	3 Other (Investment in other securities)		
	Shares and Mutual Fund in quoted companies: Shares in Quated companies	1,367,535,142	1,160,536,014
	Mutual Fund in Quated companies	18,821,340	
		1,386,356,482	1,256,811,773
	Shares in unquoted companies (at face value) : BD Venture Limited	20,000,000	20,000,000
	Central Depository (BD) Limited	15,694,430	
	Industrial & Infrastructure Development Finance Company Limited	71,770,260	
	LIC Bangladesh Central Counterparty Bangladesh Limited	30,000,000 37,500,000	
	The Bangladesh Rating Agency Limited	4,915,500	
		179,880,190	179,880,190
	Funds:	404 005 704	207 500 004
	Open end Mutual Fund (Unquoted)	481,005,721 481,005,721	
	Subordinated Bonds :		
	One Bank Subordinated Bond	20,000,000	
	Trust Bank Subordinated Bond UCB 3rd Subordinated Bond	20,000,000	
	Jamuna Bank Subordinated Bond	60,000,000	
	AIBL Second Mudaraba Bond	60,000,000	80,000,000
	IPDC Subordinated Bond NRI Subordinated Bond	80,000,000	
	NBL Subordinated Bond The Premier Bank Subordinated Bond	1,500,000,000	
	NRBC Bank Subordinated Bond	1,000,000,000	
		2,940,000,000	
	Perpetual Bonds: Jamuna Bank Perpetual Bond	650,000,000	650,000,000
	NCC Bank Perpetual Bond	400,000,000	
	•	1,050,000,000	
	Investment in Profesence Share	2 000 000 00	4 500 000 000
	Investment in Preference Share	2,000,000,000	1,500,000,000
	Other investments	8,037,242,394	
	Islamic Banking Branches	100,000,000	

6.a.4 Assets pledged as security for liabilities as at 31 December 2022 is BDT 1,416,908,635.00 of Treasury Bill against Re-Purchase Agreement. Details are

(Details are shown in Annexure-B)

Counter Party Name	Agreement Date	Reversal Date	Amount
A. Inter Bank (Reverse Repo)		-	
Standard Chartered Bank	29-Dec-22	2-Jan-23	1,416,908
Total			1,416,908
·	cember 2022		
(b) Disclosure regarding overall transaction of Repo as at 31 De	Minimum	Maximum	Daily averag
ii. There was no Reverse Repo as at 31 December 2022. (b) Disclosure regarding overall transaction of Repo as at 31 De-			Daily averaç outstanding du
(b) Disclosure regarding overall transaction of Repo as at 31 De	Minimum		
(b) Disclosure regarding overall transaction of Repo as at 31 De Particulars Securities sold under Repo:	Minimum outstanding during the year	outstanding during the year	outstanding di
(b) Disclosure regarding overall transaction of Repo as at 31 De	Minimum outstanding during	outstanding during the year	outstanding

	ii) with Other Banks & Financial Institutions	236,810,025	2,941,274,490	85,039,241
	Materia and a filling			
6.a.5	Maturity grouping of Investment as follows:	-		
	On Demand		2,771,354	528,067,474
	Less than three months		2,626,577,683	2,380,830,450
	More than three months but less than one year		313,362,495	920,298,545
	More than one year but less than five years		8,406,997,706	7,301,272,957
	More than five years		38,441,619,558	34,645,952,926
			49,791,328,796	45,776,422,353
7.00	Consolidated Loans and Advances/Investments:	=		
	Mutual Trust Bank Limited (Note-7.a)	Г	248,173,020,462	219,396,487,169
	MTB Securities Limited		3,245,333,252	3,200,807,474
	MTB Capital Limited		442,536,175	380,471,869
	MTB Exchange (UK) Limited		442,000,110	000,411,000
	Less: Inter-company loan		(797,414,700)	(493,904,927)
	Less. Inter-company todal	L	251,063,475,190	222,483,861,585
	OPd-tr-I-M		251,005,475,190	222,403,001,303
	Consolidated bills purchased and discounted:	Г	0.770.040.407	0.507.740.005
	Mutual Trust Bank Limited (Note-7.a)		2,772,219,197	3,527,713,085
	MTB Securities Limited		-	-
	MTB Capital Limited		-	-
	MTB Exchange (UK) Limited		-	-
		_	2,772,219,197	3,527,713,085
			253,835,694,386	226,011,574,670
7.01	Significant concentration wise grouping of Consolidated Loans and Advances/Investme	nts:		
	a) Directors		1,263,220	4 077 200
	Credit Cards (Note - 49)		1,203,220	1,077,300

	MTB Securities Limited	-	-
	MTB Capital Limited	-	-
	MTB Exchange (UK) Limited	-	-
	·	2,772,219,197	3,527,713,085
		253,835,694,386	226,011,574,670
7.01	Significant concentration wise grouping of Consolidated Loans and Advances/Investments:		
	a) Directors		
	Credit Cards (Note - 49)	1,263,220	1,077,300
	b) Chief Executive & other Senior Executives	1,013,709,459	848,343,729
	i) Managing Director	•	
	ii) Other Senior Executives	1,013,709,459	848,343,729
	c) Advances to Industries		
	Agriculture	4,176,042,840	3,188,679,653
	RMG	38,210,821,382	37,054,273,187
	Textile	10,243,389,051	12,409,196,162
	Ship Building	1,982,118,073	2,005,332,100
	Ship Breaking	3,785,669,260	3,803,379,886
	Other Manufacturing industry	88,723,446,369	21,140,856,876
	SME loans	32,376,279,324	27,820,139,675
	Construction	10,401,416,269	14,134,021,171
	Power, Gas	2,670,674,429	3,102,653,120
	Transport, Storage and Communication	2,085,813,435	881,582,573
	Trade Service	15,784,403,073	24,018,150,476
	Commercial real estate financing	6,115,036,200	5,398,960,541
	Residential real estate financing	730,233,679	15,674,580
	Consumer credit	18,888,018,055	16,223,382,149
	Capital Market (Loan provided for brokerage or merchant banking, to stock dealer or any kind of capital market	3,313,377,822	4,265,258,632
	activities)		
	NBFIs	4,746,788,198	8,354,889,242
	Others	8,587,194,248	41,345,723,620
	'	252,820,721,707	225,162,153,642
		253,835,694,386	226,011,574,670
			•

