# Information Memorandum

Private placement of Non-convertible, Unsecured, Fullyredeemable, Floating Rate Subordinated Bond of 6,000,000,000 (Six Thousand Million Taka)

Coupon Range: 6.00% - 9.00%

Issuer: The Premier Bank Limited



Trustee to the Issue: Delta Brac Housing Finance Corporation Ltd. (DBH)



Registrar, Paying Agent, Transfer Agent: Delta Brac Housing Finance Corporation Ltd. Type of Security: Non-convertible, Unsecured, Fully-redeemable, Floating Rate **Subordinated Bond** Total Issue Amount: BDT 6,000,000,000

Credit Rating status of the Bond: Long Term: AA, Short Term: ST-1, Outlook: Stable Validity Date: 06 June 2022 to 05 June 2023

Lead Arranger:

**UCB Investment Limited** 



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Nasimul Baten Managing Director & CEO

"If you have any query about this document, you may consult the issuer and the trustee"

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Company Secretary The Premier Bank Limited Head Office, Dhaka

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The Premier Bank Limited



# NOTICE & DISCLAIMER

The Premier Bank Limited hereinafter referred as the "Bank" or the "PBL" or the "Premier Bank" or the "Issuer") has authorized UCB Investment Limited (hereinafter referred as "UCBIL" or the "Lead Arranger" to distribute this Information Memorandum (IM) in connection with the proposed transaction outlined in it (the "Transaction") and the bonds proposed to be issued in the Transaction (the "Bonds")

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INVESTORS SHOULD RELY ON THEIR OWN EVALUATION TO ASSESS THE MERITS AND RISKS OF THE INVESTMENT. IT IS RECOMMENDED THAT PROSPECTIVE INVESTORS CONSULT THEIR FINANCIAL, LEGAL AND OTHER ADVISERS BEFORE PURCHASING OR ACQUIRING OR INVESTING IN THE SUBORDINATED BONDS.

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# ISSUER'S DISCLAIMER

ALL THE FEATURES OF 5th PBL SUBORDINATED BOND ARE DRAFT ONLY AND FINALIZATION OF THESE FEATURES ARE SUBJECT TO THE APPROVALS OF COMPETENT REGULATORS. THESE FEATURES MAY BE MODIFIED AS PER THE DIRECTIONS OF BANGLADESH BANK AND BANGLADESH SECURITIES AND EXCHANGE COMMISSION OR ANY OTHER COMPETENT REGULATORS.

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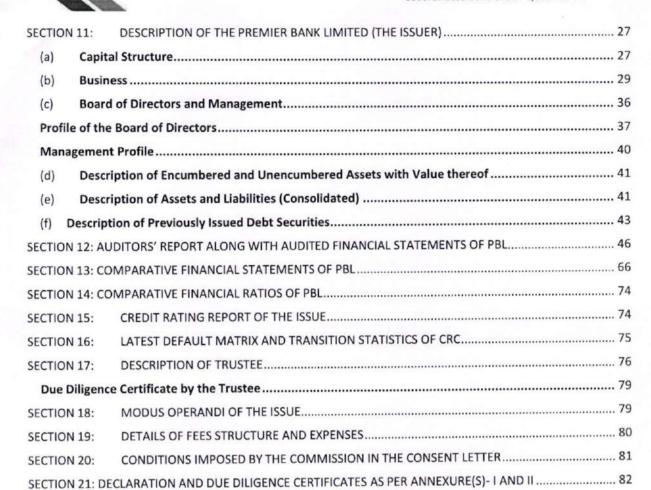
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# **ABBREVIATIONS**

ALCO	ASSET LIABILITY MANAGEMENT COMMITTEE
ATM	Automated Teller Machine
BDT	Bangladeshi Taka
BRMC	Board Risk Management Committee
BSEC	Bangladesh Securities and Exchange Commission
CAGR	Compound Annual Growth Rate
CRAR	Capital to Risk-weighted Asset Ratio
CRM	Credit Risk Management
CRR	Cash Reserve Requirement
FBP	Foreign Bill Purchase
FDBP	Foreign Documentary Bills for Purchase
FDR	Fixed Deposit Receipts
IBP	Inland Bill Purchase
IC	Investment Committee
LATR	Loan Against Trust Receipt
MAT	Management Action Triggers
MCR	Minimum Capital Requirement
NFCD	Non-Resident Foreign Currency Deposit
NII	Net Interest Income
NIM	Net Interest Margin
NPA	Non-performing Assets
NPL	Non-performing Loan
OBU	Off-shore Banking Unit
OD	Over Draft
PCB	Private Commercial Bank
POS	Point of Sale
RFCD	Resident Foreign Current Deposit
RMU	Risk Management Unit
RWA	Risk Weighted Assets
SLR	Statutory Liquidity Ratio
SME	Small and Medium-sized Enterprises
SOD	Secured Over Draft
VAR	