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4,924,291,954



Financial Statements 2022

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	Maturity grouping of Consolidated Loans and Advan On Demand Not more than three months More than three months but less than one year More than one year but less than five years More than on eyear but less than five years	nces/Investments	S		26,900,816,126 57,945,639,609 68,561,147,851 67,181,067,521 33,247,023,279 253,835,694,386	23,909,226,23 51,481,419,52 61,695,675,48 59,247,212,01 29,678,041,41 226,011,574,67
7.a	Loans and Advances/Investments In Bangladesh Loans (Note-7.a.1) Cash Credits Overdrafts				197,439,505,336 28,039,332,401 22,694,182,726 248,173,020,462	171,983,466,31 27,811,006,37 19,602,014,47 219,396,487,16
	Bills Purchased and Discounted (Note-7.a.1.2) Outside Bangladesh				2,772,219,197 250,945,239,659 - 250,945,239,659	3,527,713,08 222,924,200,25 222,924,200,25
7.a.1	Loans / Investments: Continuous Loans Demand Loans			: [8,871,534,009 60,165,352,111	8,930,339,39 47,689,836,49
	Term Loans Short term Agri. Credit and Microcredit Packing Credit				90,435,977,930 5,589,834,400 589,172,762	81,537,221,53 5,968,591,62 639,466,14
	Credit Cards Staff Loan Lease Finance (Note-7.a.3) Others Ioan				4,062,081,468 1,013,709,459 333,117,293	3,072,733,01 848,343,72 424,295,34 12,136,56
	Offshore Banking Unit			ı	171,060,779,433 22,130,197,349 4,248,528,554	149,122,963,84 22,515,586,63 344,915,84
.a.1.2	Bill Purchased and Discounted Payable in Bangladesh			:	197,439,505,336 1,856,300,035	171,983,466,31 2,219,022,59
	Payable outside Bangladesh Islamic Banking Branches			l	351,803,405 2,208,103,440 181,583,112	822,365,90 3,041,388,49
7.a.2	Offshore Banking Unit Net Loans and Advances/Investments			;	382,532,644 2,772,219,197	486,324,59 3,527,713,08
	Gross Loans & Advances (Note- 7.a) Less: Interest Suspense (Note- 12.a.6) Provision for Loans & Advances (Note- 12.a.1 & 12.a.2)			[7,249,501,637 11,262,933,729	222,924,200,25 5,323,146,75 8,173,090,84
7.a.3	Net Loans & Advances Gross Lease Rent Receivable Within 1 year)			232,432,804,293	209,427,962,65 371,096,48
	Within 5 years Less: Unearned Lease Rent			l	129,847,867 367,210,101 34,092,808	97,500,72 468,597,21 44,301,86
	Residual Maturity grouping of Loans and Advances/l	Investments		:	333,117,293 26,753,301,349	424,295,34 23,765,975,06
	Not more than three months More than three months but less than one year More than one year but less than five years				57,871,882,221 68,842,260,831 65,964,070,610	51,409,793,94 61,688,201,30 58,065,389,82
7.a.5	More than five years Significant concentration wise grouping of Loans an	nd Advances/Inv	estments		31,513,724,648 250,945,239,659	27,994,840,12 222,924,200,25
	a) Directors Credit Cards (Note - 49) b) Chief Executive & other Senior Executives i) Managing Director			ı	1,263,220 1,013,709,459	1,077,30 848,343,72
	ii) Other Senior Executives c) Advances to Industries Agriculture			l I	1,013,709,459 4,176,042,840	848,343,72 3,188,679,65
	RMG Textile Ship Building				38,210,821,382 10,243,389,051 1,982,118,073	37,054,273,18 12,409,196,16 2,005,332,10
	Ship Breaking Other Manufacturing industry SME loans				3,785,669,260 88,723,446,369 32,376,279,324	3,803,379,88 21,140,856,87 27,820,139,67
	Construction Power, Gas Transport, Storage and Communication Trade Service				10,401,416,269 2,670,674,429 2,085,813,435 15,784,403,073	14,134,021,17 3,102,653,12 881,582,57 24,018,150,47
	Commercial real estate financing Residential real estate financing Consumer credit				6,115,036,200 730,233,679 18,888,018,055	5,398,960,54 15,674,58 16,223,382,14
	Capital Market (Loan provided for brokerage or merci NBFIs Others	hant banking, to s	stock dealer or any ki	nd of capital market	422,923,095 4,746,788,198 8,587,194,248	1,177,884,21 8,354,889,24 41,345,723,62
	Details of Large Loan / Investments	avenedi	f total as-1-1	lank and the se	249,930,266,980 250,945,239,659	222,074,779,22 222,924,200,25
	Number of borrowers with outstanding amount of loans e BDT 32,417,43 million as at 31 December 2022 (BDT 25 Number of Clients Outstanding Advances (BDT Million)				status thereof, Total capit	tal of the Bank is
	Client wise details are given below:	Sanction limit		anding	102,067	BDT Millio Classification
t	MSA GROUP CITY GROUP	5,130.00 6,520.00	Funded 1,063.30 107.80	Non - Funded 175.80 3,361.10	1,239.10 3,468.90	Status UC UC
-	CITY SEED CRUSHING INDUSTRIES LTD. CTG. DENIM BENGAL GROUP	6,450.00 6,935.90 5,675.30	511,50 1,620,40 1,417,70	1,854,60 203,80 27,40 5,170,50	2,366,10 1,824,20 1,445,10	UC UC UC
-	MEGHNA GROUP KARNAFULY SHIP BUILDERS LTD, VOSTA, & ITS ALLIED CO ENERGYPAC ENGINEERING LTD. DEKKO GROUP	9,900.00 ONCERMO7.00 8,243.40 5,653.40	200.30 596.30 1,855.20 2,568.10	1,581,30 3,207.90 1,072,30	5,370.80 2,177.60 5,063.10 3,640.40	UC UC UC
ŀ	ALI GROUP EON GROUP AKIJ GROUP	4,539.50 6,352.50 4,450.00	2,087,10 3,706.50 254.80	430.70 467.40 2,266.70	2,517,80 4,173,90 2,521,50	UC UC
	MIR AKHTER GROUP JMI HOSPITAL REQUISITE MANUFACTURING LTD & ITS AL SUMMIT CORPORATION LIMITED & ITS ALLIED CONCERN	3,679.00 LLIED 6,0116,690 IS 13,250.00	1,419.10 S 1,637.10	848.00 1,297.40 1,850.10	2,267.10 2,934.50 1,850,10	UC UC
		5,605,10	1,841.90 4,494.60	2,086,80 1,329,70	3,928.70	UC
	PRAN - RFL BASHUNDHARA EPYLLION FABRICS LIMITED & ITS ALLIED CONCERNS	7,178.60 7,367.60	3,219.20	987.80	5,824.30 4,207.00	UC
	BASHUNDHARA EPYLLION FABRICS LIMITED & ITS ALLIED CONCERNS SQ CELSIUS LIMITED & ITS ALLIED CONCERNS ARKAY KNIT DYEING MILLS LTD & ITS ALLIED CONCERNS PARTEX STAR GROUP	7,367.60 5,330.00 S 9,523.10 3,621.40		987.80 1,153.10 5,645.50 93.40	4,207.00 4,903.50 8,426.50 2,429.60	UC UC UC
	BASHUNDHARA EPYLLION FABRICS LIMITED & ITS ALLIED CONCERNS SO CELSIUS LIMITED & ITS ALLIED CONCERNS ARKAY KNIT OYEING MILLS LTD & ITS ALLIED CONCERNS PARTEX STAR GROUP MRS INDUSTRIES LIMITED ABUL KNAIR GROUP KNAIR GROUP KNAIR GROUP KNAIR GROUP KNAIR GROUP KNAIR GROUP	7,367.60 5,330.00 S 9,523.10 3,621.40 3,050.00 4,360.00 4,898.30	3,219.20 3,750.40 2,781.00 2,336.20 2,138.70 1,844.70	987.80 1,153.10 5,645.50 93.40 10.20 2,091.10 2,173.10	4,207.00 4,903.50 8,426.50 2,429.60 10.20 4,229.80 4,017.80	UC UC UC UC UC UC
	BASHUNDHARA FOFULION FABRICS LIMITED & ITS ALLIED CONCERNS SO CESSIUS LIMITED & ITS ALLIED CONCERNS ARKAY KNIT D'VIEN MILLS LTD & ITS ALLIED CONCERNS PARTEX STAR GROUP ABUL KHAIR GROUP KABIR STEEL LIMITED CONFIDENCE INFRASTRUCTURE LTD. RADHANGIR & OTHERS CONFIDENCE INFRASTRUCTURE LTD. RADIANT GROUP ARDIANT GROUP PRADIANT GROUP PRA	7,367,60 5,330,00 \$ 9,523,10 3,621,40 3,050,00 4,360,00 4,898,30 4,100,20 3,091,30 3,091,30 4,787,80	3,219,20 3,750,40 2,781,00 2,336,20 2,138,70 1,844,70 195,90 519,40 1,308,40 1,359,00	987.80 1,153,10 5,645,50 93,40 10,20 2,091.10 2,173,10 3,904,30 - 4,751,10 462,20	4,207,00 4,903,50 8,426,50 2,429,60 10,20 4,229,80 4,017,80 4,100,20 519,40 6,059,50 1,821,20	UC
a.a.6.1	BASHUNDHARA BASHUNDHARA SO CESSIUS LIMITED & ITS ALLIED CONCERNS SARKAY KNIT DOYNG MILLS LTD & ITS ALLIED CONCERNS ARKAY KNIT DOYNG MILLS LTD & ITS ALLIED CONCERNS ARKAY KNIT DOYNG MILLS LTD & ITS ALLIED CONCERNS BARKY STAR GROUP MRS INDUSTRIES LIMITED ABUL KHAR GROUP JAHANGR & OTHERS CONFIDENCE INFRASTRUCTURE LTD. RADIANT GROUP JAHANGR & OTHERS CONFIDENCE INFRASTRUCTURE LTD. RADIANT GROUP DOE GROUP GER ISPAT LIMITED Total Large Loan Restructuring To The liabilities of Jamuna Builders Ltd, and Jamuna dated 02.09.2016 with grace period for 12 months for again allowed in Jamuna builders Ltd, and Jamuna dated 02.09.2016 with grace under BB NOC allowed payment pause for 8 months according to BRP per BRPD Circular 03.2021 dated 31.01.2021, validity at the installment regularly in due time since inception, quarterly installments for the year 2021 which is amount and 5-7.9 crock (To. 0.94 crock in Jamuna Delmins Ltd at Maruna Delmins Ltd at Jamuns Ltd at	7,367,60 5,330,00 5,330,00 5,330,00 5,300,00 4,350,00 4,950,30 4,900,30 4,900,30 4,900,30 4,700,20 4,707,80 5,329,50 6,550,00 177,796,30 10,000,10 10,000,	3,219,20 3,750,40 2,781,00 2,336,20 2,138,70 1,844,70 19,50 519,40 1,308,40 1,358,00 2,203,40 1,688,80 48,727,80 er restructured accordidity 02,09,2027, Ac dated 28,09,2020 Le ear i.e. up to 31,05,5 ng to BRPD circular (TK 0.29 crore for Jamuna Buliders Lid)	987,89 1,153,10 5,645,50 93,40 10,20 1,09,11 2,173,10 2,173,10 462,20 4,751,10 462,20 2,405,30 53,338,38 4,761,10 4,761,	4,927,00 4,903,00 4,903,00 8,426,50 1,220 1,220 4,228,00 4,102,00 5,134,00 1,221,20	UC U
7.a.7	BASHUNDHARA ENTILION FABRICS LIMITED & ITS ALLIED CONCERNS SO CELSIUS LIMITED & ITS ALLIED CONCERNS SO CELSIUS LIMITED & ITS ALLIED CONCERNS ARKAY KNIT O'DEN MILLS LTD & ITS ALLIED CONCERNS ARKAY KNIT O'DEN MILLS LTD & ITS ALLIED CONCERNS ARKAY KNIT O'DEN MILLS LTD & ITS ALLIED CONCERNS ARKAY KNIT O'DEN MILLS LIMITED ABUL KHAIR GROUP MRS INDUSTRIES LIMITED TALL GROUP JAHANGIR STEEL LTD & ITS ALLIED CONCERNS T.K. GROUP JAHANGIR & OTHERS CONFIDENCE INFRASTRUCTURE LTD. RADIANT GROUP NDE GROUP GPH ISPAT LIMITED Total Large Loan Restructuring 1) The liabilities of Jamuna Builders Ltd, and Jamuna dated 02.09.2016 with grace period for 12 months netro again allowed 12 month interim grace under BB NOC allowed payment pause for 8 months according to BRP PER PER D'ECITED 2021 which is amount paid 15.79 crore (TK 0.84 crore in Jamuna Denims Ltd ar BRPD circular No 14 dated 22.08.2022 and based on the mistallment for the year 2021 which is amount paid 5.79 crore (TK 0.84 crore in Jamuna Denims Ltd ar BRPD circular No 14 dated 22.08.2022 with a based on the mistallment source with the common sugar Refinery 22 number of installment respectively. 21 number of installment respectively. 22 number of installment respectively. 23 number of on tones and Advances/Investments Unclassified (UC): Standard Doubtful Bad & Loss Sub total Total Details of Required Provision for Loans and Advance Particulars Unclassified (UC): Stendard Signadard-Offshore Banking Unit SMA	7,367,60 S. 9,623,10 S. 9,	3,219.20 3,750.40 2,781.00 2,336.20 2,336.20 2,138.70 1,844.70 19.50 519.40 1,308.40 1,308.40 1,359.00 1,308.40 1,869.80 48,727.80 48,727.80 16 1,869.80 16 1,869.80 17 1,869.80 18 1,869.80 18 1,869.80 19 1,869.	987,80 1,153,10 5,645,50 93,40 10,20 2,091,10 2,173,10 3,904,30 4,751,10 462,20 2,428,70 2,408,30 53,339,30 4,761,10 463,20 1,20,20 2,408,30 53,339,30 4,761,10 2,408,30 1,20,20 2,408,3	4,927,00 4,903,00 4,903,00 8,428,50 8,428,60 1,020 1,020 4,128,00 4,102,00 5,134,00 1,1821,20 1,	UC U
7.a.7	BASHUNDHARA POPULION FABRICS LIMITED & ITS ALLIED CONCERNS SO CELSIUS LIMITED & ITS ALLIED CONCERNS SO CELSIUS LIMITED & ITS ALLIED CONCERNS ARKAY KNIT DOYLONG MILLS LTD & ITS ALLIED CONCERNS ARKAY KNIT DOYLONG MILLS LTD & ITS ALLIED CONCERNS ARKAY KNIT DOYLONG MILLS LID & ITS ALLIED CONCERNS ARKAY KNIT DOYLONG MILLS LID & ITS ALLIED CONCERNS TAK. GROUP ABUL KHAR GROUP NEW AND ALLIED CONCERNS TAK. GROUP ANDAHOR OF THE SEARCH CONCERNS TAK. GROUP ANDAHOR OF THE SEARCH CONCERNS TAK. GROUP OPENSAT LIMITED Total Large Loan Restructuring 1) The liabilities of Jamuna Builders Ltd, and Jamuna dated 02.09.2016 with grace period for 12 months neiror again allowed 12 month intering race under BB NOC allowed payment pause for 8 months according to BBR POE Classification of Loans and Advance in Concerns and STATE LIMITED 2) Abdul Monem Ltd, and Abdul Monem Sugar Refinery all the installment for the year 2021 mulma Denims Ltd are BRPD circular No 14 dated 22.06.2022 and based on the 2) Abdul Monem Ltd, and Abdul Monem Sugar Refinery 2 number of installment respectively. Classification of Loans and Advances/Investments Unclassified (UC): Standard Substandard Doubthul Bad & Loss Sub total Classified (UC): Standard Standard-Offshore Banking Unit SMA General Provision-COVID-19 Sub total Classified:	7,367,60 S. 9,623,10 S. 9,	3,219,20 3,760,40 2,781,00 2,336,20 2,138,70 1,844,70 1,95,90 519,40 1,308,	967.60 1.153.10 1.153.10 5.645.50 93.40 10.20 2.091.10 2.173.10 3.90.30 4.751.10 462.20 2.428.70 2.408.30 53.339.30 6.30 6.30 6.30 6.30 6.30 6.30 6.30 6	4,927,00 4,903,00 4,903,00 8,426,50 8,426,50 1,020 1,020 1,020 4,228,00 4,101,020 5,194,01 6,059,50 1,1,21,20 1,02	UC U
7.a.6.1	BASHUNDHARA POPULION FABRICS LIMITED & ITS ALLIED CONCERNS SO CESSIUS LIMITED & ITS ALLIED CONCERNS SO CESSIUS LIMITED & ITS ALLIED CONCERNS ARKAY KNIT DYENG MILLS LTD & ITS ALLIED CONCERNS ARKAY KNIT DYENG MILLS LTD & ITS ALLIED CONCERNS ARKAY KNIT DYENG MILLS LTD & ITS ALLIED CONCERNS ARKAY KNIT DYENG MILLS LIMITED ABUL RIFATEL LOT BYENG MILLS LIMITED ABUL RIFATEL LOT BYENG MILLS CONCERNS T.K. GROUP JAHANGR & OTHERS CONFIDENCE INFRASTRUCTURE LTD. RADIANT GROUP NDE GROUP OPEN ISPAT LIMITED Total Large Loan Restructuring 1) The liabilities of Jamuna Builders Ltd, and Jamuna dated 02.09.2016 with grace period for 12 months for again allowed for Jamuna Builders Ltd, and Jamuna dated 02.09.2016 with grace period for 12 months for again allowed I may be a mortised of the most of the mo	7,367,60 S. 9,623,10 S. 9,	3,219,20 3,750,40 2,781,00 2,336,20 2,336,20 2,138,70 1,844,70 1,859,00 519,40 1,308,40 1,308,40 1,359,00 1,308,40 1,859,50 48,727,80 48	987.80 1.153.10 5.645.50 93.40 10.20 2.991.30 1.020 2.473.10 3.904.30 4.751.10 462.20 2.428.70 2.405.30 53.393.30 4.761.10 4.751.	4,927,00 4,903,00 4,903,00 8,426,50 8,426,50 1,220 4,228,00 4,102,00 4,102,00 4,102,00 4,102,00 4,102,00 4,102,00 4,102,00 4,102,00 4,102,00 4,003,	UC U
7.a.7	BASHUNDHARA PEPULLION FABRICS LIMITED & ITS ALLIED CONCERNS SO CELSIUS LIMITED & ITS ALLIED CONCERNS SO CELSIUS LIMITED & ITS ALLIED CONCERNS ARKAY NINT D'ENG MILLS LTD & ITS ALLIED CONCERNS ARKAY NINT D'ENG MILLS LTD & ITS ALLIED CONCERNS ARKAY NINT D'ENG MILLS LTD & ITS ALLIED CONCERNS ARKAY NINT D'EN & ITS ALLIED CONCERNS TAK. GROUP ABUL KHAIR CROUP NOE GROUP GPHISPAT LIMITED Total Large Loan Restructuring 1) The liabilities of Jamuna Builders Ltd, and Jamuna dated 02,09,2016 with grace period for 12 months netor again allowed 12 month intering race under BB NOC allowed payment pause for 8 months according to BRP per BRPD Circular 03,0202 dated 3,10,12,021, validity e all the installment pace of 8 months according to BRP Per BRPD Circular 03,0202 fade 31,01,2,021, validity e all the installment regularly in due time since inception, quarterly installments for the year 2021 which is amount paid 5,79 crore (Tk 0,24 crore in Jamuna Denims Ltd at BRPD circular No 14 dated 22,06,2022 and based on the BRPD circular No 14 dated 22,06,2022 and based on the BRPD circular No 14 dated 22,06,2022 and based on the BRPD circular No 14 dated 22,06,2022 and based on the BRPD circular No 14 dated 22,06,2022 and based on the BRPD circular No 14 dated 22,06,2022 and based on the BRPD circular No 14 dated 22,06,2022 and based on the BRPD circular No 14 dated 22,06,2022 and based on the BRPD circular No 14 dated 22,06,2022 and based on the BRPD circular No 14 dated 22,06,2022 and based on the BRPD circular No 14 dated 22,06,2022 and based on the BRPD circular No 14 dated 22,06,2022 and based on the BRPD circular No 14 dated 22,06,2022 and based on the BRPD circular No 14 dated 22,06,2022 and based on the BRPD circular No 14 dated 22,06,2022 and based on the BRPD circular No 14 dated 22,06,2022 and based on the BRPD circular No 14 dated 22,06,2022 and based on the BRPD circular No 14 dated 22,06,2022 and based on the BRPD circular No 14 dated 22	7,367,60 5,330,00 8,9,523,10 3,050,00 4,390,30 4,390,30 4,190,20 3,991,30 6,399,20 4,787,80 5,329,50 6,550,00 1777,796,30 1777	3,219,20 3,750,40 2,781,00 2,781,00 2,336,20 2,138,70 1,844,70 1,859,00 519,40 1,308,40 1,308,40 1,359,00 1,869,80 48,727,80 1,869,80 48,727,80 1,869,80 48,727,80 1,869,80 48,727,80 1,869,80 1	987,80 1,153,10 5,645,50 93,40 10,20 2,091,10 2,173,10 3,103,30 4,751,10 462,20 2,428,70 2,408,30 53,339,30 4,751,10 462,20 1,242,70 2,408,30 53,339,30 1,2,20 2,408,30 1,2,20 2,408,30 1,2,20 2,408,30 1,2,20 2,408,30 1,2,20 2,408,30 1,2,20 2,408,30 1,2,20 2,408,30 1,2,20 2,408,30 1,2,20 2,408,30 1,2,20 2,408,30 1,2,20 2,408,30 1,2,20 2,408,40 1,208,40 1	4,927,00 4,903,00 4,903,00 8,428,50 8,428,60 10,20 10,20 4,228,00 4,102,00 519,40 1,020 1,1821,2	UC U
7.a.7	BASHUNDHARA POPULION FABRICS LIMITED & ITS ALLIED CONCERNS SO CESSIUS LIMITED & ITS ALLIED CONCERNS SO CESSIUS LIMITED & ITS ALLIED CONCERNS ARKAY KNIT D'OPING MILLS LTD & ITS ALLIED CONCERNS ARKAY KNIT D'OPING MILLS LTD & ITS ALLIED CONCERNS ARKAY KNIT D'OPING MILLS LTD & ITS ALLIED CONCERNS ARKAY KNIT D'OPING MILLS LTD & ITS ALLIED CONCERNS TAK GROUP ABAUR HARRE COUP BAUR ALLIED CONCERNS T.K. GROUP AND AREA CONCERNS T.K. GROUP AND AREA CONCERNS T.K. GROUP NDE GROUP OPING ALLIED CONCERNS Large Loan Restructuring 1) The liabilities of Jamuna Builders Ltd, and Jamuna dated 02.09.2016 with grace period for 12 months for again allowed 12 month interim grace under BN NOC Large Loan Restructuring 1) The liabilities of Jamuna Builders Ltd, and Jamuna dated 02.09.2016 with grace period for 12 months for again allowed 12 month interim grace under BN NOC allowed payment regularly in due time since inception, quarterly installments for the year 2021 which is amount all the installment regularly in due time since inception, quarterly installments for the year 2021 which is amount paid 5.79 crt Rt O. 84 crore in due till 30,09.2021, 'Julidy' 22 number of installment speached use util 30,09.2021, 'Groular-17, dated 28,09.2020 due to COVID-18. If we obtained to 23, However, up to 31,12,2022 Abdul Monem Ltd, and Abdul Monem Sugar Refinery 22 number of installment respectively. Classification of Loans and Advances/Investments Unclassified (UC): Standard Substandard Doubtful Bad Sa Loss Sub total Classified: Substandard Doubtful Bad Joan Sub total	7,367,60 5,330,00 8,9,523,10 3,050,00 4,390,30 4,390,30 4,190,20 3,991,30 6,399,20 4,787,80 5,329,50 6,550,00 1777,796,30 1777	3,219,20 3,750,40 2,781,00 2,336,20 2,138,70 1,844,70 1,859,00 519,40 1,308,40 1,308,40 1,308,40 1,308,40 1,308,40 1,308,40 1,308,40 1,868,80 48,727,80 16,808,80 18,727,80 19,808,80 19,808,808 18,727,80 19,808,808 18,727,80 18,808,808 18,727,80 18,808,808 18,727,80 18,808,808 18,727,80 18,808,808 18,808,808 18,808,808,808 18,808,808,808 18,808,808,808 18,808,808,808 18,808,808,808,808 18,808,808,808,808 18,808,808,808,808 18,808,808,808,808 18,808,808,808,808,808 18,808,808,808,808,808 18,808,808,808,808,808,808 18,808,808,808,808,808,808,808,808 18,808,808,808,808,808,808,808,808,808,8	987,80 1,153,10 5,645,50 93,40 10,20 2,091,10 2,173,10 3,103,30 4,751,10 462,20 2,428,70 2,408,30 53,339,30 4,751,10 462,20 1,242,70 2,408,30 53,339,30 1,2,20 2,408,30 1,2,20 2,408,30 1,2,20 2,408,30 1,2,20 2,408,30 1,2,20 2,408,30 1,2,20 2,408,30 1,2,20 2,408,30 1,2,20 2,408,30 1,2,20 2,408,30 1,2,20 2,408,30 1,2,20 2,408,30 1,2,20 2,408,40 1,208,40 1	4,927,00 4,903,00 4,903,00 8,426,50 8,426,50 1,020 1,020 1,020 4,102,00 1,020	UC U
7.a.6.1 7.a.9	BASHUNDHARA POPULION FABRICS LIMITED & ITS ALLIED CONCERNS SO CELSIUS LIMITED & ITS ALLIED CONCERNS SO CELSIUS LIMITED & ITS ALLIED CONCERNS ARKAY KNIT DO'RION MILLS LTD & ITS ALLIED CONCERNS ARKAY KNIT DO'RION MILLS LTD & ITS ALLIED CONCERNS ARKAY KNIT DO'RION MILLS LTD & ITS ALLIED CONCERNS ARKAY KNIT DO'RION MILLS LID & ITS ALLIED CONCERNS ARKAY KNIT DO'RION MILLS LID & ITS ALLIED CONCERNS TK. GROUP ABUL KHAIR GROUP NOE GROUP OPHISPAT LIMITED Total Large Loan Restructuring 1) The liabilities of Jamuna Builders Ltd, and Jamuna dated 02,09,2016 with grace period for 12 months netro again allowed 12 month intering race under BB NOC allowed payment pause for 8 months according to BRP per BRPD Circular 03,0202 dated 3,01,2021 validity e all the installment pace of 8 months according to BRP Per BRPD Circular No 14 dated 22,06,2022 and based on the BRPD circular No 14 dated 22,06,2022 and based on the BRPD circular No 14 dated 22,06,2022 and based on the BRPD circular No 14 dated 22,06,2022 and based on the BRPD circular No 14 dated 22,06,2022 and based on the SP Per Circular No 14 dated 22,06,2022 and based on the SP Per Circular No 14 dated 22,06,2022 and based on the SP Per Circular No 14 dated 22,06,2022 and based on the SP Per Circular No 14 dated 22,06,2022 and based on the SP Per Circular No 14 dated 22,06,2022 and based on the SP Per Circular No 14 dated 22,06,2022 and based on the SP Per Circular No 14 dated 22,06,2022 and based on the SP Per Circular No 14 dated 22,06,2022 and based on the SP Per Circular No 14 dated 22,06,2022 and based on the SP Per Circular No 14 dated 22,06,2022 and based on the SP Per Circular No 14 dated 22,06,2022 and based on the SP Per Circular No 14 dated 22,06,2022 and based on the SP Per Circular No 14 dated 22,06,202 and based on the SP Per Circular No 14 dated 22,06,202 and based on the SP Per Circular No 14 dated 22,06,202 and based on the SP Per Circular No 14 dated 22,06,202 and based on the SP Per Circular No 14 dated 22,06,202 and based on the SP Per Circ	7,367,60 5,330,00 8,9,523,10 3,052,14 0,3,050,00 4,390,30 4,390,30 4,190,20 3,991,30 6,859,00 1777,787,80 5,225,50 6,850,00 1777,787,80 1,	3,219,20 3,750,40 2,781,00 2,336,20 2,138,70 1,844,70 1,859,00 519,40 1,308,40 1,308,40 1,308,40 1,308,40 1,308,40 1,308,40 1,308,40 1,868,80 48,727,80 16,808,80 18,727,80 19,808,80 19,808,808 18,727,80 19,808,808 18,727,80 18,808,808 18,727,80 18,808,808 18,727,80 18,808,808 18,727,80 18,808,808 18,808,808 18,808,808,808 18,808,808,808 18,808,808,808 18,808,808,808 18,808,808,808,808 18,808,808,808,808 18,808,808,808,808 18,808,808,808,808 18,808,808,808,808,808 18,808,808,808,808,808 18,808,808,808,808,808,808 18,808,808,808,808,808,808,808,808 18,808,808,808,808,808,808,808,808,808,8	987,80 1,153,10 5,645,50 93,40 10,20 2,091,10 2,173,10 3,103,30 4,751,10 462,20 2,428,70 2,408,30 53,339,30 4,751,10 462,20 1,242,70 2,408,30 53,339,30 1,2,20 2,408,30 1,2,20 2,408,30 1,2,20 2,408,30 1,2,20 2,408,30 1,2,20 2,408,30 1,2,20 2,408,30 1,2,20 2,408,30 1,2,20 2,408,30 1,2,20 2,408,30 1,2,20 2,408,30 1,2,20 2,408,30 1,2,20 2,408,40 1,208,40 1	4,927,00 4,925,00 4,925,00 8,426,50 8,426,50 1,020 1,020 1,020 4,102,00 1,020 4,102,00 1,020 1,0	UC U
7.a.6.1 7.a.8	BASHUNDHARA PEPULLION FABRICS LIMITED & ITS ALLIED CONCERNS SO CELSIUS LIMITED & ITS ALLIED CONCERNS SO CELSIUS LIMITED & ITS ALLIED CONCERNS ARKAY KNIT DO'RION MILLS LTD & ITS ALLIED CONCERNS ARKAY KNIT DO'RION MILLS LTD & ITS ALLIED CONCERNS ARKAY KNIT DO'RION MILLS LTD & ITS ALLIED CONCERNS ARKAY KNIT DO'RION MILLS LTD & ITS ALLIED CONCERNS ARKAY KNIT DO'RION MILLS LID & ITS ALLIED CONCERNS TK. GROUP ABUL KHAR GROUP NDE GROUP GOODING INFRASTRUCTURE LTD. RADIANT GROUP NDE GROUP OPHISPAT LIMITED Total Large Loan Restructuring 1) The liabilities of Jamuna Builders Ltd, and Jamuna dated 02.09.2016 with grace period for 12 months netro again allowed 12 month intering race under BB NOC allowed payment pause for 8 months according to BRP per BRPD Circular 03.0202 dated 3.10,12.021 , validity e all the installment pause for 8 months according to BRP per BRPD Circular 03.0202 fade 3.10,12.021 , validity e all the installment for the year 2021 which is amount paid 5.79 crore (Tk 0.24 crore in Jamuna Denims Ltd at BRPD circular No 14 dated 22.06,2022 and based on the 23 Abdul Monem Ltd, and Abdul Monem Sugar Refinery 2) Abdul Monem Ltd, and Abdul Monem Sugar Refinery 22 Abdul Monem Ltd, and Abdul Monem Sugar Refinery 23 Abdul Monem Ltd, and Abdul Monem Sugar Refinery 24 Lize of installment respectively. Classification of Loans and Advances/Investments Unclassified (UC): Standard Doubtful Bad & Loss Sub total Total Details of Required Provision for Loans and Advance Bad & Loss Sub total Classified: Substandard Doubtful Bad Gan Substandard Goographical Location for Off- Balance Sheet Exposures Total Provision maintained for Class and Advances/Investingent Classified: Substandard Goographical Location mist Leane for Class and Advances/Inve	7,367,60 5,330,00 8,9,523,10 3,052,14 0,3,050,00 4,390,30 4,390,30 4,190,20 3,991,30 6,859,00 1777,787,80 5,225,50 6,850,00 1777,787,80 1,	3,219,20 3,750,40 2,781,00 2,336,20 2,138,70 1,844,70 1,859,00 519,40 1,308,40 1,308,40 1,308,40 1,308,40 1,308,40 1,308,40 1,308,40 1,868,80 48,727,80 16,808,80 18,727,80 19,808,80 19,808,808 18,727,80 19,808,808 18,727,80 18,808,808 18,727,80 18,808,808 18,727,80 18,808,808 18,727,80 18,808,808 18,808,808 18,808,808,808 18,808,808,808 18,808,808,808 18,808,808,808 18,808,808,808,808 18,808,808,808,808 18,808,808,808,808 18,808,808,808,808 18,808,808,808,808,808 18,808,808,808,808,808 18,808,808,808,808,808,808 18,808,808,808,808,808,808,808,808 18,808,808,808,808,808,808,808,808,808,8	987,80 1,153,10 5,645,50 93,40 10,20 2,091,10 2,173,10 3,103,30 4,751,10 462,20 2,428,70 2,408,30 53,339,30 4,751,10 462,20 1,242,70 2,408,30 53,339,30 1,2,20 2,408,30 1,2,20 2,408,30 1,2,20 2,408,30 1,2,20 2,408,30 1,2,20 2,408,30 1,2,20 2,408,30 1,2,20 2,408,30 1,2,20 2,408,30 1,2,20 2,408,30 1,2,20 2,408,30 1,2,20 2,408,30 1,2,20 2,408,40 1,208,40 1	4,927,00 4,903,00 4,903,00 8,426,50 8,426,50 1,220 4,228,00 1,220 4,228,00 4,107,20 4,107,20 5,11,20 1,102,10 1	UC U
7.a.6.1 7.a.9	BASYLUDHARA BASYLUDHARA SO CELSIUS LIMITED & ITS ALLIED CONCERNS ARKAY KNIT DYING MILLS LTD & ITS ALLIED CONCERNS ARKAY KNIT DYING MILLS LTD & ITS ALLIED CONCERNS ARKAY KNIT DYING MILLS LTD & ITS ALLIED CONCERNS ARKAY KNIT DYING MILLS LTD & ITS ALLIED CONCERNS ARKAY KNIT DYING MILLS LTD & ITS ALLIED CONCERNS ARKAY KNIT DYING MILLS LTD & ITS ALLIED CONCERNS ARKAY KNIT DYING MILLS LID CONCERNS T.K. GROUP MABUR STATE LOT BE THE LID BE THE LID BY THE	7,367,60 5,330,00 8,9,523,10 3,052,14 0,3,050,00 4,390,30 4,390,30 4,190,20 3,991,30 6,859,00 1777,787,80 5,225,50 6,850,00 1777,787,80 1,	3,219,20 3,750,40 2,781,00 2,336,20 2,138,70 1,844,70 1,859,00 519,40 1,308,40 1,308,40 1,308,40 1,308,40 1,308,40 1,308,40 1,308,40 1,868,80 48,727,80 16,808,80 18,727,80 19,808,80 19,808,808 18,727,80 19,808,808 18,727,80 18,808,808 18,727,80 18,808,808 18,727,80 18,808,808 18,727,80 18,808,808 18,808,808 18,808,808,808 18,808,808,808 18,808,808,808 18,808,808,808 18,808,808,808,808 18,808,808,808,808 18,808,808,808,808 18,808,808,808,808 18,808,808,808,808,808 18,808,808,808,808,808 18,808,808,808,808,808,808 18,808,808,808,808,808,808,808,808 18,808,808,808,808,808,808,808,808,808,8	987,80 1,153,10 5,645,50 93,40 10,20 2,091,10 2,173,10 3,103,30 4,751,10 462,20 2,428,70 2,408,30 53,339,30 4,751,10 462,20 1,242,70 2,408,30 53,339,30 1,2,20 2,408,30 1,2,20 2,408,30 1,2,20 2,408,30 1,2,20 2,408,30 1,2,20 2,408,30 1,2,20 2,408,30 1,2,20 2,408,30 1,2,20 2,408,30 1,2,20 2,408,30 1,2,20 2,408,30 1,2,20 2,408,30 1,2,20 2,408,40 1,208,40 1	4,927,00 4,927,00 4,925,00 8,425,60 8,425,60 1,220 4,228,00 4,102,	UC U
7.a.6.1 7.a.8	BASHUNDHARA POPULION FABRICS I IMITED & ITS ALLIED CONCERNS SO CELSIUS LIMITED & ITS ALLIED CONCERNS SO CELSIUS LIMITED & ITS ALLIED CONCERNS ARKAY KNIT DOYLOR MILLS LTD & ITS ALLIED CONCERNS ARKAY KNIT DOYLOR MILLS LTD & ITS ALLIED CONCERNS ARKAY KNIT DOYLOR MILLS LTD & ITS ALLIED CONCERNS ARKAY KNIT DOYLOR MILLS LID & ITS ALLIED CONCERNS ARKAY KNIT DOYLOR MILLS LID & ITS ALLIED CONCERNS T.K. GROUP ABUL KHAR GROUP ABUL KHAR GROUP NOE GROUP OPPLISHAT LIMITED Total Large Loan Restructuring 1) The liabilities of Jamuna Builders Ltd, and Jamuna dated 02,09,2016 with grace period for 12 months netro again allowed 12 month intering race under BB NOC allowed payment pause for 8 months according to BBP of the period of 12 months of 12 months intering and allowed 13,01,2021, validity e all the installment pages for 8 months according to BBP of 12 months intering and 12 months	7,367,60 5,330,00 8,9,523,10 3,052,14 0,3,050,00 4,390,30 4,390,30 4,190,20 3,991,30 6,859,00 1777,787,80 5,225,50 6,850,00 1777,787,80 1,	3,219,20 3,750,40 2,781,00 2,336,20 2,138,70 1,844,70 1,859,00 519,40 1,308,40 1,308,40 1,308,40 1,308,40 1,308,40 1,308,40 1,308,40 1,868,80 48,727,80 16,808,80 18,727,80 19,808,80 19,808,808 18,727,80 19,808,808 18,727,80 18,808,808 18,727,80 18,808,808 18,727,80 18,808,808 18,727,80 18,808,808 18,808,808 18,808,808,808 18,808,808,808 18,808,808,808 18,808,808,808 18,808,808,808,808 18,808,808,808,808 18,808,808,808,808 18,808,808,808,808 18,808,808,808,808,808 18,808,808,808,808,808 18,808,808,808,808,808,808 18,808,808,808,808,808,808,808,808 18,808,808,808,808,808,808,808,808,808,8	987,80 1,153,10 5,645,50 93,40 10,20 2,091,10 2,173,10 3,103,30 4,751,10 462,20 2,428,70 2,408,30 53,339,30 4,751,10 462,20 1,242,70 2,408,30 53,339,30 1,2,20 2,408,30 1,2,20 2,408,30 1,2,20 2,408,30 1,2,20 2,408,30 1,2,20 2,408,30 1,2,20 2,408,30 1,2,20 2,408,30 1,2,20 2,408,30 1,2,20 2,408,30 1,2,20 2,408,30 1,2,20 2,408,30 1,2,20 2,408,40 1,208,40 1	4,927,00 4,925,00 4,925,00 8,426,50 8,426,50 1,020 1,020 1,020 4,102,00 1,020 4,102,00 1,020 1,0	UC U
7.a.6.1 7.a.9	BASHUNDHARA POPULION FABRICS LIMITED & ITS ALLIED CONCERNS SO CESSIUS LIMITED & ITS ALLIED CONCERNS SO CESSIUS LIMITED & ITS ALLIED CONCERNS ARKAY KNIT DYING MILLS LTD & ITS ALLIED CONCERNS ARKAY KNIT DYING MILLS LTD & ITS ALLIED CONCERNS ARKAY KNIT DYING MILLS LTD & ITS ALLIED CONCERNS ARKAY KNIT DYING MILLS LTD & ITS ALLIED CONCERNS ARKAY KNIT DYING MILLS LID CONCERNS T.K. GROUP JAHANGIR & OTHERS CONFIDENCE INFRASTRUCTURE LTD. RADIANT GROUP NDE GROUP GPHISPAT LIMITED Total Large Loan Restructuring 1) The liabilities of Jamuna Builders Ltd, and Jamuna dated 02.09.2016 with grace period for 12 months for again allowed 12 month interim grace under BB NOC again allowed 12 month interim grace under BB NOC again allowed 12 month interim grace under BB NOC again allowed 12 month interim grace under BB NOC allowed payment pause for 8 months according to BRPI per BRPD Circular 03/2021 dated 31,01,2021, validity a 11th installment regularly in due time since inception, quarterly installments for the year 2021 which is amount gain 67.97 cert Cto .94 crore the will summan Denims Ltd at BRPD circular No 14 dated 22,06,2022 and based on the 2) Abdul Monem Ltd, and Abdul Monem Supar Refinery 22 number of installment become due till 30,09,2021, Circular-17, dated 28.09.2020 due to COVID-19, if we caused to 23. however, up to 31,12,2022 Abdul Monem 28,12 no's of installment respectively. Classification of Loans and Advances/Investments Unclassified (UC): Standard Sub total Total Details of Required Provision for Loans and Advances/Investments Unclassified (UC): Standard Doubtful Bad & Loas Sub total Total Details of Required Provision for Off Balance Sheet Exposures Total Povision maintained (Note -12,a.3) Geographical Location wise Loans and Advances/Investments Unclassified (UC): Standard Doubtful Bad Gan Sub total Total Dhaka Division Knunn Division Rural Dhaka Division Rural Dhaka Division Rural Dhaka Division	7,367,60 5,330,00 8,9,523,10 3,052,14 0,3,050,00 4,390,30 4,390,30 4,190,20 3,991,30 6,859,00 1777,787,80 5,225,50 6,850,00 1777,787,80 1,	3,219,20 3,750,40 2,781,00 2,336,20 2,138,70 1,844,70 1,859,00 519,40 1,308,40 1,308,40 1,308,40 1,308,40 1,308,40 1,308,40 1,308,40 1,868,80 48,727,80 16,808,80 18,727,80 19,808,80 19,808,808 18,727,80 19,808,808 18,727,80 18,808,808 18,727,80 18,808,808 18,727,80 18,808,808 18,727,80 18,808,808 18,808,808 18,808,808,808 18,808,808,808 18,808,808,808 18,808,808,808 18,808,808,808,808 18,808,808,808,808 18,808,808,808,808 18,808,808,808,808 18,808,808,808,808,808 18,808,808,808,808,808 18,808,808,808,808,808,808 18,808,808,808,808,808,808,808,808 18,808,808,808,808,808,808,808,808,808,8	987,80 1,153,10 5,645,50 93,40 10,20 2,091,10 2,173,10 3,103,30 4,751,10 462,20 2,428,70 2,408,30 53,339,30 4,751,10 462,20 1,242,70 2,408,30 53,339,30 1,2,20 2,408,30 1,2,20 2,408,30 1,2,20 2,408,30 1,2,20 2,408,30 1,2,20 2,408,30 1,2,20 2,408,30 1,2,20 2,408,30 1,2,20 2,408,30 1,2,20 2,408,30 1,2,20 2,408,30 1,2,20 2,408,30 1,2,20 2,408,40 1,208,40 1	4,927,00 4,927,00 4,927,00 8,428,50 8,428,50 1,220 4,228,00 1,020 4,128,00 4,107,00	UC U
7.a.6.1 7.a.8	BASHUNDHARA POPULION FABRICS I IMITED & ITS ALLIED CONCERNS SO CELSIUS LIMITED & ITS ALLIED CONCERNS SO CELSIUS LIMITED & ITS ALLIED CONCERNS ARKAY KNIT DOYLOR MILLS LTD & ITS ALLIED CONCERNS ARKAY KNIT DOYLOR MILLS LTD & ITS ALLIED CONCERNS ARKAY KNIT DOYLOR MILLS LTD & ITS ALLIED CONCERNS ARKAY KNIT DOYLOR MILLS LTD & ITS ALLIED CONCERNS ARKAY KNIT DOYLOR MILLS LIMITED ABUL KHAR GROUP ANDE GROUP OPPLISHAT LIMITED Total Large Loan Restructuring 1) The liabilities of Jamuna Builders Ltd, and Jamuna dated 02,09,2016 with grace period for 12 months neiror again allowed 12 month intering race under BB NOC allowed payment pause for 8 months according to BRP per BRPD Circular 30,2012 dated 3,01,2021 , Anthon 13,01,2021 , Anthon 13,01,2021 , Anthon 14 manua Denims Ltd are BRPD circular No 14 dated 22,06,2022 and based on the 2) Abdul Monem Ltd, and Abdul Monem Sugar Refinery 2 number of installment respectively. Classification of Loans and Advances/Investments Unclassified (UC): Standard Substandard Doubtful Bad & Loss Sub total Classified (UC): Standard Substandard Doubtful Bad & Required Provision for Loans and Advances/Investments Unclassified (UC): Substandard Doubtful Bad & Required Provision for Loans and Advances/Investments Unclassified (UC): Substandard Doubtful Bad & Required Provision for Loans and Advances/Investments Unclassified (UC): Substandard Doubtful Bad oan Sub total Classified: Substandard Doubtful Bad oan Sub total Classified: Substandard Doubtful Bad oan Sub total Classified: Substandard Doubtful Bad oan Sub total Chassified: Substandard Doubtful Bad oan Sub total Total Datals of Required Provision for Cff Balance Sheet Required Provision for Off-Balance Sheet Reposures Total Provision maintained (Note -12.a.3) Geographical Location wise Loans and Advances/Investments Urbas Division Synthe Division Rymensingh Division Rymensingh Division Rymensingh Division Rural	7,367,60 5,330,00 8,9,523,10 3,052,14 3,050,00 4,390,30 4,390,30 4,190,20 3,991,30 6,859,00 1777,787,80 5,225,50 6,850,00 1777,787,80 1,78	3,219,20 3,750,40 2,781,00 2,336,20 2,138,70 1,844,70 1,859,00 519,40 1,308,40 1,308,40 1,308,40 1,308,40 1,308,40 1,308,40 1,308,40 1,868,80 48,727,80 16,808,80 18,727,80 19,808,80 19,808,808 18,727,80 19,808,808 18,727,80 18,808,808 18,727,80 18,808,808 18,727,80 18,808,808 18,727,80 18,808,808 18,808,808 18,808,808,808 18,808,808,808 18,808,808,808 18,808,808,808 18,808,808,808,808 18,808,808,808,808 18,808,808,808,808 18,808,808,808,808 18,808,808,808,808,808 18,808,808,808,808,808 18,808,808,808,808,808,808 18,808,808,808,808,808,808,808,808 18,808,808,808,808,808,808,808,808,808,8	987,80 1,153,10 5,645,50 93,40 10,20 2,091,10 2,173,10 3,103,30 4,751,10 462,20 2,428,70 2,408,30 53,339,30 4,751,10 462,20 1,242,70 2,408,30 53,339,30 1,2,20 2,408,30 1,2,20 2,408,30 1,2,20 2,408,30 1,2,20 2,408,30 1,2,20 2,408,30 1,2,20 2,408,30 1,2,20 2,408,30 1,2,20 2,408,30 1,2,20 2,408,30 1,2,20 2,408,30 1,2,20 2,408,30 1,2,20 2,408,40 1,208,40 1	4,927,00 4,925,00 4,925,00 8,426,50 8,426,50 1,020 1,020 1,020 4,102,00 1,020 4,102,00 1,020 1,0	UC U
7.a.6.1	BASHUNDHARA POPULION FABRICS LIMITED & ITS ALLIED CONCERNS SO CESSIUS LIMITED & ITS ALLIED CONCERNS SO CESSIUS LIMITED & ITS ALLIED CONCERNS ARKAY NINT D'ENG MILLS LTD & ITS ALLIED CONCERNS ARKAY NINT D'ENG MILLS LTD & ITS ALLIED CONCERNS ARKAY NINT D'ENG MILLS LTD & ITS ALLIED CONCERNS ARKAY NINT D'ENG MILLS LIMITED ABUL KHAIR GROUP MRS INDUSTRIES LIMITED ABUL KHAIR GROUP ABUL KHAIR GROUP ABUL KHAIR GROUP NOE GROUP OPHISPAT LIMITED Total Large Loan Restructuring 1) The liabilities of Jamuna Builders Ltd, and Jamuna dated 02,09,2016 with grace period for 12 months neiror again allowed 12 month intering race under BB NOC allowed payment pause for 8 months according to BRP per BRPD Circular No 14 dated 3,010,2021, validity e all the installment regularly in due time since inception, quarterly installments for the year 2021 which is amount paid 5.79 croft To. 94 crore in Jamuna Denims Ltd at BRPD circular No 14 dated 22,06,2022 and based on the 2) Abdul Monem Ltd, and Abdul Monem Sugar Refinery 22 number of installment respectively. Classification of Loans and Advances/Investments Unclassified (UC): Standard Special Memicin Account (SMA) Sub total Classified (UC): Standard Substandard Doubtful Bad & Loss Sub total Classified (UC): Standard Substandard Doubtful Bad & Required Provision for Loans and Advances/Investments Unclassified (UC): Substandard Doubtful Bad Son Sub total Classified: Substandard Doubtful Bad con Substandard	7,367,60 5,330,00 8,9,523,10 3,052,14 3,050,00 4,390,30 4,390,30 4,190,20 3,991,30 6,859,00 1777,787,80 5,225,50 6,850,00 1777,787,80 1,78	3,219,20 3,750,40 2,781,00 2,336,20 2,138,70 1,844,70 1,859,00 519,40 1,308,40 1,308,40 1,308,40 1,308,40 1,308,40 1,308,40 1,308,40 1,868,80 48,727,80 16,808,80 18,727,80 19,808,80 19,808,808 18,727,80 19,808,808 18,727,80 18,808,808 18,727,80 18,808,808 18,727,80 18,808,808 18,727,80 18,808,808 18,808,808 18,808,808,808 18,808,808,808 18,808,808,808 18,808,808,808 18,808,808,808,808 18,808,808,808,808 18,808,808,808,808 18,808,808,808,808 18,808,808,808,808,808 18,808,808,808,808,808 18,808,808,808,808,808,808 18,808,808,808,808,808,808,808,808 18,808,808,808,808,808,808,808,808,808,8	987,80 1,153,10 5,645,50 93,40 10,20 2,091,10 2,173,10 3,103,30 4,751,10 462,20 2,428,70 2,408,30 53,339,30 4,751,10 462,20 1,242,70 2,408,30 53,339,30 1,2,20 2,408,30 1,2,20 2,408,30 1,2,20 2,408,30 1,2,20 2,408,30 1,2,20 2,408,30 1,2,20 2,408,30 1,2,20 2,408,30 1,2,20 2,408,30 1,2,20 2,408,30 1,2,20 2,408,30 1,2,20 2,408,30 1,2,20 2,408,40 1,208,40 1	4,927,00 4,903,00 4,903,00 8,426,50 8,426,50 1,220 8,428,50 1,020 4,102,00 1,020 1,0	UC U
7.a.6.1 7.a.8	BASHUNDHARA POPULLION FABRICS LIMITED & ITS ALLIED CONCERNS SO CESSIUS LIMITED & ITS ALLIED CONCERNS SO CESSIUS LIMITED & ITS ALLIED CONCERNS ARKAY KNIT DYING MILLS LTD & ITS ALLIED CONCERNS ARKAY KNIT DYING MILLS LTD & ITS ALLIED CONCERNS ARKAY KNIT DYING MILLS LTD & ITS ALLIED CONCERNS ARKAY KNIT DYING MILLS LTD & ITS ALLIED CONCERNS ARKAY KNIT DYING MILLS LIMITED ABUL KHAIR GROUP MIS INDUSTRIES CONFIDENCE INFRASTRUCTURE LTD. RADIANT GROUP JAHANGIR & OTHERS CONFIDENCE INFRASTRUCTURE LTD. RADIANT GROUP NOE GROUP GPHISPAT LIMITED Total Large Loan Restructuring 1) The liabilities of Jamuna Builders Ltd, and Jamuna dated 02.09.2016 with grace period for 12 months for cagain allowed 12 month interim grace under BB NOC again allowed 12 month interim grace under BB NOC again allowed 12 month interim grace under BB NOC again allowed 12 month interim grace under BB NOC allowed payment pause for 8 months according to BRPI per BRPD Circular 03/2021 dated 31.01.2021, validity a 11th installment regularly in due time since inception, quarterly installments for the year 2021 which is amount all the installment regularly in due time since inception, quarterly installments for the year 2021 which is amount and SRPD circular No 14 dated 22.06.2022 and based on the 2) Abdul Monem Ltd, and Abdul Monem usual Refinery 22 number of installment respectively. Classification of Loans and Advances/Investments Unclassified (UC): Standard Special Mention Account (SMA) Sub total Classified: Substandard Doubtful Bad & Loas Sub total Total Details of Required Provision for Off Balance Sheet Exposures Total Provision-COVID-19 Sub total Classified: Substandard Doubtful Bad daen Sub total Total Details of Required Provision for Off Balance Sheet Exposures Total Provision maintained (Note -12.a.3) Geographical Location wise Loans and Advances/Investment (Including Bill Purcha Rains) Division Nymensingh Division Rymensingh Division Rymensingh Division Rymensingh Division Rymensingh Division Ontal	7,367,60 S 9,923,10 S	3,219,20 3,750,40 2,781,00 2,336,20 2,138,70 1,844,70 1,844,70 1,859,00 519,40 1,308	987,80 1,153,10 5,645,50 93,40 10,20 2,091,10 2,173,10 3,103,30 4,751,10 462,20 2,428,70 2,408,30 53,339,30 4,751,10 462,20 1,242,70 2,408,30 53,339,30 1,2,20 2,408,30 1,2,20 2,408,30 1,2,20 2,408,30 1,2,20 2,408,30 1,2,20 2,408,30 1,2,20 2,408,30 1,2,20 2,408,30 1,2,20 2,408,30 1,2,20 2,408,30 1,2,20 2,408,30 1,2,20 2,408,30 1,2,20 2,408,40 1,208,40 1	4,927,00 4,925,00 4,925,00 8,425,90 8,425,90 1,220 8,425,90 1,220	UC U
7.a.6.1 7.a.9	BASHUNDHARA POPULION FABRICS LIMITED & ITS ALLIED CONCERNS SO CESSIUS LIMITED & ITS ALLIED CONCERNS SO CESSIUS LIMITED & ITS ALLIED CONCERNS ARKAY NINT DEVIRON MILLS LTD & ITS ALLIED CONCERNS ARKAY NINT DEVIRON MILLS LTD & ITS ALLIED CONCERNS ARKAY NINT DEVIRON MILLS LTD & ITS ALLIED CONCERNS ARKAY NINT DEVIRON MILLS LOOKERNS ARKAY NINT DEVIRON MILLS LOOKERNS T.K. GROUP ABUL KHAIR GROUP ABUL KHAIR GROUP ABUL KHAIR GROUP NOE GROUP OPHISPAT LIMITED Total Large Loan Restructuring 1) The liabilities of Jamuna Builders Ltd, and Jamuna dated 02,09,2016 with grace period for 12 months neiror again allowed 12 month intering race under BR NOC allowed payment pause for 8 months according to BRP per BRPD Circular 03,92021 dated 31,01,2021, validity et all the installment regularly in the time since inception, quarterly installments for the year 2021 which is amount paid 5.79 croft To. 94 crore in Jamuna Denims Ltd at BRPD circular No 14 dated 22,06,2022 and based on the 2) Abdul Monem Ltd, and Abdul Monem Sugar Refinery 2 number of installment respectively. Classification of Loans and Advances/Investments Unclassified (UC): Standard Substandard Doubtful Bad & Loans and Advances/Investments Unclassified (UC): Standard: Unclassified (UC): Substandard Doubtful Bad & Required Provision for Class and Advances/Investments Unclassified: Substandard Doubtful Bad and Substandard Doubtful Bad and Substandard Doubtful Bad and Substandard Doubtful Bad and Substandard Doubtful Bad Conserved Conserved Substandard Doubtful Bad Conserved S	7,367,60 S 9,923,10 S	3,219,20 3,750,40 2,781,00 2,336,20 2,138,70 1,844,70 1,844,70 1,859,00 519,40 1,308	987,80 1,153,10 5,645,50 93,40 10,20 2,091,10 2,173,10 3,103,30 4,751,10 462,20 2,428,70 2,408,30 53,339,30 4,751,10 462,20 1,242,70 2,408,30 53,339,30 1,2,20 2,408,30 1,2,20 2,408,30 1,2,20 2,408,30 1,2,20 2,408,30 1,2,20 2,408,30 1,2,20 2,408,30 1,2,20 2,408,30 1,2,20 2,408,30 1,2,20 2,408,30 1,2,20 2,408,30 1,2,20 2,408,30 1,2,20 2,408,40 1,208,40 1	4,927,00 4,903,00 4,903,00 8,426,50 8,426,50 1,220 8,428,00 1,020 4,122,00 4,122,00 5,134,00 1,020 5,134,00 1,020	UC U
7.a.6.1 7.a.9	BASHUNDHARA POPULLION FABRICS LIMITED & ITS ALLIED CONCERNS SO CESSIUS LIMITED & ITS ALLIED CONCERNS SO CESSIUS LIMITED & ITS ALLIED CONCERNS ARKAY KNIT DYENG MILLS LTD & ITS ALLIED CONCERNS ARKAY KNIT DYENG MILLS LTD & ITS ALLIED CONCERNS ARKAY KNIT DYENG MILLS LTD & ITS ALLIED CONCERNS ARKAY KNIT DYENG MILLS LTD & ITS ALLIED CONCERNS ARKAY KNIT DYENG MILLS LIMITED ABUL KHAIR GROUP MRS INDUSTRIES LIMITED ABUL KHAIR GROUP ABUL KHAIR GROUP NOE GROUP GONFIDENCE INFRASTRUCTURE LTD. RADIANT GROUP NOE GROUP OF HISPAT LIMITED Total Large Loan Restructuring 1) The liabilities of Jamuna Builders Ltd, and Jamuna dated 02.09.2016 with grace period for 12 months for again allowed 12 months intering groce under BB NOC again allowed 12 month intering groce under BB NOC again allowed 12 month intering groce under BB NOC again allowed 12 month intering groce under BB NOC again allowed 14 months intering groce under BB NOC again allowed 15 months according to BRPI per BRPD Circular O3.2021 dated 3.10,1,2021, validity a site his statistic register in the installment orgality in the time since inception, quarterly installments for the year 2021 which is amount all the installment regularly in due time since inception, quarterly installments for the year 2021 which is amount and 36.79 crote for Load 28.09,2022 and based on the SPD Circular No 14 dated 22,06,2022 and based on the SPD Circular No 14 dated 22,06,2022 and based on the SPD Circular No 14 dated 22,06,2022 and based on the SPD Circular No 14 dated 22,06,2022 and based on the SPD Circular No 14 dated 22,06,2022 and based on the SPD Circular No 14 dated 22,06,2022 and based on the SPD Circular No 14 dated 22,06,2022 and based on the SPD Circular No 14 dated 22,06,2022 and based on the SPD Circular No 14 dated 22,06,2022 and based on the SPD Circular No 14 dated 22,06,2022 and based on the SPD Circular No 14 dated 22,06,2022 and based on the SPD Circular No 14 dated 22,06,2022 and based on the SPD Circular No 14 dated 22,06,2022 and based on the SPD Cir	7,367,60 5,330,00 8,9,623,10 3,621,40 3,050,00 4,898,30 4,100,20 3,991,30 6,899,20 4,787,80 5,229,50 6,850,00 177,796,30 10 circular hol 17 control hold of the ho	3,219.20 3,750.40 2,781,00 2,336,20 2,336,20 2,338,70 1,844,70 1,959,00 519,40 1,309,40 1,309,40 1,359,00 1,309,40 1,869,80 48,727,80 48,727,80 49,727,80 40	987.80 1,153.10 5,645.50 93.40 10.20 2,091.10 2,173.10 3,194.30 4,751.10 462.20 2,429.70 2,406.30 53,339.30 4,751.10 462.20 2,406.30 53,339.30 4,751.10 462.20 6,240.50 6,240.	4,927,00 4,927,00 4,927,00 8,428,50 8,428,50 1,228,00 1,220 4,228,00 4,102,00 4,102,00 4,102,00 4,102,00 4,102,00 4,102,00 4,102,00 4,102,00 4,102,00 4,102,00 4,102,00 4,002,10 4,002,	UC U
7.a.6.1 7.a.10	BASHUNDHARA POPULION FABRICS LIMITED & ITS ALLIED CONCERNS SO CESSIUS LIMITED & ITS ALLIED CONCERNS SO CESSIUS LIMITED & ITS ALLIED CONCERNS ARKAY NINT D'ENG MILLS LTD & ITS ALLIED CONCERNS ARKAY NINT D'ENG MILLS LTD & ITS ALLIED CONCERNS ARKAY NINT D'ENG MILLS LTD & ITS ALLIED CONCERNS ARKAY NINT D'ENG MILLS LIMITED ABUL KHAIR GROUP MRS INDUSTRIES LIMITED ABUL KHAIR GROUP ABUL KHAIR GROUP ABUL KHAIR GROUP NOE GROUP OPHISPAT LIMITED Total Large Loan Restructuring 1) The liabilities of Jamuna Builders Ltd, and Jamuna dated 02,09,2016 with grace period for 12 months neiror again allowed 12 month intering race under BB NOC allowed payment pause for 8 months according to BRP per BRPD Circular 03/2021 dated 31,01,2021, validity e all the installment regularly in the time since inception, quarterly installments for the year 2021 which is amount paid 5.79 croft To. 94 crore in Jamuna Denims Ltd at BRPD circular No 14 dated 22,06,2022 and based on the 2) Abdul Monem Ltd, and Abdul Monem Sugar Refinery 2 number of installment respectively. Classification of Loans and Advances/Investments Unclassified (UC): Standard Special Mention Account (SMA) Sub total Classified (UC): Standard Substandard Doubtful Bad & Required Provision for Loans and Advances/Investments Unclassified (UC): Standard Substandard Doubtful Bad & Required Provision for Loans and Advances/Investments Unclassified: Substandard Doubtful Bad doan Sub total Classified: Substandard Doubtful Bad doan Sub total Classified: Substandard Doubtful Bad doan Sub total Chassified: Substandard Doubtful Bad doan Sub total Chassified (UC): Standard Substandard Doubtful Bad doan Sub total Chassified (UC): Substandard Doubtful Bad doan Sub total Chassified (UC): Substandard Doubtful Bad	7,367,60 5,330,00 8,9,523,10 3,621,40 3,050,00 4,898,30 4,100,20 3,091,30 6,898,20 4,767,80 5,292,50 6,550,00 177,796,30 10,20 177,796,30 10,20 177,796,30 10,20 177,796,30 10,20 177,796,30 10,20 177,796,30 10,20 177,796,30 10,20 177,796,30 10,20 177,796,30 10,20 177,796,30 10,20 177,796,30 10,20 177,796,30 10,20 177,796,30 10,20 177,796,30 10,20 177,796,30 10,20 177,796,3	3,219.20 3,750.40 2,781.00 2,336.20 2,336.20 2,138.70 1,844.70 1,859.00 519.40 1,308.40 1,308.40 1,359.00 1,859.00 48,727.80 48,727.80 49,727.80 40,727.80 4	987.80 1.153.10 5.645.50 93.40 10.20 2.491.10 2.173.10 3.904.30 4.75.17 4.62.20 2.425.70 2.405.30 53.333.30 ding to BRPD circula coordingly, the 1st Inst uch, client avail total coordingly, the 1st Inst uch, client avail total no. 1st 2022, client avail total no.	4,927,00 4,923,01 4,923,01 8,425,90 8,425,90 8,425,90 1,220	UC U
7.a.6.1 7.a.9	BASHUNDHARA PEPULLION FABRICS LIMITED & ITS ALLIED CONCERNS SO CELSUS LIMITED & ITS ALLIED CONCERNS SO CELSUS LIMITED & ITS ALLIED CONCERNS ARKAY KNIT DORING MILLS LTD & ITS ALLIED CONCERNS ARKAY KNIT DORING MILLS LTD & ITS ALLIED CONCERNS ARKAY KNIT DORING MILLS LTD & ITS ALLIED CONCERNS ARKAY KNIT DORING MILLS LTD & ITS ALLIED CONCERNS ARKAY KNIT DORING MILLS LTD & ITS ALLIED CONCERNS TK. GROUP ABUL KHAIR GROUP KABIR STEEL LTD & ITS ALLIED CONCERNS TK. GROUP JAHANGIR & OTHERS CONFIDENCE INFRASTRUCTURE LTD. RADIAMY GROUP NDE GROUP GENELOW BORNES TO THE LIBITED Total Large Loan Restructuring 1) The liabilities of Jamuna Builders Ltd, and Jamuna dated 02.09,2016 with grace period for 12 months network again allowed 12 month interim grace under BB NOCO allowed payment pause for 8 months according to BPR PP DE CIDENT OF 80 months according to BPR PP PR PP DI CIDENT OF 80 months according to BPR PP BRP DI CIDENT OF 80 months according to BPR PP BRP DI CIDENT OF 80 months according to BPR PR PP DI CIDENT OF 80 months according to BPR PR PR PP DI CIDENT OF 80 months according to BPR PR P	7,367,60 5,330,00 8,9,623,10 3,621,40 3,050,00 4,898,30 4,100,20 3,991,30 4,100,20 4,787,80 5,329,50 6,859,00 10,77,796,30	3,219.20 3,750.40 2,781,00 2,336,20 2,336,20 2,338,70 1,844,70 1,959,00 519,40 1,309,40 1,309,40 1,359,00 1,309,40 1,859,30 48,727,30 48,727,30 49	987.80 1,153.10 5,645.50 93.40 10.20 2,091.10 2,173.10 3,194.30 4,751.10 462.20 2,429.70 2,406.30 53,339.30 4,751.10 462.20 2,406.30 53,339.30 4,751.10 6,100.20 6,10	4,927,00 4,903,00 4,903,00 8,426,50 8,426,50 1,220 8,428,00 1,020 4,122,00 4,122,00 5,134,00 1,020 5,134,00 1,020	UC U
7.a.6.1 7.a.10	BASHUNDHARA POPULLION FABRICS LIMITED & ITS ALLIED CONCERNS SO CELSUS LIMITED & ITS ALLIED CONCERNS SO CELSUS LIMITED & ITS ALLIED CONCERNS ARKAY NINT DEVIRON MILLS LTD & ITS ALLIED CONCERNS ARKAY NINT DEVIRON MILLS LTD & ITS ALLIED CONCERNS ARKAY NINT DEVIRON MILLS LTD & ITS ALLIED CONCERNS ARKAY NINT DEVIRON MILLS LTD & ITS ALLIED CONCERNS ARKAY NINT DEVIRON MILLS LTD & ITS ALLIED CONCERNS TAK. GROUP ABUL KHAIR GROUP KABIR STEEL LTD & ITS ALLIED CONCERNS TAK. GROUP ADAL STANDAY OF THE SOLUTION OF THE SOLUT	7,367,60 5,330,00 S,9,623,10 3,621,40 3,050,00 4,898,30 4,100,20 3,991,30 4,787,80 5,329,50 6,859,00 17,796,30 17,79	3,219.20 3,750.40 2,781,00 2,336,20 2,336,20 2,338,70 1,844,70 1,959,00 519,40 1,309,40 1,309,40 1,309,40 1,309,40 1,359,90 1,869,80 48,727,80 48,727,80 49,737,81 529,896,856 49,633,947 7,631,794,746 239,722,872,662	987.80 1,153.10 5,645.50 93.40 10.20 2,091.10 2,173.10 3,394.30 4,751.10 462.20 2,429.70 2,406.30 53,339.30 4,751.10 462.20 2,406.30 53,339.30 4,751.10 462.20 1,240.50 53,339.30 4,751.10 1,2022 1,240.50 1,240.5	4,927,00 4,903,00 4,903,00 8,426,50 8,426,50 1,220 8,428,50 1,220	UC U
7.a.6.1 7.a.10	BASHUNDHARA POPULION PARRICS LIMITED & ITS ALLIED CONCERNS SO CESSIUS LIMITED & ITS ALLIED CONCERNS SO CESSIUS LIMITED & ITS ALLIED CONCERNS ARKAY NINT D'ENG MILLS LID & ITS ALLIED CONCERNS ARKAY NINT D'ENG MILLS LID & ITS ALLIED CONCERNS ARKAY NINT D'ENG MILLS LID & ITS ALLIED CONCERNS ARKAY NINT D'ENG MILLS LID & ITS ALLIED CONCERNS ARKAY NINT D'ENG MILLS LID & ITS ALLIED CONCERNS T.K. GROUP ABUL KHAR GROUP NE GROUP ONDE GROUP ONE GROUP ONE GROUP OPHISPAT LIMITED Total Large Loan Restructuring 1) The liabilities of Jamuna Builders Ltd, and Jamuna dated 02.09,2016 with grace period for 12 months neiror again allowed 12 month intering race under BB NOC allowed payment pause for 8 months according to BRP per BRPD Circular 03/2021 dated 31.01.2021, validity e all the installment regularly in the time since inception, quarterly installments for the year 2021 which is amount and 5.79 croft To. 94 crore in Jamuna Denims Ltd at BRPD circular No 14 dated 22.06,2022 and based on the 2) Abdul Monem Ltd, and Abdul Monem Sugar Refinery 2 number of installment respectively. Classification of Loans and Advances/Investments Unclassified (UC): Standard Special Mention Account (SMA) Sub total Classified (UC): Standard Doubtful Bad & Loas Sub total Classified: Substandard Doubtful Bad & Required Provision for Loans and Advances/Investments Unclassified: Substandard Doubtful Bad doan Sub total Classified: Substandard Doubtful Bad doan Sub total Classified: Substandard Doubtful Bad doan Sub total Classified: Substandard Doubtful Bad loan Sub total Total Details of Required Provision for Off Balance Sheet Exposures Total Provision maintained (Note - 12.a.5) Geographical Location wise Loans and Advances/Investments Total Provision maintained (Note - 12.a.5) Geographical Location wise Loans and Advances/Investments Total Provision maintained (Note - 12.a.5) Geographical Location wise Loans and Advances/Investments Total Provision maintained (Note - 12.a.5) Geographical Lo	7,367,60 5,330,00 8,9623,10 3,62140 3,050,00 4,898,30 4,800,00 4,898,30 4,100,20 3,991,30 6,899,20 6,899,20 6,899,20 6,899,20 1777,796,30 6,899,20 10 circular hol 17 catended for 02 y large of 18 catendral for	3,219.20 3,750.40 2,781,00 2,336,20 2,336,20 2,338,70 1,844,70 1,950 519,40 1,309,40	987.80 1.153.10 5.645.50 93.40 10.20 2.091.10 2.173.10 3.390.30 4.751.10 4.62.20 2.420.70 2.406.30 53.339.30 4.751.10 4.62.20 2.406.30 53.339.30 4.751.10 4.62.20 2.406.30 53.339.30 4.751.10 6.2028 6.2028 6.2028 6.2028 6.2028 6.2028 6.2028 6.2028 6.2028 6.2028 6.2028 6.2028 6.2028 6.2028 6.2028 6.2028 6.2028 6.2028 6.2038 6	4,927,00 4,903,00 4,903,00 8,425,90 8,425,90 8,425,90 1,220 1,220 1,220 4,107,80 1,102 1,103 1,1	UC U
7.a.6 7.a.10	BASHUNDHARA POPULLION FABRICS LIMITED & ITS ALLIED CONCERNS SO CELSUS LIMITED & ITS ALLIED CONCERNS SO CELSUS LIMITED & ITS ALLIED CONCERNS ARKAY NINT D'EVIRO MILLS LTD & ITS ALLIED CONCERNS ARKAY NINT D'EVIRO MILLS LTD & ITS ALLIED CONCERNS ARKAY NINT D'EVIRO MILLS LTD & ITS ALLIED CONCERNS ARKAY NINT D'EVIRO MILLS LTD & ITS ALLIED CONCERNS ARKAY NINT D'EVIRO MEMBER STARL OF THE ALLIED CONCERNS TK. GROUP ABUL KHAIR GROUP NOE GROUP OF BERD ALLIED & ITS ALLIED CONCERNS TK. GROUP ANDAMOR OF THE ALLIED CONCERNS TK. GROUP NOE GROUP OF HISPAT LIMITED Total Large Loan Restructuring 1) The liabilities of Jamuna Builders Ltd, and Jamuna dated 02,09,2016 with grace period for 12 months neior again allowed 12 month intering race under BB NOC allowed payment pause for 8 months according to BBP of the period of 12 months of 12 months of 12 months neior per BRPD Circular No 14 dated 23,06,2022 and based on the BRPD circular No 14 dated 22,06,202	7,367,60 5,330,00 8,9623,10 3,62140 3,050,00 4,898,30 4,800,00 4,898,30 4,100,20 3,991,30 6,899,20 6,899,20 6,899,20 6,899,20 1777,796,30 6,899,20 10 circular hol 17 catended for 02 y large of 18 catendral for	3,219.20 3,750.40 2,781,00 2,336,20 2,336,20 2,338,70 1,844,70 1,950 519,40 1,309,40	987.80 1.153.10 5.645.50 93.40 10.20 2.091.10 2.173.10 3.390.30 4.751.10 4.62.20 2.420.70 2.406.30 53.339.30 4.751.10 4.62.20 2.406.30 53.339.30 4.751.10 4.62.20 2.406.30 53.339.30 4.751.10 6.2028 6.2028 6.2028 6.2028 6.2028 6.2028 6.2028 6.2028 6.2028 6.2028 6.2028 6.2028 6.2028 6.2028 6.2028 6.2028 6.2028 6.2028 6.2038 6	4,207.00 4,092.00 4,092.00 8,426.50 8,426.50 1,220 4,228.00 1,020 4,107.00 4,107.00 4,107.00 4,107.00 4,107.00 4,107.00 4,107.00 4,107.00 4,107.00 4,107.00 4,107.00 4,096.10 1,021.00 4,096.10 1,022.06 4,032.10 4,096.10 1,022.06 4,032.10 4,096.10 1,022.06 4,032.10 4,096.10 1,022.06 4,032.06	UC U
7.a.6 7.a.10	BASHUNDHARA SO CELSUS LIMITED & ITS ALLIED CONCERNS ARKAY KNIT DYENG MILLS LTD & ITS ALLIED CONCERNS ARKAY KNIT DYENG MILLS LTD & ITS ALLIED CONCERNS ARKAY KNIT DYENG MILLS LTD & ITS ALLIED CONCERNS ARKAY KNIT DYENG MILLS LTD & ITS ALLIED CONCERNS ARKAY KNIT DYENG MILLS LID & ITS ALLIED CONCERNS ARKAY KNIT DYENG MILLS LID & ITS ALLIED CONCERNS T.K. GROUP ABUL KHAR GROUP ABUL KHAR GROUP NOE GROUP ONDE GROUP OPHISPAT LIMITED Total Large Loan Restructuring 1) The liabilities of Jamuna Builders Ltd, and Jamuna dated 02.09,2016 with grace period for 12 months nicer under a graph allowed 12 month intering race under BB NOC allowed payment pause for 8 months according to BRP per BRPD Circular 03/2021 dated 31.01.2021, validity e all the installment regularly in due time since inception, quarterly installments for the year 2021 which is amount and 5.79 core from the since inception, quarterly installments for the year 2021 which is amount and 5.79 core from 4.65 core in the since inception, quarterly installments for the year 2021 which is amount and 5.79 core from 5.4 core in the since inception, quarterly installments for the year 2021 which is amount and 5.79 core from 5.4 core in the since inception, quarterly installments for the year 2021 which is amount and 5.79 core from 5.4 core installment respectively. 2) Abdul Monem Ltd, and Abdul Monem Sugar Refinery 2 number of installment respectively. Classification of Loans and Advances/Investments Unclassified (UC): Standard Special Mention Account (SMA) Sub total Classification of Loans and Advances/Investments Unclassified (UC): Standard Debatis of Required Provision for Off Balance Sheet Exposures Total Provision For Off Balance Sheet Exposures Total Provision maintained (Note 12.a.5) Geographical Location wise Loans and Advances/Investments Total Provision maintained (Note 12.a.5) Geographical Location wise Loans and Advances/Investments Total Provision maintained (Note 12.a.5) Geographical Location wise Loans and Advances/Investment	7,367,60 5,330,00 8,9623,10 3,62140 3,050,00 4,898,30 4,100,20 3,09130 6,899,20 4,787,80 5,229,50 6,850,00 1977,796,30 10 circular hol 17 watended for 02 yellow from June 2019 0 circular hol 17 watended for 02 yellow from June 2019 0 circular hol 17 watended for 02 yellow from June 2019 0 circular hol 17 watended for 02 yellow from June 2019 1 coronation of the circular clarent hold yellow from June 2019 1 watended for 02 yellow from 1 yellow	3,219.20 3,750.40 2,781,00 2,336,20 2,336,20 2,338,70 1,844,70 1,950 519,40 1,309,40	987.80 1.153.10 5.645.50 93.40 10.20 2.091.10 2.173.10 3.390.30 4.751.10 4.62.20 2.420.70 2.406.30 53.339.30 4.751.10 4.62.20 2.406.30 53.339.30 4.751.10 4.62.20 2.406.30 53.339.30 4.751.10 6.2028 6.2028 6.2028 6.2028 6.2028 6.2028 6.2028 6.2028 6.2028 6.2028 6.2028 6.2028 6.2028 6.2028 6.2028 6.2028 6.2028 6.2028 6.2038 6	4,927,00 4,928,00 4,928,00 8,428,50 8,428,50 1,229 1,229,00 1,220 1,229,00 4,107,80 1,102,00	UC U
7.a.6.1 7.a.10	BASHUNDHARA SO CELSUS LIMITED & ITS ALLIED CONCERNS SARKAY KINT DORING MILLS LTD & ITS ALLIED CONCERNS ARKAY KINT DORING MILLS LTD & ITS ALLIED CONCERNS ARKAY KINT DORING MILLS LTD & ITS ALLIED CONCERNS ARKAY KINT DORING MILLS LTD & ITS ALLIED CONCERNS ARKAY KINT DORING MILLS LTD & ITS ALLIED CONCERNS ARKAY KINT DORING MILLS LTD & ITS ALLIED CONCERNS TAK. GROUP ABUL KHAR GROUP ABUL KHAR GROUP NDE GROUP OPPLISHAT LIMITED Total Large Loan Restructuring 1) The liabilities of Jamuna Builders Ltd, and Jamuna dated 02.09,2016 with grace period for 12 months nicer under a graph allowed 17.0 months incompany and allowed 12.00 month interim grace under BB NOC allowed payment pause for 8 months according to BRP per BRPD Circular No 14 dated 23.02.02 dated 3.10,12.021 validity e all the installment of 302.021 dated 3.10,12.021 validity e all the installment for 12.00 months incompany and allowed 15.79 crore (Tk 0.24 crore in Jamuna Denims Ltd at BRPD circular No 14 dated 22.06,2022 and based on the SP per BRPD Circular No 14 dated 22.06,2022 and based on the SP per GROUP (Circular No 14 dated 22.06,2022 and based on the SP per GROUP (Circular No 14 dated 22.06,2022 and based on the SP per GROUP (Circular No 14 dated 22.06,2022 and based on the SP per GROUP (Circular No 14 dated 22.06,2022 and based on the SP per GROUP (Circular No 14 dated 22.06,2022 and based on the SP per GROUP (Circular No 14 dated 22.06,2022 and based on the SP per GROUP (Circular No 14 dated 22.06,2022 and based on the SP per GROUP (Circular No 14 dated 22.06,2022 and based on the SP per GROUP (Circular No 14 dated 22.06,2022 and based on the SP per GROUP (Circular No 14 dated 22.06,2022 and based on the SP per GROUP (Circular No 14 dated 22.06,2022 and based on the SP per GROUP (Circular No 14 dated 22.06,2022 and based on the SP per GROUP (Circular No 14 dated 22.06,2022 and based on the SP per GROUP (Circular No 14 dated 22.06,2022 and based on the SP per GROUP (Circular No 14 dated 22.06,2022 and based on the SP per GROUP (Circular	7,367,60 5,330,00 8,9623,10 3,62140 3,050,00 4,898,30 4,100,20 3,09130 6,899,20 4,787,80 5,229,50 6,850,00 177,796,30 10 circular hol 17 watended for 02 yellow from June 2019 0 circular hol 17 watended for 02 yellow from June 2019 0 circular hol 17 watended for 02 yellow from June 2019 0 circular hol 17 watended for 02 yellow from June 2019 1 coronation of the circular clarent hold yellow from June 2019 1 watended for 02 yellow from 18 yellow from	3,219.20 3,750.40 2,781,00 2,336,20 2,336,20 2,338,70 1,844,70 1,950 519,40 1,309,40	987.80 1.153.10 5.645.50 93.40 10.20 2.091.10 2.173.10 3.390.30 4.751.10 4.62.20 2.420.70 2.406.30 53.339.30 4.751.10 4.62.20 2.406.30 53.339.30 4.751.10 4.62.20 2.406.30 53.339.30 4.751.10 6.2028 6.2028 6.2028 6.2028 6.2028 6.2028 6.2028 6.2028 6.2028 6.2028 6.2028 6.2028 6.2028 6.2028 6.2028 6.2028 6.2028 6.2028 6.2038 6	4,927,00 4,903,00 4,903,00 8,426,50 8,426,50 1,220 4,228,00 1,020 4,102,00 4,102,00 4,102,00 4,102,00 4,102,00 4,102,00 4,102,00 4,102,00 4,102,00 4,102,00 4,002,00 4,003,00 4,003,00 4,003,003 4,0	UC U
7.a.6.1 7.a.10	BASHUNDHARA SO CELSUS LIMITED & ITS ALLIED CONCERNS ARKAY KNIT DORING MILLS LTD & ITS ALLIED CONCERNS ARKAY KNIT DORING MILLS LTD & ITS ALLIED CONCERNS ARKAY KNIT DORING MILLS LTD & ITS ALLIED CONCERNS ARKAY KNIT DORING MILLS LTD & ITS ALLIED CONCERNS ARKAY KNIT DORING MILLS LID EXPENDENCE IN A MILLS ALLIED CONCERNS ARKAY KNIT DORING MILLS LID CONCERNS T.K. GROUP ABULK RYSEL CUD & TRASTRUCTURE LTD. RADAIR STARE COUPE NOE GROUP OF BERD CONFIDENCE INFRASTRUCTURE LTD. RADAINT GROUP NOE GROUP OF BISPAT LIMITED Total Large Loan Restructuring 1) The liabilities of Jamuna Builders Ltd, and Jamuna dated 02.09,2016 with grace period for 12 months neiror again allowed Ly amonth intering race under BB NOC allowed payment pause for 8 months according to BRP per BRPD Circular 03/2021 dated 31.01.2021, validity et all the installment regularly in due time since inception, quarterly installments for the year 2021 which is amount paid 5.79 core from the same paid 5.79 core	7,367,60 5,330,00 8,9623,10 3,62140 3,050,00 4,898,30 4,100,20 3,09130 6,899,20 4,787,80 5,229,50 6,850,00 177,796,30 10 circular hol 17 watended for 02 yellow from June 2019 0 circular hol 17 watended for 02 yellow from June 2019 0 circular hol 17 watended for 02 yellow from June 2019 0 circular hol 17 watended for 02 yellow from June 2019 1 coronation of the circular clarent hold yellow from June 2019 1 watended for 02 yellow from 18 yellow from	3,219.20 3,750.40 2,781,00 2,336,20 2,336,20 2,338,70 1,844,70 1,950 519,40 1,309,40	987.80 1.153.10 5.645.50 93.40 10.20 2.091.10 2.173.10 3.390.30 4.751.10 4.62.20 2.420.70 2.406.30 53.339.30 4.751.10 4.62.20 2.406.30 53.339.30 4.751.10 4.62.20 2.406.30 53.339.30 4.751.10 6.2028 6.2028 6.2028 6.2028 6.2028 6.2028 6.2028 6.2028 6.2028 6.2028 6.2028 6.2028 6.2028 6.2028 6.2028 6.2028 6.2028 6.2028 6.2038 6	4,207.00 4,093.01 4,093.01 8,426.90 8,426.90 1,220 1,229.01 4,107.80 1,102.01 1,102.01 1,102.01 1,102.05 1,102.05 1,102.05 1,102.05 1,102.06 1,102.	UC U
7.a.6.1 7.a.12	BASHUNDHARA SO CELSUS LIMITED & ITS ALLIED CONCERNS ARKAY KNIT PORTO MILLS LIT DE ITS ALLIED CONCERNS ARKAY KNIT PORTO MILLS LIT DE ITS ALLIED CONCERNS ARKAY KNIT PORTO MILLS LIT DE ITS ALLIED CONCERNS ARKAY KNIT PORTO MILLS LIT DE ITS ALLIED CONCERNS ARKAY KNIT PORTO MILLS LIT DE ITS ALLIED CONCERNS ARKAY KNIT PORTO A ITS ALLIED CONCERNS ARKAY KNIT PORTO A ITS ALLIED CONCERNS T.K. GROUP ABUL KHAR GROUP NDE GROUP GENERAL BUTTED TOTAL Large Loan Restructuring 1) The liabilities of Jamuna Builders Ltd, and Jamuna dated 02,09,2016 with grace period for 12 months netro again allowed 12 month intering race under BB NOC allowed payment pause for 8 months according to BBP OPEN PORTO CITY of 14 months of 15 months according to BBP OPEN PORTO CITY of 15 months according to BBP OPEN PORTO	7,367,60 5,330,00 8,9623,10 3,62140 3,050,00 4,898,30 4,100,20 3,09130 6,899,20 4,787,80 5,229,50 6,850,00 177,796,30 10 circular hol 17 watended for 02 yellow from June 2019 0 circular hol 17 watended for 02 yellow from June 2019 0 circular hol 17 watended for 02 yellow from June 2019 0 circular hol 17 watended for 02 yellow from June 2019 1 coronation of the circular clarent hold yellow from June 2019 1 watended for 02 yellow from 18 yellow from	3,219.20 3,750.40 2,781,00 2,336,20 2,336,20 2,338,70 1,844,70 1,950 519,40 1,309,40	987.80 1.153.10 5.645.50 93.40 10.20 2.091.10 2.173.10 3.390.30 4.751.10 4.62.20 2.420.70 2.406.30 53.339.30 4.751.10 4.62.20 2.406.30 53.339.30 4.751.10 4.62.20 2.406.30 53.339.30 4.751.10 6.2028 6.2028 6.2028 6.2028 6.2028 6.2028 6.2028 6.2028 6.2028 6.2028 6.2028 6.2028 6.2028 6.2028 6.2028 6.2028 6.2028 6.2028 6.2038 6	4,927,00 4,928,00 4,928,00 8,428,50 8,428,50 1,228,00 1,229,00 1,229,00 4,107,20 4,107,20 4,107,20 4,107,20 1,1921,2	UC U
7.a.6.1 7.a.12	BASYLUDHARA BASYLUSH PARRICS LIMITED & ITS ALLIED CONCERNS SOCELSUS LIMITED & ITS ALLIED CONCERNS ARKAY NAIT OF PURION MILLS LID & ITS ALLIED CONCERNS ARKAY NAIT OF PURION MILLS LID & ITS ALLIED CONCERNS ARKAY NAIT OF PURION MILLS LID & ITS ALLIED CONCERNS ARKAY NAIT OF PURION MILLS LID & ITS ALLIED CONCERNS ARKAY NAIT OF PURION MILLS ALLIED CONCERNS ARKAY NAIT OF PURION MILLS ALLIED CONCERNS T.K. GROUP ABULK HATER COUP BARDAY MILLS ON THE ALLIED CONCERNS T.K. GROUP AND AREA LIMITED Total Large Loan Restructuring 1) The liabilities of Jamuna Builders Ltd, and Jamuna dated 02,09,2016 with grace period for 12 months nicer again allowed payment pause for 8 months according to BRP per BRPD Circular No. 14 months and 3.01,2021 and being a liabilities of Jamuna Denims Ltd and BRPD circular No. 14 dated 23,06,2022 and based on the 2) Abdul Monem Ltd, and Abdul Monem Sugar Refinery 2 number of installment become due till 30,09,2021, 1 Circular-17, dated 28,09,2020 due to COVID-19. If we stands to 23, However, up to 31,12,2022 Abdul Monem Ltd, and Abdul Monem Sugar Refinery 2 number of installment respectively. Classification of Loans and Advances/Investments Unclassified (UC): Standard Special Mention Account (SMA) Sub total Classified Security of the Security of Se	7,367,60 5,330,00 8,9623,10 3,62140 3,050,00 4,898,30 4,100,20 3,09130 6,899,20 4,787,80 5,229,50 6,850,00 177,796,30 10 circular hol 17 watended for 02 yellow from June 2019 0 circular hol 17 watended for 02 yellow from June 2019 0 circular hol 17 watended for 02 yellow from June 2019 0 circular hol 17 watended for 02 yellow from June 2019 1 coronation of the circular clarent hold yellow from June 2019 1 watended for 02 yellow from 18 yellow from	3,219.20 3,750.40 2,781,00 2,336,20 2,336,20 2,338,70 1,844,70 1,950 519,40 1,309,40	987.80 1.153.10 5.645.50 93.40 10.20 2.091.10 2.173.10 3.390.30 4.751.10 4.62.20 2.420.70 2.406.30 53.339.30 4.751.10 4.62.20 2.406.30 53.339.30 4.751.10 4.62.20 2.406.30 53.339.30 4.751.10 6.2028 6.2028 6.2028 6.2028 6.2028 6.2028 6.2028 6.2028 6.2028 6.2028 6.2028 6.2028 6.2028 6.2028 6.2028 6.2028 6.2028 6.2028 6.2038 6	4,207.00 4,093.01 4,093.01 8,426.90 8,426.90 1,220 8,428.90 1,220	UC U

Γ	Particulars	Amoun 2022	t in BDT
N	consolidated fixed assets including premises, furniture and fixtures futual Trust Bank Limited (Note-8.a)	5,051,674,499	5,203,874,445
N N	ITB Securities Limited ITB Capital Limited ITB Exchala Limited ITB Exchange (UK) Limited onsolidated net book value at the end of the year etails are shown in Annexure-C	200,971,170 12,717,220 - 5,265,362,889	176,227,139 14,392,150 - 5,394,493,735
a F	ixed Asset including Premises, Furniture and Fixture ost Land Immovable Property	104,253,000 1,455,740,795	104,253,000 1,455,740,795
	Furniture & Futures Office Equipment's Computers & Peripherals Motor Vehicles Intangible Assets	1,682,022,988 1,955,761,440 885,615,580 205,394,317 952,394,479	1,652,603,105 1,917,328,688 845,362,331 214,382,616 915,266,871
т	Right off use assets otal Cost Less: Accumulated Depreciation	2,222,439,519 9,463,622,118 4,437,273,776 5,026,348,342	1,826,970,783 8,931,908,188 3,756,646,068 5,175,262,120
D T	slamic Banking Branches clock value at the end of the year letails are shown in Annexure-C (1) he cost of the right-of-use assets comprises present value of lease payments less incentive, plus initial c		
to	ussee, on lease-by-lease basis, elected a single threshold less than BDT 20 million to consider low value as botal capital i.e. BDT 32,417,36 million as of 31 December 2022. Hence, any payment made by the bank u or a period not exceeding twelve months, and/or, falls as low value assets, and substantially risks and ber of transfer to the bank, is recognized as expense as per IFRS 15 Revenue from contracts with customers' in	nder contract for use of any re nefits of ownership of those re	ntal premises or assets ntal premises/assets do
N	consolidated other assets futual Trust Bank Limited (Note-9.a) ess: Investment in subsidiary (Note-9.a.1)	18,407,851,488 (3,528,395,800) 14,879,455,688	12,124,015,514 (3,528,395,800) 8,595,619,714
N	RTB Securities Limited TTB Capital Limited TTB Exchange (UK) Limited ess: Intragroup receivable & payable	473,230,222 43,015,315 (164,959,133)	305,149,271 58,647,600 - (262,457,333)
N	Consolidated Advance Income Tax (utual Trust Bank Limited (Vote-9.a,4.1) TRS Securities Limited	351,286,404 15,230,742,091 5,019,715,531 345,406,112	101,339,537 8,696,959,252 3,823,253,757 228,970,188
N	TTS Capital Limited RTB Exchange (UK) Limited consolidated Deferred Tax Assets/ (Liabilities)	25,847,647 5,390,969,290	15,897,798 - 4,068,121,744
N N	tutual Trust Bank limited (Note-9.a.4.2) ITB Securities Limited ITB Capital Limited ITB Exchange (UK) Limited	2,351,034,248 (6,041,215) (96,878)	1,741,362,031 (4,750,202) (111,079)
С	Other Asset Lassification of Other Asset) Income generating Other Asset:) Income generating Other Asset:) Investment in Shares of Subsidiary Companies (Note-9.a.1)	2,344,896,155 3,528,395,800	1,736,500,750 3,528,395,800
В	Non-Income generating Other Asset : Non-Income generating Other Asset : Stationery, Stamps, Printing materials in stock etc. Advance Rent and Advertisement	61,588,251 585,303,836 1,190,446,376	35,396,220 343,415,354 1,298,226,885
	iv) Security Deposit v) Suspense Account (Note- 9.a,3) vi) Others (Note- 9.a, 4)	14,229,360 634,963,480 12,392,924,385 18,407,851,488	11,550,249 356,703,671 6,550,327,335 12,124,015,514
	vestment in Shares of Subsidiary Companies MTB Securities Limited MTB Capital Limited MTB Exchange (UK) Limited	3,250,000,000 250,000,000 28,395,800 3,528,395,800	3,250,000,000 250,000,000 28,395,800 3,528,395,800
	nterest Accrued on Investment but not collected & other income receivable Interest Receivable on Investment Interest Receivable on Loans and Advances Interest Receivable on Treasury Bond	3,211,181 372,910,263 812,990,144	249,045,901 450,379,139 470,932,521
	Interest Receivable on Term Placement Interest Receivable on Call Money	1,186,246 148,542 1,190,446,376	127,656,476 212,847 1,298,226,885
	uspense Account Sundry Debtors Legal Expenses Sanchay Patra Chargeback Settlement Account	260,490,129 56,616,191 317,057,980 799,181	22,772,510 42,086,181 289,705,474 2,139,506
4 C	Others Advance Income Tax (Note-9.a.4.1) Deferred Tax Asset (Note-9.a.4.2)	5,019,715,531 2,351,034,248	356,703,671 3,823,253,757 1,741,362,031
	Advance against Suppliers/Parties & Capital Work-in-Progress Protested Bills Advance paid to Employees Prepaid Interest Expense against MTB Instant Stamp Charge Adjustment Account	110,765,696 51,609,559 9,947,800 1,815,980 5,040	259,860,604 51,609,559 14,955,000 1,829,214 272,500
	Raceivables from MTB on Cards & ATM Placement to Chi-Shore Banking Unit Raceivables from Off-Shore Banking Unit Raceivables from Subsidiaries (UK) Keceivable from Subsidiaries (UK)	243,329,309 4,723,079,772 100,197,976 34,961,533	142,721,943 7,074,210,000 176,966,825 34,961,533
	Taka AVC Exchange House Receivable NRB Outstanding MFS Settlement Account Sundry Asset Unrealized Exchange loss on Foreign Currency	11,112,335 24,333,480 1,329,882 2,712,379	10,579,143 4,337,173 - - 18,986
O Is	RTGS Adjusting Receivable Account offshore Banking Unit Jamic Banking Branches	- 12,685,950,519 4,178,817,811 903,847,041	5,285,000 13,342,223,267 149,662,620 309,618,273
1 A	ess: Inter transaction with Offshore Banking Unit ess: Inter transaction with MTB Islami Banking dvance Income Tax paning Balance	(4,823,277,747) (552,413,239) 12,392,924,385 3,823,253,757	(7,251,176,825) 6,550,327,335 2,737,582,223
A 2 D	pening balance dit Payment during the year leferred Tax Assets/ (Liabilities) pening Balance	1,196,461,774 5,019,715,531	1,085,671,535 3,823,253,757 858,157,826
1 C E	dd: Deferred Tax Income/(Expense) during the year (Note-9.a.4.2.1) computation of deferred tax ixed Assets	609,672,217 2,351,034,248	883,204,205 1,741,362,031
D	ccounting written down value ess: Tax base written down value leductible(Taxable) temporary difference ffective Tax Ratie feferred Tax Assets/(Llabilities)	3,531,645,889 2,889,493,192 (642,152,698) 37,50% (240,807,262)	3,838,302,105 2,996,080,709 (842,221,396) 37,50% (315,833,024)
A L	terest Receivable from Treasury Bond coounting based ess. Tax Base eductible (Taxable) temporary difference		470,932,521 - (470,932,521)
	ffective Tax Rate telerard Tax Assets/(Liabilities) can Loss Provision rovision made against classified ioans ess: Tax Base	37.50% - 6,831,577,359	37,50% (176,599,695) 5,956,786,000
E	ess. Lax passe deductible/(Taxable) temporary difference ffective Tax Rate ferred Tax Assets(Liabilities) rovision for Investments	6,831,577,359 37.50% 2,561,841,510	5,956,786,000 37,50% 2,233,794,750
D	rovision against Shares in quoted companies ess: Tax Base eductible/(Taxable) temporary difference effective Tax Rate	80,000,000 - 80,000,000 37,50%	37.50%
c	leferred Tax Assets/(Liabilities) :losing Deferred Tax Assets/(Liabilities) epierred Tax (Assets/(Liabilities) eferred Tax (Income(Expense)	30,000,000 2,351,034,248 1,741,362,031 609,672,217	1,741,362,031 858,157,826 883,204,205
U	Lassification of Other Asset inclassified ooubtful	18,218,589,169 63,476,282	12,028,665,624 42,086,181
0 C	adfLoss Consolidated borrowing from other banks, financial institutions and agents (tutual Trust Bank Limited (Note-10.a) (TRS Securities Limited	125,786,038 18,407,851,488 44,971,333,982 422,923,095	53,263,709 12,124,015,514 35,205,781,006 275,189,243
N	TTB Capital Limited TTB Exchange (UK) Limited ess: Intragroup Borrowings	374,491,605 (797,414,700) 44,971,333,982	218,715,684 - (493,904,927) 35,205,781,006
	torrowing From Other Banks, Financial Institutions and Agents		
	I Bangladesh Mutual Trust Bank Limited (Note 10.a.1) Offshore Banking Unit outside Bangladesh	25,562,431,630 4,948,703,682 30,511,135,311	19,520,729,224 13,994,638,506 33,515,367,730
	Mutual Trust Bank Limited Offshore Banking Unit ess: Inter transaction with Offshore Banking	19,183,278,443 19,183,278,443 49,694,413,754	8,764,623,276 8,764,623,276 42,279,991,006
1 Ir	ess: Inter transaction with Omsnore banking 1 Bangladesh: Borrowing from Bank: Call Borrowing: Jamuna Bank Lid.	(4,723,079,772) 44,971,333,982	(7,074,210,000) 35,205,781,006
	Term Borrowing Foreign Currency Borrowing		
	Pubali Bank Limited Bank Asia Limited United Commercial Bank Limited Jamuna Bank Limited	:	- - - -
	Borrowing from Bangladesh Bank: SME Refinance Investment Promotion and Financing Facility (IPFF) Long Term Financing Facility (LTFF) under FSSP	25,558,167,123 1,328,637,921 666,253,485 1,277,772,889	19,435,464,717 1,205,352,419 723,272,094 1,434,915,766
	COVID 19 Financial Stimulus Fund (RMG Salary) CMSME Stimulus Package WC Stimulus Package for Large Industry and Service Agri (Non-Crops) Export Development Fund	235,245,370 2,990,242,000 1,120,629,305 394,003,124 17,361,127,716	813,751,852 1,318,177,000 1,044,112,565 252,892,500 12,527,945,526
	Pre-shipment credit scheme Green Transformation Fund Borrowing from Other Institutes:	99,801,000 84,454,313 4,264,506	115,044,995 85,264,506
	SME Foundation Repo of Treasury Bill/Bond Bangladesh Bank	4,264,506	85,264,506
S	iecurity against Borrowing From Other Banks, Financial Institutions and Agents lecured (Treasury Bill) insecured	25,562,431,630 - 44,971,333,982	19,520,729,224 - 35,205,781,006
.3 N	laturity Grouping of Borrowing From Other Banks, Financial Institutions & Agents on Demand epayable within one month	929,214,416 4,093,566,198	35,205,781,006 727,434,931 3,204,645,767
N	fore than one month but within six months fore than six months but within one year fore than one year but within five years fore than five year but within ten years	12,620,915,585 14,518,249,045 10,091,930,885 2,717,457,854 44,971,333,982	9,880,275,963 12,931,301,053 7,117,612,473 1,344,510,819 35,205,781,006
N N	consolidated deposits and other accounts furrent deposits and other accounts futual Trust Bank limited (Note-11.a.1) TIP Securities Limited	29,304,015,081	26,915,622,914
N N L	ITB Capital Limited ITB Exchange (IVK) Limited ess: Intragroup Deposit	(27,470) 29,303,987,611	(717,021) 26,914,905,893
N N	Ills payable Mutual Trust Bank limited (Note-11,a,1) ITB Securities Limited ITB Equipal Limited ITB Equipal Limited	2,181,104,098	1,975,092,979
S N	saving deposit Mutual Trust Bank limited (Note-11.a.1) TRS Securities Limited	2,181,104,098 44,731,165,855	1,975,092,979 42,589,740,210
N N	RTB Capital Limited TIB Exchange (UK) Limited ixed deposit	44,731,165,855	42,589,740,210 91 528 348 348
N N	dutual Trust Bank limited (Note-11.a.1) ITB Securities Limited ITB Capital Limited ITB Exhange (UK) Limited ITB Exhange (UK) Limited Sess: Intriagroup Deposit	105,844,214,688	91,528,348,348
s	pecial Noticed Deposits	105,844,214,688	91,528,348,348
N N	dutual Trust Bank limited (Note-11.a.1) ITB Securities Limited ITB Capital Limited ITB Capital Limited ITB Exhange (UK) Limited Sec: Intracerus Pagosei	26,996,403,337	26,332,451,468
L	ess: Intragroup Deposit	(953,807,383) 26,042,595,954	(1,173,799,701) 25,158,651,767

11.a.1			227
11.a.1	Particulars Deposit and Other Accounts	Amount i	2021
	Deposit and Order Accounts From Customers (Note 11.a.1) From Banks & NBFI	233,021,278,510 590,000,000 233,611,278,510	209,006,942,491 3,950,000,000 212,956,942,491
	Deposit and Other Accounts: Current Deposit (Including Unclaimed Dividend amount, Note 11.a.6)	19,909,521,757	20.363.301.662
	Foreign Currency Deposit Sundry Deposit Offshore Banking Unit	5,014,528,709 4,126,770,660 29,050,821,126	2,769,725,332 3,739,584,445 26,872,611,439
	Islamic Banking Branches Bills Payable :	253,193,954 29,304,015,081	43,011,475 26,915,622,914
	Payment Order Issued Pay Slip Issued Demand Draft Payable	2,172,942,916 498,491 2,783,705	1,971,474,669 580,945 2,839,793 1,974,895,408
	Offshore Banking Unit Islamic Banking Branches	2,176,225,112 4,878,986 2,181,104,098	1,974,895,408 197,571 1,975,092,979
	Savings Deposit: From Gustomers	44,089,851,459 44,089,851,459	42,055,411,723 42,055,411,723
	Islamic Banking Branches Fixed Deposits: From Customers	641,314,396 44,731,165,855	534,328,487 42,589,740,210
	From Banks & MBFI (Note 11.a.2) Offshore Banking Unit	99,843,851,728 590,000,000 100,433,851,728	85,869,159,661 3,950,000,000 89,819,159,661 23,029,238
	Islamic Banking Branches	5,410,362,960 105,844,214,688	1,686,159,449 91,528,348,348
	Special Noticed Deposits: Islamic Banking Branches Deposit Products :	26,850,800,242 145,603,095 26,996,403,337	26,305,565,797 26,885,671 26,332,451,468
	Brick by Brick MTB Millionaire Plan Children Education Deposit Scheme	11,511,002,962 5,835,689,135 19,750,461	12,225,301,907 5,336,982,993 15,313,430
	MTB Education Plan MTB diff Cheque MTB Kotipati	188,613,450 8,673,002 6,397,848,948	213,919,399 8,310,001 5,686,815,542 90,489,515
	NRB Deposit Pension Scheme MTB Lakhopoti MTB Angona DPS MTB	60,740,960 2,270,878 43,873,331 5,526,502	1,921,644 9,440,707
	Islamic Banking Branches	24,073,989,629 480,385,823 24,554,375,452	23,588,495,139 27,191,433 23,615,686,572
11.a.2	Fixed Deposits from Banks & NBFI: Pubali Bank Limited Prime Bank Limited	-	750,000,000 600,000,000
	Southeast Bank Ltd South Bangla Agriculture & Commerce Bank Limited United Commercial Bank Limited Infrastructure Development Company Limited	590,000,000	500,000,000 1,000,000,000 1,100,000,000
11.a.3	Maturity grouping of Deposit and Other Accounts: On Demand	590,000,000 8,419,760,180	3,950,000,000 7,675,341,687
	Repayable within one month More than one month but within six months More than six months but within one year	22,904,811,507 46,969,442,730 51,842,458,178	20,879,722,323 42,816,720,914 47,258,897,152
	More than one year but within five years More than five year but within ten years More than ten years	65,953,597,826 36,142,901,548 1,378,306,542	60,122,424,862 32,947,389,593 1,256,445,960
11 0 4	Demand & Time Deposit	233,611,278,510	212,956,942,491
11.0.4	a Demand Deposit Current Deposit Savings Deposit (9%)	35,510,924,105 20,162,715,712 4,025,804,927	32,723,792,512 20,406,313,137 3,833,076,619
	Foreign Currency Deposit non interest bearing Sundry Deposit Bills Payable	5,014,528,709 4,126,770,660 2,181,104,098	2,769,725,332 3,739,584,445 1,975,092,979
	b) Time Deposits Saving Deposit (91%)	198,100,354,405 40,705,360,928	180,233,149,979 38,756,663,591
	Fixed Deposit Deposit from Banks Short Term Deposit Deposit Home Scheme	105,254,214,688 590,000,000 26,996,403,337 24,554,375,452	87,578,348,348 3,950,000,000 26,332,451,468 23,615,686,572
	Total Demand & Time Deposits	233,611,278,510	212,956,942,491
11.a.5	Sector wise Deposit Government Autonomous & Semi-Autonomous Bodies	15,848,106 777,584,521	24,020,115 375,341,822 714,427,685
	Local Authorities Public Non-Financial Organization Other Public Foreign Currency	844,054,121 6,688,637,694 633,294,900 5,014,528,709	714,427,685 5,017,112,639 13,143,812 2,769,725,332
	Private Deposit from Banks	5,014,528,709 219,047,330,460 590,000,000 233,611,278,510	2,769,725,332 200,093,171,086 3,950,000,000 212,956,942,491
11.a.6	Unclaimed Dividend Account: Cash Dividend remain unclaimed which were declared for the years: 2005	- 1	1,035,531
	2006 2011 2019	1,257,324 1,257,324	2,246,697 577,634 1,491,799
As the	per Directives No. BSEC/CMRRCD/2021-386/03 dated January 14, 2021. of Bangladesh Security & Exchange Communumary of year-wise unpaid or unclaimed cash dividend information in the statement of financial statements as a se	1,257,324 mission (BSEC) clause No parate line item "Unclaime	5,351,661 . 3(vii) disclose ed Dividend Account".
	Consolidated Other Liabilities Mutual Trust Bank limited (Note-12.a) MTB Securities Limited	36,963,327,148 3,072,840,201	24,818,899,708 2,443,343,997
	MTB Capital Limited MTB Exchange (UK) Limited Less: intragroup receivable & payable	276,263,543 36,162,427 (164,959,133)	224,372,798 33,652,631 (262,457,333)
12.01	Consolidated Provision for Loans and Advances Mutual Trust Bank limited (Note-12.a.1 & 12.a.2)	40,183,634,186 11,262,933,729	27,257,811,801 8,173,090,841
	MTB Securities Limited MTB Capital Limited MTB Exchange (UK) Limited	689,688,791 81,000,000 - 12,033,622,520	655,688,791 57,000,000 - 8,885,779,632
12.02	Consolidated Provision for Current Income Tax Mutual Trust Bank Imited (Note-12.a.7) MTB Securities Limited	6,602,121,503 393,463,525	5,279,023,871 261,900,110
	MTB Capital Limited MTB Exchange (UK) Limited	53,328,933 - 7,048,913,961	40,410,659 - 5,581,334,640
12.a	Other Liabilities Provision for Loans and Advances/Investments (Note-12.a.1) Special General Provision-COVID-19 (Note-12.a.2)	10,534,849,013 728,084,715	7,406,588,841 766,502,000
	Provision for Off Balance Sheet Items (Note-12.a.3) Provision against Diminution value of Investment (Note-12.a.4) Provision for Other Asset (Note-12.a.5)	1,293,944,023 80,000,000 225,303,556	1,147,890,040 21,000,000 165,303,556
	Interest Suspense (Note- 12.s.6) Provision for Incomer Tax (Note-12.s.7) Leasehold Liabilities Under IFRS 16 (Note-12.s.8)	7,249,501,637 6,602,121,503 1,729,634,776 13,300,000	5,323,146,759 5,279,023,871 1,404,496,458
	Payable to Gratulity Fund (Note-12.a.9) Contribution for MTB Employees Benefits Treasury Intermediate Parking A/C Withhodding VAT payable	13,180 14,199,171 69,614,618	171,000,000 11,570 127,559 65,477,322
	Withholding Tax payable Excise Duly Payable Master Card and Visa card Payable	549,240,759 515,847,829 180,186,565	375,075,279 446,066,313 127,688,959
	ATM/POS settlement account Agent Banking Commission Payable Parking GL for various purpose	20,401,351 1,337,488 9,244,649	15,458,583 529,727 699,932
	Interest Payable on Deposits and Other Accounts Interest Payable on Bonds Interest Payable on Bonds Interest Payable on Borrowing Provision for Expanses	2,816,752,120 237,138,185 112,687,406 20,851,317	789,499,319 274,547,422 113,389,778 45,905,141
	BB Impress Fund Parking Account (NRB) Provision for Good Borrower Incentive Bonus Payable	1,008,920,236 5,768,000	64,704,648 5,768,000 199,923,492
	Payable to MTB Islami Banking Contribution to MTB Foundation Blocked Interest BB Subsidy	552,413,239 45,000,000 912,068	286,145,447 30,000,000 2,799,341
	Start-Up Fund for SME Climate Risk Fund Clearing House Adjustment	60,285,009 6,000,000 29,621 73,737	38,171,568 - 187,931
	Student File Correspondence Bank fee Payable Unrealized Exchange Gain/Loss on Foreign Currency Miscellaneous Liabilities	3,203,733 269,118 34,687,128,621	24,567,128,858
	Offshore Banking Unit Islamic Banking Branches Less: Inter transaction with Offshore Banking Unit	2,573,502,317 355,307,425 (100,197,976)	418,858,652 9,879,023 (176,966,825)
12,a,1	Less: Inter transaction with Islamic Banking Branches Provision for Loans and Advances/Investments	(552,413,239) 36,963,327,148	24,818,899,708
	For Unclassified Opening Balance Add: Provision made during the year Less. Walver during the year	1,449,802,841 2,253,938,813 (470,000)	2,788,146,133 13,729,058 (29,968)
	Loss: Variet during ine year Loss: Transferred to classified provision as per Bangladesh Bank letter DOS (CAMS) 1157/41(Dividend) /2022- 1967, dated 10 April 2022 and DOS (CAMS) 1157/41(Dividend) /2022-2003, dated 13 April 2022 Closing Balance	3,703,271,654	(1,352,042,382) 1,449,802,841
	For Classified Opening Balance Add: Provision made during the year	5,956,786,000 1,761,216,565	4,181,064,000 732,840,719
	Add: Recoveries of amounts previously written off Add: Provision transferred from Special General Provision-COVID-19 Add: Transferred from unclassified provision as per Bangladesh Bank letter DOS (CAMS) 1157/41(Dividend)	67,997,716 136,658,857	44,858,845 - 1,352,042,382
	/2022-1967, dated 10 April 2022 and DOS (CAMS) 1157/41(Dividend) /2022-2003, dated 13 April 2022 Less: Adjustment for Loan written off during the year Closing Balance	(1,091,081,779) 6,831,577,359 10,534,849,013	(354,019,947) 5,956,786,000 7,406,588,841
	Special General Provision-COVID-19 Opening Balance Add: Provision made during the year	766,502,000 98,241,572	408,639,000 475,868,961
12.a.3	Less: Provision transferred Provision for Off Balance Sheet Items	(136,658,857) 728,084,715	(118,005,961) 766,502,000
	Opening Balance Add: Provision made during the year	1,147,890,040 146,053,983 1,293,944,023	812,297,387 335,592,653 1,147,890,040
	Provision for Diminution in Value of Investments Opening Balance Add: Provision made during the year Add: Provision made during the year	21,000,000 59,000,000	62,000,000 - (41,000,000)
	Less: Provision transferred to Income Tax provision Provision for Other Assets Opening Balance	80,000,000 165,303,556	(41,000,000) 21,000,000 141,303,556
	Add: Provision made during the year Interest suspense account	60,000,000 225,303,556	24,000,000 165,303,556
12.a.6	Opening Balance Add: Addition during the year	5,323,146,759	3,432,498,843
12.a.6	Less: Waiver of Interest suspense	2,037,356,498 (111,001,619)	1,941,535,899 (50,887,984)
12.a.6 12.a.7	Provision for Income Tax* Opening Balance	2,037,356,498	(50,887,984) 5,323,146,759 3,990,998,011
12.a.6 12.a.7	Provision for Income Tax*	2,037,356,498 (111,001,619) 7,249,501,637 5,279,023,871 - 1,323,097,632	(50,887,984) 5,323,146,759 3,990,998,011 (12,500,000) 41,000,000 1,259,525,860
12.a.6 12.a.7	Provision for Income Tax* Opening Balance Less: Adjustment made during the year Add: Provision transferred from Diminution in Value of Investments Add: Provision made during the year "Income tax provision has been made as per Income Tax Ordinance 1984 and as amended for the time being Provision for current tax made during the year	2,037,356,498 (111,001,619) 7,249,501,637 5,279,023,871 - 1,323,097,632 6,602,121,503	(50,887,984) 5,323,146,759 3,990,998,011 (12,500,000) 41,000,000
12.a.6 12.a.7 12.a.7.1	Provision for Income Tax* Opening Balance Less: Adjustment made during the year Less: Adjustment made during the year Less: Adjustment made during the year Ledd: Provision transferred from Diminusion in Value of Investments Add: Provision made during the year Tincome tax provision has been made as per Income Tax Ordinance 1984 and as amended for the time being Provision for current tax made during the year Income tax @ 21.00% on destinated taxieb business profit Income tax @ 20.00% on Capital Gain from Training in Govt. Securities	2,037,356,498 (111,001,619) 7,249,501,637 5,279,023,871 1,323,097,632 6,602,121,503 2,066,593,534 91,459,975	(50,887,984) 5,323,146,759 3,990,998,011 (12,500,000) 41,000,000 1,259,525,860
12.a.6 12.a.7 12.a.7.1	Provision for Income Tax* Opening Balance Less Adjustment made during the year Less Adjustment made during the year Less Adjustment made during the year Less Adjustment and considered from Dimitution in Value of Investments Add: Provision made during the year **Throome tax provision has been made as per Income Tax Ordinance 1984 and as amended for the time being Provision for current tax made during the year Income tax @ 32.00% on entimated luxibile business profit Income tax @ 32.00% on capital gain on sale of shares Estimated total provision required Estimated total provision required	2,037,356,498 (111,001,619) 7,249,501,637 5,279,023,871 1,323,097,632 6,602,121,503	(50,887,984) 5,323,146,759 3,990,998,011 (12,500,000) 41,000,000 1,259,525,860 5,279,023,871
12.a.6 12.a.7 12.a.7.1	Provision for Income Tax* Opening Balance Opening Balance Opening Balance Opening Balance Made Provision Internstered from Diminution in Value of Investments Add: Provision Internstered from Diminution in Value of Investments Add: Provision made during the year "Income tax provision has been made as per Income Tax Ordinance 1984 and as amended for the time being Provision for current tax made during the year Income tax @ 10.00% on Capital Gain from Trading in Govt. Securities Income tax @ 10.00% on Capital Gain from Trading in Govt. Securities Income tax @ 10.00% on Capital Gain from Trading in Govt. Securities Income tax @ 10.00% on Capital gain on sale of shares Estimated total provision required Computation of taxable business profit Profit before tax Add: Inadmissible expenditures	2,037,356,498 (111,001,619) 7,249,501,637 5,279,023,871 1,323,097,632 6,662,121,503 2,066,593,534 91,459,975 83,402,184 1,082,667 1,323,097,632 7,503,220,490 4,769,175,173	(50,887,984) 5,323,146,799 3,990,998,011 (12,500,000) 1,299,052,860 5,279,023,971 1,176,662,245 76,534,087 6,329,528 1,259,525,860 4,876,187,043 3,734,382,781
12.a.6 12.a.7 12.a.7.1	Provision for Income Tax* Opening Balance Less: Adjustment made during the year Less: Adjustment made during the year Less: Adjustment made during the year Add: Provision made during the year Income tax provision has been made as per Income Tax Ordinance 1984 and as amended for the time being Provision for current tax made during the year Income tax @ 10.00% on estimated tusable business profit Income tax @ 10.00% on capital gain from Trading in Govt. Securities Income tax @ 10.00% on Capital gain from Trading in Govt. Securities Income tax @ 10.00% on Capital gain from Trading in Govt. Securities Income tax @ 10.00% on Capital gain from Trading in Govt. Securities Income tax @ 10.00% on Capital gain from Trading in Govt. Securities Income tax @ 10.00% on Capital gain from Trading in Govt. Securities Income tax @ 10.00% on Capital gain from Trading in Govt. Securities Income tax @ 10.00% on Capital gain from Trading in Govt. Securities Income tax @ 10.00% on Capital gain from Trading in Govt. Securities Income tax @ 10.00% on Capital gain from Trading in Govt. Securities Income tax @ 10.00% on Capital gain from Trading in Govt. Securities Income tax @ 10.00% on Capital gain from Trading in Govt. Securities Income tax @ 10.00% on Capital gain from Trading in Govt. Securities Income tax @ 10.00% on Capital gain from Trading in Govt. Securities Income tax @ 10.00% on Capital gain from Trading in Govt. Securities Income tax @ 10.00% on Capital gain from Trading in Govt. Securities Income tax @ 10.00% on Capital gain from Trading in Govt. Securities Income tax @ 10.00% on Capital gain from Trading in Govt. Securities Income tax @ 10.00% on Capital gain from Trading in Govt. Securities Income tax @ 10.00% on Capital gain from Trading in Govt. Securities Income tax @ 10.00% on Capital gain from Trading in Govt. Securities Income tax @ 10.00% on Capital gain from Trading in Govt. Securities Income tax @ 10.00% on Capital gain from Trading in Govt. Securities Income tax @ 10.00% on Capital gain from Trading in Govt. Sec	2,037,356,498 (111,001,619) 7,249,501,637 5,279,023,871 1,323,097,632 6,602,121,503 2,066,593,534 91,459,975 83,402,184 1,082,667 1,323,097,632 7,303,220,490	(50,887,984) 5,323,146,799 3,990,998,011 (12,500,000) 11,000,000 1,259,525,860 5,279,023,671 1,176,662,245 76,534,087 6,329,528 1,259,525,860
12.a.6 12.a.7 12.a.7.1	Provision for Income Tax* Opening Balance Less: Adjustment made during the year Less: Adjustment tax made during the year Less: Adjustment tax made during the year Less:	2,037,356,490 (111,001,019) 7,249,501,637 5,279,023,871 1,323,097,632 6,602,121,503 2,066,593,534 2,066,593,534 2,066,593,534 1,082,667 1,323,097,632 7,303,220,490 4,769,715,773 6,555,697,191 7,001,601,601,601,601,601,601,601,601,601	(50,887,984) 5,323,146,759 3,900,980,011 3,900,980,011 1,259,925,860 1,259,925,871 1,176,682,246 1,76,534,087 6,329,528 1,259,525,860 4,876,187,043 3,743,382,781 4,890,838,125 3,719,731,699 2ement or Ol January
12.a.6 12.a.7 12.a.7.1	Provision for Income Tax* Opening Balance Less: Adjustment made during the year Income tax provision has been made as per Income Tax Ordinance 1984 and as amended for the time being Provision for current tax made during the year Income tax @ 30.00% on destinated taxable business profit Income tax @ 30.00% on capital gain from Trading in Govt. Securities Income tax @ 10.00% on Capital gain from Trading in Govt. Securities Income tax @ 10.00% on Capital gain from Trading in Govt. Securities Income tax @ 10.00% on Capital gain from Trading in Govt. Securities Income tax @ 10.00% on Capital gain from Trading in Govt. Securities Income tax @ 10.00% on Capital gain from Trading in Govt. Securities Income tax @ 10.00% on Capital gain from Trading in Govt. Securities Income tax @ 10.00% on Capital gain from Trading in Govt. Securities Income tax @ 10.00% on Capital gain from Trading in Govt. Securities Income tax @ 10.00% on Capital gain from Trading in Govt. Securities Income tax @ 10.00% on Capital gain from Trading in Govt. Securities Income tax @ 10.00% on Capital gain from Trading in Govt. Securities Income tax @ 10.00% on Capital gain from Trading in Govt. Securities Income tax @ 10.00% on Capital gain from Trading in Govt. Securities Income tax @ 10.00% on Capital gain from Trading in Govt. Securities Income tax @ 10.00% on Capital gain from Trading in Govt. Securities Income tax @ 10.00% on Capital gain from Trading in Govt. Securities Income tax @ 10.00% on Capital gain from Trading in Govt. Securities Income tax @ 10.00% on Capital gain from Trading in Govt. Securities Income tax @ 10.00% on Capital gain from Trading in Govt. Securities Income tax @ 10.00% on Capital gain from Trading in Govt. Securities Income tax @ 10.00% on Capital gain from Trading in Govt. Securities Income tax @ 10.00% on Capital gain from Trading in Govt. Securities Income tax @ 10.00%	2,037,356,498 (111),01619], 7,249,501,637 (1249,501,637 5,279,023,871 1,323,097,632 6,602,121,503 2,066,593,534 1,459,975 83,402,184 1,082,667 1,323,097,632 7,303,220,490 4,756,715,173 5,524,878,473 (5,535,67,191 com the date of commence of the initial payment), and the distortion reasonable vertain to initial payment), and the distortion of the date of commence of the initial payment), and the distortion reasonable vertain to initial payment), and the distortion of the date of commence of the initial payment), and the distortion of the date of commence of the initial payment), and the distortion of the date of commence of the initial payment), and the distortion of the date of commence of the initial payment), and the date of commence of the initial payment, and the date of commence of the initial payment), and the date of commence of the initial payment, and the date of commence of the initial payment), and the date of commence of the initial payment, and the date of commence of the initial payment), and the date of commence of the initial payment, and the date of commence of the initial payment), and the date of commence of the initial payment, and the date of commence of the initial payment, and the date of commence of the initial payment, and the date of commence of the initial payment, and the date of commence of the initial payment, and the date of commence of the initial payment, and the date of commence of the initial payment, and the date of commence of the initial payment, and the date of commence of the initial payment, and the date of commence of the initial payment, and the date of commence of the initial payment, and the date of commence of the initial payment, and the date of commence of the initial payment, and the initial p	(50,887,981,981,981,981,981,981,981,981,981,981
12.a.6 12.a.7 12.a.7.1	Provision for Income Tax* Opening Balance Less: Adjustment made during the year Income tax provision has been made as per Income Tax Ordinance 1984 and as amended for the time being Provision for current tax made during the year Income tax (§ 12.50% on calptale dusable business proft Income tax (§ 12.50% on Captale dain from Trading in Govt. Securities Lestimated total provision required Computation of taxable business proft Profit before tax Lest Adjustment of Lest Lesting Lesting Lesting Lesting Lesting Lesting Lesting Lestimated total provision required Lestimated total provision for the year Lestimated total provision lestimated total provision for the year Lestimated total provision for foreithed in the provision for Gratuity Required Provision Provision Maintained up to the year 2021	2,037,356,498 (111,001,619) 7,249,501,637 (15,01,619) 7,249,501,637 (15,01,619) 7,249,501,637 (15,01,619) 7,249,501,637 (15,01,619) 7,323,097,632 (15,01,619) 7,333,220,490 4,769,715,773 6,556,677,191 7,333,220,490 4,769,715,773 6,556,697,191 7,335,220,490 4,769,715,773 6,556,697,191 7,335,220,490 4,769,715,773 6,556,697,191 7,335,220,490 4,769,715,773 6,556,697,191 7,335,220,490 4,769,715,773 6,556,697,191 7,335,220,490 4,769,715,173 6,556,697,191 7,335,220,490 4,769,715,173 6,556,697,191 7,335,220,490 4,769,715,173 6,556,697,191 7,335,220,490 1,165,500,00	(50,887,981,982,983,982,983,983,983,983,983,983,983,981,983,983,981,983,981,983,981,983,983,983,983,983,983,983,983,983,983
12.a.6 12.a.7 12.a.7.1	Provision for Income Tax* Opening Balance Less Adjustment made during the year Income tax provision has been made as per Income Tax Ordinance 1984 and as amended for the time being Provision for current tax made during the year Income tax (B 1.50% on Capital Gain from Trading in Govt. Securities Income tax (B 1.50% on Capital Gain from Trading in Govt. Securities Income tax (B 1.50% on Capital Gain from Trading in Govt. Securities Income tax (B 1.50% on Capital Gain from Trading in Govt. Securities Income tax (B 1.50% on Capital Gain from Trading in Govt. Securities Income tax (B 1.50% on Capital Gain from Trading in Govt. Securities Income tax (B 1.50% on Capital Gain from Trading in Govt. Securities Income tax (B 1.50% on Capital Gain from Trading in Govt. Securities Income tax (B 1.50% on Capital Gain from Trading in Govt. Securities Income tax (B 1.50% on Capital Gain from Trading in Govt. Securities Income tax (B 1.50% on Capital Gain from Trading in Govt. Securities Income tax (B 1.50% on Capital Gain from Trading in Govt. Securities Income tax (B 1.50% on Capital Gain from Trading in Govt. Securities Income tax (B 1.50% on Capital Gain from Trading in Govt. Securities Income tax (B 1.50% on Capital Gain from Trading in Govt. Securities Income tax (B 1.50% on Capital Gain from Trading in Govt. Securities Income tax (B 1.50% on Capital Gain from Trading in Govt. Securities Income tax (B 1.50% on Capital Gain from Trading in Govt. Securities Income tax (B 1.50% on Capital Gain from Trading in Govt. Securities Income tax (B 1.50% on Capital Gain from Trading in Govt. Securities Income tax (B 1.50% on Capital Gain from Trading in Govt. Securities Income tax (B 1.50% on Capital Gain from Trading in Govt. Securities Income tax (B 1.50% on Capital Gain from Trading in Govt. Securities Income tax (B 1.50% on Capital Gain from Trading in Govt. Securities Income tax (B	2,037,356,498 (111,001,619) 7,249,501,637 7,249,501,637 5,279,023,871 1,323,097,632 2,066,593,534 1,082,667 1,323,097,632 7,303,220,490 1,459,476,176,173 5,524,878,473 6,535,087,191 1,001,001,001,001,001,001,001,001,001,	(50,887,984) 5,323,146,759 3,900,989,011 3,900,989,011 41,000,000 1,259,925,660 5,279,923,971 1,176,682,245 76,534,087 6,324,525 1,259,525,660 4,876,187,043 3,734,382,781 4,890,083,125 3,776,731,699 20ment or O I January 3,743,482,781 4,890,083,125 3,776,731,699 20ment or O I January 4,800,083,125 3,776,731,699 20ment or O I January 4,800,000 1,288,400,000 1,288,400,000 1,288,400,000 1,288,400,000 1,288,400,000 1,288,400,000 1,288,400,000 1,288,400,000 1,288,400,000
12.a.6 12.a.7 12.a.7.1 12.a.8	Provision for Income Tax* Opening Balance Language Management of using the year Language Management of the Management of the Water State of the Management of Managemen	2,037,356,498 (111,001,619) 7,249,501,637 7,249,501,637 5,279,023,871 1,323,097,632 2,066,593,534 1,459,975 83,402,184 1,092,667 1,323,097,632 7,303,220,490 1,4769,4715,173 5,524,878,473 1,524,678,478 1,524,678 1	(50,887,981,467,59) 5,223,146,759 3,990,998,811 (12,590,000) (12,590,000) (12,590,000) (12,590,000) (12,590,000) (12,590,000) (12,590,000) (12,590,000) (12,590,000) (13,590,000) (14,590,000)
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12.a.6 12.a.7 12.a.7.1 12.a.8 12.a.9	Provision for Income Tax* Opening Balance Opening Balance Acid: Provision mande during the year Income tax provision mande as per Income Tax Ordinance 1984 and as amended for the time being Provision for current tax made during the year Income tax © 20.00% on dividend income Income tax © 15.00% on Capital Gain from Trading in Govt. Securities Income tax © 10.00% on capital gain on sale of shares Estimated total provision required Computation of taxable business profit Profit before tax Acid: Inadmissible expenditures Less: Allowable Expenditure & Separate consideration Estimated total provision required Less: Allowable Expenditure & Separate consideration Estimated total provision of the taxable business profit for the year Lesseshold Liabilities Under FFR 16 The bank recognized lease isabilities which is present value of lease payments to be made over the lease term for 2019 (date of initial application). The lease payments include fixed and variable lease payment (less any adjusted to be paid under residual values of guarantees. The lease payments has been discounted using Bank rate as Provision for Gratulty Required Provision Provision Maintained up to the year 2021 Provision to be maintained in 2002 Total Provision maintained for gratuity at the end of year 2022 Total Provision maintained for gratuity at the end of year 2022 Total Provision maintained for gratuity at the end of year 2022 Total Provision maintained for gratuity the end of year 2022 Fund to be transferred to Gratulty Fund it the end of year 2022 Fund to be transferred to Gratulty Fund at the end of year 2022 Fund to be transferred to Gratulty Fund at the end of year 2022 Fund to be transferred to Gratulty Fund at the end of year 2022 Fund to be transferred to Gratulty Fund at the end of year 2022 Fund to be transfe	2,037,356,498 (111),01619) 7,249,501,637 7,249,501,637 7,249,501,637 7,249,501,637 7,249,501,637 7,323,209,602,121,503 7,33,220,490 1,323,097,632 7,33,220,490 1,290,609,609,609,609,609,609,609,609,609,6	(50,887,984). (50,887,984). (50,887,984). (5,282,146,759). (3,990,988,811). (12,590,983,811). (12,590,925,860). (12,590,925,860). (12,590,925,860). (12,590,925,860). (12,590,925,860). (13,76,534,087). (14,76,682,245). (15,76,68
12.a.6 12.a.7 12.a.7.1 12.a.8 12.a.9	Provision for Income Tax* Opening Balance uses Adjustment made during the year uses Adjustment and many the year Income tax provision has been made as per Income Tax Ordinance 1984 and as amended for the time being Provision for current tax made during the year mome to \$2.50% on expensed toxishe business profit income tax \$2.00% on Ordinance on the common teat of the common	2,037,356,498 [1110,1619] 7,249,501,637 [110,1619] 7,249,501,637 [110,1619] 7,249,501,637 [110,1619] 7,249,501,637 [110,1619] 7,249,501,637 [110,1619] 7,249,501,637 [110,1619] 7,303,220,490 [110,1619] 7,303,220,490 [110,1619] 7,303,220,490 [110,1619] 7,303,220,490 [110,1619] 7,303,220,490 [110,1619] 7,303,220,490 [110,1619] 7,303,220,490 [110,1619] 7,303,220,490 [110,1619] 7,303,220,490 [110,1619] 7,303,220,320,320,320,320,320,320,320,320	(50,887,984) (50,887,984) (5,232,146,759) (3,990,980,011) (3,990,980,011) (3,990,980,011) (3,990,980,011) (3,990,980,011) (3,990,980,980,011) (3,990,980,980,011) (4,000,000,000,000,000,000,000,000,000,0
12.a.6 12.a.7 12.a.7.1 12.a.8 12.a.9	Provision for Income Tax* Opening Balance Opening Balance Acti. Provision transferred from Diminution in Value of Investments Add: Provision mande during the year Add: Provision mande during the year Income tax provision has been made as per Income Tax Ordinance 1984 and as amended for the time being Provision for current tax made during the year Income tax @ 12.00% on Capital Gain from Trading in Govt. Securities Income tax @ 12.00% on Capital Gain from Trading in Govt. Securities Income tax @ 10.00% on Capital Gain from Trading in Govt. Securities Income tax @ 10.00% on Capital Gain from Trading in Govt. Securities Income tax @ 10.00% on Capital Gain from Trading in Govt. Securities Income tax @ 10.00% on Capital Gain from Trading in Govt. Securities Income tax @ 10.00% on Capital Gain from Trading in Govt. Securities Income tax @ 10.00% on Capital Gain from Trading in Govt. Securities Income tax @ 10.00% on Capital Gain from Trading in Govt. Securities Income tax @ 10.00% on Capital Gain from Trading in Govt. Securities Income tax @ 10.00% on Capital Gain from Trading in Govt. Securities Income tax @ 10.00% on Capital Gain from Trading in Govt. Securities Income tax @ 10.00% on Capital Gain from Trading in Govt. Securities Income tax @ 10.00% on Capital Gain from Trading in Govt. Securities Income tax @ 10.00% on Capital Gain from Trading in Govt. Securities Income tax @ 10.00% on Capital Gain from Trading in Gain from Trading Income Income tax on the Income	2,037,356,498 (111,056,498) (1	(50,887,984) (50,887,984) (5,282,146,759) (3,990,988,011) (14,000,000) (14,000,000) (12,950,925,860) (5,279,023,671) (1,176,662,245) (76,534,087) (1,286,245) (1,289,255,860) (1,289,255,860) (1,289,255,860) (1,289,255,860) (1,289,338,125) (1,289,438,125) (1,289,438,125) (1,289,438,125) (1,289,438,125) (1,289,438,125) (1,288,400,000)
12.a.6 12.a.7 12.a.7.1 12.a.8 12.a.9 13.a	Provision for Income Tax* Opening Balance Uses Adjustment made during the year Uses Adjustment and the second of the year Income tax provision has been made as per Income Tax Ordinance 1984 and as amended for the time being Provision for current tax made during the year Income to tax provision has been made as per Income Tax Ordinance 1984 and as amended for the time being Provision for current tax made during the year Income to tax (2) 0.00% on opinate gain oncome Income tax (2) 0.00% on opinate gain on sale of shares Income tax (2) 0.00% on opinate gain on sale of shares Estimated total provision required Computation of taxable business profit Provision on the opination of taxable business profit Provision to the opination of taxable business profit for the year Leas-Rollowable Expenditure & Separate consideration Estimated taxable business profit for the year Leas-Rollowable Expenditure & Separate consideration Estimated taxable business profit for the year Leas-Rollowable Expenditure & Separate consideration Estimated taxable business profit for the year Leas-Rollowable Use of the Second taxable the lease gain and the second taxable the lease gain of the second taxable ta	2,037,356,498 (111),011,011,011,011,011,011,011,011,011	(50,887,981,194,195) (50,887,981,194,195) (3,980,988,011) (3,980,988,011) (14,000,000) (14,000,000) (12,980,928,680) (5,279,023,871,195) (6,329,528) (6,329,528) (7,539,628,680) (7,539,628,680) (7,539,628,680) (7,539,628,680) (7,539,628,680) (7,539,628,680) (7,539,628,680) (7,539,638,125) (7,539,638,12
12.a.6 12.a.7 12.a.7.1 12.a.8 12.a.9 13.a	Provision for Income Tax* Opening Balance Topening Balance The Command during the year Add: Provision marker during the year Add: Provision marker during the year Add: Provision marker during the year Income tax provision has been made as per Income Tax Ordinance 1984 and as amended for the time being Provision for current tax made during the year Provision for current tax made during the year Income tax © 27.50% or estimated taxable business profit Income tax © 37.50% or capital Gain from Trading in Govt. Securities Income tax © 31.50% on Capital Gain from Trading in Govt. Securities Income tax © 31.50% on Capital Gain from Trading in Govt. Securities Income tax © 31.50% on Capital Gain on sale of shares Estimated total provision required Computation of taxable business profit Profit before tax Add: Inadmissible expenditure & Separate consideration Estimated taxable business profit for the year Leasehold Liabilities Under FRS 16 The bank recognized lease liabilities which is present value of lease payments to be made over the lease term for 2019 (date of initial application). The lease payments include fixed and variable lease payment (less any adjusted to be paid under residual values of guarantees. The lease payments has been discounted using Bank rate as Provision for Gratulty Required Provision Provision Maintained up to the year 2021 Provision Maintained up to the year 2022 Trod Provision Maintained for gratulty at the end of year 2022 Trod Provision Maintained for gratulty at the end of year 2022 Trod Provision maintained for gratulty at the end of year 2022 Trod Provision Maintained for gratulty at the end of year 2022 Trod Provision Maintained for year 2022 Trod Provision maintained for year 2022 Trod Provision maintained for year 2022 Trod Provision for year year year year year year year yea	2,037,356,498 (111),01619] 7,249,501,637 (11),149,749,501,637 (11),149,763 (11),149,763 (11),149,763 (11),149,775 (11),149	(50,887,984) (50,887,984) (50,887,984) (5,232,146,759) (3,990,980,011 (14,000,000) (14,000,000) (14,000,000) (14,000,000) (14,000,000) (14,000,000) (14,000,000) (14,000,000) (14,000,000) (14,000,000,000) (14,000,000,000) (14,000,000,000) (14,000,000,000) (15,000,000,000) (16,000,000) (16,000,000) (17,000,000,000) (18,000,000,000) (19,000,000) (19,000,000) (19,000,000) (19,000,000) (10,000,000)



Financial Statements 2022

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.1.2	Raising of Share Capital	'articulars	-	Amount in 2022	2021
2	Given below the history of raising of Share Capita Accounting Year Up to 2002 2003	Declaration Initial Paid-up capital IPO & Pre-IPO	No. of Share 20,000,000 40,000,000	Value of Capital 200,000,000 400,000,000	Cumulative 200,000,000 600,000,000
	2003-Bonus 2004-Bonus 2005-Bonus 2006-Bonus	20.00% 20.00% 10.00% 5.00%	12,000,000 14,400,000 8,640,000 4,752,000	120,000,000 144,000,000 86,400,000 47,520,000	720,000,000 864,000,000 950,400,000 997,920,000
	2007-Bonus 2008-Right 2008-Bonus	25.00% 20.00% 18.00%	24,948,000 24,948,000 26,943,840	249,480,000 249,480,000 269,438,400	1,247,400,000 1,496,880,000 1,766,318,400
	2009-Bonus 2010-Bonus 2012-Bonus 2013-Bonus	20.00% 20.00% 10.00% 10.00%	35,326,360 42,391,640 25,434,984 27,978,482	353,263,600 423,916,400 254,349,840 279,784,820	2,119,582,000 2,543,498,400 2,797,848,240 3,077,633,060
	2014-Bonus 2015-Bonus 2016-Bonus 2017-Bonus	20.00% 20.00% 15.00% 12.50%	61,552,661 73,863,193 66,476,874 63,707,004	615,526,610 738,631,930 664,768,740 637,070,040	3,693,159,670 4,431,791,600 5,096,560,340 5,733,630,380
	2018-Bonus 2019 2019-Bonus	11.00% Strategic Investor (NORFUND) 5.00%	66,389,404 63,707,004 35,172,972	663,894,040 637,070,040 351,729,720	6,397,524,420 7,034,594,460 7,386,324,180
	2020-Bonus 2021-Bonus Total	10.00% 10.00%	73,863,241 81,249,565 893,745,224	738,632,410 812,495,650 8,937,452,240	8,124,956,590 8,937,452,240
a.1.3	Percentage of shareholdings at the closing date: Particulars Sponsors / Directors		No. of shares 243,513,389	Value of shares BDT 2,435,133,890	31 December 2022 % of holding 27,2464%
	Foreign Investors (NORFUND) Institutions General		85,157,133 268,257,066 296,817,636 893,745,224	851,571,330 2,682,570,660 2,968,176,360	9.5281% 30.0149% 33.2105% 100%
a.1.4	Total Classification of Shareholders by holdings as at Holdings	31 December 2022 No. of Shareholders	No. of Shares	8,937,452,240 Value of shares in BDT	Total Holdings %
	Less than 499 shares 500 to 5,000 shares 5,001 to 10,000 shares 10,001 to 20,000 shares	2072 2716 568 317	326,881 5,012,695 3,897,776 4,547,788	3,268,810 50,126,950 38,977,760 45,477,880	0.0366% 0.5609% 0.4361% 0.5088%
	10,001 to 20,000 shares 20,001 to 30,000 shares 30,001 to 40,000 shares 40,001 to 50,000 shares	132 63 44	3,165,125 2,174,481 1,950,754	45,477,880 31,651,250 21,744,810 19,507,540	0.3541% 0.2433% 0.2183%
	50,001 to 100,000 shares 100,001 to 1,000,000 shares Over 1,000,000 shares Total	103 129 84 6228	7,101,823 38,298,422 827,269,479 893,745,224	71,018,230 382,984,220 8,272,694,790 8,937,452,240	0.7946% 4.2852% 92.5621% 100%
a.1.5	Name of Directors and their shareholdings as at a		No. of Shares held	31 December 2022 BDT	Holding %
	Mr. Md. Abdul Malek Mr. Syed Manzur Elahi Mr. Md. Wakiluddin Mr. Md. Hedayetullah	Chairman Vice Chairman (Founding Chairman) Director Sponsor Director	17,954,939 30,066,321 18,019,846 18,155,406	179,549,390 300,663,210 180,198,460 181,554,060	2.0090% 3.3641% 2.0162% 2.0314%
	Mr. Rashed Ahmed Chowdhury Dr. Arif Dowla (Representing Advanced Chemical Industries Ltd.)	Director Sponsor Director	21,292,471 26,952,876	212,924,710 269,528,760	2.3824% 3.0157%
	Mrs, Khwaja Nargis Hossain Ms, Anika Chowdhury (Representing ASTRAS Ltd.) Mr. Daniel Donald De Lange (Representing NORFUND)	Director Sponsor Director Director	18,308,076 20,214,614 85,157,133	183,080,760 202,146,140 851,571,330	2.0485% 2.2618% 9.5281%
	Ms. Nasreen Sattar Mr. Faruq Ahmad Siddiqi Total	Independent Director Independent Director	256,121,682	2,561,216,820	28.6571%
a.2.1	Consolidated Capital to Risk-weighted assets Ra Common Equity Tier-1 (Going-Concern Capital) : Paid-up Capital		apital Accord	8,937,452,240	8,124,956,590
	Statutory Reserve Share Premium General Reserve			6,281,308,408 1,095,304,778 786,777,324 132,370	5,696,354,496 1,095,304,776 786,777,324 133,258
	Minority Interest Retained Earnings Regulatory Adjustments:		L	3,825,461,139 20,926,436,259	3,488,747,189 19,192,273,635
	Goodwill and all other Intangible Assets Deferred Tax Assets (95% of DTA as per BB Guideli Reciprocal Crossholdings in the CET-1 Capital of Bar			445,795,666 2,433,749,434 2,879,545,100	519,468,991 2,122,105,013 2,641,574,00 3
	Total Common Equity Tier -1 (Going-Concern Ca Additional Tier-1 Capital Total Tier-1 Capital (Going-Concern Capital)	ppital)	=	18,046,891,158 4,000,000,000 22,046,891,158	16,550,699,632 3,761,540,739 20,312,240,371
	Tier-2 Capital (Gone-Concern Capital) : General Provision including Off Balance Sheet items Revaluation Reserve on Investment in Securities		Γ	5,725,300,392	3,364,194,881
	Subordinated debt Regulatory Adjustments: Revaluation Reserve for Fixed Assets, Securities & E	Equity Securities	L	5,254,075,689 10,979,376,081	6,666,761,041 10,030,955,922
	Total Tier-2 Capital (Gone-Concern Capital) A. Total Regulatory Capital (Tier-1+Tier-2)	and the second s	=	10,979,376,081 33,026,267,240	10,030,955,922 30,343,196,293
	B. Risk Weighted Assets Credit Risk on Balance Sheet Exposure Off Balance Sheet Exposure		Γ	163,495,069,963 26,920,436,102	157,031,607,044 26,012,964,439
	Market Risk Operational Risk		_	190,415,506,065 16,780,831,341 20,608,435,547	183,044,571,483 9,433,537,085 18,157,763,375
	Total Risk Weighted Assets C. Minimum Required Capital on Risk Weighted	Assets (Except capital conservation b	uffer)	227,804,772,954	210,635,871,943 21,063,587,194
	D. Capital Surplus/(Shortfall) (A-C) (Except capital		=	10,245,789,944	9,279,609,099
	E. Capital Requirement				
	Capital to Risk-weighted assets Ratios (CRAR)	Required 10.00%	er 31, 2022 Held 14.50%	December 3 Required 10.00%	Held 14.41%
	Common Equity Tier-1 Tier- 1 Capital Tier- 2 Capital	Required 10.00% 4.50% 6.00%	Held 14.50% 7.92% 9.68% 4.82%	Required 10.00% 4.50% 6.00%	Held 14.41% 7.86% 9.64% 4.76%
1.2.2	Common Equity Tier-1 Tier-1 Capital Tier-2 Capital The calculation of CRAR under Basel III has been m line with Basel III)* issued by Bangladesh Bank vide i Capital to Risk-weighted assets Ratios (CRAR) as	Required 10.00% 4,50% 6,00% 6,00% ade as per "Guidelines on Risk Based C lits BRPD Circular no. 18 dated Decembe s defined by the Basel Capital Accord	Held 14.50% 7.92% 9.68% 4.82% apital Adequacy (Revised	Required 10.00% 4.50% 6.00%	Held 14.41% 7.86% 9.64% 4.76%
a.2.2	Common Equity Tier-1 Tier-1 Capital Tier-2 Capital Tier-2 Capital Tier-2 Capital The calculation of CRAR under Basel III has been m Ine with Basel III)' issued by Bangladesh Bank vide Capital to Risk-weighted assets Ratios (CRAR) at Common Equity Tier-1 (Going-Concern Capital): Paid-up Capital Statutory Reserve Share Premium	Required 10.00% 4,50% 6,00% 6,00% ade as per "Guidelines on Risk Based C lits BRPD Circular no. 18 dated Decembe s defined by the Basel Capital Accord	Held 14.50% 7.92% 9.68% 4.82% apital Adequacy (Revised	Regulred 10.00% 4.50% 6.00% Regulatory Capital Frame 8,937.452,240 6,281,308,408 1,095,304,778	Held 14.41% 7.86% 9.64% 4.76% ework for banks in 8.124,956,596 5,96,354,496 1,095,304,776
a.2.2	Common Equity Tier-1 Tier-1 Capital Tier-2 Capital The calculation of CRAR under Basel III has been m Tine 2 Capital The calculation of CRAR under Basel III has been m Ine with Basel III)' issued by Bangladesh Bank vide Capital to Risk-weighted assets Ratios (CRAR) a Common Equity Tier-1 (Going-Concern Capital): Pali-sup Capital Statutory Reserve Share Premium General Reserve Retained Earnings	Required 10.00% 4,50% 6,00% 6,00% ade as per "Guidelines on Risk Based C lits BRPD Circular no. 18 dated Decembe s defined by the Basel Capital Accord	Held 14.50% 7.92% 9.68% 4.82% apital Adequacy (Revised	Reguired 10.00% 4.50% 6.00% Regulatory Capital Frame 8,937,452,240 6,281,308,408	Held 14.41% 7.86% 9.64% 4.76% 9work for banks in 8,124,956,596 5.696,354,496 1,095,304,777 786,777,324
a.2.2	Common Equity Tier-1 Tier-1 Capital Tier-2 Capital Tier-2 Capital Tier-2 Capital The calculation of CRAR under Basel III has been m line with Basel III)* Issued by Bangladesh Bank vide i Capital to Risk-weighted assets Ratios (CRAR) at Common Equity Tier-1 (Going-Concern Capital) : Palid-up Capital Statutory Reserve Share Premium General Rosserve	Required 10.00% 4.50% 6.00% 6.00% ade as per "Guidelines on Risk Based C its BRPD Circular no. 18 dated Decembe s defined by the Basel Capital Accord	Held 14.50% 7.92% 9.68% 4.82% apital Adequacy (Revised	Regulard 10.00% 4.50% 6.00% 8.937.452.240 6.281.308.408 1.095.304.778 7.827.324 3.456.442.995 20.557.285.715 445,795.666 2.433.749.434	Held 14.41% 7.86% 9.64% 4.76% ework for banks in 8.124.956.509 5.696.354.496 1.995.304.776 786.777.324 3.046.326.325 18.749.719.511
a.2.2	Common Equity Tier-1 Tier-1 Capital Tier-2 Capital Tine 2 Capital Tine vith Basel III) I Sassed by Bangladesh Bank vide Capital to Risk-weighted assets Ratios (CRAR) at Common Equity Tier-1 (Going-Concern Capital) Statutory Reserve Share Premium General Reserve Retained Earnings Regulatory Adjustments: Goodwill and all other Intangible Assets Deferred Tax Assets (95% of DTA as per BB Guideli	Required 10.00% 4.50% 6.00% 6.00% 10.	Held 14.50% 7.92% 9.68% 4.82% apital Adequacy (Revised	Regulard 10.00% 4.50% 6.00% 8.937.452.240 6.281.308.408 1.095.94.778 7.827.324 3.456.442.995 20.557.285.715 445.795.666	Held 14.41% 7.86% 9.64% 4.76% ework for banks in 8.124.956.599 5.696.354.496 1.095.304.506 1.095.304.506 1.095.304.506 1.095.304.506 1.095.306 1.095.306 1.095.306 1.095.306 1.095.306 1.095.306 1.095.306 1.095.306 1.095.306 1.095.306 1.095.306 1.095.306 1.095.306 1.095.306 1.095.306 1.095.306 1.006 1
a.2.2	Common Equity Tier-1 Tier-1 Capital Tier-2 Capital Capital The calculation of CRAR under Basel III has been m Ine with Basel IIIy issued by Bangladesh Bank vide Capital to Risk-weighted assets Ratios (CRAR) at Common Equity Tier-1 (Going-Concern Capital): Statutory Reserve Retained Earnings Regulatory Adjustments: Goodwill and all other Intangible Assets Deferred Tax Assets (95% of DTA as per BB Guideli Reciprocal Crossholdings in the CET-1 Capital of Ba Total Common Equity Tier-1 (Going-Concern Capital) Total Tier-1 Capital (Going-Concern Capital) Tier-2 Capital (Gone-Concern Capital) Tier-2 Capital (Gone-Concern Capital)	Required 10.00% 4.50% 6.00% 6.00% 10.	Held 14.50% 7.92% 9.68% 4.82% apital Adequacy (Revised	Regulatory Capital Frame 8,937,452,240 6,20% 6,20% 6,20% 6,20% 6,281,300,408 7,085,307,778 768,777,324 2,433,749,434 2,879,545,100 11,677,740,615 4,000,000 21,677,740,615	Held 14.41% 7.86% 9.64% 4.76% ework for banks in 8.124.956,599 5.696,354.49 1.095,304.776 786,777.324,304.325 18,749,719,511 519,468,991 2.122,105,013 16,108,145,506 3.636,747,511 19,744,893,018 3.364,194,881 3.364,194,881
a.2.2	Common Equity Tier-1 Tier-1 Capital Tier-2 Capital The calculation of CRAR under Basel III has been m Ine calculation of CRAR under Basel III has been m Ine with Basel IIIy issued by Bangladesh Bank vide! Capital to Risk-weighted assets Ratios (CRAR) a Common Equity Tier-1 (Going-Concern Capital): Paick-up Capital Statutory Reserve Retained Earnings Regulatory Adjustments: Goodwill and all other Intangible Assets Deferred Tax Assets (89% of DTA as per BB Guidel Reciprocal Crossholdings in the CTA Capital of Ba Total Common Equity Tier-1 (Going-Concern Ca Additional Tier-1 Capital Total Tier-1 Capital Total Tier-Capital (Going-Concern Capital): Tier-2 Capital (Gone-Concern Capital):	Required 10.00% 4.50% 6.00% 6.00% 10.	Held 14.50% 7.92% 9.68% 4.82% apital Adequacy (Revised	Regulard 10.00% 4.50% 6.00% 8.937.452.240 6.281,309.408 1.095,307.778 786,777.324 4.55,795.666 7.24,309.409 1.76,773.24 4.50,509.000 21.677,740.615 4.000,000 21.677,740.615 5.725,300.392 5.014,294,726 10.739,595,111	Held 14.41% 7.86% 9.64% 4.76% ework for banks in 8,124,956,599 5.696,354,496 1.095,304,776 786,777,324 3,046,325 18,749,719,511 519,468,991 2,122,105,013 2,641,574,003 16,108,145,506 3,636,747,511
a.2.2	Common Equity Tier-1 Tier-1 Capital Tier-2 Capital Tine valoution of CRAR under Basel III has been m Tine calculation of CRAR under Basel III has been m Tine calculation of CRAR under Basel III has been m Tine valoution of CRAR under Basel III has been m Tier valoution of CRAR under Basel III has been m Tier valoution of CRAR under Basel Statutory Reserve Retained Earning Regarder Reserve Retained Earnings Regulatory Adjustments: Goodwill and all other Intaglible Assels Deferred Tax Assels (95% of DTA as per BB Guideli Reciprocal Crossholdings in the CET-1 Capital of Ba Total Common Equity Tier-1 (Going-Concern Ca Additional Tier-1 Capital Total Tier-1 Capital (Gone-Concern Capital) Total Tier-1 Capital (Gone-Concern Capital)	Required 10.00% 4.50% 6.00% 6.00% 10.	Held 14.50% 7.92% 9.68% 4.82% apital Adequacy (Revised	Required 10.00% 4.50% 6.00% 8.00% 8.937.452.240 6.281.309.408 1.095.304.778 788.777.324 4.45.795.686 2.433,749.434 4.000.000.000 17.677.740.615 4.000.000.000 21.677.740.615 5.725.300.392 5.725.300.392 5.725.300.392	Held 14.41% 7.86% 9.64% 4.76% 9work for banks in 8.124.956.591 5.696.354.496 1.095.304.777 786.777.324 3.046.325.21 18,749,719.511 519.468.991 2.122.105.013 16.108.145.508 3.636.747,71 19,744.695.018
a.2.2	Common Equity Tier-1 Tier-1 Capital Tier-2 Capital Tine 2 Capital Tine 2 Capital The calculation of CRAR under Basel III has been m Ine vide basel III has been m Ine with Basel III has been m Ine III ha	Required 10.00% 4.50% 6.00% 6.00% 10.	Held 14.50% 7.92% 9.68% 4.82% apital Adequacy (Revised	Required 10.00% 4.50% 6.00% 6.00% 6.00% 6.281,308,408 6.281,308,408 6.281,308,408 1.095,304,778 786,777,324 1.095,304,778 2.817,308,408 2.817,308,408 2.817,348,434 2.817,348,434 2.817,348,434 2.817,348,434 2.817,348,434 2.817,348,434 2.817,348,434 2.817,348,434 2.817,348,434 2.817,348,434 2.817,348,434 2.817,348,5100 2.1,677,740,615 4.000,000,000 2.1,677,740,615 4.000,000,000 2.1,677,740,615 4.000,000,000 2.1,677,348,518 4.000,000,000 2.1,677,348,518 4.000,000,000 2.1,677,348,518 4.000,000,000 2.1,677,348,518 4.000,000,000 2.1,677,348,518 4.000,000,000 2.1,677,348,518 4.000,000,000 2.1,677,348,518 4.000,000,000 2.1,677,348,518 4.000,000,000 2.1,677,348,518 4.000,000,000 2.1,677,348,518 4.000,000,000 2.1,677,348,518 4.000,000,000 2.1,677,348,518 4.000,000,000 2.1,677,348,518 4.000,000,000 2.1,677,348,518 4.000,000,000 2.1,677,348,518 4.000,000,000 2.1,677,348,518 4.000,000,000 2.1,677,348,518 4.000,000,000 2.1,677,348,518 4.000,000,000 2.1,677,348,518 4.000,000 2.1,677,348,518 4.000,000 2.1,677,348,518 4.000,000 2.1,677,348,518 4.000,000 2.1,677,348,518 4.000,000 2.1,677,348,518 4.000,000 2.1,677,348,518 4.000,000 2.1,677,348,518 4.000,000 2.1,677,348,518 4.000,000 2.1,677,348,518 4.000,000 2.1,677,348,518 4.000,000 2.1,677,348,518 4.000,000 2.1,677,348,518 4.000,000 2.1,677,348,518 4.000,000 2.1,677,348,518 4.000,000 2.1,677,40,615	Held 14.41% 7.86% 9.64% 4.76% 9.work for banks in 8,124,956,596 5.696,354,497 7.786,777,324 3.046,325,34,97 7.86,777,324 3.046,325,11 5.19,468,991 2.122,105,013 19,744,893,018 19,744,893,018 3.364,194,896 3.363,747,874 9.698,148,806 29,443,041,824
a.2.2	Common Equity Tier-1 Tier-1 Capital Tier-2 Capital The calculation of CRAR under Basel III has been m line with Basel IIIy issued by Bangladesh Bank vide Capital to Risk-weighted assets Ratios (CRAR) at Common Equity Tier-1 (Going-Concern Capital): Paid-up Capital Statutory Reserve Retained Earnings Regulatory Adjustments: Goodwill and all other Intangible Assets Deferred Tax Assets (89% of DTA as per BB Guidel Reciprocal Crossfoldings in the CET-1 Capital of Ba Total Common Equity Tier-1 (Going-Concern Ca Additional Tier-1 Capital Total Tier-1 Capital General Provision including Off Balance Sheet items Subordinated debt Regulatory Adjustments: Revaluation Reserve for Fixed Assets, Securifies & E Total Tier-1 Capital (Gone-Concern Capital) A Total Tier-1 Capital Tier-2 Capital (Gone-Concern Capital) Seneral Provision including Off Balance Sheet items Subordinated debt Regulatory Adjustments: Revaluation Reserve for Fixed Assets, Securifies & E Total Tier-2 Capital (Gone-Concern Capital) A Total Regulatory Capital (Tier-1+Tier-2) B. Risk Weighted Assets Credit Risk on Balance Sheet Exposure Off Balance Sheet Exposure Off Balance Sheet Exposure Off Balance Sheet Exposure	Required 10.00% 4.50% 6.00% 6.00% 10.	Held 14.50% 7.92% 9.68% 4.82% apital Adequacy (Revised	Required 10.00% 4.50% 6.00% 6.00% 8.937.452.240 6.281.308.408 1.095.304.778 788.77.324 3.456.442.965 2.457.452.440 6.281.378.494 445.795.666 2.433.749.434 2.879.545.100 2.16.777.40.615 4.000.000.000 2.16.777.40.615 6.727.303.932 5.014.294.726 10.739.595.118 10.739.595.118 11.0739.595.118 11.0739.595.118 11.0739.595.118 11.0739.595.118 11.0739.595.118	Held 14.41% 7.86% 9.64% 4.76% 9.64% 4.76% 9work for banks in 8,124.956,597 5,666,354.496 1,095,307 1,095,3
a.2.2	Common Equity Tier-1 Tier-1 Capital Tier-2 Capital The calculation of CRAR under Basel III has been m Ine calculation of CRAR under Basel III has been m Ine with Basel III has been m Ine	Required 10.00% 4.50% 6.00% 6.00% adde as per "Guidelines on Risk Based C lits BRPD Circular no. 18 dated Decembe s defined by the Basel Capital According." ine) nking, Financial and Insurance Entities in the control of the control	Held 14.50% 7.92% 9.68% 9.68% 4.82% spital Adequacy (Revised r 21, 2014.	Required 10.00% 4.50% 6.00% 6.00% 8.937.452.240 6.281.309.408 1.095.304.778 788.777.324 3.456.442.985 20.557.285,715 445.795.696 2.433,749.434 4.000.000.000 21.677.740.615 5.725.300.392 5.745.300.392 5.745.300.392 1.745.300.300 1.745.300.300 1.745.300.300 1.745.300.300 1.745.300.300 1.745.300.300 1.745.300.300 1.745.300.300 1.745.300.300 1.745.300.300 1.745.	Held 14.41% 7.86% 9.64% 4.76% 9work for banks in 8.124.956.597 5.686.354.496 1.095.304.777 786.777.324 3.046.325 18,749,719,511 519.468.991 2.122.105.013 16.108.145.508 3.636.747.511 19,744.693.018 3.634.194.88.019 9.698,148.801 29,443,041.824 157.439.83.93.93.92 9.698,148.801 29,443,041.824 157.439.83.93.93.93 163.452.604.136 6.898.368.983.368 175.502.298.818 207.909.90.132
a.2.2	Common Equity Tier-1 Tier-1 Capital Tier-2 Capital The calculation of CRAR under Basel III has been m Ine calculation of CRAR under Basel III has been m Ine with Basel IIIy issued by Bangladesh Bank vide Capital to Risk-weighted assets Ratios (CRAR) at Common Equity Tier-1 (Going-Concern Capital): Pairi-up Capital Statutory Reserve Retained Earnings Regulatory Adjustments: Goodwill and all other Intangible Assets Deferred Tax Assets (89% of DTA as per BB Guidel Reciprocal Crossholdings in the CET-1 Capital of Ba Total Common Equity Tier-1 (Going-Concern Ca Additional Tier-1 Capital Total Tier-Capital (Going-Concern Capital): General Provision including Off Balance Sheet Items Subdrainted der Regulatory Adjustments: Revaluation Reserve for Fixed Assets, Securities & E Total Tier-Capital (Gone-Concern Capital) A. Total Regulatory Capital (Tier-1+Tier-2) B. Risk Weighted Assets Credit Risk on Balance Sheet Exposure Off Balance Sheet Exposure Market Risk Operational Risk Total Risk Weighted Assets	Required 10.00% 4.50% 6.00% 6.00% 10.	Held 14.50% 7.92% 9.68% 9.68% 4.82% spital Adequacy (Revised r 21, 2014.	Required 10.00% 4,50% 6,00% 6,00% 8,937,452,240 6,281,309,409 6,281,309,409 1,095,304,778 768,777,324 1,095,304,778 24,577,858,715 445,795,666 24,337,494,34 2,879,545,100 17,677,740,615 4,000,000,000 21,677,740,615 10,739,595,118 32,417,335,733 10,739,595,118 32,417,335,733 164,111,825,644 26,920,438,102 191,032,281,746 15,042,281,340 10,739,595,118 32,417,335,733	Held 14.41% 7.86% 9.64% 4.76% 9.64% 4.76% 9.64% 4.76% 9.64% 4.76% 9.64% 1.095.304 1.095.305 1.09
	Common Equity Tier-1 Tier-1 Capital Tier-2 Capital Tine 2 Capital Capital to Risk-weighted assets Ratios (CRAR) at Common Equity Tier-1 (Going-Concern Capital): Pair-Up-Capital Statutory Reserve Retained Earnings Regulatory Adjustments: Goodwill and all other Intangible Assets Deferred Tax Assets (95% of DTA as per BB Guidel Reciprocal Crossholdings in the CET-1 Capital of Ba Total Common Equity Tier-1 (Going-Concern Ca Additional Tier-1 Capital Total Tier-1 Capital (Going-Concern Capital): Regulatory Adjustments: Regulatory Adjustments: Regulatory Adjustments Reserve for Fixed Assets, Securities & E Total Tier-2 Capital (Gone-Concern Capital): Regulatory Adjustments: Capital Regulatory Capital (Tier-1+Tier-2) B. Risk Weighted Assets Credit Risk Operational Risk Total Risk Weighted Assets C. Minimum Required Capital on Risk Weighted A D. Capital Surplus/(Shortfall) (A-C) (Except capital E. Capital Requirement Capital Tier-1 Capital	Required 10.00% 4.50% 6.00% 6.00% 10.	Held 14.50% 7.92% 9.68% 9.68% 4.82% spital Adequacy (Revised r 21, 2014.	Required 10.00% 4.50% 6.00% 6.00% 6.00% 6.00% 6.21,308,408 6.281,308 6.281,308,408 6.281,308,408 6.281,308,408 6.281,308,408 6.281,308,408 6.281,308,408 6.281,308,408 6.281,308,408 6.281,308,408 6.281,308,408 6.281,308,408 6.281,308,408 6.281,308,408 6.281,308	Held 14.41% 7.86% 9.64% 4.76% 9.64% 4.76% 9.64% 4.76% 9.64% 1.095 3.04 1.095 3.04 1.095 3.04 1.095 3.04 1.095 3.04 1.095 3.04 1.095 3.04 1.095 3.04 1.095 3.04 1.095 3.04 1.095 3.04 1.095 3.04 1.095 3.04 1.095 3.04 1.095 3.05 1.095
	Common Equity Tier-1 Tier-1 Capital Tier-2 Capital Tine valuation of CRAR under Basel III has been m Ine valuation of CRAR under Basel III has been m Ine vith Basel III has been m Ine III has been m	Required 10.00% 4,50% 6,50% 6,50% 10.00% 10.	Held 14.50% 7.92% 9.68% 9.68% 4.82% spital Adequacy (Revised r 21, 2014. Held 14.48% 7.90% 9.68% 4,80% apital Adequacy (Revised r 24, 2014)	Required 10.00% 4.50% 6.00% 6.00% 6.00% 6.00% 6.21,308,408 6.281,308 6.281,308 6.281,308 6.281,308 6.281,308 6.281,308 6.281,308 6.281,308 6.281,308 6.281,308 6.281,308 6.281,308 6.281	Held 14.41% 7.86% 9.64% 4.76% 9.64% 4.76% 9.64% 4.76% 9.64% 4.76% 9.64% 1.95,304,976 1.995,304,976 1
	Common Equity Tier-1 Tier-1 Capital Tiner-2 Capital Tine valia Capital Tine valia Capital Tine calculation of CRAR under Basel III has been m Inne valia III has been m	Required 10.00% 4,50% 6,00% 6,00% 10.00% 10	Held 14.50% 7.92% 9.68% 9.68% 4.82% spital Adequacy (Revised r 21, 2014. Held 14.48% 7.90% 9.68% 4,80% apital Adequacy (Revised r 24, 2014)	Required 10.00% 4.50% 5.00% 6.00% 6.00% 6.00% 6.21,309.408 6.281,309.408	Held 14.41% 7.86% 9.64% 4.76% 9.64% 4.76% 9.64% 4.76% 9.64% 4.76% 9.64% 1.95,304 1.9
15.a	Common Equity Tier-1 Tier-1 Capital Tiner-2 Capital Tine val Capital Capital to Risk-weighted assets Ratios (CRAR) at Common Equity Tier-1 (Going-Concern Capital): Park-up Capital Statutory Reserve Retained Earnings Regulatory Adjustments: Goodwill and all other Intangible Assets Deferred Tax Assets (95% of DTA as per BB Guideli Reciprocal Crossholdings in the CET-1 Capital of Ba Total Common Equity Tier-1 (Going-Concern Ca Additional Tier-1 Capital Total Tier-1 Capital (Going-Concern Capital): Tier-2 Capital (Gone-Concern Capital) Tier-2 Capital (Gone-Concern Capital) Tier-2 Capital (Gone-Concern Capital) Tier-2 Capital (Gone-Concern Capital) Subordinated debt Regulatory Adjustments: Regulatory Adjustments: Regulatory Adjustments: Regulatory Adjustments: Regulatory Adjustments: Regulatory Adjustments: Regulatory Adjustments Capital Regulatory Capital (Tier-1+Tier-2) B. Risk Weighted Assets Credit Risk Operational Risk Total Risk Weighted Assets C. Minimum Required Capital on Risk Weighted of D. Capital Surplus/(Shortfall) (A-C) (Except capital D. Capital Tier-1 Capital Tier-2 Capital	Required 10.00% 4,50% 6,00% 6,00% 10.00% 10	Held 14.50% 7.92% 9.68% 9.68% 4.82% spital Adequacy (Revised r 21, 2014. Held 14.48% 7.90% 9.68% 4,80% apital Adequacy (Revised r 24, 2014)	Required 10.00% 4.50% 5.00% 6.00% 6.00% 6.00% 6.281,309.7452,240 6.281,309.408	Held 14.41% 7.86% 9.64% 4.76% 9.64% 4.76% ework for banks in 8,124,956,599 5.696,354,496 1.095,304,777 786,777,324 3,046,325 18,749,719,511 519,468,991 2,122,105,013 16,108,145,506 16,108,145,506 16,108,145,506 16,108,145,506 16,108,145,806 19,969,148,800 29,443,041,824 19,9698,148,800 29,443,041,824 157,439,639,363 16,869,968,368 17,560,298 183,452,604 183,452,604 19,969,901,324 20,790,990,132 20,790,990,132 20,790,990,132 20,790,990,132 31,2021 Held 14,16% 7,75% 9,50% 4,66% 5,037,523,366 658,831,13,507 5,509,368,364 19,500,368,361 11,500,368,368
15.a 16.a	Common Equity Tier-1 Tier-1 Capital Tier-2 Capital The calculation of CRAR under Basel III has been m ine with Basel III is sued by Bangladesh Bank vide Capital to Risk-weighted assets Ratios (CRAR) at Common Equity Tier-1 (Going-Concern Capital): Statutory Reserve Retained Earnings Regulatory Adjustments: Goodwill and all other Intaglible Assets Deferred Tax Assets (95% of DTA as per BB Guidell Reciprocal Crossholdings in the CET-1 Capital of Ba Total Common Equity Tier-1 (Going-Concern Ca Additional Tier-1 Capital Total Tier-1 Capital Total Tier-1 Capital Goneron Provision including Off Balance Sheet Items Subdrainted death Regulatory Adjustments: Revaluation Reserve for Fixed Assets, Securities & E Total Tier-1 Capital (Going-Concern Capital) Tier-2 Capital (Gone-Concern Capital) Tier-2 Capital (Gone-Concern Capital) Tier-1 Capital Tier-2 Capital (Gone-Concern Capital) Tier-2 Capital (Gone-Concern Capital) Regulatory Adjustments: Revaluation Reserve for Fixed Assets, Securities & E Total Tier-2 Capital (Gone-Concern Capital) A. Total Regulatory Capital (Tier-1+Tier-2) B. Risk Weighted Assets Credit Risk on Balanca Sheet Exposure Off Balance Sheet Exposure Tier-1 Capital The calculation of CRAR under Basel III has been m ine with Basel III)'s issued by Bangladesh Bank vide i Statutory Reserve Opening Balance Add: Transferred during the year (20% of pretax prof Share Premium Consolidated Revaluation Reserve on Investmen Mutual Trust Bank limited (Vlote-17-a)	Required 10.00% 4.50% 6.00% 6.00% 10.	Held 14.50% 7.92% 9.68% 9.68% 4.82% spital Adequacy (Revised r 21, 2014. Held 14.48% 7.90% 9.68% 4,80% apital Adequacy (Revised r 24, 2014)	Required 10.00% 4.50% 6.00% 6.00% 6.00% 6.00% 6.20% 6.20% 6.21304.08 6.281304.08	Held 14.41% 7.86% 9.64% 4.76% 9.64% 4.76% 9.work for banks in 8,124,956,590 5.696,354,496 1.095,304,777 786,777,324 3.046,325 18,749,719,511 519,468,391 2,122,105,013 2,141,74,003 16,108,145,506 16,303,395,302 9.698,148,806 29,443,041,824 157,439,639,366 17,500,298,818 183,452,664,138
15.a 16.a 7.00	Common Equity Tier-1 Tier-1 Capital Tine-2 Capital Capital to Risk-weighted assets Ratios (CRAR) at Common Equity Tier-1 (Going-Concern Capital): Park-weighted Statutory Reserve Retained Earnings Regulatory Adjustments: Goodwill and all other Intanjbile Assets Deferred Tax Assets (95% of DTA as per BB Guidell Reciprocal Crossholdings in the CET-1 Capital of Ba Total Common Equity Tier-1 (Going-Concern Ca Additional Tier-1 Capital Total Tier-1 Capital (Going-Concern Ca Additional Tier-1 Capital Total Tier-1 Capital (Gone-Concern Capital): Regulatory Adjustments: Regulatory Adjustments: Regulatory Adjustments: Regulatory Adjustments: Regulatory Adjustments: Revaluation Reserve for Fixed Assets, Securities & E Total Tier-2 Capital (Gone-Concern Capital) A Total Regulatory Capital (Tier-1+Tier-2) B. Risk Weighted Assets Credit Risk on Balance Sheet Exposure Market Risk Operational Risk Total Risk Weighted Assets C. Minimum Required Capital on Risk Weighted J. D. Capital Surplus/(Shortfall) (A-C) (Except capital Tier-2 Capital Tier-3 Capital Tier-4 Capital Tier-4 Capital Tier-5 Capital Tier-6 Capital Tier-7 Capital Tie	Required 10.00% 4.50% 6.00% 6.00% 10.	Held 14.50% 7.92% 9.68% 9.68% 4.82% spital Adequacy (Revised r 21, 2014. Held 14.48% 7.90% 9.68% 4,80% apital Adequacy (Revised r 24, 2014)	Required 10.00% 4,50% 6,00% 6,00% 6,00% 6,00% 6,00% 6,00% 6,20% 6,243,046,042,965 20,557,285,715 445,795,666 24,433,746,42,965 20,557,285,715 445,795,666 24,337,446,43 2,879,545,100 17,677,740,615 4,000,000,000 21,677,740,615 4,000,000,000 21,677,740,615 4,000,000,000 21,677,740,615 4,000,000,000 21,677,740,615 4,000,000,000 21,677,740,615 10,739,595,118 10,739,739,739,739,739,739,739,778 10,739,778 10,739,778 10,739,778 10,739,778 10,739,778 10,739,778 10,739,778 10,739,778 10,739,778	Held 14.41% 7.86% 9.64% 4.76% 9.64% 4.76% 9.64% 4.76% 9.64% 4.76% 9.64% 1.095.304,776 7.324 3.046.326,324 1.095.304,776 1.095.304,776 1.095.304,776 1.095.304,776 1.095.304,776 1.095.304,776 1.095.304,776 1.095.304,776 1.095.304,776 1.095.304,776 1.095.304,776 1.095.304,776 1.095.304,776 1.095.304,777
15.a 116.a 117.a	Common Equity Tier-1 Tier-1 Capital Tine-2 Capital Capital to Risk-weighted assets Ratios (CRAR) at Common Equity Tier-1 (Going-Concern Capital): Park-weighted Statutory Reserve Retained Earnings Regulatory Adjustments: Goodwill and all other Intanjbib Assets Deferred Tax Assets (95% of DTA as per BB Guidel Reciprocal Crossholdings in the CET-1 Capital of Ba Total Common Equity Tier-1 (Going-Concern Ca Additional Tier-1 Capital Total Tier-1 Capital (Going-Concern Capital): Tier-2 Capital (Gone-Concern Capital): Regulatory Adjustments: Common Equity Tier-1 Tier-2 Capital (Gone-Concern Capital) A Total Tier-2 Capital (Gone-Concern Capital) A Total Tier-2 Capital (Gone-Concern Capital) A Total Tier-2 Capital (Gone-Concern Capital) Concern Concern Capital A Total Tier-2 Capital (Gone-Concern Capital) A Total Tier-2 Capital (Tier-1+Tier-2) Balance Sheet Exposure Market Risk Operational Risk Copital Requirement Capital to Risk-weighted Assets C. Minimum Required Capital on Risk Weighted J D. Capital Requirement Capital to Risk-weighted Assets Capital Tier-1 Capital Tier-2 Capital Tier-2 Capital Tier-2 Capital Tier-2 Capital Tier-3 Capital Tier-3 Capital Tier-4 Capital Tier-4 Capital Tier-4 Capital Tier-5 Capital Tier-6 Capital Tier-7 Capital Tier-7 Capital Tier-8 Capital Tier-9 Capital Tier-9 Capital Tier-1 Capit	Required 10.00% 4.50% 6.00% 6.00% 10.	Held 14.50% 7.92% 9.68% 9.68% 4.82% spital Adequacy (Revised r 21, 2014. Held 14.48% 7.90% 9.68% 4,80% apital Adequacy (Revised r 24, 2014)	Required 10.00% 4.50% 6.00% 6.00% 6.00% 6.00% 6.20% 6.21304.008 6.281.308.408 1.095.304.778 788.773.24 1.095.304.78 1.095.304.778 1.095.304.778	Held 14.41% 7.86% 9.64% 4.76% 9.64% 4.76% 9.64% 4.76% 9.64% 4.76% 9.64% 4.76% 9.64% 1.95,304,777 7.86,777,324 1.05,304,777 8.6,304,304 1.05,304,777 8.1,2021 1.05,304,777 8.1,204,304 1.05,304,304 1.05,304,304 1.05,304,304 1.05,30
15.a 116.a 117.a	Common Equity Tier-1 Tier-1 Capital Tine-2 Capital Capital to Risk-weighted assets Ratios (CRAR) at Common Equity Tier-1 (Going-Concern Capital): Park-weighted Statutory Reserve Retained Earnings Regulatory Adjustments: Goodwill and all other Intanjbib Assets Deferred Tax Assets (95% of DTA as per BB Guidel Reciprocal Crossholdings in the CET-1 Capital of Ba Total Common Equity Tier-1 (Going-Concern Ca Additional Tier-1 Capital Total Tier-1 Capital (Going-Concern Ca Additional Tier-1 Capital Total Tier-2 Capital (Gone-Concern Capital): Regulatory Adjustments: Common Street Exposure District Tier-2 Capital Tier-2 Capital (Gone-Concern Capital) A Total Regulatory Capital (Tier-1*Tier-2) B. Risk Weighted Assets Credit Risk Operational Risk Operational Risk Total Risk Weighted Assets C. Minimum Required Capital on Risk Weighted J D. Capital Requirement Capital to Risk-weighted Assets Statutory Reserve Capital Tier-2 Capital Tier-1 Capital Tier-	Required 10.00% 4.50% 6.00% 6.00% 10.	Held 14.50% 7.92% 9.68% 9.68% 4.82% spital Adequacy (Revised r 21, 2014. Held 14.48% 7.90% 9.68% 4,80% apital Adequacy (Revised r 24, 2014)	Required 10.00% 4.50% 6.00% 6.00% 6.00% 6.00% 6.20% 6.21308,408 6.281308,408 1.095,304,778 788,777,324 1.095,304,778 788,777,324 1.095,304,778 1.095,304,778 1.095,304,778 1.095,304,778 1.095,304,778 1.095,778 1.095,778 1.095,778 1.095,778 1.095,78 1.124 1.095,78 1.125 1.095,78 1.124 1.095,78 1.125 1.095,78 1.124 1.095,78 1.125 1.095,78 1.095,78 1.125 1.095,78 1.095,78 1.125 1.095 1.095 1.095 1.095 1.095 1.095 1.095 1.095 1.095 1.095 1.095 1.09	Held 14.41% 7.86% 9.64% 4.76% 9.64% 4.76% 9.64% 4.76% 9.64% 1.95,304 1.95,3
115.a 116.a 117.a	Common Equity Tier-1 Tier-1 Capital Tier-2 Capital Tine calculation of CRAR under Basel III has been me into with Basel	Required 10.00% 4.50% 6.00% 6.00% 10	Held 14.50% 7.92% 9.68% 9.68% 4.82% spital Adequacy (Revised r 21, 2014. Held 14.48% 7.90% 9.68% 4,80% apital Adequacy (Revised r 24, 2014)	Required 10.00% 4.50% 5.00% 6.00% 6.00% 6.00% 6.21304,692,240 6.281,309,408 1.095,304,778 786,777,324 4.52,785,506 2.1,677,740,615 4.5795,661 5.725,300,392 5.014,294,728 10,739,595,118 32,417,335,733 164,111,825,644 28,920,395,102 18,737,595,118 32,417,335,733 164,111,825,644 10,739,595,118 32,417,335,733 174,335,733 175,732,732 175,732,732 175,732,732 175,732,732 175,732,732 175,732,732 175,732,732 175,732,732 175,732,732 175,732,732 175,732,732 175,732,732 175,732,732 175,732,732 175,732,732 175,732,732 175,777,324 175,777,324 175,777,324 1756,777,324 1756,777,324 1756,777,324 1756,777,324 1756,777,324 1756,777,324 1756,777,324 1756,777,324	Held 14.41% 7.86% 9.64% 4.76% 9.64% 4.76% 9.64% 4.76% 9.64% 4.76% 9.64% 4.76% 9.64% 1.095.304,496 1.095.304,496 1.095.304,496 1.095.304,796 1.095.304,786 1.095.304,896 1.095.304,896 1.095.304,996 1.095.304,796 1.095.304,796 1.095.304,796 1.095.304,776 1.095.304,776 1.095.304,776 1.095.304,777 1.095.304,778 1.
115.a 116.a 117.a	Common Equity Tier-1 Tier-1 Capital Tine-2 Capital Capital to Risk-weighted assets Ratios (CRAR) a Common Equity Tier-1 (Going-Concern Capital): Paick-ye Capital Statutory Reserve General Reserve Retained Earnings Regulatory Adjustments: Goodwill and all other Intanjble Assets Deferred Tax Assets (95% of DTA as per BB Guidel Reciprocal Crossholdings in the CET-1 Capital of Ba Total Common Equity Tier-1 (Going-Concern Ca Additional Tier-1 Capital Total Tier-1 Capital (Going-Concern Capital): Tier-2 Capital (Gone-Concern Capital) Tier-2 Capital (Gone-Concern Capital) Tier-2 Capital (Gone-Concern Capital) A Total Regulatory Adjustments: Comernal Provision including Off Balance Sheet items Subordinated debt Regulatory Adjustments: Combinal Regulatory Capital (Tier-1+Tier-2) B. Risk Weighted Assets Credit Risk on Balance Sheet Exposure Market Risk Operational Risk Total Risk Weighted Assets Credit Risk on Balance Sheet Exposure Market Risk Operational Risk Conditional Risk Total Risk Weighted Assets C. Minimum Required Capital on Risk Weighted J D. Capital Tier-1 Capital Tier-2 Capital Tier-1 Capital Tier-1 Capital Tier-2 Capital Tier-1 Capital Tier-2 Capital Tier-2 Capital Tier-1 Capital Tier-2 Capital Tier-1 Capital Tier-2 Capital Tier-1 Capital Tier-2 Capital Tier-1 Capital Tier-2 Capital Tier-2 Capital Tier-2 Capital Tier-2 Capital Tier-2 Capital Tier-3 Capital Tier-4 Capital Tier-4 Capital Tier-4 Capital Tier-4 Capital Tier-5 Capital Tier-6 Capital Tier-7 Capital Tier-7 Capital Tier-7 Capital Tier-8 Capital Tier-9 Capital Tier-9 Capital Tier-9 Capital Tier-1 Capital Tier-9 Capital Tier-9 Capital Tier-9 Capital	Required 10.00% 4.50% 6.00% 6.00% 10	Held 14.50% 7.92% 9.68% 9.68% 4.82% spital Adequacy (Revised r 21, 2014. Held 14.48% 7.90% 9.68% 4,80% apital Adequacy (Revised r 24, 2014)	Required 10.00% 4.50% 6.00% 6.00% 6.00% 6.00% 6.203 8.937,452,240 6.281,300.408 6.281,300.408 1.095,304,778 768,777,324 1.095,304,208 6.281,309.408 6.281,30	Held 14.41% 7.86% 9.64% 4.76% 9.64% 4.76% 9.64% 4.76% 9.64% 4.76% 9.64% 1.095,304,776 786,777,324 3.046,325,106 3.636,747,511 19,744,893,018 3.364,174,801 3.364,174,174,174,174,174,174,174,174,174,17
15.a 116.a 117.a 118.a	Common Equity Tier-1 Tier-1 Capital Tine-2 Capital Capital to Risk-weighted assets Ratios (CRAR) a Common Equity Tier-1 (Going-Concern Capital): Pair-Lyc Capital Statutory Reserve General Reserve Retained Earnings Regulatory Adjustments: Goodwill and all other Intanjble Assets Deferred Tax Assets (95% of DTA as per BB Guidel Reciprocal Crossholdings in the CET-1 Capital of Ba Total Common Equity Tier-1 (Going-Concern Capital): Total Tier-1 Capital (Going-Concern Capital): Tier-2 Capital (Gone-Concern Capital): Tier-2 Capital (Gone-Concern Capital): Regulatory Adjustments: Regulatory Adjustments Regulatory Capital (Tier-1+Tier-2) B. Risk Weighted Assets Credit Risk on Balance Street Exposure Off Balance Account Operational Risk Total Risk Weighted Assets C. Minimum Required Capital on Risk Weighted of Profit	Required 10.00% 4.50% 6.00% 6.00% 6.00% 6.00% 6.00% 8.00% 8.00% 8.00% 8.00% 8.00% 8.00% 8.00% 8.00% 8.00% 8.00% 8.00% 8.00% 8.00% 8.00% 8.00% 9.00%	Held 14.50% 7.92% 9.68% 9.68% 4.82% spital Adequacy (Revised r 21, 2014. Held 14.48% 7.90% 9.68% 4,80% apital Adequacy (Revised r 24, 2014)	Required 10.00% 4.50% 5.00% 6.00% 6.00% 6.00% 6.20% 6.20% 6.20% 6.21.309.408 6.281.309.408 6.281.309.408 6.281.309.408 6.281.309.408 6.281.309.408 6.281.309.408 6.281.309.408 6.281.309.408 6.281.309.408 6.281.309.408 6.281.309.408 6.281.309.408 6.281.309.408 6.281.309.408 6.281.309.408 6.281.309.408 6.281.309.408 6.208.2884.915 6.281.309.408	Held 14.41% 7.86% 9.64% 4.76% 9.64% 4.76% 9.64% 4.76% 9.64% 4.76% 9.64% 1.095,304,776 786,777,324 3.046,325,106 3.636,747,511 19,744,893,018 3.364,174,801 3.364,174,174,174,174,174,174,174,174,174,17
15.a 116.a 117.a 118.a	Common Equity Tier-1 Tier-1 Capital Tine-2 Capital Capital to Risk-weighted assets Ratios (CRAR) ac Common Equity Tier-1 (Going-Concern Capital): Parki-yc Capital Statutory Reserve General Capital Total Common Equity Tier-1 (Going-Concern Capital): Total Common Equity Tier-1 (Going-Concern Capital) Total Tier-1 Capital Total Tier-1 Capital General Provision including Off Balance Sheet items Subordinated debt Regulatory Adjustments: Revaluation Reserve for Fixed Assets, Securities & E Total Tier-2 Capital (Gone-Concern Capital): Regulatory Adjustments: Revaluation Reserve for Fixed Assets, Securities & E Total Tier-2 Capital (Gone-Concern Capital) A Total Regulatory Capital (Tier-1-Tier-2) B. Risk Weighted Assets Credit Risk O Balance Sheet Exposure Market Risk Operational Risk Copital Surplus/(Shortfall) (A-C) (Except capital E. Capital Surplus/(Shortfall) (A-C) (Except capital E. Capital Surplus/(Shortfall) (A-C) (Except capital E. Capital Requirement Capital Requirement Capital Requirement Capital Capital Capital on Risk Weighted Assets Statutory Reserve Opening Balanca Add: Transferred during the year (20% of pretax prof General Reserve Opening Balance Consolidated Revaluation Reserve on Investment Mutual Trust Bank limited (Note-17-a) MTB Securities Limited MTB Exchange (UK) Limited Revaluation Reserve on Investment in Securities Opening Balance Capital Regulation Reserve on Investment in	Required 10.00% 4.50% 6.00% 6.00% 6.00% 6.00% 6.00% 8.00% 8.00% 8.00% 8.00% 8.00% 8.00% 8.00% 8.00% 8.00% 8.00% 8.00% 8.00% 8.00% 8.00% 8.00% 9.00%	Held 14.50% 7.92% 9.68% 9.68% 4.82% spital Adequacy (Revised r 21, 2014. Held 14.48% 7.90% 9.68% 4,80% apital Adequacy (Revised r 24, 2014)	Required 10.00% 4.50% 6.00% 6.00% 6.00% 6.00% 6.203 6.	Held 14.41% 7.86% 9.64% 4.76% 9.64% 4.76% 9.64% 4.76% 9.64% 4.76% 9.64% 4.76% 9.64% 4.76% 9.64% 4.76% 9.64% 4.76% 9.64% 4.76% 9.64% 4.76% 9.64% 4.76% 9.64% 4.76% 4.76% 4.77,324 3.364,174,541 19,744,893,018 3.364,174,541 19,744,893,018 3.364,747,516 19,744,893,018 4.363,3953,922 9.698,148,602 29,443,041,824 29,443,041,824 20,790,990,192 20,790,990,192 20,790,990,192 20,790,990,132 20,790,990,132 20,790,990,132 40,985,686,386,983,686 17,560,298,818 183,452,664,138 183,452,411 19,953,304,776 19,973,304,776 19,973,304 19,97
15.a 116.a 117.a 118.a	Common Equity Tier-1 Tier-1 Capital Tine-2 Capital Capital to Risk-weighted assets Ratios (CRAR) a Common Equity Tier-1 (Going-Concern Capital): Pair-Up-Capital Statutory Reserve General Reserve Retained Earnings Regulatory Adjustments: Goodwill and all other Intanjble Assets Deferred Tax Assets (95% of DTA as per BB Guidel Reciprocal Crossholdings in the CET-1 Capital of Ba Total Common Equity Tier-1 (Going-Concern Capital): Total Common Equity Tier-1 (Going-Concern Capital): Total Tier-1 Capital (Going-Concern Capital): Tier-2 Capital (Gone-Concern Capital): General Provision including Off Balance Sheet items Subordinated debt Regulatory Adjustments: Regulatory Adjustments Regulatory Capital Tier-2 Capital (Tier-1+Tier-2) B. Risk Weighted Assets Credit Risk on Balance Sheet Exposure Off Balance Sheet Exposure Off Balance Sheet Exposure Market Risk Operational Risk Total Risk Weighted Assets C. Minimum Required Capital on Risk Weighted of D. Capital Surplus/(Shortfall) (A-C) (Except capital D. Capital Surplus/(Shortfall) (A-C) (Except capital D. Capital Tier-2 Capital Tier-	Required 10.00% 4.50% 6.00% 6.00% 6.00% 6.00% 6.00% 8.00% 8.00% 8.00% 8.00% 8.00% 8.00% 8.00% 8.00% 8.00% 8.00% 8.00% 8.00% 8.00% 8.00% 8.00% 9.00%	Held 14.50% 7.92% 9.68% 9.68% 4.82% spital Adequacy (Revised r 21, 2014. Held 14.48% 7.90% 9.68% 4,80% apital Adequacy (Revised r 24, 2014)	Required 10.00% 4.50% 5.00% 6.00% 6.00% 6.00% 6.00% 6.20% 6.20% 6.20% 6.20% 6.20% 6.20% 6.20% 6.20% 6.20% 6.20% 6.20% 6.20% 6.21.300.408 6.21.300.408 6.21.300.408 6.21.300.408 6.21.300.408 6.21.300.408 6.21.300.408 6.21.300.408 6.21.300.408 6.21.300.408 6.21.300.408 6.21.300.408 6.21.300.408 6.20.308 6.20.308 6.20.308 6.20.308 6.20.308 6.20	Held 14.41% 7.86% 9.64% 4.76% 9.64% 4.76% 9.64% 4.76% 9.64% 4.76% 9.64% 4.76% 9.64% 4.76% 9.64% 4.76% 9.64% 4.76% 9.64% 4.76% 9.64% 4.76% 9.64% 4.76% 9.64% 4.76% 9.64% 4.76% 4.76% 4.77,324 3.64,144,749,719,511 519,468,391 519,501 519,
15.a 116.a 117.a 118.a	Common Equity Tier-1 Tier-1 Capital Tine - 2 Capital Total Common Equity Tier-1 (Going-Concern Capital) Tier-2 Capital (Gone-Concern Capital) Tier-2 Capital Tier-3 Capital Tier-3 Capital Tier-4 Capital Concern Capital Tier-4 Capital Tier-4 Capital Concern Capital Tier-4 Capital Tier-4 Capital Tier-5 Capital Tier-6 Capital Tier-7 Capital Tier-7 Capital Tier-8 Capital Tier-8 Capital Tier-9 C	Required 10.00% 4,50% 6,60% 6,60% adde as per "Guidelines on Risk Based C its BRPD Circular no. 18 dated December on the conservation but fer leading to the conservation but	Held 14.50% 7.92% 9.68% 9.68% 4.82% spital Adequacy (Revised r 21, 2014. Held 14.48% 7.90% 9.68% 4.80% spital Adequacy (Revised r 21, 2014.	Required 10.00% 4.50% 5.00% 6.00% 6.00% 6.00% 6.00% 6.00% 6.281.300.408	Held 14.41% 7.86% 9.64% 4.76% 9.64% 4.76% 9.64% 4.76% 9.64% 4.76% 9.64% 1.095.304,776 7.86,777.324 3.636,747.51 19,744,893,018 15,468,991 2,122,105,013 3.634,747,51 19,744,893,018 16,108,145,506 3.636,747,51 19,744,893,018 16,333,953,929 9,698,148,800 29,443,041,822 20,443,041,822 20,443,041,822 20,790,991,322 20,790,990,132 20,790,99
15.a 16.a 17.a 18.a 19.a	Common Equity Tier-1 Tier-1 Capital Tine - Capital Capital to Risk-weighted assets Ratios (CRAR) a Common Equity Tier-1 (Going-Concern Capital): Pair-Up-Capital Statutory Reserve Retained Earnings Regulatory Adjustments: Goodwill and all other Intangible Assets Deferred Tax Assets (95% of DTA as per BB Guidel Reciprocal Crossholdings in the CET-1 Capital of Ba Total Common Equity Tier-1 (Going-Concern Capital): Total Common Equity Tier-1 (Going-Concern Capital) Tier-2 Capital (Gone-Concern Capital): General Provision including Off Balance Sheet items Subordinated debt Regulatory Adjustments: Regulatory Adjustments: Regulatory Adjustments: Regulatory Adjustments: Regulatory Adjustments: Regulatory Agity Tier-1 Tier-2 Capital (Gone-Concern Capital): A Total Regulatory Capital (Tier-1+Tier-2) B. Risk Weighted Assets Credit Risk Credit Risk Gone-Concern Capital (Tier-1+Tier-2) B. Risk Weighted Assets Credit Risk Total Tier-2 Capital (Gone-Concern Capital) Tier-2 Capital (Tier-1+Tier-2) B. Risk Weighted Assets Credit Risk Total Risk Weighted Assets Credit Risk Total Risk Weighted Assets Credit Risk Total Risk Weighted Assets C. Minimum Required Capital on Risk Weighted A D. Capital Surplus/(Shortfall) (A-C) (Except capital Tier-2 Capital Tier-1 Capital Tier-1 Capital Tier-2 Capital Tier-2 Capital Tier-2 Capital Tier-2 Capital Tier-2 Capital Tier-2 Capital Tier-3 Capital Tier-3 Capital Tier-4 Capital Conserve on Investmen Mutual Trust Bank limited (Note-17-a) MTB Securities Limited MTB Capital Limit	Required 10.00% 4.50% 6.0% 6.0% 6.0% 6.0% 6.0% 6.0% 6.0% 6.	Held 14.50% 7.92% 9.68% 9.68% 4.82% spital Adequacy (Revised r 21, 2014. Held 14.48% 7.90% 9.68% 4.80% spital Adequacy (Revised r 21, 2014.	Required 10.00% 4.50% 5.00% 6.00% 8.937,452,240 6.281,300.408 6.281,300.408 1.095,304,778 786,777,324 4.5795,666 1.095,304,778 4.5795,666 1.095,304,778 1.09	Held 14.41% 7.86% 9.64% 4.76% 9.64% 4.76% 9.64% 4.76% 9.64% 4.76% 9.64% 1.095.304,776 7.86,777.324 3.046,325,106 3.636,747,516 19,744,893,018 157,448,93,192 16,108,148,506 17,506,208,148,506 17,506,208,308,148,506 17,506,208,308,148,506 17,506,208,308,148,506 17,506,208,308,148,506 17,506,208,308,148,506 17,506,208,308,148,506 18,108,208,208,208,208,208,208,208,208,208,2
15.a 16.a 17.a 18.a 19.a	Common Equity Tier-1 Tier-1 Capital Tine - 2 Capital Tine calculation of CRAR under Basel III has been m ine with Basel III ha	Required 10.00% 4.50% 6.0% 6.0% 6.0% 6.0% 6.0% 6.0% 6.0% 6.	Held 14.50% 7.92% 9.68% 9.68% 4.82% spital Adequacy (Revised r 21, 2014. Held 14.48% 7.90% 9.68% 4.80% spital Adequacy (Revised r 21, 2014.	Required 10.00% 4.50% 5.00% 6.00% 6.00% 6.00% 6.00% 6.00% 6.281.300.408	Held 14.41% 7.86% 9.64% 4.76% 9.64% 4.76% 9.64% 4.76% 9.64% 4.76% 9.64% 4.76% 9.64% 4.76% 9.64% 4.76% 9.64% 4.76% 9.64% 4.76% 9.64% 4.76% 9.64% 4.76% 1.095,304,776 786,777,324 3.643,627,75% 1.095,304,776 1.095,304,774,511 19,744,893,018 6.333,953,924 9.698,148,806 29,443,041,824 157,439,639,93 26,012,964,438 153,452,664,138 6.386,993,366 17,500,298,816 17,75% 18,66% 18,6
15.a 16.a 17.a 18.a 19.a	Common Equity Tier-1 Tier-1 Capital Tine - 2 Capital Capital to Risk-weighted assets Ratios (CRAR) at Common Equity Tier-1 (Going-Concern Capital) Statutory Reserve Retained Earnings Regulatory Adjustments: Goodwill and all other Intanjbile Assets Deferred Tax Assets (95% of DTA as per BB Guidel Reciprocal Crossholdings in the CET-1 Capital of Ba Total Common Equity Tier-1 (Going-Concern Ca Additional Tier-1 Capital Total Tier-1 Capital (Going-Concern Capital) Tier-2 Capital (Gone-Concern Capital) Tier-2 Capital (Gone-Concern Capital) Tier-2 Capital (Gone-Concern Capital) Tier-2 Capital (Gone-Concern Capital) A Total Tier-2 Capital (Gone-Concern Capital) Concern Tier-1 Capital Total Tier-2 Capital (Gone-Concern Capital) Tier-1 Capital Tier-2 Capital Tier-1 Capital Tier-2 Capital Tier-1 Capita	Required 10.00% 4.50% 6.0% 6.0% 6.0% 6.0% 6.0% 6.0% 6.0% 6.	Held 14.50% 7.92% 9.68% 9.68% 4.82% spital Adequacy (Revised r 21, 2014. Held 14.48% 7.90% 9.68% 4.80% spital Adequacy (Revised r 21, 2014.	Required 10.00% 4.50% 6.00% 6.00% 6.00% 6.00% 6.20% 6.203 6.21,300.408 6.21,300.408 6.21,300.408 6.21,300.408 6.21,300.408 6.21,300.408 6.21,300.408 6.21,300.408 6.21,300.408 6.21,300.408 6.21,300.408 6.21,300.408 6.21,300.408 6.21,300.408 6.21,400.409.000 6.21,677,740,615 6.725,300.392 6.10,739,595,118 6.725,300.392 6.10,739,595,118 6.21,300.408 6.20,20,430,102 6.10,739,595,118 6.21,300.408 6.20,20,430,102 6.10,20,20,20,20,20,20,20,20,20,20,20,20,20	Held 14.41% 7.86% 9.64% 4.76% 9.64% 4.76% 9.64% 4.76% 9.64% 4.76% 9.64% 4.76% 9.64% 4.76% 9.64% 1.095.304,776 786,777.324 3.046,325,326 18,749,719,511 519,468,991 2.122,105,013 3.364,747,511 19,744,893,018 3.364,747,511 19,744,893,018 3.364,747,512 3.364,747,182 3.364,747,183 4.364,747,743 4.364,747,743 4.364,747,743 4.364,747,743 4.364,747,743 4.364,747,743 4.364,747,743 4.364,747,743 4.364,747,743 4.364,747,743 4.364,747,743 4.364,747,743 4.364,747,743 4.364,747,743 4.364,747,743 4.364,747,743 4.364,747,743 4.364,747,743 4.364,747,744 4.364
15.a 117.a 118.a 19.a	Common Equity Tier-1 Tier-1 Capital Tine - 2 Capital Tine - 2 Capital Tine - 2 Capital Tine calculation of CRAR under Basel III has been m ine with Basel III has been m ine dearning Regulatory Adjustments: Goodwill and all other Intanjble Assets Deferred Tax Assets (95% of DTA as per BB Guidel Reciprocal Crossholdings in the CET-1 Capital of Ba Total Common Equity Tier-1 (Going-Concern Ca Additional Tier-1 Capital Total Tier-2 Capital Total Tier-3 Capital The calculation of CRAR under Basel III has been m inch with Basel III's issued by Bangladesh Bank vide Statutory Reserve Opening Balance Consolidated Revaluation Reserve on Investmen Mutual Trust Bank limited (Note-17.a) Tal Sank Imited Tier-2 Capital Tier-2 Capital Tier-2 Capital Tier-2 Capital The calculation of CRAR under Basel III has been m inch with Basel III's issued by Bangladesh Bank vide Statutory Reserve Opening Balance Consolidated Revaluation Reserve on Investmen Acid: Transferred during the year (20% of pretax prof General Reserve Opening Balance Consolidated Surplus in Profit and Loss Account/Retained ear Opening Balance Consolidated Surplus in Profit	Required 10.00% 4.50% 6.0% 6.0% 6.0% 6.0% 6.0% 6.0% 6.0% 6.	Held 14.50% 7.92% 9.68% 9.68% 4.82% spital Adequacy (Revised r 21, 2014. Held 14.48% 7.90% 9.68% 4.80% spital Adequacy (Revised r 21, 2014.	Required 10.00% 4.50% 5.00% 6.00% 6.00% 6.00% 6.20% 6.20% 6.20% 6.20% 6.20% 6.20% 6.20% 6.20% 6.20% 6.20% 6.20% 6.20% 6.20% 6.21.300.408 6.21.300.408 6.21.300.408 6.21.300.408 6.21.300.408 6.21.300.408 6.21.300.408 6.21.300.408 6.21.300.408 6.21.300.408 6.21.300.408 6.21.300.408 6.21.300.408 6.21.300.408 6.20.300.300.208 6.20.300.408 6.20.30	Held 14.41% 7.86% 9.64% 4.76% 9.64% 4.76% 9.64% 4.76% 9.64% 4.76% 9.64% 4.76% 9.64% 4.76% 9.64% 4.76% 9.64% 4.76% 9.64% 4.76% 9.64% 4.76% 9.64% 4.76% 9.64% 4.76% 1.095.304,777 786,777.324 3.64,146,166 1.095.304,775 1.095.304,776 1.095.304 1.095.304 1.095.304 1.095.304 1.095.304 1.095.304 1.095.3
15.a 117.a 118.a 19.a	Common Equity Tier-1 Tier-1 Capital Tine - 2 Capital Capital to Risk-weighted assets Ratios (CRAR) at Common Equity Tier-1 (Going-Concern Capital) Statutory Reserve Retained Earnings Regulatory Adjustments: Goodwill and all other Intanjbile Assets Deferred Tax Assets (95% of DTA as per BB Guidel Reciprocal Crossholdings in the CET-1 Capital of Ba Total Common Equity Tier-1 (Going-Concern Ca Additional Tier-1 Capital Total Tier-1 Capital (Going-Concern Capital) Tier-2 Capital (Gone-Concern Capital) Tier-2 Capital (Gone-Concern Capital) Tier-2 Capital (Gone-Concern Capital) Tier-2 Capital (Gone-Concern Capital) A Total Tier-2 Capital (Gone-Concern Capital) Concern Tier-1 Capital Total Tier-2 Capital (Gone-Concern Capital) Tier-1 Capital Tier-2 Capital Tier-1 Capital Tier-2 Capital Tier-1 Capita	Required 10.00% 4.50% 6.0% 6.0% 6.0% 6.0% 6.0% 6.0% 6.0% 6.	Held 14.50% 7.92% 9.68% 9.68% 4.82% spital Adequacy (Revised r 21, 2014. Held 14.48% 7.90% 9.68% 4.80% spital Adequacy (Revised r 21, 2014.	Required 10.00% 4.50% 6.00% 6.00% 6.00% 6.00% 6.20% 6.203 6.21,300.409 6.21,300.409 6.21,300.409 6.21,300.409 6.21,300.409 6.21,300.409 6.21,300.409 6.21,300.409 6.21,300.409 6.21,300.409 6.21,300.409 6.21,300.409 6.21,300.409 6.21,300.409 6.21,400.000 6.21,677,740,615 6.725,300.392 6.10,739,595,118 6.725,300.392 6.10,739,595,118 6.21,300.409 6.20,300.40	Held 14.41% 7.86% 9.64% 4.76% 9.64% 4.76% 9.64% 4.76% 9.64% 4.76% 9.64% 4.76% 9.64% 4.76% 9.64% 4.76% 9.64% 4.76% 1.095,304,776 786,777,324 3.046,326,106 3.636,747,511 19,744,893,018 3.364,174,501 19,744,893,018 3.364,747,511 19,744,893,018 3.364,747,512 19,744,893,018 3.364,747,512 19,744,893,018 3.364,747,512 19,744,893,018 3.364,174,501 19,744,893,018 6.333,953,922 9,698,148,805 29,443,041,822 20,799,990,132 21,75% 20,790,990,132 20,799,990,132 20,7

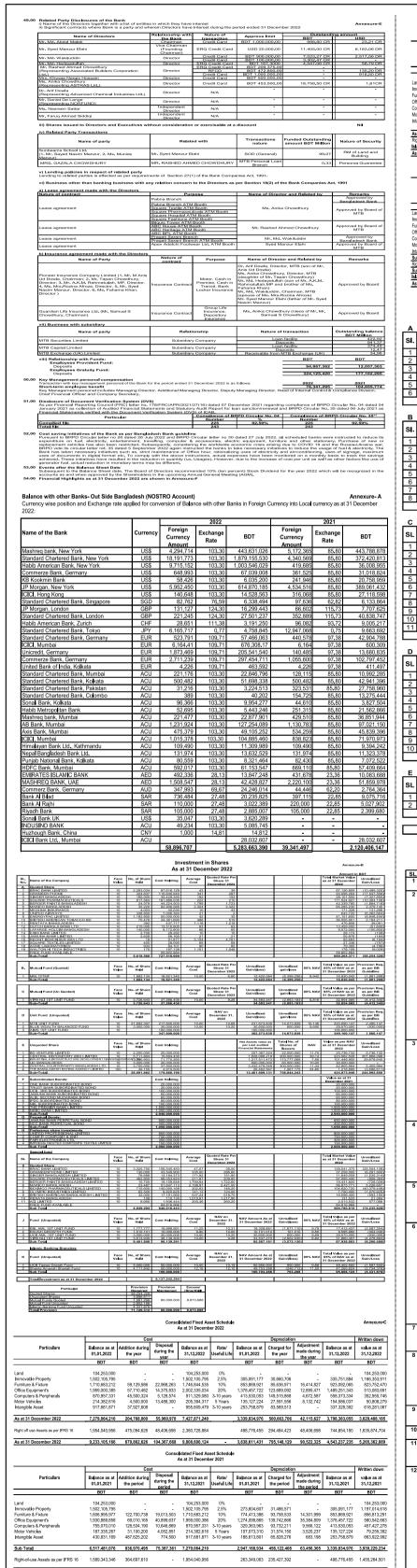
Γ	Darticulare	Amount in	
	Particulars ff-Balance Sheet Items Contra & Contingent Assets & Liabilities:	2022	2021
	Contral & Commigner Assets & Lisbuties: Acceptaces and endorsements Acceptaced Bil (Inland) Acceptaced Bil (Foreign) Less: Inter transaction with Off-shore Banking Unit	4,716,044,205 61,583,924,677 66,299,968,882 20,102,288,879	3,836,250,511 61,051,364,695 64,887,615,205 20,464,318,094
	Less: Inter transaction with Off-shore Banking Unit Islamic Banking Branches Letter of guarantee BG Quiward (Inland)	20,102,288,879 46,197,680,003 3,774,900,641 49,972,580,644	20,464,318,094 44,423,297,112 418,342,594 44,841,639,706 23,596,109,618
	BS Quiward (Foreign) Islamic Banking Branches Offshore Banking Unit	20,169,474,191 49,256,318,855 31,407,254	16,753,330,954 40,349,440,573
	rravocable letters of credit LC Sight & Usance FLC Sight & Usance	49,287,726,110 5,630,574,626 31,224,607,572 36,855,182,198	5,203,529,776 31,457,362,647 36,660,892,423
	Less: Inter transaction with Off-shore Banking Unit Islamic Banking Branches Bills for collection	12,352,025 36,842,830,173 1,962,857,881 38,805,688,054	36,660,892,423 105,866,994 36,766,759,417
	Sills Islamic Banking Branches	10,571,089,855 10,571,089,855 753,744,683 11,324,834,538	10,053,512,136 10,053,512,136 10,053,512,136
	Letter of Guarantee i) Claims against the Bank not acknowledged as debts i) Money for which the bank is contingently liable in respect of	149,390,829,346	132,011,351,831
	guaranties given favoring : Directors Directors Bank and other Financial Institutions Others	20,383,852,954 28,872,465,901 49,256,318,855	17,643,412,49 22,706,028,07 40,349,440,57
	Less: Margin III) Liability on Account of Bills Re-Discounted IV) Liability on Account of Outstanding Forward Exchange Contract	(3,212,624,712) 46,043,694,143	(2,826,875,66 37,522,564,90
	Segregation of Commitment by Type Documentary Credit and Short Term Business Related Transaction Forward Asset Purchased and Forward Deposit	46,043,694,143 38,805,688,054	37,522,564,90 36,766,759,41
	Endorsed formal standby facilities, Credit facilities and other commitments: Loss than one year Undrawn formal standby facilities, credit lines and other commitments: Spot and Forward Foreign Exchange Rate Contract	99,260,306,753	85,191,080,27 -
	Other Exchange Contract Others Income Statement Income:	11,324,834,538 149,390,829,346	10,053,512,13 132,011,351,83
	Interest, Discount and Similar Income Dividend income Fee, Commission and Brokerage Exchange Gain	18,393,446,343 327,302,273 1,267,781,974 6,020,219,149	16,833,540,59 155,174,63 1,110,303,09 977,045,23
	Other Operating Income Expenses: Interest, Fee and Commission Administrative expenses	1,604,700,340 27,613,450,079 12,197,762,448 5,236,254,449	1,595,148,23 20,671,211,79 8,821,458,69 4,751,191,00
	Other operating expenses Depreciation on Banking Assets Operating profit	2,110,107,075 766,105,617 20,310,229,588 7,303,220,490	1,540,041,83 682,333,21 15,795,024,75 4,876,187,04
	Consolidated Interest Income/profit on investments Mutual Trust Bank Limited (Note-24.a) MTB Securities Limited MTB Gapital Limited	15,838,446,494 228,877,965 47,426,272	14,329,716,11 232,395,34 45,323,07
	MTB Exchange (UK) Limited Less: intragroup interest income (Loans) Less: intragroup interest income (Bank balance) Interest income/roff(in investments	(49,856,702) (22,077) 16,064,871,951	(35,520,50 (9,432,61 14,562,481,41
	Interest income/profit on investments Loans and Advances/Investments (Note-24.a.1) Money at Call and Short Noticle Short Term Pacement (Local) Short Term Pacement (Foreign)	15,642,086,072 8,199,282 56,272,786 549,105,350 16,255,663,491	14,237,848,84 8,471,25 23,232,29 197,256,78 14,466,809,17
	Less: Inter transaction with Offshore Banking Unit Interest on Loans and Advances/Investments Cash Credits	(417,216,997) 15,838,446,494 1,993,660,989	(137,093,06 14,329,716,11 2.129,299.54
	Overdrafts Bills Purchased and Discounted Confinuous Lours From Louis	1,773,987,441 227,559,174 900,632,427 3,363,656,317 5,097,524,753	1,647,680,17 160,157,24 952,078,19 2,524,571,16 5,191,316,49
	Term Loans Short term Agri, Credit and Microcredit Packing Credit Credit Cards Staff Loan Lease Finance	377,687,076 43,030,039 383,760,495 31,425,202	445,627,36 48,608,84 297,770,56
	Offshore Banking Unit Islamic Banking Branches	29,979,201 14,222,903,112 1,214,363,089 204,819,871 15,642,086,072	33,754,24 13,462,009,18 762,305,24 13,534,41 14,237,848,84
	Consolidated Interest paid/profit shared on deposits and borrowings etc. Mutual Trust Bank Limited (Note-25.a) MTB Securities Limited MTB Capital Limited MTB Capital Limited	12,197,762,448 27,480,783 22,375,919	8,821,458,69 22,853,88 16,036,18
	MTB Exchange (UR) Limited Less: Intragroup Interest Expense (Borrowings) Less: Intragroup Interest Expense (Deposits)	(49,856,702) (22,077) 12,197,740,371	(35,520,50 (9,432,61 8,815,395,64
	Interest paid/profit shared on deposits and borrowings etc. Interest on Deposit and Other Accounts. (Note-25.s.,1.) Interest on Deposit and Deriver Accounts. (Note-25.s.,1.) Interest on Deposit and Deriver Accounts (Note-25.s.,1.) Interest on Deposit on Link Official State of Deposition Link O	10,283,845,617 1,051,543,048 11,335,388,665	7,357,147,19 1,009,264,15 8,366,411,35
	Offshore Banking Unit Inland State of the Manager o	1,084,255,772 195,335,008 (417,216,997) 12,197,762,448	570,273,58 21,866,81 (137,093,06 8,821,458,69
	Interest on Deposits and Uttler Accounts Current Deposit & Other Accounts Savings Deposit Fried Deposits Special Noticed Deposits Deposit Products	14,256,854 620,538,457 6,799,274,719 797,795,063 2,051,980,523	9,867,54 580,831,80 4,272,997,57 454,512,30 2,038,937,97
	Deposit Products Interest on Subordinated Bonds and Borrowing other Banks and Financial Institutions Interest on Borrowing from other Banks and Financial Institutions Interest on Subordinated Debt	2,051,980,523 10,283,845,617 505,604,329 545,938,720 1,051,543,048	454,512,30 2,038,937,97 7,357,147,19 302,091,88 707,172,26 1,009,264,15
	Consolidated Investment Income Mutual Trust Bank Limited (Note-26.a)	3.482.338.332	3.392.199.21
	MTB Securities Limited MTB Exchange (UK) Limited MTB Exchange (UK) Limited Investment Income	127,596,925 37,378,581 3,647,313,838	200,396,36 77,185,73 3,669,781,31
	Interest on Treasury Bill Interest on Treasury Bill Interest on Treasury Bond Capital Gain from Trading in Govt. Securities Capital Gain/(Loss) on Investment in shares of quoted companies Dividend Income from Investment in Shares	7,499,804 2,376,950,486 556,014,559 10,826,669 51,261,774	17,176,90 2,183,272,21 645,709,64 63,295,27 33,441,60
	Dividend Income from Proference Share Investment Dividend Income from Mutual Fund Dividend Income from Perpetual Bond Income from Other Investments	172,256,945 1,882,134 101,901,420 48.051,763	50,529,16 4,784,00 66,419,86 93,056,46
	Dividend Income from Subsidiaries Islamic Banking Branches	129,997,600 3,456,643,154 25,695,178 3,482,338,332	227,495,80 3,385,180,94 7,018,27 3,392,199,21
	Consolidated Commission, Exchange and Brokerage Mutual Trust Bank Limited (Note-27.a) WTB Securities Limited WTB Schange (UK) Limited	7,288,001,123 267,971,407	2,087,348,33 400,029,00 520,06
	Commission, Exchange and Brokerage Commission (Note-27.a.1) Exchange (Note-27.a.2)	7,555,972,530 1,267,781,974 6,020,219,149 7,288,001,123	2,487,897,40 1,110,303,09 977,045,23 2,087,348,33
	Commission Commission on Letter of Guarantee Commission on Letter of Grodit Commission on Acceptance of Bills Commission on Acceptance of Bills Commission on Mipot/Export Collection	276,656,112 407,170,102 377,148,335 49,257,963	2,087,348,33 206,324,18 384,367,61 335,629,65 41,057,22
	Commission on Import/Export Collection Commission on LC Advising Commission on PC, DG TTO Commis	49,257,963 15,606,000 3,923,627 56,258,353 15,314,108	14,910,30 6,122,49 56,194,81 12,494,91
	Commission on IBC. Underwriting Commission regarding Treasury Bill/Bond Commission on RTGS Commission on POS	112,788 18,691,590 8,256,155 1,228,395,134	166,73 42,819,52 5,099,95 3,670,80 1,108,858,22
	Offshore Banking Unit Islamic Banking Branches Exchange Gain (net of exchange loss)	39,386,841 1,267,781,974	1,444,87 1,110,303,09
	Exchange Gain Less: Exchange Loss	6,191,579,688 171,360,539 6,020,219,149	981,522,53 4,477,29 977,045,23
	Consolidated other operating income Mutual Trust Bank Limited (Note-28.a) WTB Securities Limited WTB Scharge (UK) Limited	1,004,664,130 11,613,173 15,489,011	861,948,12 12,506,96 24,890,49
	Other Operating Income Handling Charges VISA Card	1,031,766,314 166,728 260,874,726 200,336,329	899,345,58 297,48 147,674,82 200,602,08
	Charpes against cards Service Charpes Service Charpes Telephone & SMS Charpe Recoveries SWIFT Charpe Recoveries SME Fees and Charpes Management fees	200,336,320 131,774,224 139,989,250 40,352,605 3,789,770 31,788,500	99,775,93 126,251,27 31,911,57 4,886,38 28,502,25
	Early Settlement Fee Loan Processing Fee NPSB Acquire Income Locker Rent	3,559,270 48,590,018 33,297,975 7,698,230	3,791,16 57,128,82 22,157,01 7,155,79
	Miscellaneous Earnings Offshore Banking Unit Islamic Banking Branches	94,380,928 996,598,542 - 8,065,588 1,004,664,130	131,042,95 861,177,55 770,57 861,948,12
	Consolidated Salaries and Allowances Mutual Trust Bank Limited (Note-29.a) MTB Securities Limited MTB Capital Limited MTB Exchange (NK) Limited	1,004,664,130 4,291,711,740 102,747,530 12,451,740	3,875,876,62 92,741,43 13,799,41
	Salary and Allowances Basic Pay	4,406,911,010 1,933,249,536	3,982,417,47
	Allowances Borus Grautij Provident Fund	1,399,656,501 407,473,481 378,500,000 172,832,222 4,291,711,740	1,292,795,62 531,323,50 172,800,00 158,518,88 3,875,876,62
	Chief Executive's salary and fees Basic Allowance Provident Fund	19,267,605 1,985,550 3,191,586	18,176,98 2,374,45 4,010,93
	Consolidated Rent, Taxes, Insurance, Electricity etc. Mutual Trust Bank Limited (Note-30.a) MTB Securities Limited	1,718,134 26,162,875 731,258,874 4,983,865	1,817,69 26,380,05 706,146,33 19,958,05
	MTB Capital Limited MTB Exchange (UIX) Limited Rent, Taxes, Insurance, Electricity etc. Font:	395,570 736,638,308 294,399,593	317,50 99,54 726,521,48 276,731,48
	Ront* VAT on Rent Rates & Taxes Insurance Electricity & Utilities	72,025,570 6,319,040 233,804,658 124,552,470	70,478,39 82,189,18 163,689,37 113,057,89
	Islamic Banking Branches * While implementing IFRS 16. Leases, the bank recorded interest paid on lease liability (note-37.a) and depreciation expense of 807 283,306,601 in 31 December 2022 against those rental premises that have been treated as ROU asset.	731,101,330 157,543 731,258,874 on ROU assets (note-37.a) instead of	706,146,33 706,146,33 f charging rental
	Reconciliation of rental expense is presented as under: A) Total Rent expenses incurred for office premises paid during 2022 Total Rent expenses incurred in 2022	602,731,764	
	B) Rental expenses converted into the Interest expenses on lease liability & depreciation expenses on ROU As Rent expense considering for IFRS 16 Leases C)=I/CAB, Rent Expenses presented in Note 30.a.	236,306,601 366,425,163	241,259,99 347,209,87
1	D) Expenses charged during 2022 for IFRS 16 - Leases Interest Expenses on lease liability (Note 37.a) Depreciation Expenses on ROU Assets (Note 36.a) Total expenses charged for ROU Assets during the year EVEX. D.M. Additional expenses in the second of the second during the year	58,437,835 276,558,599 334,996,435	58,457,44 233,490,91 291,948,35
	E)= (0-B), Additional expenses incurred for leases during 2022 Consolidated Legal Expense Mutual Trust Bank Limited (Note-31.a) MTB Securities Limited	98,689,833 1,279,109	2,924,00
	MTB Capital Limited MTB Exchange (UK) Limited Legal Expense	1,279,109	2,924,00 2,923,50
	Legal Expense Islamic Banking Branches	1,279,109 1,279,109 1,279,109	2,923,50 2,923,50 50 2,924,00
	Consolidated Postage, Stamp, Telecommunication, etc. Mutual Trust Bank Limited (Mode-32.a) MRI Securities Limited MRI Securities Limited	41,307,396 530,473	22,290,89 692,56
	MTB Capital Limited MTB Exchange (UK) Limited Postage, Stamps, Telecommunication etc.	84,151 - 41,922,020	112,35 - 23,095,82
	Postaga/Courier Service Telephone Islamic Banking Branches	14,391,210 28,040,231 40,431,441 875,955 41,307,396	9,044,26 13,234,00 22,278,26 12,62 22,290,89
	Consolidated Stationery, Printings, Advertisements etc. Mixhall Trust Bark. Limited (Note-33.a) MTB Skororine Limited MTB Station (Note Station) MTB Skororine Limited MTB Exchange (Not) Limited	140,476,755 2,226,324 462,620	113,860,49 2,229,66 537,32
	Stationery, Printings, Advertisements etc. Printing Stationery Printing Stationery Printing Stationery Printing Stationery	143,165,699 55,856,266 16,684,899 22,879,905	116,627,48 42,570,75 14,247,77 19,568,01
	Perly & Toble Stationery Publicity & Advantisement Islamic Bankting Branches	22,879,905 43,353,904 138,774,973 1,701,782 140,476,755	19,568,0° 35,834,2° 112,220,76 1,639,7° 113,860,49
	Director's Fees Meeting flee	3,526,999 2,041,600	3,633,0 2,059,2
	Islamic Banking Branches	2,041,600 118,400 2,160,000	2,059,2 158,4 2,217,6
	Bank has paid BDT 8,000 as Honorarium according to the BRPD circular letter no. 11 dated 04 October 2015	2,100,000	2,217,0

	Particulars	Amount 2022	in BDT 2021
35.a	Auditor's Fees Annual Account Quariery Accounts NOSTRO Account IPFF Account	1,380,000 345,000 57,700 57,500	1,380,000 - - 57,500
36.00	IFT PLACED IN COMPARISON OF THE PROPERTY OF T	57,500 57,500 1,897,700 964,108,596 23,332,446	57,500 57,500 1,495,000 832,571,524 6,829,676
36.01	MTB Capital Limited MTB Capital Limited MTB Exchange (UK) Limited Consolidated Depreciation of assets Mutual Trust Bank Limited (Note-36.a)	1,923,306 989,364,348 770,310,285	1,946,390 1,946,390 841,347,591
26.04.4	Instituted in that bears Lumited (undersous) MTB Securities Infilled MTB Capital Limited MTB Exchange (UK) Limited Consolidated Repair of Bank's assets	23,162,914 1,674,931 - 795,148,130	6,015,583 1,743,127 691,551,839
30.01.1	MRUBAL Trust Bank Limited (Note-36.a) MTB Securities Limited MTB Capital Limited MTB Exchange (UK) Limited	193,798,312 169,532 248,375 - 194,216,219	148,778,396 814,093 203,263 - 149,795,752
36.a	Depreciation and Repair of Bank's assets Depreciation: Immovable Property Furniture & Fixture Furniture & Fixture Office Equipment's	29,190,025 82,351,194 121,338,056	29,938,487 90,975,626 138,116,864
	Computers & Peripherals Motor Valicles Intangible Asset Right off use Assets	145,802,968 27,591,556 83,273,220 276,558,599 766,105,617	92,424,119 31,574,150 65,813,058 233,490,913 682,333,218
	Repair of Bank's assets	193,798,312 959,903,928 4,204,668 964,108,596	148,491,796 830,825,013 1,746,511 832,571,524
37.00	Consolidated Other Expenses Mutual Trust Bank Limited (Note-37.a) MTB Securities Limited MTB Capital Limited MTB Capital Limited MTB Capital Limited	1,912,104,095 29,952,415 5,778,716 14,951	1,389,803,525 24,108,246 3,785,705 503,800
37.a	Other Expenses Security & Auxiliary Service Office Cleaning	1,947,850,178 295,565,953 96,609,406	1,418,201,275 252,666,240 83,645,135
	Office Maintenance Car Expense Entertainment Newspaper & Periodicals Clearing House Expense	25,440,538 347,688,691 23,036,772 535,503 24,912	31,400,281 287,737,642 15,919,540 276,779 34,163
	Traveling & Conveyence Bank Charge Training Expense Professional Fee AGM Expense	40,550,654 6,571,996 6,457,739 11,582,306 320,000	24,732,777 2,459,066 2,452,108 36,756,638 502,632
	Subscription & Donation Reuters Charge CDBL Charges Fees & Registration	28,185,236 41,985,122	57,377,288 2,269,586 1,132,500 19,178,470
	Business Development Expense Contribution to MTB Foundation Honorarium Cash Carrying Expense Contact Point Verification (CPV) Charges	537,955,003 45,000,000 2,036,186 33,216,231 184,680	246,931,699 30,000,000 1,330,155 31,119,875 3,141,475
	Site Maintenance & Support Service On-line and connectivity charges NID Verification Charge Agent Banking Float Sharing Commission Interest on lease Islability	3,733,946 35,113,504 1,716,859 57,471,933 58,437,835	4,245,737 43,958,985 1,919,096 45,674,002 58,457,446
	Indices of rease leading Passage for Travel Climate Risk Fund Loss on Sale of Fixed Assets POS Interchange Reimbursement Fees	150,972,038 6,000,000 7,893,868 6,919,425	78,513,485 7,680,095
38.00	Offshore Banking Unit Islamic Banking Branches Consolidated Provision for Loans, Investment & Other	1,871,206,336 38,026,751 2,871,009 1,912,104,095	1,371,512,893 16,430,851 1,859,781 1,389,803,525
	Provision for Unclassified Loans and Advances Special General Provision-COVID-19 Provision for Classified Loans & Advances Provision for Off Balance Sheet Items Provision for Margin Loan & Investment in Shares	2,253,938,813 98,241,572 1,761,216,565 146,053,983 255,000,000	13,729,058 475,868,961 732,840,719 335,592,653 540,000,000
38.a	Provision for Other Asset Provision for Loans, Investment & Other Provision for Unclassified Loans and Advances	60,000,000 4,574,450,933 2,253,938,813	24,000,000 2,122,031,391 13,729,058
	Special General Provision-COVID-19 Provision for Classified Loans & Advances Provision for Off Balance Sheet Items Provision for Diminution in Value of Investments Provision for Diminution in Value of Investments Provision for Other Asset	98,241,572 1,761,216,565 146,053,983 59,000,000 60,000,000	475,868,961 732,840,719 335,592,653 24,000,000
39.00	Consolidated Provision for Current Tax Mutual Trust Bank Limited (Note-39.a) MTB Securities Limited	4,378,450,933 1,323,097,632 131,563,415	1,582,031,391 1,259,525,860 167,815,154
39.a	MTB Capital Limited MTB Exchange (UK) Limited Provision for Current Tax Current tax	12,918,274 - 1,467,579,321 1,323,097,632	21,668,557 (175,341 1,448,834,228 1,259,525,860
39.01	Consolidated Deferred Tax (Income)/Expenses Mutual Trust Bank limited (Note-39.a.1) MTB Securities Limited	1,323,097,632 (609,672,217) 1,291,013	1,259,525,860 (883,204,205 (46,291
39.a.1	MTB Capital Limited MTB Exchange (UK) Limited Provision for Deferred Tax Expenses/(Income) Deferred Tax (Note-9,a.4.2.1)	(608,395,405) (609,672,217)	(883,262,540 (883,204,205
40.00	Consolidated Earning Per Share (EPS):* Consolidated Net Profit After Tax Number of Ordinary Shares outstanding Earning Per Share (EPS)	(609,672,217) 2,369,155,084 893,745,224 2,65	(883,204,205 2,973,200,427 893,745,224 3,33
40.a	Earnings Per Share (EPS). Earning Per Share (EPS): Net Potit After Tax Number of Ordinary Shares outstanding	2,211,344,142 893,745,224	2,917,833,997 893,745,224
41.00	Earning Per Share (EPS) Consolidated Receipts from other operating activities Mutual Tirust Bank Limited (Note-41.a) MTS Securities Initiated	1,579,005,162 91,943,967	3,26 1,588,129,960 170,277,897
41.a	MTB Capital Limited MTB Exchange (UK) Limited Less: Intragroup other operating income Receipts from other operating activities	36,348,004 - 1,707,297,133	93,147,760 - - 1,851,555,617
	Handling charge VISA Card Charges against cards Service Charges Telephon & SMS Charge Recoveries	166,728 260,874,726 200,336,320 131,774,224 139,989,250	297,485 147,674,822 200,602,086 99,775,932 126,251,276
	SWIFT Charge Recovaries SMIE Fees and Charges Management fees Early Sellament Fee Loan Processing Fee	40,352,605 3,789,770 31,788,500 3,559,270 48,590,018	31,911,575 4,886,387 28,502,251 3,791,166 57,128,820
	NPSB Acquire Income Locker Rent Indicated The Indicate In	33,297,975 7,698,230 7,499,804 556,014,559 10,826,669	22,157,019 7,155,790 17,176,905 645,709,649 63,295,278
42.00	Miscellamic Barnings Islamic Barning Branches Consolidated Payments for other operating activities Rent, Tax, Insurance and Electricity etc.	94,380,928 8,065,588 1,579,005,162 736,638,308	131,042,951 770,570 1,588,129,960 726,521,483
	Legal Expense Postage, Stamps, Telegram & Telecommunication etc. Directors' Fee Auditors' Gees Regair & Maintenance	1,279,109 41,922,020 3,526,999 2,570,471 198,420,887	2,924,001 23,095,821 3,633,000 2,158,389 149,795,752
42.a	Other Expenditure Payments for other operating activities Rent, Tax, Insurance, Electricity Legal Expense	1,893,842,485 2,878,200,278 731,258,874 1,279,109	1,379,388,303 2,287,516,748 706,146,335 2,924,001
	Postage, Starge, Telegram & Telephone Directors' Fee Audit fee Repair & Maintenance Other Expenditure	41,307,396 2,160,000 1,897,700 198,002,980 1,859,210,228	22,290,894 2,217,600 1,495,000 150,238,307 1,352,123,430
43.00	Consolidated Reconciliation of cash flows from operating activities Profit before provision Adjustment for non cash items Depreciation of head assets	2,835,116,286 7,802,793,245 707,670,241	2,237,435,566 5,660,803,506 625,738,781
	Amortization on software Adjustment with non-operating activities Recovery of written of boan Accounts Receivable	83,273,220 790,943,462 67,997,716 185,249,384	65,813,058 691,551,839 44,858,845 1,971,431,563
	Accounts Payable on deposits Loss on sale of assets MTB Foundation Changes in operating assets and liabilities	2,037,035,466 9,007,693 45,000,000 2,344,290,258	(2,344,336,165 8,812,972 30,000,000 (289,232,785
	Changes in base & advances Changes in deposits & other accounts Changes in deposits & other accounts Changes in other community Changes in other assets Changes in other labilities	(27,824,119,716) 18,799,870,813 9,765,552,976 (5,396,184,677) 7,395,187,988	(22,268,069,098 25,387,384,419 4,358,472,567 (3,467,677,996 2,644,890,387
43.a	Income tax paid Reconciliation of cash flows from operating activities Profit before provision	2,740,307,384 (1,322,847,547) 12,355,486,802 7,303,220,490	6,655,000,280 (1,154,524,080 11,563,598,761 4,876,187,043
	Adjustment for non cash items Depreciation on fixed assets Anontzation on software Adjustment with non-operating activities	682,832,397 83,273,220 766,105,617	616,520,160 65,813,058 682,333,218
	Recovery of written of loan Accounts Receivable Accounts Receivable Accounts Payable on deposits Loss on sale of assets MTB Foundation	67,997,716 185,249,384 2,037,035,466 7,893,868 45,000,000	44,858,845 1,971,431,563 (2,344,336,165 7,680,095 30,000,000
	Changes in operating assets and liabilities Changes in Joans & advances Changes in deposits & other accounts	2,343,176,433 (28,021,039,405) 20,654,336,019	(290,365,661 (22,076,095,420 23,736,166,118
	Changes in Original Republic or uniter accounts Changes in Original Republic Changes in Other labilities Income tax paid	9,765,552,976 (5,272,623,584) 4,880,404,469 2,006,630,475	4,358,472,567 (3,689,642,457 4,677,649,367 7,006,550,175
44.00	Consolidated Net Operating Cash Flows Per Share Total net operating cash flows Number of shares outstanding	(1,196,461,774) 11,222,671,242 12,355,486,802 893,745,224	(1,085,671,535 11,189,033,239 11,563,598,761 893,745,224
44.a	Net Operating Cash Flows Per Share (2021 Restated) Net Operating Cash Flows Per Share Total net operating cash flows	13.82	12.94 11,189,033,239
45.00	Number of shares outstanding Net Operating Cash Flows Per Share (2021 Restated) Number of Employees The number of employees and employees engaged for the whole year or part thereof who received a total remuneration of BDT 36.00	893,745,224 12.56 00 or above were 2,512.	893,745,224 12.52
46.00	Number of Branch Number of Sub Branch	157 119 38	152 120 32
47.00	Number of Meeting Board Meeting Executive Committee Meeting Audit Committee Meeting	15 10 4	14 3 4
	Risk Management Committee Meeting	5	4



Financial Statements 2022

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	Fixed Asset Schedule As at 31 December 2022										Annexure-C (i
_	Particulars	Balance as at 01.01.2022	Cost Addition during the year BDT	Disposal during the year BDT	Balance as at 31.12.2022 BDT	Rate/ Useful Life	Balance as a 01.01.2022		Adjustment made during the year BDT	Balance as at 31.12.2022 BDT	Written down value as at 31.12.2022 BDT
Fu	movable Property miture & Fixture fice Equipment's	104,253,000 1,455,740,795 1,652,603,105 1,917,328,687 845,362,331	48,294,364	18,874,481 13,425,199	104,253,000 1,455,740,795 1,682,022,988 1,955,761,440	10% 20%	288,139,8 824,740,9 1,345,832,4	- 13 29,190,025 51 82,351,194 82 121,338,056	12,321,045 11,944,837	317,329,838 894,771,100 1,455,225,701	104,253,000 1,138,410,957 787,251,889 500,535,739
Int As	mputers & Peripherals stor Vehicles angible Asset at 31 December 2022	214,382,616 915,266,871 7,104,937,405	4,500,000 37,127,608 187,161,748	5,128,574 13,488,300 - 50,916,554	885,615,580 205,394,317 952,394,479 7,241,182,599	5 Years	412,221,9 135,127,2 253,743,6 3,259,806,09	24 27,591,556 61 83,273,220 92 489,547,017	4,672,587 8,132,742 37,071,211	553,352,342 154,586,037 337,016,881 3,712,281,898	332,263,238 50,808,279 615,377,598 3,528,900,700
Isl	tht off use Assets as per IFRS 16 amic Banking Branches at 31 December 2022	1,826,970,783 30,072,236 8,961,980,424	918,500		2,222,439,519 30,990,736 9,494,612,854 	edule	496,839,9 1,459,9 3,758,105,9	1 4,204,668	48,406,698 85,477,909	724,991,877 5,664,579 4,442,938,355	1,497,447,641 25,326,157 5,051,674,499
-	Particulars	Balance as at	Cost Addition during	Disposal	s at 31 Decemb Balance as at	er 2021 Rate/	Balance as a	Depreciation at Charged for	Adjustment	Balance as at	Written down
La	nd	01.01.2021 BDT 104,253,000	the year BDT	during the year BDT	31.12.2021 BDT 104,253,000 1,455,740,795	Useful Life 0%	01.01.2021 BDT 258.201.3	the year	made during the year BDT	31.12.2021 BDT 288.139.813	31.12.2021 BDT 104,253,000 1,167,600,982
Of Co Mc	movable Property rniture & Fixture fice Equipment's mputers & Peripherals tor Vehicles	1,455,740,795 1,554,129,081 1,891,837,179 755,070,010 187,335,267	117,487,527 66,391,146 100,939,190 31,100,200	19,013,503 40,899,638 10,646,869 4,052,851	1,652,603,105 1,917,328,687 845,362,331 214,382,616	5 Years	748,068,8 1,243,100,9 329,363,9 107,073,3	90,974,126 37 138,118,364 33 92,424,119 31,574,150	14,301,999 35,386,849 9,566,122 3,520,237	824,740,951 1,345,832,482 412,221,961 135,127,224	1,167,600,982 827,862,154 571,496,205 433,140,370 79,255,392 661,523,210
Su Ric	angible Asset b Total pht-of-use Assets as per IFRS 16 b Total	430,831,169 6,379,196,501 1,589,343,346 7,968,539,847	801,128,265 237,627,438	774,500 75,387,361 - 75,387,361	915,266,871 7,104,937,405 1,826,970,783 8,931,908,188	3-10 years	2,874,422,11 263,349,0 3,137,771,2	448,842,305 233,490,913	683,198 63,458,405 - 63,458,405	253,743,661 3,259,806,092 496,839,976 3,756,646,068	3,845,131,313 1,330,130,80 5,175,262,120
s	amic Banking Branches at 31 December 2021	7,968,539,847	30,072,236	75,387,361	30,072,236 8,961,980,424		3,137,771,2	1,459,911	63,458,405	1,459,911 3,758,105,979	28,612,325 5,203,874,445
List of MTB Bond Holders as at 31 December 2022											nexure-D
ı.	MTB Perpetual Bo		ame of Pa	rty			_	Investm	ent	Inves	tment
	Trust Bank Limited Bank Asia Limited							650,00 1,000,00	00,000	650	ount ,000,000 ,000,000
	Eastern Bank Limit Ms. Afroza Sultana							1,000,00	00,000	1,000 100	,000,000
	Mercantile Bank Li Prime Bank Limited	t	2_Tat-1 (4)					400,00 850,00	00,000	850	,000,000
_	MTB 2nd Subordi		o-Total (A) d					4,000,00	, ₀ ,000]	4,000	,000,000
	D Zila Guborai		ame of Pa	rty				Investm Amou			tment
	Sonali Bank Limite BRAC Provident Fu							Amou	-	200	,000,000
	Bank Asia Limited Uttara Bank Limite								-	80	,000,000
	BRAC BRAC Bank Limited								-	50	,000,000
3	NRB Commercial E United Finance Lim	nited	ed o-Total (B)	ı					-	20	,000,000 ,000,000 , 000,000
; L	MTB 3rd Subordin		I ame of Pa	rty			Τ	Investm Amou		_	tment
	Pubali Bank Limite Dhaka Bank Limite							380,00 360,00	00,000	570,000,000 540,000,000	
} -	Sonali Bank Limite Southeast Bank Lir	d						300,00 260,00	450,000,000 390,000,000		
	Janata Bank Limite Agrani Bank Limite	ed						200,00 120,00	00,000		,000,000
	Eastern Bank Limit Rupali Bank Limite							120,00 80,00	00,000		,000,000
)	Delta Life Insuranc Standard Bank Lim		ny Limited						00,000		,000,000
1	United Finance Lim		o-Total (C)						00,000		,000,000 , 000,000
_	MTB 4th Subordir	nate Bond						Inc			4
L	BRAC Bank Limite		ame of Pa	rty				Amou	nt	Ame	tment ount
	Community Bank L	imited						400,00 100,00	00,000	100	000,000
	Sonali Bank Limite Shadaran Bima Co	rporation	to d				1	500,00 100,00	00,000	100	000,000
))	Guardian Life Insur Agrani Bank Limite	d	tea					100,00 500,00	00,000	500	000,000
	Eastern Bank Limit MS. MONISHA AN	WAR HU	2				_	1,000,00 200,00	00,000	200	000,000
0	Shimanto Bank Lin SQUARE Pharmad	euticals L	td o-Total (D)					100,00 2,000,00 5,000,0 0	00,000	2,000	,000,000 ,000,000 , 000,000
L	MTB 5th Subordir			rtv				Investm	ent	Inves	tment
	Square Pharmaceu	ıtica l s Lim	ame of Pa ited	ıty				Amou 1,000,00	nt		ount -
	Pubali Bank Limite	d	o-Total (E)					2,500,00 3,500,0 0	00,000		-
		Total Bo	nds (A+B+	·C+D)				14,500,00	00,000	12,600	,000,000
		Name	e of Compani		ch the Dire		ne Bank I	nave Interest		4	Annexure -
<u>3L</u>	Mr. Md. Abdul Malek Chairman		e Bank	Propr	ietor Gardenia	ne of Com	ipanies ii	which the	Directors h	ave interes	.
2	Mr. Syed Manzur Elal Vice Chairman (Found		n)	Chair	man Apex Tan Apex Foo Apex Pha Blue Ocea Apex Ente Apex Inve Grey Adve	twear Ltd. rma Ltd. an Footwe erprise Ltd estment Lt	ar Ltd. d.	n) I td			

	Name of Companies	in which the Directors of the Bank have Interest As at 31 December 2022
SL.	Name of Directors of the Bank	Name of Companies in which the Directors have interest
1	Mr. Md. Abdul Malek	Proprietor
2	Chairman Mr. Syed Manzur Elahi	- Gardenia Chairman
*	Vice Chairman (Founding Chairman)	- Apex Tannery Ltd.
	,	- Apex Footwear Ltd.
		- Apex Pharma Ltd.
		Blue Ocean Footwear Ltd. Apex Enterprise Ltd.
		- Apex Investment Ltd.
		- Grey Advertising (Bangladesh) Ltd.
		Quantum Consumer Solutions Ltd Manusher Jonno Foundation
		- Sunbeams School Ltd
		Managing Director
		- International Publications Ltd.
		Director - Credit Rating Agency of Bangladesh Limited (CRAB)
		Central Depository Bangladesh Ltd. (CDBL)
		Chairman of the Board of Trustees
		- East West University
		Member of the Board of Trustees - Centre for Policy Dialogue (CPD)
		Diabatic Association of Bangladesh
		Bangladesh Freedom Foundation
3	Mr. Md. Wakiluddin	Chairman
	Director	Baridhara Corporation Ltd. Baridhara Agro & Food Processing Ltd.
l	1	Baridhara Agro & Food Processing Ltd. Chairman (Fully owned subsidiary of MTB)
		MTB Securities Limited (MTBSL)
		MTB Capital Limited (MTBCL)
		Managing Director
		Swadesh Properties Ltd. Swadesh Global Media Ltd.
		- HURDCO International School
		Director
<u> </u>		- Swadesh Land Developers Ltd.
4	Mr. Md. Hedayetullah Director	Chairman Hedayetullah Securities Ltd.
	Director	Managing Director
		FB Footwear Ltd.
		- Footbed Footwear Ltd.
		- Nuovo Shoes (BD) Ltd. Director
		- Apex Tannery Ltd.
		- Apex Property Development Ltd.
5	Mr. Rashed Ahmed Chowdhury	Chairman
	Director	ABC Building Products Ltd. Banga Garments Ltd.
		- Banga Garments Ltd. Director
		Associated Builders Corporation Ltd.
		- ABC Real Estate Ltd.
6	Dr. Arif Dowla Director	Chairman - Tetley ACI (Bangladesh) Ltd.
	(Representing Advanced Chemical Industries Ltd.)	Vice Chairman
	, ,	ACI HealthCare Limited
		Managing Director
		Advanced Chemical Industries (ACI) Ltd. ACI Logistics Limited
		Stochastic Logic Limited
		Director
		- ACI Formulations Ltd.
		ACI Motors Limited ACI Pure Flour Limited
		- ACI Agrolink Ltd.
		Premiaflex Plastics Limited
Ļ	IVbi- Nassia Ua'-	- ACI Foods Limited
7	Khwaja Nargis Hossain Director	Managing Director - SAHCO Securities Ltd.
		Corporate Director
$ldsymbol{ldsymbol{ldsymbol{eta}}}$		- SAHCO International Ltd.
8	Mr. Anika Chowdhury	Director Course Fashions Ltd
l	Director (Representing ASTRAS Ltd.)	- Square Fashions Ltd. Director (Business Development)
	(Toprosenting As ITAS Ett.)	- Square Pharmaceuticals Ltd.
		Management Coordinator
		- Square Group
		Managing Director - Square Health Limited
9	Mr. Daniel Donald de Lange	- Square Health Limited Director
ľ	Director	Asiacap Holdings Limited (Consulting)
<u> </u>	(Representing NORFUND)	Board Member
10	Ms. Nasreen Sattar Independent Director	Board Member - Consumark Limited-CONSUMARK
11	Mr. Faruq Ahmad Siddiqi	Independent Director
	Independent Director	- Summit Power Limited
		Member (Rating Committee)
12	Mr. Syed Mahbubur Rahman	Credit Rating Agency of Bangladesh Ltd. (CRAB) Chairman
۱"	Managing Director & CEO	- Industrial & Infrastructure Development Finance
l		Company Limited (IIDFC)
		Vice Chairman
		Primary Dealers Bangladesh Limited (PDBL) Director
		LIC of Bangladesh Ltd.
		Vice Chairman (Fully owned subsidiary of MTB)
1		- MTB Securities Limited (MTBSL)
1		- MTB Capital Limited (MTBCL)
1		Trustee Member - HAEFA Bangladesh
l	1	Member
		- Prothom Alo Trust
		Treasurer
	l	- CSR Centre

	Consolidated Financial Highlights		
	As at 31 December 2022		Annexure - F BDT in Million
SI. No.	Items	2022	2021
1	Paid up Capital	8,937.45	8,124.96
2	Total Capital (Tier-1 & 2)	33,026.27	30,343.20
3	Surplus/ (Shortage) Capital	10,245.79	9,279.61
4	Total Asset	353,643.68	306,500.93
5	Total Deposit	232,657.44	211,782.43
6	Total Loans and Advances	253,835.69	226,011.57
7	Total Contingent Liabilities	149,390.83	132,011.35
8	Lending-Deposit Ratio	83.97%	82.42%
9	Classified Loans as Percentage (%) of Total Loans and Advances	5.77%	5.80%
10	Profit after Provision and Tax	2,369.16	2,973.20
11	Total Classified Loans and Advances	14,652.81	13,107.02
12	Total Provision Maintained against Classified Loans	6,831.58	5,956.79
13	Surplus/(Deficit) in Provision against Classified Loans	-	-
14	Cost of Fund	7.04%	6.46%
15	Earning Assets	293,998,98	262,313.68
16	Non-Interest Earning Assets	59,644.69	44,187.25
17	Return on Investments (ROI)	7.32%	8.73%
18	Return on Asset (ROA)	0.72%	1.03%
19	Income from Investment	3,647,31	3,669.78
20	Earnings Per Share (BDT)	2,65	3,33
21	Operating Profit Per Share (BDT)	8,73	6.97
22	Price-Earning Ratio (Times)	6,30	5.36

	As at 31 December 2022		
			Annexure - F (i) BDT in Million
L.No.	Items	2022	2021
1	Paid up Capital	8,937.45	8,124.96
2	Total Capital (Tier-1 & 2)	32,417.34	29,443.04
3	Surplus/(shortage) Capital	10,034.45	8,652.05
4	Total Assets	350,955.24	304,742.53
5	Total Deposits	233,611.28	212,956.94
6	Total Loans and Advances	250,945.24	222,924.20
7	Total Contingent Liabilities	149,390.83	132,011.35
8	Lending-Deposit Ratio	83.97%	82.42%
9	Classified Loans as Percentage (%) of Total Loans and Advances	5.84%	5.88%
10	Profit after Provision and Tax	2,211.34	2,917.83
11	Total Classified Loans and Advances	14,652.81	13,107.02
12	Total Provision Maintained against Classified Loans	6,831.58	5,956.79
13	Surplus/(Deficit) in Provision against Classified Loans	-	-
14	Cost of Fund	7.04%	6.46%
15	Earning Assets	288,352.50	257,333.63
16	Non-Interest Earning Assets	62,602.75	47,408.90
17	Return on Investments (ROI)	7.29%	8.36%
18	Return on Asset (ROA)	0.67%	1.02%
19	Income from Investment	3,482.34	3,392.20
20	Earnings Per Share (BDT)	2.47	3.26
21	Operating Profit Per Share (BDT)	8.17	6.00
		1	

					Balance :						
			As	at 31 Dec	cember 2	022				Annexu	
			Bank				Probab	diaries		Amoun 2022	t In BDT 2021
Particulars	Main Operation	OBU	BB	Elimination	Solo	MTBSL	MTBCL	MTB Exchange (UK)	Elimination	Consolidated	Consolidated
ROPERTY AND ASSETS											
Cash In Hand (With Bangladesh Bank and its agent Bank.)	18,828,533,830		361,781,775		19,190,315,606	3,213,020	20,600	2,134,272		19,195,683,498	14,815,134,483
Salance with other Banks & Financial Institutions	6,194,894,443	13,936,638	1,060,000,000		7,258,831,080	1,207,867,788	12,466,573		953,834,853	7,525,330,588	3,965,379,141
Noney at Call and Short Notice	310,000,000				310,000,000					310,000,000	200,000,000
rvestments	49,271,348,796		519,980,000		49,791,328,796	1,945,843,164	543,692,249			52,290,864,209	47,417,383,858
cens and Advances	224,002,398,000	22,512,729,993	4,430,111,667		250,945,239,659	3,245,333,252	442,536,175		797,414,700	253,835,694,386	226,011,574,670
lived Asset including Premises, Furniture & Fixture	5,026,348,342		25,326,157		5,061,674,499	200,971,170	12,717,220			5,265,362,889	5,394,493,735
Other Assets	18,700,877,623	4,178,817,811	903,847,041	5,375,690,986	18,407,851,488	473,230,222	43,015,315		3,693,354,933	15,230,742,091	8,696,959,252
Ion-Banking Assets											
otal Property and Assets	322,334,401,033	26,705,484,441	7,291,046,640	5,375,690,986	350,955,241,128	7,076,458,616	1,054,448,132	2,134,272	5,444,604,486	353,643,677,662	306,500,925,149
JABILITIES AND CAPITAL											
Sorrowing from other Banks, Financial Institutions & Agents	25,562,431,630	24,131,982,125		4,723,079,772	44,971,333,982	422,923,095	374,491,605		797,414,700	44,971,333,982	35,205,781,006
Deposits and Other Accounts	226,675,539,296		6,935,739,215		233,611,278,510				953,834,853	232,657,443,657	211,782,425,768
Provision & Other Liabilities	34,687,128,621	2,573,502,317	355,307,425	652,611,215	36,963,327,148	3,072,840,201	276,263,543	36,162,427	164,959,133	40,183,634,186	27,257,811,801
londs	14,500,000,000				14,500,000,000					14,500,000,000	12,600,000,000
otal Liabilities	301,425,099,546	26,705,484,441	7,291,046,640	5,375,690,986	330,045,939,641	3,495,763,296	650,755,148	36,162,427	1,916,208,686	332,312,411,825	286,846,018,576
otal Shareholders' Equity	20,909,301,487				20,909,301,487	3,580,695,320	403,692,984	(34,028,155)	3,528,395,800	21,331,265,836	19,654,906,573
otal Liabilities and Shareholders' Equity	322,334,401,033	26,705,484,441	7,291,046,640	5,375,690,986	350,955,241,128	7,076,458,616	1,054,448,132	2,134,272	5,444,604,486	353,643,677,662	306,500,925,149

			Bank				Subs	idiaries		2022	2021
Particulars	Main Operation	OBU	BB	Elimination	Solo	MTBSL	MTBCL	MTB Exchange (UK)	Elimination	Consolidated	Consolidate
nterest Income/profit on investments	14,836,480,531	1,214,363,089	204,819,871	417,216,997	15,838,446,494	228,877,965	47,426,272		49,878,779	16,064,871,951	14,562,481,4
nterest paid/profit shared on deposits and borrowings etc.	11,335,388,665	1,084,255,772	195,335,008	417,216,997	12,197,762,448	27,480,783	22,375,919		49,878,779	12,197,740,371	8,815,395,6
Net Interest Income	3,501,091,866	130,107,317	9,484,863		3,640,684,046	201,397,182	25,050,352			3,867,131,580	5,747,085,
rivestment Income	3,456,643,154		25,695,178		3,482,338,332	127,596,925	37,378,581			3,647,313,838	3,669,781,
Commission, Exchange and Brokerage	7,248,614,283		39,386,841		7,288,001,123	267,971,407				7,555,972,530	2,487,897
Other Operating Income	996,598,542		8,065,588		1,004,664,130	11,613,173	15,489,011			1,031,766,314	899,345,
Total Operating Income	15,202,947,845	130,107,317	82,632,470		15,415,687,631	608,578,687	77,917,944			16,102,184,262	12,804,110,
Salary and Allowances	4,291,711,740				4,291,711,740	102,747,530	12,451,740			4,406,911,010	3,982,417,
Rent, Tax, Insurance and Electricity	731,101,330		157,543		731,258,874	4,983,865	395,570			736,638,308	726,521,
ega Expense	1,279,109				1,279,109					1,279,109	2,924,
Postage, Stamps and Telephone	40,431,441		875,955		41,307,396	530,473	84,151			41,922,020	23,095,
Printing, Stationery and Advertisement	138,774,973		1,701,782		140,476,755	2,226,324	462,620			143,165,699	116,627
Chief Executive's salary and fees	26,162,875				26,162,875					26,162,875	26,380,
Directors' Fee	2,041,600		118,400		2,160,000	798,600	568,399			3,526,999	3,633,
Audit Fee	1,897,700				1,897,700	143,750	69,000	460,021		2,570,471	2,158,
Depreciation on and Repair to Bank's Proper	y 959,903,928		4,204,668		964,108,596	23,332,446	1,923,306			989,364,348	841,347,
Other Expenditure	1,871,206,336	38,026,751	2,871,009		1,912,104,095	29,952,415	5,778,716	14,951		1,947,850,178	1,418,201,
Total Operating Expenses	8,064,511,033	38,026,751	9,929,357		8,112,467,141	164,715,403	21,733,502	474,971		8,299,391,017	7,143,306,
Profit Before Provision	7,138,436,812	92,080,565	72,703,113		7,303,220,490	443,863,284	56,184,442	(474,971)		7,802,793,245	5,660,803
General Provision					2,253,938,813					2,253,938,813	13,729
Special General Provision-COVID-19					98,241,572					98,241,572	475,868,
Specific Provision					1,761,216,565					1,761,216,565	732,840,
Off Balance Sheet Items					146,053,983					146,053,983	335,592,
Margin Loan & Investment in Shares					59,000,000	160,000,000	36,000,000			255,000,000	540,000,
Other Asset					60,000,000					60,000,000	24,000,
Total Provision					4,378,450,933	160,000,000	36,000,000			4,574,450,933	2,122,031
Profit Before Tax					2,924,769,557	283,863,284	20,184,442	(474,971)		3,228,342,312	3,538,772,
ncome Tax Expenses					713,425,415	132,854,428	12,904,073			859,183,916	565,571,
Net Profit After Tax					2,211,344,142	151,008,856	7,280,369	(474,971)		2,369,158,395	2,973,200.

Profit Before Tax					2,	924,769,557	283,863,2	84 20,18	84,442	(474,9	71)		3,228,342,312	3,538,772,115
Income Tax Expenses						713,425,415	132,854,4		04,073			I	859,183,916	565,571,688
Net Profit After Tax					2,	211,344,142	151,008,8	56 7,28	80,369	(474,9	71) -		2,369,158,395	2,973,200,427
			1	re Banking U Balance Shee t 31 Decembe	t	iU)							A	nnexure- H
Particulars		Notes			202	2						2021		
		Notes	USD	BDT		EURO		BDT		USD	BDT		EURO	BDT
Property and Assets														
Cash In hand (including foreign currencies	n)		_ -		÷			-		÷		÷	_ <u>:</u> 1	-
Balance with Bangladesh Bank and (including foreign currencies)								<u>:</u>	<u> </u>					
Balance with other banks and finan	icia l institutions	3	99,028	10,22	9,263	33,7	92	3,707,374		577,345	49,536	,232	407	39,594
In Bangladesh			99.028	40.00	0.000		20	2 707 274		577.045	49.536	-	407	20.504
Outside Bangladesh			99,028	10,22	9,263	33,7	92	3,707,374	_	577,345	49,536	,232	407	39,594
Loans and advances		4	195,727,183	20,218,03	0,786	20,915,7	20 2,29	4,699,207	265	5,609,987	22,789,336	,896	2,182,869	212,574,332
Loans, cash credits, overdrafts etc.			192,023,952	19,835,49		20,915,7		4,699,207		,941,868	22,303,012		2,182,869	212,574,332
Bills purchased and discounted			3,703,231	382,53	2,644					,668,119	486,324	,593	-	
Fixed assets including premises, fu	ırniture and fixtu		40 454 207	4 470 04	-	•		-		-	440.000	-	•	•
Other assets Non - banking assets		5	40,454,397	4,178,81	7,811				1	,744,320	149,662	,620	•	•
Total assets			236,280,607	24,407,07	7.860	20,949,5	12 2.29	8,406,581	267	,931,652	22,988,535	.748	2,183,276	212,613,926
				,,	.,	,,.	-,	-,,	_	,,,,,,,,	,,	,,		
Liabilities and Capital Liabilities Borrowings from other banks, financial Deposits and other accounts	Institutions and a	gents 6	211,759,445	21,874,11	<u>. </u>	20,580,0	00 2,25	7,866,786	262	2,790,063 268,406	22,547,387 23,029		2,175,681	211,874,366
Current deposits & Other Accounts			-		-	-		-		-		-	-	-
Bills payable Savings bank deposits			:		:	:		-		•		-	-	
Term deposits			1 :		.					268,406	23,029	238		
Bearer certificate of deposit					.					-	20,020	-	-	
									•			_		
Other liabilities		8	24,521,162	2,532,96		369,5		0,539,795		,873,183	418,119		7,594	739,560
Total liabilities			236,280,607	24,407,07	7,860	20,949,5	12 2,29	8,406,581	267	,931,652	22,988,535	,748	2,183,276	212,613,926
Capital / Shareholders' equity Paid up capital				_	_		_		т—			_		
Statutory reserve			-		.							-		-
Foreign currency translation gain					.							-	-	-
Other reserve			-		-	-		-		-		-	-	-
Retained earnings			-		-							-		
Total Shareholders' equity			-		-	-		-		-	20 000 505	-	- 400 000	
Total Liabilities and Shareholders'	equity		236,280,607	24,407,07	7,860	20,949,5	12 2,25	8,406,581	26	,931,652	22,988,535	,/48	2,183,276	212,613,926
Off Dalance Cheet Home														
Off-Balance Sheet Items Contingent liabilities		9	_		_			_		_		_	_	
Acceptances and endorsements		,			÷		_		1	÷		÷	_ <u>-</u> 1	
Letters of guarantee			-		.	.		-		-		.		
Irrevocable letters of credit			-		-			-		-		-		-
Bills for collection			-		-	-		-		-		-	-	-
Other contingent liabilities					۰	-		-		-		-	-	
• • • • • • • • • • • • • • • • • • • •														
Other commitments Documentary credits and short term	trada relatad	noortions	-		÷		_	•	1			-		•
Forward assets purchased and forw				l	:			-		-		:	-	
Undrawn note issuance and revolving			-					-		-		:	- 1	-
Undrawn formal standby facilities,cr			1		.			-		-		-	- 1	
Liabilities against forward purchase			Γ -	l	-	-		-		-		-	.	-
Other commitments			1	I		l .	1		II .				l	



Financial Statements 2022

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	Off Shore Banking Unit (OBU) Annexure- H	2021 USD BDT EURO	2020 BDT	Mutual Trust Bank Limited
	Profit and Loss Account For the Year ended 31 December 2022	Outside Bangladesh AJMAN BANK ALUBAF ARAB INTENNATIONAL BANK	- 5,000,000 429,000,000 2,046,163 175,559,939	Islamic Banking Division For Musharakah Investment In recognizing the revenue from Musharakah Investment we follow the recognized until the result of the venture is arrived at.
Particulars Ne	2022 2021 USD BDT EURO BDT USD BDT EURO BDT	ANIS BANK LIMITED BANK MUSCAT SAGG CAKA BANK S.A. 14,200,000 1,466,817,400 13,175,000	- 2,000,000 171,600,000 5,000,000 429,000,000	For Upta Investment Islamic Credit natured Card has been introduced based on Ujrah. I monthly fees against the service irrespective of outstanding amount i.e.
	10 12,342,459 1,158,959,338 562,296 55,403,751 8,939,084 761,036,926 12,971 1,268,320 11 1,173,801 1,049,222,172 355,558 35,033,600 6,687,773 569,369,552 9,246 904,037	COMMERZBANK AG	- 4,000,000 343,200,000 1,743,141 169,752,323 2,000,000 171,600,000	Cost Recognition Principle Cost in respect of profit paid on deposit is recognized on accrual bar
Net Interest Income Commission, exchange, etc.	1,168,657 109,737,165 206,738 20,370,151 2,251,311 191,667,374 3,726 364,283	HABIB BANK LTO U.A.E. IS.AMIC CORPORATION FOR THE DEVELOPMENT OF THE PRIVATE SECTO20,000,000 2,065,940,000 ICCI BANK LIMITED	- 3,500,000 300,300,000	Income Sharing Ratio, Other costs are also recognized on the accrual to To ensure and supervise Shari'ah compliance in banking operati Committee comprising renowned Figh scholars, Islamic bankers and a
Total Operating Income (A)	12	MASHREQBANK PSC (UAE) 35,000,000 3,615,395,000 NORPUND - RESPONSABILITY GLOBAL MICRO AND SME FINA NCEI FUNF 7,000,000 723,079,000 -	- 12,000,000 1,029,600,000	Particulars
Salaries and allowances Rent, taxes, insurance, electricity, etc. Legal expenses		RESPONSABILITY SICAV (LUX) INCRO AND SME FINANCE DEST FUND 1,875,000 193,681,875 - RESPONSABILITY SICAV (LUX) INCRO AND SME FINANCE LEADERS 1,125,000 116,209,125 - SONALI BANK (UNL I'T) 6,175,219 637,881,545 - 6,175,219		3.00 Cash 3.01 Cash in hand (including foreign currencies) Local Currency Foreign Currency
Postage, stamp, telecommunication, etc. Stationery, printing, advertisements, etc.		SUNNAL BANK (UK) LT U STANDARD CHATTERED BANK (SINGAPORE) LTD 10,000,000 1,032,199 STANDARD CHATTERED BANK (HONG KONG) LTD THE COMMERCIAL BANK (C.S.C.)	- 11,127,100 904,711,014	3.02 Balance with Bangladesh Bank and its agent bank(s) Local Currency
Auditors' fees Depreciation and repair of Bank's assets	13 401629 37.713.087 3.183 313.665 192.432 16.382.861 491 47.989	THE COMMERCIAL BANK (CLSS) THE NATIONAL BANK OF RAS AL KHAIMAH 10,000,000 1,032,970,000 1,032,970,000 UNITED BANK LTD. 75,000,000 774,727,500 YES BANK LIMTED 2,500,000 258,824,2500 -		Foreign Currency With Sonali Bank (as agent of Bangladesh Bank-Local Currenc
Other expenses Total operating expenses (B) Profit / (Ioss) before provision (C=A-B)	401,629 37,713,007 3,163 313,665 192,432 10,302,001 491 47,989 767,028 72,024,079 203,554 20,056,487 2,058,879 175,284,512 3,235 316,294	TES BANK LIMITEL 250,422,200 250,422,300 250,422,300 250,422,300 250,422,300 250,422,300 250,422,300 250,422,300 250,422,300 MICRO AND SME FINANCE LEADERS 1,875,000 193,881,375 250,422,400 MICRO AND SME FINANCE LEADERS 1,875,000 193,881,375 - 250,422,400 MICRO AND SME FINANCE LEADERS 1,875,000 193,881,375 - 250,422,400 MICRO AND SME FINANCE LEADERS 1,875,000 193,881,375 - 250,422,400 MICRO AND SME FINANCE LEADERS 1,875,000 193,881,375 - 250,422,400 MICRO AND SME FINANCE LEADERS 1,875,000 193,881,375 - 250,422,400 MICRO AND SME FINANCE LEADERS 1,875,000 193,881,375 - 250,422,400 MICRO AND SME FINANCE LEADERS 1,875,000 193,881,375 - 250,422,400 MICRO AND SME FINANCE LEADERS 1,875,000 193,881,375 - 250,422,400 MICRO AND SME FINANCE LEADERS 1,875,000 193,881,375 - 250,422,400 MICRO AND SME FINANCE LEADERS 1,875,000 193,881,375 - 250,422,400 MICRO AND SME FINANCE LEADERS 1,875,000 193,881,375 - 250,422,400 MICRO AND SME FINANCE LEADERS 1,875,000 193,881,375 - 250,422,400 MICRO AND SME FINANCE LEADERS 1,875,000 193,881,375 - 250,422,400 MICRO AND SME FINANCE LEADERS 1,875,000 193,881,375 - 250,422,400 MICRO AND SME FINANCE LEADERS 1,875,000 MICRO AND SME FINANCE LEADERS	- 2,000,000 171,000,000	Balance with other banks and financial institutions In Bangladesh Outside Bangladesh
Provision for loans and advances / investments		SIGNY (LUX) AGRICULTURE FUND 1875,000 193,6813,75 1875,000 193,6813,75 1875,000 193,6813,75 1875,000 18		4.00 Placement with Banks and Other Financial Institution Mercantile Bank Limited Bank Alfalah Limited Jamuna Bank Limited
Specific provision General provision Fotal provision (D)		165,875,219 17,134,412,445 18,675,000 7.00 Deposits and other accounts	0 2,048,865,998 100,173,321 8,594,870,953 1,743,141 169,752,323	Exim Bank Limited Exim Bank Limited Premier Bank Limited
otal profit / (loss) before taxes (C-D) rovision for taxation	767,028 72,024,079 203,554 20,056,487 2,058,879 175,284,512 3,235 316,294	Fixed Deposits and Uniter accounts	- 268,406 23,029,238	5.00 Investments in Shares and Securities Government (Note: 5.01) Others (Note: 5.02)
Current tax Deferred tax		8.00 Other liabilities Sundry Creditors Due to Head Office (Retained earninos) 22.364.359 23.10,171.299 23.092 767.029 72.024.079 23.055	2 2,532,385 1,642,435 140,920,963 4 20,066,487 2,058,879 175,284,512 3,235 316,294	5.01 Government (Investment in Govt. securities) Sukuk Islamic Bond
et profit / (loss) after taxation etained earnings brought forward from previous year	767,028 72,024,079 203,554 20,056,487 2,058,879 175,284,512 3,235 316,294	Due to Head Office (Relatined semings) 767,028 72,024,079 203,556 https://dx.decom.gov/pic/semings/fig	5 15,675,103 1,171,868 100,546,316 4,360 424,549 2,275,820 - 1,367,302 (1,283)	5.02 Other (Investment in other securities) Fund (Unquoted): UCB Taqwa Growth Fund Shanta Amanah Shariah Fund
	767,028 72,024,079 203,554 20,056,487 2,058,879 175,284,512 3,235 316,294	9.00 Contingent Liab lities & Commitments	2 40,339,735 4,073,103 410,119,933 7,334 739,300	6.00 Investments i) Investments
	Off Shore Banking Unit (OBU)	Letter of Guarantee		Bai Murabahah Bai Salam Hire Purchase Shirkatul Melk (HPSM) Islamic Credii Card
	Notes to the Financial Statements	Interest on barns and advances (Noto-10,01) 12,024,999 1,129,146,023 551,991 Foreign Currency Lending (Note-10,02) 317,500 29,813,314 12,424,499 1,158,959,338 562,296	1 55,373,699 8,648,294 736,280,257 12,971 1,268,320 290,790 24,756,668 - 6 55,403,751 8,939,084 761,036,926 12,971 1,268,320	MTB YAQEEN QUARD ii) Bills purchased and discounted
	For the Year ended 31 December 2022	10.01 Interest on loans and advances Interest on term ban 1,099,885 103,277,596 -	- 1,001,814 85,290,342	Payable Inside Bangladesh Inland Documentary bilis purchased Payable Outside Bangladesh
1.00 Status of the unit	it') permission vide letter No. BRPDIP-31744/105/2009-4470 dated December 3: 2009. The Bank commenced operation of this unit from December 07,	Interest on UPAS 10,539,662 989,676.365 581,991	1 55,373,699 7,442,106 633,590,402 12,971 1,268,320 1,585,892 181,854 15,482,309	6,01 Classification of Loans and Advances including bill discoun Unclassified (UC):
2009. The Off-shore Banking Unit is governed under the	in permission was easier no. Per-op-3/444 (100/2008-44170 dated December 3, 2008, The Ballic Committee Operation of this birth from December 01, erubes and guidelines of the Bangladesh Bank. Its office is located at 26, MTB center, Gulshan South Avenue, Gulshan Circle 1, Dhaka 1212.	Foreign Documentary bills purchased 5,910 554,970 12,024,959 1,129,146,023 561,991 10.02 Foreign Currency Lending	- 3,892 331,311	Standard Special Mention Account (SMA) Sub total Classified:
1.10 Principal activities The principal activities of the units are to provide all	all kinds of commercial banking services to its customers through its off-shore Banking Units in Bangladesh.	Foreign Currency Lending 317,500 29,813,314 305 317,500 29,813,314 305 11.00 Interest on deposits and borrowings, etc.	5 30,052 290,790 24,756,668	Substandard Doubtful Bad & Loss
 2.00 Significant accounting policies and basis of pre 2.10 Basis of accounting 	eparation of financial statements	Interest paid on deposits 4,594 4,31,399 Interest paid on borrowings 11,169,207 1,048,790,773 355,558 11,173,801 1,049,222,172 355,558		Sub total Total 6.02 Geographical Location wise Loans and Advances
The Off-shore Banking Unit maintains its accounting	ng records in USD from which accounts are prepared according to the Bank Companies Act, 1991, International Accounting Standards	12.00 Other Income Rebate & Other		Urban Dhaka Division Chittagong Division
(IASs), International Financial Reporting Standards Circular No. 14 dated 25 June 2003.	(IFRSs) and other applicable directives issued by The Bangladesh Bank, in particular, Banking regulations and policy department (BRPD)	13.00 Other Expenses 90,129 8,463,174 3,183 Other Fees and Commission 311,500 29,249,912	3 313,665 60,432 5,144,922 491 47,989 - 132,000 11,237,939	Rajshahi Division Khulna Division Sylhet Division
2.20 Use of estimates and judgements The preparation of financial statements requires m	anagement to make judgements, estimates and assumptions that affect the application of accounting policies and the reported amounts of	Omer Fees and Commission 311,500 22,249,912 - 401,629 37,713,087 3,183	3 313,665 192,432 16,382,861 491 47,989	Barishal Division Rangpur Division Mymensingh Division
assets, liabilities, income and expenses. Actual res	sults may differ from these estimates.	Islamic Banking Divisio Balance Sheet	on Annexure-I	Rural Dhaka Division Chittagena Division
Estimates and underlying assumptions are reviewe periods affected.	ed on an ongoing basis. Revisions to accounting estimates are recognized in the period in which the estimate is revised and in any future	As at 31 December 2022	Notes Amount In BDT	Chittagong Division Rajishahi Division Khuha Division Syhet Division
30 Foreign currencies transaction	an invalent functional numbers is a 190 £ EIDO usion the auchance rates which on the dates of connection to the contract of th	Property and Assets	2022 2021	Syfhet Division Barishal Division Rangpur Division Mymensingh Division
Effects of Changes in Foreign Exchange Rates"	equivalent functional currency is USD & EURO using the exchange rates uting on the dates of respective transactions as per IAS-21" The . "All revenue items have been translated to presentation currency is BDT at average rate and all balance sheet items were translated to utiling differences have been recognised as foreign currency translation gain/loss (a component of equity in the Bank's financial statements).	Cash In Hand (including foreign currencies) Balance with Bangladesh Bank and Its Agent Bank (s)	3 361,781,775 134,526,666 49,292,686 23,799,088 312,489,089 110,727,578	7.00 Fixed Assets Including Premises, Furniture and Fixtures
40 Reporting period		(including foreign currencies) Balance with Other Banks and Financial Institutions		7.00 Fixed Assets Including Premises, Furniture and Fixtures Furniture & Fixture Office Equipment's Computers & Peripherals
These financial statements cover from 01 January Loans and advances / investments	y ZUZZ to 31 December ZUZZ.	In Bangladesh Outside Bangladesh		Computers & Peripherals Intangible Asset Less: Accumulated Depreciation
a) Loans and advances of Off-shore Banking Unit	· · · · · · · · · · · · · · · · · · ·	Placement with Banks and Other Financial Institution Investments in Shares and Securities	4 1,050,000,000 1,090,000,000 5 519,980,000 419,980,000	Less: Accumulated Depreciation 8.00 Other Assets Advances
Records of such interest amounts are kept in sepa		Government Others	419,980,000 100,000,000 419,980,000 -	Advances Stock of Stationery Due to Head Office (Retained earnings) Receivable from MTB Conventional Banking
 c) Provision for Loans and Advances has been ma 2012 and 27 December 2012 respectively. 	ade on the basis of measurement required and as per instructions by the Bangladesh Bank, BRPD Circular 14 and 19 dated 23 September	Investments General Investments etc. Bills Purchased and Discounted	6 4,430,111,667 344,915,845 4,248,528,554 344,915,845 181,583,112 -	PROFIT REALIZABLE MARK-UP OF BAI MURABAHAH INVESTMENT Charge of Investments
2.60 Provision for liabilities		Fixed Assets Including Premises, Furniture and Fixtures Other Assets	7 25,326,157 28,612,325 8 903,847,041 309,618,273	Position Account Profit Receivable on Placement with Banks Profit Receivable on Government Bond
	nen the unit has a legal or constructive obligation as a result of a past event and it is probable that an outflow of economic benefit will be ith the IAS 37 "Provisions, Contingent Liabilities and Contingent Assets".	Non - banking Assets Total Assets	7,291,046,640 2,327,653,109	9,00 Deposits and other accounts Al-wadeeah Current Accounts and Other Deposit Accounts
2.70 Interest income	the second of the second like below the second of the seco	<u>Liabilities and Capital</u> Placement from Banks and Other Financial Institutions		Bills Payable Mudaraba Savings Deposits Mudaraba Term Deposits
2.80 Interest paid and other expenses	ue from contracts with oustomers", the interest income is recognized on accrual basis.	Deposits and Other Accounts Al-wadeeah Current Accounts and Other Deposit Accounts	9 6,935,739,215 2,317,774,086 253,193,954 43,011,475	Special Notice Deposit Scheme Deposit product
In terms of the provisions of the IAS - 1 *Presentate 2.90 Allocation of common expenses	ation of Financial Statements" interest and other expenses are recognized on accrual basis.	Bills Payable Mudaraba Savings Deposits Mudaraba Term Deposits	4,878,986 197,571 641,314,396 534,328,487 5,410,362,960 1,686,159,449	10.00 Other liabilities Profit Payable on Deposits and Other Accounts VAT payable
	rates and taxes, management expenses, printing stationary, etc. are not allocated in the current year due to insignificant amount.	Special Notice Deposit Scheme Deposit product Other Liabilities	145,603,095 26,885,671 27,191,433 10 355,307,425 9,879,023	Source Tax payable Excise Duty payable Unearned Income
2.10 General a) These financial statements are presented in Ta	Taka, which is the Bank's functional currency. Figures appearing in these financial statements have been rounded off to the nearest Taka.	Other Liabilities Subordinated Bond Total Liabilities	7,291,046,640 2,327,653,109	Card Settlement Due to Head Office (Retained earnings) Legal Charge Payable
b) Assets and liabilities & income and expenses	have been converted into Taka currency @ US\$1=Taka 103.2970 & EURO =Taka 109.7117 (closing rate as at 31 December 2022) and BDT	Capital / Shareholders' Equity Paid up Capital Statutory Reserve		11.00 Contingent Liabilities Acceptances and Endorsements
93,9002 & 98.5313 (average rate which represer c) Fixed assets of this unit are appearing in the b	nts at the period end). books of the main operation of the bank and depreciation is also charged to Profit & loss Accounts of the main operation of the bank.	General Reserve Other Reserve Retained Earnings		Letters of Guarantee Irrevocable Letters of Credit Bills for Collection
,,, v		Total Shareholders' Equity Total Liabilities and Shareholders' Equity	7,291,046,640 2,327,653,109	Other Contingent Liabilities 12.00 Investment Income
	2022 2021 USD BDT EURO BDT USD BDT EURO BDT	Off-Balance Sheet Items Contingent Liabilities Acceptances and Endorsements	11 6,522,910,459 524,209,589 3,774,900,641 418,342,594	Income from general investment (12.01) Other Banks and Financial Institution
3.00 Balance with other banks and financial institutions In Bangladesh		Acceptances and Endorsements Letters of Guarantee Irrevocable Letters of Credit Bills for Collection	3,774,900,641 418,342,594 31,407,254 - 1,962,857,881 105,866,994 753,744,683 -	12.01 Income from general investment Bal Murtabhah Bal Salam
Outside Bangladesh	99,008 10,229,263 33,792 3,707,374 577,345 49,556,232 407 39,594 99,028 10,229,263 33,792 3,707,374 577,345 49,556,232 407 39,594	Other Contingent Liabilities Other Commitments	<u> </u>	Hire Purchase Shirkatul Melk (HPSM) Musharakah Bills purchased and discounted
.00 Loans and advances		Other Committeens Total Off-Balance Sheet Exposures Including Contingent Liabilities Islamic Banking Division	6,522,910,459 524,209,589 Annexure-I	13.00 Profit Paid on Deposits Profit paid on deposits
i) Loans, cash credits, overdrafts etc. Term Loan	19,512,246 2,015,556,444 23,907,559 2,051,288,541	Islamic Banking Division Profit and Loss Account For the Year ended 31 December :		Profit paid on borrowings 14.00 Income from Investments in Shares/Securities
Usance Payable at Sight (UPAS)	172511,705 17,819,941,698 20,915,720 2,294,699,207 236,054,310 20,251,743,762 2,182,869 212,574,332 192,073,952 19,835,489,142 20,915,720 2,794,699,207 259,941,868 22,303,012,303 2,182,869 212,574,332	Particulars	Notes Amount In BDT 2022 2021	Profit Received on Sukuk Islamic Bond 15.00 Commission, exchange and brokerage
ii) Bills purchased and discounted Payable Inside Bangladesh	The state of the s	Investment Income Profit Paid on Deposits	12 204,819,871 13,534,411 13 195,335,008 21,866,815	Commission on Letter of Guarantee Commission on Letter of Credit Commission on Acceptance of Bills Commission on LC Advising
Inland Documentary bils purchased	3,703,231 382,532,644 5,668,118 486,324,529	Net Investment Income Income from Investments in Shares/Securities	9,484,863 (8,332,404) 14 25,695,178 7,018,271	Commission on LC Advising Commission on PO, DD & TT Commission on IBC Commission on RTGS
Foreign Documentary bills purchased	3,703,231 382,532,644 5,668,119 466,324,593	Commission, Exchange and Brokerage Other Operating Income Total Other Income	15 39,386,841 1,444,870 770,570 73,147,607 9,233,711	Exchange Exchange Cain on Foreign Currency
Payable Outside Bangladesh	195,727,183 20,218,030,786 20,915,720 2,294,699,207 265,609,987 22,789,336,896 2,182,869 212,574,332	Total Operating Income (A) Less: Operating Expenses	82,632,470 901,307	16.00 Other Operating Income
Of Obseller of the second		Salary and Allowances Rent, Taxes, Insurance, Electricity, etc. Legal Expenses	17 18 157,543 - 19 - 500	Income from Cards Service Charges Telephone & SMS Charge Recoveries
 .01 Classification of Loans and Advances including bill Unclassified (UC); 		Postage, Stamp, Telecommunication, etc. Stationery, Printing, Advertisements, etc. Shariah Supervisory Committee's Fees & Expenses	20 875,955 12,627 21 1,701,782 1,639,734 22 118,400 158,400	SWIFT Charge Recoveries SME Fees and Charges Management fees
Standard Special Mention Account (SMA)	195,727,183 20,218,000,786 20,915,720 2,294,699,207 265,609,987 22,789,336,896 2,182,869 212,574,332	Snarian Supervisory Committee's Fees & Expenses Auditors' Fees Depreciation and Repair of Bank's Assets Zakat Expenses	22 118,400 158,400 23 - 24 4,204,668 1,746,511 25 - -	Recovery of NID verification charges Handling Charges Miscellaneous Earnings
Sub total Classified:	195,727,183 20,218,030,786 20,915,720 2,294,699,207 265,609,987 22,789,336,896 2,182,889 212,574,332	Other Expenses Total Operating Expenses (B)	26 2,871,009 1,859,781 9,929,357 5,417,553	17.00 Salary and Allowances
Substandard		Profit /(Loss) before Provision (C=A-B) Provision for Investments Consider any lights	72,703,113 (4,516,246)	18.00 Rent, Taxes, Insurance, Electricity, etc. Insurance
Doubtful Bad & Loss		Specific provision General provision Provision for off-balance sheet items		19.00 Legal Expenses Legal Expenses
Sub total Total	195,727,183 20,218,030,786 20,915,720 2,294,699,207 265,609,987 22,789,336,896 2,182,869 212,574,332	Provision for Diminution in Value of Investments Other Provision Total Provision (D)		20.00 Postage, Stamp, Telecommunication, etc. Postage/Courier Service
.02 Geographical Location wise Loans and Advances	alterior and the second	Total profit / (loss) before taxes (C-D)	72,703,113 (4,516,246)	21.00 Stationery, Printing, Advertisements, etc. Printing Stationery Petty & Table Stationery
Inside Bangladesh Urban		Islamic Banking Divisio Notes to the Financial Stater	ments	Publicity & Advertisement 22.00 Shariah Supervisory Committee's Fees & Expenses
Dhaka Division	134,811,625 13,925,636,415 12,731,009 1,396,828,439 213,001,866 18,275,560,085 1,911,736 186,170,567	1,00 Status of the unit MTB Board of Directors, in its 232th meeting on January 29, 2019, approve Subsequently, MTB applied for Bangladesh Bank's permission on February 11,	d the proposal for introducing Islamic Banking Window.	Shariah Supervisory Committee's Fees 23.00 Auditors' Fees
Chittagong Division Rajshahi Division	47,561,734 4,912,884,473 6,135,713 673,159,507 42,898,622 3,680,701,750	Banking operations from Bangladesh Bank vide Letter No. BRPD(P-3)745(51 Islamic Banking business services were rolled out on February 22, 2021.	2019- 1116 Dank Oblained permission for initiating Islamic 1)/ 2019-9642 dated November 25, 2019. MTB Yaqeen	Auditor's Fees 24.00 Depreciation and Repair of Bank's Assets
Khulna Division Sylhet Division	3.591.221 370.962.558 2.048.198 224.711.260 2.737.293 234.869.763 -	1.01 Principal activities/ Islamic Banking operation: The operation of our Islamic Banking channel is completely separate from the businesses on the basis of Islamic Shari'ah. Through the Islamic Banking chancemplant denosit products such as Allwades'ab. Curent. Accounts. Muda	nnel, the Bank extends a wide range of Islamic Shari'ah	Depreciation : Immovable Property Furniture & Eixture
Barishal Division	410,000,000 c,010,100 c21,111,200 c,131,233 c39,000,100	compliant deposit products such as Al-Wadee'ah Current Accounts, Mudar Schemes, Mudarabah Term Deposit Accounts (Retail and Institutional) and Diminishing Musharakah, Bai-Murabahah, Bai Salam, Bai Istisna'a etc. An appr	rabah Savings Accounts, Mudarabah Monthly Savings d investment/financing products such as Musharakah, opriate accounting system has also been implemented in	Office Equipment's Motor Vehicles Intangible Asset
Rangpur Division Mymensingh Division	- 894,307 76,731,527	order to further reinforce our emphasis on Shari'ah compliance. In a nutshell, w completely separate Islamic Core Banking System (ICBS) named 'Ababil-Ni'. 2.00 Significant accounting policies and basis of preparation of financial statem 2.01 Deposit Collection and income Sharing Ratio (ISR) based Profit Distribution	nents	intangine Assets Right off use Assets Repairs on Bank's property:
Rural	185,964,590 19,209,583,246 20,915,720 2,294,699,207 259,532,068 22,267,853,125 1,911,736 186,170,567	2.01 Deposit Collection and income Sharing Ratio (ISR) based Profit Distribution Islamic Banking operation usually follows Al-Wadee'ah principle and Mudarabah operated under the 'Al-Wadee'ah Principle'. Under this principle, bank bears t entire profit.	n principle for procuring deposit. The current accounts are	25.00 Zakat Expenses Zakat Expenses
Dhaka Division	6,777,229 70,067,384	All other deposit products follow the Mudarabah principle, which refers to a partreprovides capital and the other party, known as Mudarib (entrepreneur) provide principles. Rab-ul-Maal cannot take part in the management of the business.	es skill and manages the business, maintaining Shari'ah	26.00 Other Expenses Office Cleaning and Maintenance
Chittagong Division Rajshahi Division	1,300,419 134,329,342 4,072,190 349,389,399 4,072,190 349,389,399	by the Rab-ul-Maal on pro-rata basis. The pre-agreed profit ratio is known as Income Sharing Ratio (ISR), which may ISR determines the portion of income for each type of depositor and the Bank.	vary based on the product type, tenure and amount. The For example, the ISR of 75:25 would mean that 75% of	Car Expense Entertainment Newspaper & Periodicals
Khulna Division Sylhet Division	224,034 19,222,094 - 927,722 79,598,578 107,902 10,507,866	distributable income is to be shared by the concerned depositors and the rest 25 of Mudarabah depositors and the Bank (Mudarib) are duly disclosed at the tim period. Profit rate is emerged at actual, as derived from the income fetched fror	5% to be shared by the Bank. The ISR between each type te of Account opening and/or beginning of the concerned m deployment of the concerned fund. As such our rate of	Traveling & Conveyance Training Expense Professional Fee
Barishal Division	46,555 4,808,992 - 365,638 31,371,721 125,640 12,235,186	profit on deposit under Islamic Banking is nothing but a post facto expression of output based on the Bank's earning on investment. 2.02 The ISR declared on Mudarabah deposit products for the year 2022	f the respective agreed sharing ratios. Our profit rate is an	Subscription & Donation Fees & Registration Business Development Expense
Rangpur Division Mymensingh Division	249,716 25,794,912 361,333 31,002,360 1,166,534 122,565,439 128,962 10,896,079 37,591 3,660,713	2.02 The ISR declared on Mudaraban deposit products for the year 2022 Types of Mudarabah Deposit	Distributable Investment Income Sharing Ratio (ISR) w.e.f. 01.08,2022	Agent Banking Float Sharing Commission
	9,762,602 1,008,447,540 6,077,899 521,483,771 271,133 26,403,764 195,727,183 20,218,030,786 20,915,720 2,294,699,207 265,609,987 22,789,336,896 2,182,889 212,574,332	Yaqeen Regular Savings Account Yaqeen Privilege Savings Account Yaqeen Banaat General Savings Account	Client Bank 10% - 28% 90% - 72% 24% - 35% 76% - 65% 28% - 35% 72% - 65%	Mutual Trust Ba Fixed Asset Schedule - Isl
5.00 Other Accete		4 Yaqeen Banaat Premium Savings Account 5 Yaqeen Short Notice Deposit (SND) Account 6 Yaqeen Asriya & Aghniya Scheme 7 Yaqeen Mudarabah Term Deposit Account (Retail)	20% - 237% 65% 65% 20% - 337% 80% - 63% 55% - 94% 45% - 06% 21% - 82% 79% - 18%	As at 31 Decem
5.00 Other Assets Adjusting A/C Debit	298,829 30,868,140 244,125 20,945,937	7 Yaqeen Mudarabah Term Deposit Account (Retail) 8 Yaqeen Mudarabah Term Deposit Account (Corporate Customers) 10 Yaqeen Banast Term Deposit Account 11 Yaqeen Estella & Monthly Savings Scheme	17% - 58% 83% - 42% 71% - 78% 29% - 22% 21% - 82% 79% - 18%	Particulars Balance as at 01,01,2022 Cost Uning the Uning the 31,12,2022 Uning the Uni
Term Placement Parking Account for Assets	17,073,008 1,763,621,507 1,000,194 85,816,683 20,082,280 2,384,328,164 500,000 42,900,000	Yaqeen Hajj & Umrah Scheme Yaqeen Sayyidah Savers & Mudarris Savings Scheme Yaqeen Marriage Deposit Scheme	60% - 92% 83% - 92% 17% - 08% 85% - 91% 15% - 09%	01,01,2022
, among , account for a toolso	2.000,2.00	Yageen Marriage Deposit Scheme Yageen Student Savings & Smart Junior Scheme Yageen Senior Savings & Farmer Savings Scheme	85% - 91% 15% - 09% 17% - 09% 17% - 09% 17% - 09%	Furniture & Fixture 2,028,596 2,028,596 10% Office Equipment's 33,640 - 33,640 20%
Borrowings from other banks, financial institutions and	d agents	2.03 Investment Operation and Return Thereon Investments of our Islamic Banking are broadly categorized in the following two to a. Fixed return based investment b. Variable return based investment		Computers & Peripherals 25,556,000 118,500 - 25,713,500 3-10 year Intangible Asset 2,415,000 800,000 - 3,215,000 3-10 year 3,215,000 - 3,215,000 3-10 year 3,215,000 3,2
n Bangladesh	45,884,226 4,739,702,883 1,905,000 209,000,789 162,616,742 13,952,516,464 432,540 42,122,043	Fixed return base investment system is applicable for our Bai-Murabahah Mu goods to a dient at a fixed profit /mark-up on deferred payment including post in a fixed return based investment mode. In this case rate of rent is fixed but am	import basis. Hire Purchase Shirkatul Melk (HPSM) is also tount of rent becomes variable on the basis of diminishing	As at 31 December 2022 30,072,236 918,500 - 30,990,736
Outside Bangladesh	165,875,219 17,134,412,445 18,675,000 2,048,865,998 100,173,321 8,594,870,953 1,743,141 169,732,323 211,759,445 21,874,115,339 20,580,000 2,257,866,786 262,790,063 22,547,387,417 2,175,681 211,874,366	balance method. Our Ujrah (Islamic Credit) Card is a new launching in this categ Variable return based income is applied for our Musharakah mode of investmen the agreement. Bank bags income on the basis of the concerned venture acc	ory. nt. In these cases, only ratio of Income Sharing is stated in ording to the agreed ratio (comparable to our Mudarabah	As at December 31, 2
In Bangladesh:	The state of the s	deposit products). Genuine loss, if any, is borne according to capital ratio of the c 2.04 Income/ Revenue Recognition Principles The bank earns income from various sources such as charges, fees, comm	client & the Bank.	Particulars Balance as Addition Disposal Balance as Rate/
In Bangladesh: Borrowing from Bank: Bangladesh Bank	2,161,311 225,322,882 - 2,666,742 228,806,464	income, Bank follows Shari'ah principle strictly. Usually charges, fees & commi income from investment follows principles as under: For Bal-Murabahah / Muajjal / Salam Investment	ilssion etc. are recognized on actual basis. Recognition of	
Mutual Trust Bank Limited	43,702,915 4,514,880,011 1,905,000 209,000,789 82,450,000 7,074,210,000 432,540 42,122,043	While creating each deal, in case of Bai-Murabahah / Muajjal / Salam mode of i cost with a credit to unearned income A/c. Thereafter time apportionment of p the end of each month on accrual basis. Allowance (rebate) for early repayment,	profit is recognized out of the unearned income amount at	Furniture & Fixture - 2,028,596 - 2,028,596 10% Office Equipments - 33,840 - 33,640 20%
Other Bank	45,884,226 4,739,702,893 1,905,000 209,000,789 162,616,742 13,952,516,464 432,540 42,122,043	For Hire Purchase Shirkatul Melk (HPSM) Investment In case of HPSM mode of investment rent is charged and taken into income acco	ount at the end of each month on accrual basis.	Computers & Peripherals - 25,955,000 - 25,595,000 3-10 year Intengible Asset - 2,415,000 - 2,415,000 3-10 year
Outside Bangladesh	165,875,219 17,134,412,445 18,675,000 2,048,865,988 100,173,321 8,594,870,953 1,743,141 169,752,323 211,759,445 21,874,115,339 20,880,000 2,257,866,786 262,790,063 22,547,387,417 2,175,681 211,874,366	If the account has a provision of gestation period, generally no income is earn the end of gestation period. However rent is chargeable in spite of gestation, if as a machine or a set of machinery or building etc. All accrual incomes are su Bangladesh Bank.	the delivery of asset is completed in usable condition such	As at 31 December 2021 - 30,072,236 - 30,072,236
		was ignored to be the		

1,050,000,000 4,430,111,667 344,915,845 418,342,594 105,866,994 4,380 135,680,967 6,318,973 194,587,786 747,222 **195,335,008** 21,866,815 1,000 545,778 421,287 -1,900 100 7,305 977,370 1,800 112,648 **770,570** 875,955 **875,955** 12,627 **12,627** 1,168,557 1,701,782 598,767 **1,639,734** 118,400 118,400 158,400 **158,400** 132,174 1,312,519 15,218 4,204,668 1,459,911 286,600 1,746,511 4,204,668 997,687 14,512 29,610 13,332 700,000 --1,859,781 ank Limited nber 2022 1,706,789 23,371 20,692,508 2,903,489 15,218 296,293 25,326,157 Written dow value as at 31,12,2021 Adjustment Balance as made during at the year 31.12.2021



Financial Statements 2022

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

We haveaudited the financial statements of MTB SECURITIES LIMITED which comprise the Statement of Financial Position as at December 31, 2022, Statements of profit or Loss and other comprehensive income, statement of changes in equity and statement of cash flows for the period then ended, and notes to the financial statements, including a summary of significant accounting policies.

In our opinion, the accompanying financial statements present fairly, in all material respects of the statement of financial position of MTB SECURITIES LIMITED as at December 31, 2022, and of its financial performance and its cash flows for the year then ended in accordance with International Financial Reporting Standards (IFRSs), the Companies Act 1994, the Securities and Exchange Rules 2020 and other applicable laws and

regulations. **Basis for Opinion**

We conducted our audit in accordance with International Standards on Auditing (ISAs). Our responsibilities under those standards are further described in the Auditors' Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the companyin accordance with the International Ethics Standards Board for Accountants' Code of Ethics for Professional Accountants (IESBA Code) together with the ethical requirements that are relevant to our audit of the financial statements in jurisdictions, and we have fulfilled our other ethical responsibilities in accordance these requirements and with the IESBA Code. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Kev Audit Matters

Key Audit matters are those matters that, in our professional judgment, were of most significance in our audit of the financial statements of the current period. These matters were addressed in the context of our audit of the financial statements as a whole, and in forming our opinion thereon, and we do not provide a separate opinion on these matters.

We have fulfilled the responsibilities described in the Auditors' Responsibilities of the audit of the financial statements section of our report, including in relation to these matters. Accordingly, our audit included the performance of procedures designed to respond to our assess ment of the risk of material misstatements of the financial statements. The results of our audit procedures, including the procedures performed to address the matters below, provide the basis for our audit opinion on the accompanying financial statements. Other Information

Management is responsible for the other information. The other information comprises all of the information other than the financial statements and our auditor's report thereon.

Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon. In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing s o, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially

Responsibilities of Management and Those Charged with Governance for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with IFRSs, the Companies Act 1994, the Securities and Exchange Rules 2020and other applicable laws and regulations and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

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

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

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs will always detect a material misstatement when it exists.

Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reas onably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with ISAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also: • Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may invol ve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances. Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by
- management but not for the purpose expressing an opinion on the effectiveness of the company's internal control. Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the au dit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the company to cease to continue
- Evaluate the overall presentation, structure and content of the company's financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

Report on other Legal and Regulatory Requirements

In accordance with the Companies Act 1994, the Securities and Exchange Rules 2020 and other applicable laws and regulations, we also report the

- a) We have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpo ses of our audit and made due verification thereof:
- b) In our opinion, proper books of accounts as required by law have been kept bycompany so far as it appeared from our examination of these
- c) The statements of financial position and statements of profit or loss and other comprehensive income dealt with by the report are in agreement

Signed for and on behalf of Shafiq Basak & Co. Chartered Accountage

Sheikh Zahidul Islam FCA, MBA OVC:230311394A5970G54

Place: Dhaka Date: February 12, 2023

Net Assets Value (NAV) per share

MTB SECURITIES LIMITED **Statement of Financial Position**

As at December 31, 2022

Particulars	Notes	Amount in BDT				
	Notes	December 31, 2022	December 31, 2021			
ASSETS						
Non-Current Assets						
Property, plant & equipment	4	200,971,170	176,227,139			
Investment in Stock Exchange	5	54,113,290	54,113,290			
Investment in securities under Strategic & SFCM	6	634,831,694	256,893,234			
		889,916,154	487,233,663			
Current assets						
Advances and prepayments	7	29,369,702	37,122,716			
Investment in Marketable securities	8	1,256,898,180	957,823,897			
Margin loan to clients	9	3,245,333,252	3,200,807,474			
Security Deposit for CSE TREC		30,000,000	30,000,000			
Accounts receivable	10	68,454,408	9,056,367			
Advance Income Tax (AIT)	11	345,406,112	228,970,188			
Cash & cash equivalents	12	1,211,080,808	1,424,705,401			
·		6,186,542,462	5,888,486,043			
Total Assets		7,076,458,616	6,375,719,706			
EQUITY AND LIABILITIES		7,070,430,010	0,575,717,700			
Shareholders' equity						
Share capital	13	3,250,000,000	3,250,000,000			
Retained earnings	14	148,864,196	131,573,175			
Dividend payable	14	130,000,000	227,500,000			
Capital reserve	15	51,831,124	48,113,290			
Capital reserve	13	3,580,695,321	3,657,186,465			
Liabilities		- , , ,	-,,			
Long Term Liability						
Long Term Lease Liability		91,313,258	105,433,386			
Term Loan-ICB SFMU		257,922,339	· .			
		349,235,597	105,433,386			
Current Liabilities		,,,	,,			
Accounts payable	16	1,237,089,010	1,176,076,377			
Loan from MTB	17	422,923,095	275,189,243			
Liabilities for expenses	18	25,519,621	29,521,954			
Payable-interest		859,741				
Provision for income tax	19	393,463,525	261,900,110			
Deffered tax liability	20	6,041,215	4,750,202			
Provision for margin loan	21	689,688,791	655,688,791			
Provision for diminution in value of Investments	22	324,300,000	198,300,000			
Current Portion Lease Liability		46,642,701	11,673,178			
- ·		3,146,527,699	2,613,099,855			
Total equity and liabilities		7,076,458,616	6,375,719,706			



Piace: Dhaka Note: February 12, 2023

Income from investment 26 127.596.925 200,396,369 27 Margin account maintenance 666,094 684,505 Depository participant 10,685,261 11,212,305 261,818 221,327,952 Less: Operating expenses 240,241,687 32,937,725 Laga charge CDBL charge 19.083.950 18,900,000 Sales Associate Commission 33.174.036 21,963,636 147,526,591 Office & administrative expenses 164,715,403 Net operating income 471,344,067 697,801,090 Less: Financial expenses 27,480,783 Profit before provision 443,863,284 674,947,206

25

MTB SECURITIES LIMITED

Statement of Profit or Loss and Other Comprehensive Income

For the period ended December 31, 2022

Particulars

Operating Income

Interest income

Brokerage commission

Less: Provision for margin loan

Less: Provision for diminution in value of Investments

Amount in BDT

711,585,754

343,497,691

228,877,965

126,000,000

31.12.2022 31.12.2021

919,129,042

473,830,370

232,395,343

128,300,000

37,178,343

160,000,000 470,000,000 Net profit before income tax 283,863,284 204,947,206 132,854,428 167,768,863 Less: Income tax expenses Net profit after tax 37,178,343 Other Comprehensive Income:

(3,717,834) Capital reserve TOTAL COMPREHENSIVE INCOME 147,291,021 Earnings Per Share (EPS)



Date: February 12, 2023

Partner DVC 2303011394AS970654

MTB SECURITIES LIMITED Statement of Changes in Equity

For the period ended December 31, 2022

						Amount in BDT
Particulars	Paid up capital	Retained Earnings	Capital Reserved for DSE Investment	Capital Reserved	Dividend payable A/c	Total
Balance as on 01 January, 2022	3,250,000,000	131,573,175	48,113,290	-	227,500,000	3,657,186,465
Add: Net profit/(Loss) after tax for the period	-	147,291,021				147,291,021
Less: Interim Dividend	-	(130,000,000)			(227,500,000)	(357,500,000)
Addition during the year dividend payable A/C		-	-	-	130,000,000	130,000,000
Transfer during the period	-		-	3,717,834	-	3,717,834
Balance as on 31 December, 2022	3,250,000,000	148,864,196	48,113,290	3,717,834	130,000,000	3,580,695,321

Particulars	Paid up capital	Retained Earnings	Capital Reserved for DSE Investment	Capital Reserved	Dividend payable A/c	Total
Balance as on 01 January, 2021	3,250,000,000	321,894,832	48,113,290	-	-	3,620,008,122
Add: Net profit/(Loss) after tax for the period	-	37,178,343	-		-	37,178,343
Less: Interim Dividend		(227,500,000)	-	-	-	(227,500,000)
Addition during the year dividend payable A/C	-		-		227,500,000	227,500,000
Balance as on 31 December, 2021	3,250,000,000	131,573,175	48,113,290	•	227,500,000	3,657,186,465







MTB SECURITIES LIMITED Statement of Cash Flows

For the period from January 01, 2022 to December 31, 2022

	Amount in BDT		
Particulars	2022	2021	
Cash flow from operating activities:			
Net profit during the year (after tax)	151,008,856	37,178,343	
Add: Amount considered as non cash items:			
Depreciation charge during the year	23,162,914	6,015,583	
Increase/(decrease) in provision for expenses	(4,002,333)	4,332,723	
Increase/(decrease) in provision for margin loan	34,000,000	341,700,000	
Increase / (decrease) in provision for investment in securities	126,000,000	128,300,000	
Increase/(decrease) in interest payable	859,741	-	
Increase/(decrease) in Current Portion of Lease Liability	34,969,523	11,673,178	
Increase/(decrease) in provision for income tax	131,563,415	167,815,154	
Increase/(decrease) in deferred tax laibility	1,291,013	(46,291)	
Sub total of non cash items	347,844,273	659,790,347	
Changes in working capital components			
Increase/(decrease) in accounts payable	61,012,633	411,101,611	
(Increase)/decrease in accounts receivable	(59,398,041)	57,688,891	
(Increase)/decrease in advance income tax	(116,435,924)	(80,081,107)	
(Increase)/decrease in advance & prepayment	7,753,014	(24,573,172)	
• • •	(107,068,318)	364,136,223	
A) Net cash inflow from operating activities	391,784,811	1,061,104,913	
Cash flow from investing activities:			
(Increase)/decrease in Investment in securities Dealer	(299,074,283)	(40,564,579)	
(Increase)/decrease in purchase of premises & fixed asset	(16,687,752)	(120,413,808)	
(Increase)/decrease in Right of Use Assets	(31,219,193)	· · · · · · · · · · · · · · · · · · ·	

B) Net cash outflow from investing activities Cash flow from financing activities: Increase/(decrease) in short term borrowing Increase/(decrease) in Long term borrowing Long Term Lease Liability

(Increase)/decrease in margin loan to clients

(Increase)/decrease in Security deposit of CSE TREC

(Increase)/decrease in Investment in Strategic & Specialfund Investr

Dividend paid C) Net cash outflow from financing activities D) Net cash increase / (decrease) (A+B+C) E) Opening cash and cash equivalents

F) Closing cash and cash equivalents (D+E) Net operating cash flow per share (NOCFPS)





(44,525,778)

nt (377.938.460)

(769,445,466)

257,922,339

(14.120.128

(227,500,000)

164,036,063

(213,624,593)

1,424,705,401

1,211,080,808

(442,633,796)

(30,000,000)

(216,511,220

(850,123,403)

105,433,386

359,914,383

570,895,893

853,809,508

1,424,705,401

MTB SECURITIES LIMITED Notes to the Financial Statements For the year ended December 31, 2022

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, Statement of Changes in Equity, Statement of Cash Flow and notes to the Financial Statements and
disclosures. This Financial Statement have been prepared under the historical cost convention on a going concern basis in accordance
with International Accounting Standards (IAS), The Companies Act 1994, Securities and Exchange Rules, 2020 and other Laws and
Regulations applicable to the company.

Leases
The Company follows IFRS 16 which has been effective from 01 January 2019. As IFRS 16 supersedes IAS 17: Leases, the Bank has nade recognition, measurement and disclosure in the financial statements of 3 1 December 2021 both as Lessee and Lessor as per IFRS

2.03

the cash flows from operating activities and some property of the design of the property and equipment. Property and equipment and Equipment Depreciation of fixed asset is charged using reducing balance method as per IAS-16 "Property, Plant and Equipment". Depreciation of fixed asset is charged using the solution of the property of

Category of assets	Rate of depreciation
Furniture	10%
Office equipment	20%
Furniture and fixtures	10%
Premises	5%

ome tax ne tax has been calculated based on Income Tax Ordinance, 1984 and Finance Act 2022.

2.07

can be made. Cash and cash equivalent Cash and cash equivalent includes cash at bank which are held and are available for use by the Company

2.09

The financial statement covers from January 01, 2022 to December 31, 2022. Events after Reporting Period 2.10

This report passed in the Board of Drictors meeting on February 12, 2023, where 4% Final cash dividend was approved

General

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

Amount in BDT 31.12.2022 31.12.2021 4.00 Property, plant & equipment Opening Balance 245,999,494 125,585,686 Add:Addition during the year 47,906,945 120,413,808 less: Disposal during the year Total Cost: 288,862,023 245,999,494 Depreciation: Opening Balance Add: Depreciation during the year 23,162,914 6,015,583 Less: Depreciation of Disposal assets 5,044,416 Total Accumulated depreciation 87.890.853 69,772,355 Written down value 176,227,139 The detail has shown in Annexure - A. 5.00 Investment in DSE

As per the provisions of the Exchanges Demutualization Act 2013 and in accordance with the Bangladesh Securities and Exchange Commission (BSEC) approved Demutualization scheme, MTB Securities Limited received the following ordinary shares at face value of BDT 10 each against the membership of DSE respectively:

54,113,290 54,113,290

21.400.00

4,674,200

Shares issued by	No. of Shares	Amount (BDT)
Shares received from Dhaka Stock Exchange Limited (DSE) (A)	7,215,106	72,151,060
Shares sold to the Strategic Investors by DSE (B)	1,803,777	18,037,770
Remainig Balance C = (A-B)	5,411,329	54,113,290
Floated Shares (53.33%)	2,886,041	28,860,410
Blocked Shares (46.67%)	2,525,288	25,252,880

6.00 Strategic Investment in Securities:

Dhaka Stock Exchange Limited (DSE)

Total	_	634,831,694	256,893,234
ICB SFMU Fund Investment in Securities:	6.03	289,314,475	-
Special Fund Investment in Securities	6.02	299,482,630	211,817,600
Strategic Investment in Securities	6.01	46,034,589	45,075,634

6.01 Strategic Investment in Securities

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

299,482,630 6.02 Special Fund Investment in Securities under SFCM: 211,817,600 299,482,630

under Special Fund for Investment in Capital Market (SFCM) (BB DOS Circular-01, Dt.-10.02.2020) 6.03 ICB SFMU Fund Investment in Securities :

289,314,475 All investments in marketable securities arevalued on an aggegation the balance shhet date. Suficient provision has maintained as per BSEC guidlines against this

unrealized loss. Please see note 22 for details. Office Rent Advance to Employees-Car 3,611,579 2,806,248

Investment in IPO Share Advance to supliers 8.00 Investment in securities Quoted share 1,256,898,180

957,823,897 1,256,898,180 All investments in marketable securities are valued on an aggegated portfolio ba The balance shet date. Sufficient provision has maintained as per BSEC guidlines agrunrealized loss. Please see note 22 for details.

This amount represents the margin loan balance with clients provided by the company at the balance sheet date, which includes principal amount and accrued interest on margin loan during the year 2022. Opening Balance

Add: Interest during the year Less: Adjustment during the year (582,605,730) Total 3,245,333,252 10.00 Accounts receivable Receivable from (DSE) Broker (Note 10.01) Receivable from (CSE) Broker (Note 10.01) Receivable from (DSE) Dealer (Note 10.02) 59,683,250 146,152 Receivable from (CSE) Dealer (Note 10.02)

10.01 Receivable from Dhaka Stock Exchange (DSE)-Broker

This amount represents receivable from Dhaka Stock Exchange Limited (DSE) and Chittagong Stock Exchange Limited (CSE) arising from daily transactions in Customer Accounts maintain with MTB Securities Limited 10.02 Receivable from Dhaka Stock Exchange (DSE)-Dealer

This amount represents receivable from Dhaka Stock Exchange Limited (DSE) and Chittagong Stock Exchange Limited (CSE) arising from daily transactions in Dealer Account.

11.00 Advance income tax Opening balance
Add: Addition during the year (Note 11.01) 116,435,924 Less: Adjusted during the year 11.01 Addition during the year Brokerage cor 66,540,07 943.263 Advance Tax 5,007,520 80,081,107

Total 12.00 Cash and cash equivalents

Dividend receivable

Union Capital Limited

FDR			
Union Capital Limited		5,500,000	22,500,000
		5,500,000	22,500,000
SND	A/C No.		
Mutual Trust Bank Ltd (CCA)	1301010000663	934,046,866	1,141,674,876
Mutual Trust Bank Ltd (SND)	0002-0320002080	1,037,833	12,257,082
Mutual Trust Bank Ltd (SND)	0002-0320001634	768,812	1,175,586
Mutual Trust Bank Ltd (Dealer)	0087-0320000287	2,602,733	27,941
Mutual Trust Bank Ltd (Strategic)	0087-0320000376	144,075	13,505
Mutual Trust Bank Ltd (Special Fund)	0087-0320000465	684,105	5,287,719
Mutual Trust Bank Ltd (ICB Fund)	1310000101957	1,849,264	-
Mutual Trust Bank Ltd (IPO)	0087-0320000063	234,592	233,553
IFIC Bank limited (Dealer)	1090358680041	6,045,236	663,147
IFIC Bank limited (CCA)	0190234374001	587,542	173,727
Standard Chartered (CCA)	01114647901	254,347,852	228,324,639
Standard Chartered (SND)	02114647901	18,878	50,015
	_	1,202,367,788	1,389,881,790
Cash in hand (Cheque in hand)	_	3,213,020	12,323,611
Total	_	1,211,080,808	1,424,705,401

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8,625,000



Financial Statements 2022

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				Amount	in BDT
				31.12.2022	31.12.2021
	Share capital				
13.01	Authorized capital 500,000,000 ordinary shares of Taka 10	0 ea	ch.	5,000,000,000	5,000,000,000
13.02	Issued, subscribed and paid-up capit 325,000,000 ordinary shares of Taka 1		ach fully paid	3,250,000,000	3,250,000,000
13.03	Shareholding Position of the Compa		, F	5,250,000,000	5,250,000,000
	Share Holders		Number of Share	Percentage	
	Mutual Trust Bank Limited Mr. Chowdhury Akhtar Asif		324,994,000 1,000	99.99	8%
	Mr. Md. Hashem Chowdhury Mr. Goutam Prosad Das		1,000 1,000	0.002	204
	Md. Khalid Mahmood Khan Mr. Abdul Mannan		1,000 1,000	0.002	270
	Mr. Md. Nazrul Islam Mazumder Total	#	1,000 325,000,000	100.00%	
14.00	Retained earnings Opening balance			131,573,175	321,894,832
	Net profit during the year Less: Dividend paid during the year			147,291,021 (130,000,000)	37,178,343 (227,500,000
	Total			148,864,196	131,573,175
15.00	Capital reserve Shares issued by DSE (Note: 15.01)			48,113,290	48,113,290
	General (Note: 15.02) Total			3,717,834 51,831,124	48,113,290
15.01	Capital reserve for investments with	DS	E	51,051,124	40,115,250
	Shares issued by DSE Total			48,113,290 48,113,290	48,113,290 48,113,290
15.02	Capital reserve			10,110,110	,,
	Opening balance Add. Addition during the year			3,717,834 3,717,834	
	Less: Adjusted during the period Closing Balance			3,717,834	
	To compliance with Bangladesh Secur Adecuacy) rules, 2019 the company ma			mmission (Risk Based	
1 < 00	year		med a capital rese.	ive by Took on promit	rier tux or iust
16.00	Accounts Payable It represents money deposited by client	for t	rading purpose. T		
	Payable to clients (Note 16.01) Payable to (DSE) (Note 16.02) Payable to (CSE) (Note 16.02)			1,217,248,376 135,350	1,058,794,149 45,985,794
	Payable to (CSE) (Note 16.02) Payable to (DSE) -dealer (Note 16.02) Payable to (CSE) -dealer (Note 16.02)			- 1	-
	IPO Payable (Note 16.03)				
	Suppliers/Vendors & Others Payable (N	Note	16.04)	19,705,284	58,670,000 12,626,434
	Suppliers/Vendors & Others Payable (National Payable to clients This balance represents the clients' sale which is currently lying with the Comparable to Dhaka Stock Exchange (Dayable to Dhaka Stoc	proc any's	ceed of securities as bank account.	1,237,089,010	12,626,434 1,176,076,377
	Total Payable to clients This balance represents the clients' sale which is currently lying with the Compa	prod any's SE) ka Si daily	ceed of securities as bank account. tock Exchange Liry transactions in C	1,237,089,010 and deposit against security against security against the control of the control o	12,626,434 1,176,076,377 eurities purchase
6.02	Total Payable to clients This balance represents the clients' sale which is currently lying with the Compa Payable to Dhaka Stock Exchange (D This amount represents payable to Dhak Exchange Limited (CSE) arising from a	prod any's SE) ka Si daily	ceed of securities as bank account. tock Exchange Liry transactions in C	1,237,089,010 and deposit against security against security against the control of the control o	12,626,434 1,176,076,377 eurities purchase
6.02 6.03	Total Payable to clients This balance represents the clients' sale which is currently lying with the Comps Payable to Dhaka Stock Exchange (D This amount represents payable to Dhak Exchange Limited (CSE) arising from 6 MTB Securities Limited & arising from 1PO payable This balance represents payable to IPO	proc any's SE) ka Si daily daily issu	ceed of securities as bank account. took Exchange Ling transactions in C	1,237,089,010 and deposit against security against security against the control of the control o	12,626,434 1,176,076,377 eurities purchase
6.02 6.03	Total Payable to clients This balance represents the clients' sale which is currently lying with the Compa Payable to Dhaka Stock Exchange (D This amount represents payable to Dhak Exchange Limited (CSE) arising from MTB Securities Limited & arising from IPO payable This balance represents payable to IPO Suppliers/Vendors & Others Payable This balance represents payable to varie	prod any's SE) ka Si daily dai issude	ceed of securities as bank account. took Exchange Ling transactions in C by transactions in I	1,237,089,010 and deposit against secunited (DSE) and Chittustomer Accounts maidealer Account.	12,626,434 1,176,076,377 curities purchase agong Stock intained with
6.02 6.03 6.04	Total Payable to clients This balance represents the clients' sale which is currently lying with the Compa Payable to Dhaka Stock Exchange (D This amount represents payable to Dhak Exchange Limited (CSE) arising from the MTB Securities Limited & arising from IPO payable This balance represents payable to IPO Suppliers/Vendors & Others Payable This balance represents payable to varied cleared.	prod any's SE) ka Si daily dai issude	ceed of securities as bank account. took Exchange Ling transactions in C by transactions in I	1,237,089,010 and deposit against secunited (DSE) and Chittustomer Accounts maidealer Account.	12,626,434 1,176,076,377 curities purchase agong Stock intained with
6.02 6.03 6.04	Total Payable to clients This balance represents the clients' sale which is currently lying with the Compa Payable to Dhaka Stock Exchange (D This amount represents payable to Dhak Exchange Limited (CSE) arising from MTB Securities Limited & arising from IPO payable This balance represents payable to IPO Suppliers/Vendors & Others Payable This balance represents payable to varie cleared. Loan from MTB Short Term Overdraft (SOD-General) fit	proo any's see Si daily daily issu- e ous s	ceed of securities a bank account. stock Exchange Lir transactions in C by transactions in I bers. cers. suppliers, cheques	1,237,089,010 and deposit against secunited (DSE) and Chitt. ustomer Accounts mail Dealer Account.	12,626,434 1,176,076,377 curities purchase agong Stock intained with at but not yetmited (MTB).
6.02 6.03 6.04	Total Payable to clients This balance represents the clients' sale which is currently lying with the Compa Payable to Dhaka Stock Exchange (D This amount represents payable to Dhak Exchange Limited (CSE) arising from the MTB Securities Limited & arising from the IPO payable This balance represents payable to IPO Suppliers/Vendors & Others Payable This balance represents payable to varie cleared. Loan from MTB Short Term Overdraft (SOD-General) fa The funds availed from this facility is us securities and other operating purpose Opening balance	proo any's any's ka Si daily issu- issu- e ous s	tock Exchange Lir transactions in C ty transactions in I transactions in I transactions in I ters.	1,237,089,010 and deposit against secunited (DSE) and Chittustomer Accounts mailtimeter Account. issued to various client a Mutual Trust Bank Legin loan customers, Inimited 275,189,243	12,626,434 1,176,076,377 curities purchase agong Stock intained with at but not yet cimited (MTB). avestment in 20,708,246
6.02 6.03 6.04	Total Payable to clients This balance represents the clients' sale which is currently lying with the Compayable to Dhaka Stock Exchange (Dayable to Dhaka Stock Exchange Limited (CSE) arising from MTB Securities Limited & arising from IPO payable This balance represents payable to IPO Suppliers/Vendors & Others Payable This balance represents payable to varie cleared. Loan from MTB Short Term Overdraft (SOD-General) fa The funds availed from this facility is us securities and other operating purpose Opening balance Add: During the year Less: Cash paid during the year	proo any's any's ka Si daily issu- issu- e ous s	tock Exchange Lir transactions in C ty transactions in I transactions in I transactions in I ters.	inted (DSE) and Chittustomer Accounts mai Dealer Account. issued to various client and Mutual Trust Bank Legin loan customers, Indicated 275,189,243 690,921,692 (543,187,840)	12,626,434 1,176,076,377 rurities purchase ragong Stock intained with at but not yet climited (MTB). restment in 20,708,246 943,483,567 (689,002,570)
6.02 6.03 6.04 7.00	Total Payable to clients This balance represents the clients' sale which is currently lying with the Compate Payable to Dhaka Stock Exchange (D) This amount represents payable to Dhak Exchange Limited (CSE) arising from MTB Securities Limited & arising from IPO payable This balance represents payable to IPO Suppliers/Vendors & Others Payable This balance represents payable to various cleared. Loan from MTB Short Term Overdraft (SOD-General) ft The funds availed from this facility is us securities and other operating purpose Opening balance Add: During the year Less: Cash paid during the year Total	proo any's any's ka Si daily issu- issu- e ous s	tock Exchange Lir transactions in C ty transactions in I transactions in I transactions in I ters.	nnd deposit against second deposit against deposit	12,626,434 1,176,076,377 turities purchase agong Stock intained with at but not yet timited (MTB). nvestment in 20,708,246 943,483,567
6.02 6.03 6.04 7.00	Total Payable to clients This balance represents the clients' sale which is currently lying with the Compa Payable to Dhaka Stock Exchange (D) This amount represents payable to Dhak Exchange Limited (CSE) arising from MTB Securities Limited & arising from IPO payable This balance represents payable to IPO Suppliers/Vendors & Others Payable This balance represents payable to varie cleared. Loan from MTB Short Term Overdraft (SOD-General) fa The funds availed from this facility is us securities and other operating purpose Opening balance Add: During the year Less: Cash paid during the year Total Liabilities for expenses Provision for incentive bonus Office rent	proo any's see Si daily issu- issu- e ous s	tock Exchange Lir transactions in C ty transactions in I transactions in I transactions in I ters.	nited (DSE) and Chittustomer Account. Issued to various client Mutual Trust Bank L rgin loan customers, In imited 275,189,243 690,921,692 (543,187,840) 422,923,095	12,626,434 1,176,076,377 curities purchase agong Stock intained with at but not yet cimited (MTB). avestment in 20,708,246 943,483,567 (689,002,570) 275,189,243
6.02 6.03 6.04 7.00	Total Payable to clients This balance represents the clients' sale which is currently lying with the Compa Payable to Dhaka Stock Exchange (D) This amount represents payable to Dhak Exchange Limited (CSE) arising from MTB Securities Limited & arising from IPO payable This balance represents payable to IPO Suppliers/Vendors & Others Payable This balance represents payable to variocleared. Loan from MTB Short Term Overdraft (SOD-General) ft The funds availed from this facility is us securities and other operating purpose Opening balance Add: During the year Less: Cash paid during the year Total Liabilities for expenses Provision for incentive bonus Office rent Electricity bill Mobile & T&T bill	proo any's see Si daily issu- issu- e ous s	tock Exchange Lir transactions in C ty transactions in I transactions in I transactions in I ters.	1,237,089,010 and deposit against secunited (DSE) and Chittustomer Accounts matched to various clients a Mutual Trust Bank Legin loan customers, In a mited (275,189,243 690,921,692 (543,187,840) 422,923,095 14,260,405 363,850 399,497 36,500	12,626,434 1,176,076,377 rurities purchase agong Stock intained with at but not yet cimited (MTB). avestment in 20,708,246 943,483,567 (689,002,570) 275,189,243 15,550,055 2,908,528 516,107 37,500
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6.02 6.03 6.04 7.00 8.00 9.00	Total Payable to clients This balance represents the clients' sale which is currently lying with the Compayable to Dhaka Stock Exchange (D) Payable to Dhaka Stock Exchange (D) This amount represents payable to Dhak Exchange Limited (CSE) arising from MTB Securities Limited & arising from MTB Securities Limited & arising from MTB Securities Limited & arising from MTB This balance represents payable to IPO Suppliers/Vendors & Others Payable This balance represents payable to varie cleared. Loan from MTB Short Term Overdraft (SOD-General) fit The funds availed from this facility is us securities and other operating purpose Opening balance Add: During the year Less: Cash paid during the year Less: Cash paid during the year Electricity bill Advertisement Audit Fee Repair & Maintenance Office Maintenance Cleaning of Office Premises Utility bill Entertainment Security Service Bill COBL Charge Software Maintenance Marketing & Business Development of Profetional Fees Others Expenses Total Provision for income tax Provision for foreign trade commission Profetional Fees Others Expenses Total Provision for income tax Provision for income tax Provision for income tax Provision for Corporate Income Tax has on those Income as per Tax Laws comp Opening balance Addition during the year Current tax expenses (Note: 19.01) Adjustment during the year Current tax expenses (Note: 35) Deffered Tax Liability Deffered tax is calculated on the difference between tax base of asset Opening Balance Deferred tax (income)/expense during to total	process proces	teed of securities as bank account. Itook Exchange Lir y transactions in C by transactions in I bers. Itopy maintained with for extending ma MTB Securities I bers. Itopy maintained with for extending ma MTB Securities I bers. Itopy maintained with for extending ma MTB securities I bers.	1,237,089,010 and deposit against secunitied (DSE) and Chittustomer Accounts matched to various client a Mutual Trust Bank Legin loan customers, Instituted (275,189,243 690,921,692 (543,187,840) 422,923,095 (142,604,006 143,750 113,536 50,883 40,746 461,418 43,750 113,536 50,883 40,746 461,418 43,750 113,563,415 131,563,415 131,563,415 131,563,415 131,563,415 131,563,415 131,563,415 131,563,415 131,563,415 131,563,415 131,563,415	12,626,434 1,176,076,377 curities purchase agong Stock intained with at but not yet simited (MTB). Investment in 20,708,246 943,483,567 (689,002,570) 275,189,243 15,550,055 2,908,528 516,107 37,500 80,892 69,000 65,316 49,697 275,044 645,885 1,186 543,455 1,186 543,455 1,1814,658 337,700 98,732 29,521,954 icable tax rates
6.02 6.03 6.04 7.00 8.00 9.00	Total Payable to clients This balance represents the clients' sale which is currently lying with the Compse Payable to Dhaka Stock Exchange (D) Payable to Dhaka Stock Exchange (D) This amount represents payable to Dhak Exchange Limited (CSE) arising from a MTB Securities Limited & arising from the Indiana securities and others Payable to various cleared. Loan from MTB Short Term Overdraft (SOD-General) fithe funds availed from this facility is usecurities and other operating purpose Opening balance Add: During the year Less: Cash paid during the year Total Liabilities for expenses Provision for incentive bonus Office rent Electricity bill Mobile & T&T bill Advertisement Audit Fee Repair & Maintenance Office Maintenance Cleaning of Office Premises Utility bill Entertainment Security Service Bill CDBL Charge Software Maintenance Marketing & Business Development of Profetional Fees Others Expenses Total Provision for income tax Provision for Corporate Income Tax has on those Income as per Tax Laws components of the Income as per Tax Laws components and the Income Income as per Tax Laws components and the Income Income Income Income	process proces	tock Exchange Lirty transactions in C by transactions in C by transactions in I cers. The property of the pro	1,237,089,010 and deposit against secondited (DSE) and Chittustomer Accounts mai Dealer Account. In Mutual Trust Bank Largin loan customers, In imited 275,189,243 690,921,692 (543,187,840) 422,923,095 14,260,405 363,850 399,497 36,500 129,600 143,750 113,536 50,883 40,746 461,418 43,236 990,869 329,200 1,042,455 5,312,744 233,556 1,567,376 25,519,621 reces of income as applemental companion of the companion o	12,626,434 1,176,076,377 curities purchase agong Stock intained with at but not yet similed (MTB). Investment in 20,708,246 943,483,567 (689,002,570) 275,189,243 15,550,055 2,908,528 1,550,055 2,908,528 31,550,055 1,186 49,697 275,044 645,885 1,186 543,455 1,814,658 337,700 1,042,455 5,312,744 173,000 98,732 29,521,954 icable tax rates 94,084,956 167,815,154 261,900,110 167,815,154

22.00 Provision for diminution in value of Investments:		
Opening balance	198,300,000	70,000,000
Addition during the year (Note: 34)	126,000,000	128,300,000
Total	324,300,000	198,300,000
This provision is made as per BSEC guideline against unre	ealized loss in Dealer Acc	ount .

23.00 Net Assets Value (NAV) per share		
Net Assets (23.01)	3,929,930,917	3,762,619,851
Number of ordinary shares outstanding	325,000,000	325,000,000
	12.09	11.58
23.01 Net Assets		
Total Assets	7,076,458,616	6,375,719,706
Less: Liabilities	3,146,527,699	2,613,099,855
Total	3,929,930,917	3,762,619,851
24.00 Brokerage commission	3,72,703,71	01/02/02/02

Dhaka Stock Exchange Limited

Margin account maintenance

27.00

The amount is charged on daily turnover during the year as per rate decided by the management of the company.

343,497,691

666.094

684,505

	Interest Income Comprises of Interest on marginith various bank .	gin loan and Interest on ba	ank deposit placed
	Interest on margin loan	228,573,588	222,962,727
	Interest on bank deposit with MTB	21,709	8,826,790
	Interest on bank deposit with other Bank	282,668	605,826
	Total	228,877,965	232,395,343
.00	Income From Investment		
		60.004.450	100 150 050

	Interest on bank deposit with other Bank	282,668	605,826
	Total	228,877,965	232,395,343
00	Income From Investment		
	Gain/ (loss) on sale of securities -Dealer	63,834,172	102,176,078
	Gain/ (loss) on sale of Strategic Investment	84,784	3,666,197
	Gain/ (loss) on sale of securities -Special Fund	6,136,472	51,928,662
	Gain/ (loss) on sale of securities -ICB Fund	10,275,366	-
	Dividend Income on investment-Dealer	31,679,424	31,890,054
	Dividend Income on Strategic Investment	1,264,676	1,204,952
	Dividend Income on Special Investment	9,935,625	7,907,027
	Dividend Income on investment-ICB	2,221,875	-
	Dividend Income from DSE	2,164,531	1,623,399
	Total	127,596,925	200,396,369
0	Margin account maintenance		

666,094 684,505 The amount represents service charges on margin account, which were received from the customer during the year.

28.00	Depository participant		
	BO maintenance fees	9,427,600	10,622,350
	Dematerization charges	47,595	1,371
	CDS charges	1,210,066	588,584
	Total	10,685,261	11,212,305

This amount Comprises of BO maintenance, demate charge and CDS charges. 29.00 Other operating income

Other Income	261,818	610,150
	261,818	610,150

Other income represents Cheque return charge & IPO application fee charged on the

Amount in BDT 31.12.2022 31.12.2021 Other income represents Cheque return charge & IPO application fee charged on the

30.00 CDBL charges

CDBL charges 18,900,000 19,083,950 18,900,000 19,083,950 The amount comprises of BO opening, maintenance, CDS charge and other expenses

31.00 Office & administrative expenses

charged by CDBL.

Salary & Allowances Lease expense	102,747,530 12,288,395	92,741,437 17,352,203
Insurance expenses	325,948	159,416
•	,	,
Electricity bill	2,626,982	2,446,480
Postage & telegraph	144,073	215,818
Mobile & T&T bill	386,400	476,750
Table/Petty stationary	1,071,454	739,299
Computer stationary	973,362	1,301,236
Advertisement -Company's Own	181,508	189,130
Directors' fees	798,600	840,400
Audit fee	143,750	126,500
Depreciation	23,162,914	6,015,583
Repair & Maintenance	169,532	814,093
Maintenance of office premises	1,191,974	471,604
Car expenses	2,517,314	1,154,110
Securities service	2,997,630	2,738,515
Office cleaning	2,656,062	2,110,709
Utility bill	3,881,290	2,839,395
Conveyance	309,005	301,101
Entertainment -Refreshment/Party Diner	2,235,900	1,381,218
Periodical, Magazine, News paper	26,664	29,630
Bank charge & excise duty	391,658	316,734
Training expenses	20,000	-
Traveling expenses	227,228	211,515
Software maintenance	170,000	188,307
Business Development Expenses	-	11,313
Foreign trade commission repatriation	-	641,391
Registration charge, fees & renewal	2,854,563	1,535,704
CSE New TREC Registration Fees	-	10,000,000
IPO Apply charge	24,000	27,000
Professional fees	191,667	150,000
	164,715,403	147,526,591

32.00 Financial expenses

nterest on SOD (G) Business, Mutual Trust Bank td. 27,480,783 20,443,567 2,410,317		27,480,783	22,853,884
1 27 480 783 11 20 443 567 1	nterest on Lease Liability	-	2,410,317
	nterest on SOD (G) Business, Mutual Trust Bank .td.	27,480,783	20,443,567

This amount comprises of interest expense on Loan from Mutual Trust Bank (MTB) and apply of interest on lease liability as per IFRS-16.

33.00 Provision for margin loan made during the year

This provision is made as per BSEC guideline against Margin loan in Negative Equity Client Accounts and as per BSEC (Risk Based Capital Adecuacy) Rules, 2019.

34.00 Provision for investment in securities made during the year

This provision is made as per BSEC guideline against unrealized loss in Dealer Account

	Provision for investment in securities	126,000,000 126,000,000	128,300,000 128,300,000
35.00	Income tax expenses made during the year		
	Current tax Anexure	131,563,415	167,815,154
	Deferred tax Anexsure-B	131,563,415 1,291,013	(46,291)
	Total	132,854,428	167,768,863

36.00	Earnings Per Share (EPS)		
	Net profit after tax	147,291,021	37,178,343
	Number of ordinary shares outstanding	325,000,000	325,000,000
	Earnings Per Share (EPS)	0.45	0.11

Income Tax Expenses is calculated as per guideline of Income Tax Ordinance and Rules.

37.00 Net operating cash flows per share (NOCFPS)

38.00 Related party transactions		
	1.21	3.26
Number of shares	325,000,000	325,000,000
Net operating cash flows	391,784,811	1,061,104,913

Name of the party	Nature of transactions	Taka

39.00 Number of employees

Mutual Trust Bank Limited

The number of employees engaged for the whole year or part there of, who received a total remuneration of Taka 36,000 or above, were 69 persons

Loan from MTB

MTB SECURITIES LIMITED Schedule of Property, Plant & Equipment For the period ended December 31, 2022

	Cost					Depreciation				Amount in BDT
Particulars	Balance as on 01.01.2022	Addition during the year	Disposal during the year	Balance as on 31.12.2022	Rate	Balance as on 01.01.2022	Charge for the year	Disposal for the year	Balance as on 31.12.2022	Written down value as on 31.12.2022
Furniture	1,432,510	1,383,499	288,708	2,527,301	10%	613,921	139,428	288,708	464,641	2,062,660
Fixture & fittings	50,485,668	9,451,723	3,805,074	56,132,317	10%	26,427,293	2,738,941	3,805,074	25,361,160	30,771,157
Office equipment	32,967,702	5,852,530	950,634	37,869,598	20%	25,075,454	2,120,195	950,634	26,245,015	11,624,583
Premises	46,365,000		-	46,365,000	5%	16,951,364	1,470,682		18,422,046	27,942,954
Sub Total	131,250,880	16,687,752	5,044,416	142,894,216		69,068,032	6,469,246	5,044,416	70,492,862	72,401,354
Right Of User Assets as per IFRS-16	114,748,614	31,219,193		145,967,807		704,323	16,693,668		17,397,991	128,569,816
Total balance as on December 31, 2022	245,999,494	47,906,945	5,044,416	288,862,023		69,772,355	23,162,914	5,044,416	87,890,853	200,971,170

**Right Of User Assets as per IFRS-16: Depreciation charge calculated monthly

Independent Auditor's Report MTB Capital Ltd Report on the Audit of the Financial Statements

We have audited the financial statements of MTB Capital Ltd which comprise the Statement of Financial Position as at December 31, 2022, Statements of profit or Loss and other comprehensive income, statement of changes in equity and statement of cash flows for the period then ended, and notes to the financial statements, including a summary of significant accounting policies.

In our opinion, the accompanying financial statements present fairly, in all material respects of the statement of financial position of MTB Capital Ltd as at December 31, nance and its cash flows for the year then ended in accordance with International Financial Reporting Standards (IFRSs), the Companies Act 1994, the Securities and Exchange Rules 2020 and other applicable laws and regulations.

Basis for Opinion

We conducted our audit in accordance with International Standards on Auditing (ISAs). Our responsibilities under those standa rds are further described in the Auditors' Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the companyin accordance with the International Ethics Standards Board for Accountants' (Code of Ethics for Professional Accountants (IESBA Code) together with the ethical requirements that are relevant to our audit of the financial statements in jurisdictions, and we have fulfilled our other ethical responsibilities in accordance these requirements and with the IESBA Code. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Key Audit matters are those matters that, in our professional judgment, were of most significance in our audit of the financi al statements of the current period. These matters were addressed in the context of our audit of the financial statements as a whole, and in forming our opinion thereon, and we do not provide a separate opinion on these

We have fulfilled the responsibilitiesdescribedin the Auditors'Responsibilities of the audit of the financial statements section of our report, including in relation to these matters. Accordingly, our audit included the performance of procedures designed to respond to our assess ment of the risk of material misstatements of the financial statements. The results of our audit procedures, including the procedures performed to address the matters below, provide the basis for our audit opinion on the accompanying financial statements

Management is responsible for the other information. The other information comprises all of the information other than the fi nancial statements and our auditor's report

thereon.

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

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

Responsibilities of Management and Those Charged with Governance for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with IFRSs, the Companies Act 1994, the Securities and Exchange Rules 20/20and other applicable laws and regulations and for such internal control as management determines is necessary to enable the p reparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparation the financial statements, management is responsible for assersion the company's ability to continue as a goine concern disclosine as anolicable matters related susmements that are tree from interesta insistatement, wretner one to trauto or error.

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

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

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarante e that an audit conducted in accordance with ISAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reas onably be expected to influence the economic

decisions of users taken on the basis of these financial statements.

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

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive uteniny and assess the risks of material infissional risks and obtain audit evidence that is sufficient and appropriate to provide a basis of or our opinion. The risk of not detendent that is sufficient and appropriate to provide a basis of or our opinion. The risk of not detendent an atterial misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissi ons, misrepresentations, or the
- override of internal control. Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstance
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management but not for the purpose expressing an opinion on the effectiveness of the company's internal control.

 Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the au dit evidence obtained, whether a material
- uncertainty exists related to events or conditions that may cast significant doubt on the company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's 's report. However, future events or conditions may cause the company to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the company's financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

Report on other Legal and Regulatory Requirements

Place: Dhaka

Total Liabilities

Chief Executive Officer

Place: Dhaka Date: January 12,2023

Date: February 12, 2023

In accordance with the Companies Act 1994, the Securities and Exchange Rules 2020 and other applicable laws and regulations, we also report the following: a) We have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpo ses of our audit and made due

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

> Signed for and on behalf of Shafiq Basak & Co.

Chartered Accountants ER Lind

Sheikh Zahidul Islam FCA, MBA Partner DVC: 2303011394AS183154

MTB Capital Ltd. Statement of Financial Position As at 31 December 2022

Particulars	Notes	Amount in BDT 31.12.2022 31.12.20	
Farticulars	Notes		
ASSETS			
Non-Current Assets		12,717,220	14,392,150
Property, Plant & Equipment	4.00	12,717,220	14,392,150
Current Assets		1,041,730,912	825,108,947
Investment in Securities	5.00	443,750,904	289,960,749
Investment in Securities under SFCM	6.00	99,941,345	82,170,334
Margin Loan to Clients	7.00	442,536,175	380,471,869
Accounts Receivable	8.00	13,784,285	42,488,490
Advance and Prepayments	9.00	29,231,029	16,159,109
Cash & Cash Equivalents	10.00	12,487,173	13,858,396
Total Assets		1,054,448,132	839,501,097
SHAREHOLDERS' EQUITY AND LIABILITIES	3		
Shareholders' Equity		403,692,984	396,412,615
Share Capital	11.00	393,464,100	374,727,700
Retained Earnings	12.00	10,228,884	21,684,91
LIABILITIES			
Non-Current Liabilities		96,878	111,079
Deferred Tax Liability	13.00	96,878	111,079
Current Liabilities		650,658,270	442,977,403
Short Term Loan	14.00	374,491,605	218,715,684
Accounts Payable	15.00	14,088,351	17,247,140
Provision for diminution in value of Investments	16.00	79,000,000	67,000,000
Provision for Margin Loan	17.00	81,000,000	57,000,000
Provision for Current Tax	18.00	53,328,933	40,410,659
Other Liabilities	19.00	37,954,156	31,015,12
Lease Liability	20.00	10,795,225	11,588,799

Total Shareholders' Equity and Liabilities 1,054,448,132 Net Assets Value (NAV) per share

SHAFIQ BASAK & CO.

443,088,482

839,501,097

forms

650,755,148

DVC:

MTB Capital Ltd. Statement of Profit or Loss and other Comprehensive Income For the year ended 31 December 2022

Particulars	Notes	Amount in BDT		
Particulars	Notes	2022	2021	
Operating income		100,293,864	147,919,376	
Interest Income	22.00	47,426,272	45,323,079	
Income from Investment (EI offer Income, Capital				
Gain & Dividend Income)	23.00	37,378,581	77,185,733	
Underwriting Commission	24.00	-	520,066	
Issue Management Fees	25.00	1,861,389	8,809,783	
Settlement Fees and Documentation Charges	26.00	3,531,395	8,070,264	
Portfolio Management Fees	27.00	5,438,216	4,085,450	
Trustee Fees	28.00	3,700,000	3,450,000	
Other Operating Income	29.00	958,011	475,000	
Less: Operating Expense	_	21,733,502	22,101,944	
Office & Administrative Expenses	30.00	21,733,502	22,101,944	
Operating Profit		78,560,362	125,817,432	
Less: Interest Expense	31.00	22,375,919	15,076,942	
Profit before Provision and Tax		56,184,442	110,740,490	
Provision	_	36,000,000	70,000,000	
Provision for Diminution in value of Investments	32.00	12,000,000	45,000,000	
Provision for Margin Loan	33.00	24,000,000	25,000,000	
Net Profit before Tax		20,184,442	40,740,490	
Income Tax Expenses	34.00	12,904,073	21,656,513	
Current Tax Expense	Ī	12,918,274	21,668,557	
Deferred Tax Expense/(Income)	Į.	(14,201)	(12,044	
Net Profit after Tax		7,280,369	19,083,977	
Earning per share (Restated -2021)	35.00	1.85	4.85	
1 0	70			
//				

Chief Executive Officer

igned for and on behalf of SHAFIQ BASAK & CO.

Selio. Sheikh Zahidul Islam FCA,MBA

MTB Capital Ltd.
Statement of Changes in Equity
For the year ended 31 December 2022

Amount in BDT Paid-up Capital | Retained Earnings Balance as at January 01, 2022 374,727,700 21,684,915 396,412,615 7,280,369 Net profit for the year after tax 7,280,369 Stock Dividend 18,736,400 (18,736,400)403,692,984 Balance as at 31 December 2022 393,464,100 10,228,884 Balance as at 31 December 2021 374,727,700 21,684,915 396,412,615



Date: February 12, 2023

Place: Dhaka

Place: Dhaka

Date: January 12,2023







Financial Statements 2022

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Double-I	Amount	in BDT
Particulars	2022	2021
Net Profit during the year (after Tax)	7,280,369	19,083,97
Add: Amount consider as Non Cash items:		
Depreciation charged during the year	442,775	510,97
Depreciation charged during the year on ROU	1,232,156	1,232,15
ncrease/(decrease) in Provision for diminution in value of Investments	12,000,000	45,000,00
ncrease/(decrease) in Provision for Margin Loan	24,000,000	25,000,00
ncrease/(decrease) in Provision for Income Tax	12,918,274	3,735,27
ncrease/(decrease) in Deferred Tax Liability	(14,201)	(12,04
ncrease/(decrease) in Other Liabilities	6,939,035	11,342,44
Sub-total of Non Cash items	57,518,039	86,808,79
Changes in Working Capital Components		
ncrease/(decrease) in Accounts Payable	(3,158,789)	(3,601,74
Increase)/decrease in Accounts Receivable	28,704,205	(4,857,87
Increase)/decrease in Advance & Prepayment	(13,071,920)	11,661,89
A) Net Cash Flow from Operating Activities	77,271,904	109,095,05
Cash Flow from Investing Activities:		
Increase)/decrease in Investment in Securities	(153,790,154)	(26,966,63
Increase)/decrease in Investment in Securities under SFCM	(17,771,011)	(82,170,33
Increase)/decrease in purchase of Premises & Fixed Asset	(17,771,011)	(104,80
Increase)/decrease in Right of Use Assets	_	(12,321,55
ncrease/(decrease) in Lease Liability	(793,575)	11,588,79
Increase)/decrease in Margin Loan to Clients	(62,064,306)	(88,914,82
3) Net Cash Flow from Investing Activities	(234,419,047)	(198,889,35
Cash Flow from Financing Activities :		
ncrease/(decrease) in Short term Borrowings	155,775,921	85,093,94
C) Net Cash Flow from financing activities	155,775,921	85,093,94
O) Net Cash increase / (decrease) (A+B+C)	(1,371,222)	(4,700,35
E) Opening Cash and Cash Equivalents	13,858,396	18,558,75
F) Closing Cash and Cash Equivalents	12,487,173	13,858,39
Net Operating Cash Flow per Share (NOCFPS)(Note: 36.00)	19.64	27.7
1.0		, _
your	-	* Bones
Chief Executive Officer Director		Chairman
Place: Dhaka		
Date: February 12, 2023		

Legal Status of the Company

MTB Capital Ltd. (MTBCL), a fully owned subsidiary of Mutual Trust Bank Limited, was incorporated in Bangladesh as a private limited company. MTBCL obtained registration certificate No. MB-55/2010 under the Bangladesh Securities and Exchange Commission Act, 1993 on December 06, 2010 as a full fledged merchant bank and obtained registration No. C-80040 from the Registrar of Joint Stock Companies and Firms (RJSC), Dhaka, Bangladesh on October 08, 2009 under the Companies Act, 1994. The company has commenced its operation on April 18, 2011.

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

Nature of Business

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

Significant Accounting Policies

3.01 Basis of preparation of Financial Statements

The Financial Statements of the company are made up to 31 December 2022 and prepared under the historical cost convention except investment in securities as a going concern and in accordance with the Companies Act 1994, International Financing Reporting Standards (IFRS), the Securities and Exchange Rules 2020, Dhaka & Chittagong Stock Exchange Limited listing Regulations, Income Tax Ordinance, 1984 and other laws and rules applicable in Bangladesh.

3.02 Statement of Cash Flows Statement of cash flows has been prepared in accordance with the International Accounting Standard (IAS) - 7 "Statement of Cash Flows".

3.03 Property, Plant and Equipment 3.03.1 Recognition and measurement:

Property, plant and equipments are measured at cost less accumulated depreciation and accumulated impairment losses, if any. Cost includes expenditure that is directly attributable to the acquisition of asset and bringing to

the location and conditioned necessary for it to be capable of operating in the intended manner.

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

10	Toperty plant & equipment . The I	ates of depreciation ased are as
	Category of assets	Rate of depreciation
	Furniture & Fixture	10%
	Office Equipment	20%
	Interior Decoration	10%

The gain or loss arising on the disposal or retirement of an asset is determined as the difference between the sale proceeds and the carrying amount of the asset and is recognized in the Statement of Profit or Loss and other Comprehensive Income.

The Company follows IFRS 16 which has been effective from 01 January 2019. As IFRS 16 supersedes IAS 17: Leases, the Company has made recognition, measurement and disclosure in the financial statements as Lessee and Lessor as per IFRS 16.

3.05 Revenue Recognition The accounting policies adopted for the recognition of revenue are as follows:

Interest on margin loan to investors is recognized as revenue on an accrual basis and interest receivable on such loan is capitalized with original loan on quarterly basis.

3.05.2 Dividend Income

Dividend income on investment in securities has been recognized when the shareholders right to receive payment is established.

3.05.3 Capital gain / (loss) on sale of Securities Capital gain/(loss) on sale of securities is accounted for based on difference between average sale

proceeds of securities and cost of securities sold. 3.05.4 Fees and commission Income Fees and commission income includes portfolio management fees, settlement charges, issue

management fees, underwriting commissions and any other such fees and commissions.

3.06 Cash and Bank balance Cash and bank balance includes cash in hand and cash at bank, which are held and are available

for use by the company without any restriction.

Investment in Securities

Investment in securities is recognized at the end of the period at cost price of investment made by

Reporting in the period

These financial statements cover one year from 1st January 2022 to 31 December 2022.

3.09 General

i) Comparative information have been disclosed for all numerical information of the financial statements and also the narrative and descriptive information so as to clarify the current year position in with that to preceding year.

Changes Format:

Statement of financial position format has been changed, wherever necessary, for ensuring better comparability in line with IAS-1 without changes facts & figures. Prior period figure has remained unchanged but rearrangement has been made if required.

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 31.12.2022	BDT 31.12.2021
4.00	Property, Plant & Equipment Cost:			
	Opening Balance Addition during the period		25,125,247	12,698,889 12,426,358
	Total Cost Depreciation:		25,125,247	25,125,247
	Opening Balance Add: Depreciation charged during the period	i	10,733,097 1,674,930	8,989,970 1,743,127
	Written Down Value		12,408,027	10,733,097 14,392,150
<i>5</i> 00	(Detail is shown in Annexure - A)			
5.00	Investment in Securities Investment in securities represent the cos	st price of securi	ties which have been	invested by the
	company Quoted Shares (Annexure-B)		443,750,904	289,960,749
	Unquoted Shares		443,750,904	289,960,749
6.00	Investment in Securities under SFCM Investment under SFCM represent the co- company under Special Fund for Investmen	•		•
	12.02.2020) Quoted Shares (Annexure-B)	•	99,941,345	82,170,334
	Unquoted Shares		99,941,345	82,170,334
7.00	Margin Loans to Clients Margin Loan to Investors - Non- Discretionar	y Account (NDA)	441,088,399	379,322,016
	Margin Loan to Investors - Non-Discretionary Ac		1,447,776 442,536,175	1,149,853 380,471,869
			442,330,173	360,471,609
8.00	Accounts Receivable Underwriting Commission		1,288,818	1,627,634
	Issue Management Fees Trustee Fees		4,038,115	4,538,115 900,000
	Dividend Receivable Management Fees		6,879,670 1,283,110	5,736,067 1,283,110
	Receivable from MTB Securities Ltd. Receivable from SSML		211,539 83,034	6,224,421
	Receivable from CMSL Securities Ltd. IPOs		-	141,644 22,037,500
			13,784,285	42,488,490
9.00	Advance and Prepayments		0.50 (5.50 (1.50))	15.005
	Advance Income Tax 9.01 Advance to Employees 9.02		25,847,647 3,383,382	15,897,798 261,311
			29,231,029	16,159,109
9.01	Advance Income Tax Opening Balance		15,897,798	27,126,360
	Add: Addition during the period Less: Adjustment made during the period		9,949,849	6,704,719 17,933,281
9.02	Advance to Employees		25,847,647	15,897,798
	Advance to Employee Car		3,383,382 3,383,382	261,311 261,311
10.00	Cash & Cash Equivalents This is made up as under:			
	Cash in Hand		20,600	11,936
	Cash at Bank (Mutual Trust Bank) MTB Tower 0087-0210000208 (Own Portfo	olio)	27,470	520,366
	MTB Tower 0087-0320000045 (SND)	,	189,165	184,159
	MTB Tower 0087-0320000054 (IPO) MTB Tower 0087-02100004464 (SFCM)		14,047 8,148	18,183 196,655
	MTB Tower 0087-0320000214 (NDA) MTB Tower 0087-0320000205 (DA)		7,336,847 193,331	2,872,266 2,696,016
	MTB Tower 0087-0320000223 (GA)		4,697,565 12,466,573	7,358,815 13,846,460
	Cash and Cash Equivalents		12,487,173	13,858,396
11.00	Share Capital Authorized Capital		500,000,000	500,000,000
	50,00,000 Ordinary Shares of BDT 100 each	h.	300,000,000	300,000,000
	Issued, Subscribed and Paid-up Capital:		393,464,100	374,727,700
	3,934,641 Ordinary Shares of BDT 100 each Shareholding Position:	n		
	Particulars Mutual Trust Bank Limited	No. of Shares 3,934,485		ercentage 99.996%
	Mr. Md. Wakiluddin Total	156 3,934,641	15,600	0.004% 100%
12.00	Retained Earnings	, ,		
	Opening Balance Add: Net Profit after Tax during the period		21,684,915 7,280,369	20,445,138 19,083,977
	Less: Stock Dividend Closing Balance		18,736,400 10,228,884	17,844,200 21,684,915
13.00	Deferred Tax Liability			
	Opening Balance Deferred Tax during the period 34.02		111,079 (14,201)	123,123 (12,044)
			96,878	111,079
14.00	Short Term Loan Mutual Trust Bank Ltd.			
	MTB SOD (G) Business A/C-0087-0173000 MTB SOD (G) Business under SFCM A/C-		202,506,032 96,858,462	146,692,149 72,023,536
	MTB SOD (G) Business A/C-24110000064		75,127,111 374,491,605	218,715,684
5.00	Accounts Payable		3/4,491,003	210,713,004
	LeadSoft BD Ltd.		214,556	414,556
	Audit fees payable Payable to MTB Securities Ltd.		69,000 5,266,245	54,000 3,714,261
	Payable to SSML		1,170,984	4,439,514
	Client Deposits Source Tax, VAT and Others		6,286,912	7,524,474
	Source Tax, VAT and Outers		1,080,654 14,088,351	1,100,335 17,247,140
5.00	Provision for diminution in value of Inves	tments		
	Opening Balance		67,000,000	22,000,000
	Add: Provision made during the period		12,000,000 79,000,000	45,000,000 67,000,000
7.00	Provision for Margin Loan			
	Opening Balance Add: Provision made during the period		57,000,000 24,000,000	32,000,000 25,000,000
	Add. I lovision made during the period		81,000,000	57,000,000
	Provision for Current Tax	!	<u> </u>	
8.00			40,410,659	36,675,383 21,668,557
3.00	Opening Balance Add: Addition during the period		17 012 774 11	41.000.33/
8.00	Opening Balance Add: Addition during the period Less: Adjustment made during the period		12,918,274 -	17,933,281
8.00	Add: Addition during the period		12,918,274 53,328,933	
	Add: Addition during the period		-	17,933,281
	Add: Addition during the period Less: Adjustment made during the period Other Liabilities Provision for Expenses		53,328,933	17,933,281 40,410,659 2,374,655
	Add: Addition during the period Less: Adjustment made during the period Other Liabilities		53,328,933	17,933,281 40,410,659

			nt in BDT
19.01	Provision for Expenses	31.12.2022	31.12.2021
	Incentive Bonus: Opening Balance	2,374,655	1,463,700
	Add: Addition during the period	787,488	1,515,455
	Less: Paid during the period Closing Balance	1,388,493 1,773,650	2,374,655
19.02	Interest Suspense Account		
	Opening Balance Add: Addition during the period	27,820,632 7,185,097	17,895,725 9,924,907
	Less: Adjustment made during the period	-	-
	Closing Balance	35,005,729	27,820,632
19.03	Portfolio Management fee Suspense Account Opening Balance	819,833	313,255
	Add: Addition during the period Less: Adjustment made during the period	354,943	506,578
	Closing Balance	1,174,776	819,833
20.00	Lease Liability		10
	Opening Balance Add: Addition during the period	11,588,799	- 12,321,558
	Less: Adjustment made during the period Closing Balance	793,575 10,795,225	732,759 11,588,799
	-		
21.00	Net Assets Value (NAV) per share Net Assets	403,692,984	396,412,615
	Number of ordinary shares outstanding	3,934,641	3,747,277
		102.60	105.79
21.01	Net Assets Total Assets	1,054,448,132	839,501,097
	Less: Non-current Liabilities	96,878 650,658,270	111,079
	Less: Current Liabilities	403,692,984	442,977,403 396,412,615
22.00	Interest Income		
	Interest on Margin Loan - Non- Discretionary Account (NDA)	47,415,226 10,678	45,312,521 10,558
	Interest on Margin Loan - Discretionary Account (DA) Interest on Bank Accounts	368	-
		47,426,272	45,323,079
23.00	Income from Investment	16 510 500	0.020.471
	Dividend Income Capital gain on sale of Securities	16,519,588 20,858,993	8,928,471 68,257,262
		37,378,581	77,185,733
24.00	Underwriting Commission	-	520,066
			520,066
25.00	Issue Management Fees	1,861,389	8,809,783
26.00		1,861,389	8,809,783
26.00	Settlement Fees & Documentation Charges Settlement Fee	3,521,395	8,032,264
	Documentation Charge	3,531,395	38,000 8,070,264
27.00	Portfolio Management Fees		3,010,201
27.00	Non-discretionary Account	5,336,772	3,944,746
	Discretionary Account	101,444 5,438,216	140,704 4,085,450
20.00	Trustee Fees		
28.00	Trustee Fees	3,650,000	3,400,000
	Registration Fee (Trust Deed)	3,700,000	50,000 3,450,000
20.00	Other Counties Learns		
29.00	Rental income	600,000	475,000
	Transmission fee Annual BO account charge	337,211 20,800	-
	IPO charge Dematerialization fee	-	-
	Demacrianzation ice	958,011	475,000
30.00	Office & Administrative Expenses		
	Salary and Allowances Postage, Telephone, Fax, Stamp	12,451,740 84,151	13,799,417 112,359
	Printing & Stationery	462,620	537,324
	Directors' Fee Depreciation Expenses	568,399 1,674,931	575,000 1,743,127
	Interest on lease liability	898,425	959,244
	Repairs and Maintenance Car Expense	248,375 1,179,571	203,263 1,006,990
	CDBL Charge Entertainment	280,498 483,479	654,975 452,448
	Cleaning & Security Service Charges	680,432	565,269
	Fees and Registration Bad debts	983,405 500,000	356,274
	Bank Charges and Excise Duty	228,454	128,724
	Conveyance Internet Expense	257,030 45,026	274,411 44,476
	Books & Newspaper Business Promotion Expenses	16,433	14,253 71,500
	Professional Fees	165,138	153,375
	Office Transfer Labor Cost Utility	- 395,570	22,500 317,505
	Office Maintenance	14,100	10,500
	Domain and Hosting Charge Travelling Expense	73,625 18,100	8,000 7,010
	IPO Expenses Other allowances	24,000	38,000 46,000
	Sales automatives	21,733,502	22,101,944
		ww mutuali	



Financial Statements 2022

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Amount in BDT		
31.12.2022 31.12.20		
_		

31.00 Interest Expense Interest on SOD (G) Business, Mutual Trust Bank Ltd.

22,375,919 15,076,942

32.00 Provision for diminution in value of Investments

12,000,000 45,000,000 This provision is made as per BSEC guideline and to reduce the risk of Investment. As on Balance sheet date we have created total BDT 7,90,00,000 (50.06%) out of total requirement of BDT 15,77,99,389.00

33.00 Provision for margin loan 24,000,000 This provision is made as per BSEC guideline and to reduce the risk of Investment. As on Balance sheet date we have created total BDT 8,10,00,000 (45.21%) out of total requirement of BDT 17,91,46,512.00

34.00 Income Tax Expenses

Current Tax 34.01 12.918.274 21.668.557 34.02 (14,201 (12,044)Deferred Tax 12,904,073 21,656,513

Income Tax Expenses is calculated as per guideline of Income Tax Ordinance 1984 and related Rules

34.01 Current Tax	12,918,274	21,668,557
	12,918,274	21,668,557
34.02 Deferred Tax Expense/(Income)	(14,201)	(12,044)

(Detail is shown in **Annexure - C**)

35.00 Earning per share

Net Profit after tax 7,280,369 19,083,97 3,934,641 3,934,641 Number of ordinary shares outstanding 1.85 4.85

36.00 Net Operating cash flows per share (NOCFPS)

109.095.052 Net Operating cash flows 3.934.641 3,934,641 Number of shares 19.64 27.73

37.00 Related Party Transaction

Name of Party Nature of Transactions Mutual Trust Bank Ltd. SOD Loan

374,491,605 218,715,684 374,491,605 218,715,684

(14,201)

(12,044)

38.00 Number of employees

The number of employees engaged for the whole year or part there of, who received a total remuneration of Taka 36,000 or above were 08 persons.

39.00 Events after the balance sheet date

Subsequent to the reporting date, the Board of Directors recommended no dividend.

MTB Capital Ltd. **Schedule of Property, Plant & Equipment** As at 31 December 2022

										Annexure-A
										(Amount in BDT)
		Co	st				Depreciatio	n		
Particulars	Opening Balance	Addition during the Year	Disposal during the Year	Balance as on 31.12.2022	Rate (%)	Opening Balance	Charged during the Year	Disposal for the Year	Accumulated Depreciation during the Year	Written Down Value as on 31.12.2022
Furniture & Fixture	1,367,694			1,367,694	10%	659,717	70,798		730,515	637,179
Office Equipment	8,670,356			8,670,356	20%	7,545,359	224,999		7,770,358	899,998
Interior Decoration	2,765,639			2,765,639	10%	1,295,865	146,977		1,442,842	1,322,797
Sub Total	12,803,689	-		12,803,689		9,500,941	442,775		9,943,716	2,859,974
Right of Use Assets as per IFRS 16	12,321,558	•	-	12,321,558	10%	1,232,156	1,232,156		2,464,312	9,857,247
Total December 2022	25,125,247			25,125,247		10,733,097	1,674,930		12,408,027	12,717,220
Total December 2021	12,698,889	12,426,358		25,125,247		8,989,970	1,743,127		10,733,097	14,392,150

MTB Capital Ltd. **Investment in Quoted Securities** As at 31 December 2022

Annexure- B (Amount in BDT)

Sector Name	Cost Value	Market value	Difference
Bank	3,212,412	2,357,500	(5,569,912)
Cement	36,765,025	27,132,600	(9,632,425)
Ceramics	9,597,475	3,613,760	(5,983,714)
Engineering	28,180,370	16,676,229	(11,504,141)
Financial Institutions	35,333,792	23,400,000	(11,933,792)
Food & Allied	9,622,695	5,807,000	(3,815,695)
Fuel & Power	158,130,620	109,507,674	(48,622,946)
G-SEC (T.Bond)	111,723	111,723	•
Insurance	25,037,234	19,988,149	(5,049,086)
IT Sector	29,954,878	25,420,840	(4,534,038)
Miscellaneous	17,395,621	13,490,729	(3,904,892)
Mutual Funds	911,820	640,000	(271,820)
Paper & Printing	3,739,716	3,402,000	(337,716)
Pharmaceuticals & Chemicals	72,477,258	47,690,461	(24,786,797)
Services & Real Estate	13,169,020	10,698,187	(2,470,833)
Tannery Industries	1,702,651	1,572,600	(130,051)
Telecommunication	64,059,535	50,489,281	(13,570,255)
Textile	26,281,776	17,809,500	(8,472,276)
Travel & Leisure	8,008,627	6,196,350	(1,812,277)
Total	543,692,249	386,004,583	(162,402,666)

MTB Capital Ltd. Calculation of Deferred Tax For the year ended 31 December, 2022

	I	Annexure - C
	A	mount in BDT
Deferred Tax Expense/(Income)	2022	2021
Carrying amount of Property, Plant & Equipment	2,859,974	3,302,748
Less: Tax base Property, Plant & Equipment	2,601,631	3,006,537
Taxable temporary difference	258,342	296,211
Applicable Tax Rate	37.50%	37.50%
Deferred Tax (Assets)/ Liabilities	96,878	111,079
Less: Opening Balance	111,079	123,123
Deferred Tax Expense/(Income)	(14,201)	(12,044)

MTB EXCHANGE (UK) LIMITED **Directors' Report**

For the year ended 31 December 2022

The directors present their annual report and the financial statements for the year ended 31 December 2022

Principal activity of the company during the financial year was of financial intermediation

The directors who served the company throughout the year were as follows:

Md. Hedayetullah Sved Manzur Elahi Rashed Ahmed Chowdhury

Statement of directors' responsibilities

The directors are responsible for preparing the directors' report and the financial statements in accordance with applicable law and

Company law requires the directors to prepare financial statements for each financial year. Under that law the directors have elected to prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). Under company law the directors must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the company and of the profit or loss of the company for that period. In preparing these financial statements, the directors are required to

- select suitable accounting policies and then apply them consistently
- make judgments and accounting estimates that are reasonable and prudent
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the company will

The directors are responsible for keeping adequate accounting records that 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 directors are responsible for the maintenance and integrity of the corporate and financial information included on the company's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from

This report was approved by the board and signed on its behalf by:



Sved Mahbubur Rahman

Date approved: 03 January 2023

MTB EXCHANGE (UK) LTD Accountants' Report For the year ended 31 December 2022

the accounts of MTB EXCHANGE (UK) LIMITED for the year ended 31 December 2022 which comprise the Statement of Comprehensive Income, the Statement of Financial Position and related notes from the company's accounting records and from information and explanations you have given us.

As a practising member of the Chartered Institute of Management Accountants, we are subject to its ethical and other professional requirements which are detailed at CIMA's website.

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

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

We have not been instructed to carry out an audit or a review of the accounts of MTB EXCHANGE (UK) LIMITED. For this reason, we have not 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

Jahan & Co Chartered Management Accountants 22 Osborn Street 03 January 2023

MTB Exchange (UK) Limited **Income Statement**

For the Year Ended 31 December 2022

Notes	2022	2021
	£	£
	-	-
•	•	•
	(4,130)	(9,158)
	(4,130)	(9,158)
•	(4,130)	(9,158)
4	-	1,499
-	(4,130)	(7,659)
		(4,130) (4,130) (4,130) (4,130) 4

MTB EXCHANGE (UK) LTD Statement of Financial Position As at 31 December 2022

	Notes	2022	2021
		£	£
Current assets			
Cash at bank and in hand		17,170	21,170
Creditors: amounts falling due within one year	5	(1,809)	(1,678)
NET CURRENT ASSETS		15,361	19,492
Total assets less current liabilities		15,361	19,492
Creditors: Amounts falling due after more than one year	6	(288,308)	(288,309)
Net Liabilities		(272,947)	(268,817)
Capital and reserves			
Called up share capital	7	230,000	230,000
Other Comprehensive income	8	806	806
Profit and loss account	9	(503,753)	(499,623)
Shareholders funds		(272,947)	(268,817)

For the year ended 31 December 2022 the company was entitled to exemption from audit under section 477 of the companies act 2006 relating to small companies.

Directors' Responsibilities:

1 The members have not required the company to obtain an audit of its accounts for the year in question in accordance with section 476.

2 The directors acknowledge their responsibilities for complying with the requirements of the companies act 2006 with respect to accounting records and the preparation of accounts

These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies regime of Part 15 of the Companies Act 2006.

The financial statements were approved by the board of directors on 03 January 2023 and were signed on its behalf by



MTB EXCHANGE (UK) LTD **Statement of Changes in Equity** For the Year Ended 31 December 2022

	Equity share capital	Retained Earnings	Total
	£	£	£
At 01 January 2021	230,000	(491,964)	(261,964)
Profit for the year	<u> </u>	(7,659)	(7,659)
Total comprehensive income for the year	-	(7,659)	(7,659)
Total investments by and distributions to owners	-	•	-
At 31 December 2021	230,000	(499,623)	(269,623)
At 01 January 2022	230,000	(499,623)	(269,623)
Profit for the year		(4,130)	(4,130)
Total comprehensive income for the year		(4,130)	(4,130)
Total investments by and distributions to owners	-	-	-
At 31 December 2022	230,000	(503,753)	(273,753)

MTB Exchange (UK) Limited Notes to the Accounts For the year ended 31 December 2022

General Information

MTB EXCHANGE (UK) LIMITED is a private company, limited by shares, registered in England and Wales, registration number 07282261, registration address C/O Jahan & Co. 22 Osborn Street, LONDON, E1 6TD. The company ceased to trade in March 2020.

Significant accounting policies

The accounts have been prepared under the historical cost convention and in accordance with FRS 102, the financial reporting standard applicable in the UK and Republic of Ireland (as applied to small entities by Section 1A of the standard)

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

 $Turn over\ comprises\ the invoiced\ value\ of\ goods\ and\ services\ supplied\ by\ the\ company,\ \ net\ of\ Value\ Added\ Tax\ and\ trade\ discounts.$

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

Taxation represents the sum of tax currently payable and deferred tax. Tax is recognised in the statement of income, except to the extent that it relates to items recognised in other comprehensive income or directly in capital and reserves. The company's liability for current tax is calculated using the tax rates and laws that have been enacted or substantively enacted at the reporting

Government grants received are credited to deferred income. Grants towards capital expenditure are released to the income statement over the

Current and deferred tax assets and liabilities are not discounted

Tangible fixed assets

Tangible fixed assets, other than freehold land, are stated at cost or valuation less depreciation and any provision for impairment. Depreciation is provided at rates calculated to write off the cost or valuation of fixed assets, less their estimated residual value, over their expected useful lives on the following basis:

2. Directors' Emoluments The directors did not withdraw any salary during the period. 3. Average number of employees during the year 4. Tax on profit on ordinary activities UK Corporation tax (1,499) **Terminal Loss Relief Claim**

A claim of Terminal Loss Relief was made to HMRC during 2021, which was accepted and refunded £1499.43 to the company 5. Creditors: amount falling due within one year 1.808 Accrued Expenses Other Creditors 1,809 1,676 6. Creditors: amount falling due after more than one year Other Creditors 288,308 288,308 288,309 7. Share Capital Allotted, called up and fully paid 230,000 Class A shares of £ 1.00 each 230,000 230,000 230,000 8. Other Comprehensive Income Unrealized Gains or losses 9. Profit and loss account Balance at 01 January 2022 (499.623) (491.964) Loss for the year (7,659) (4,130)Balance at 31 December 2022 (499,623) (503,753)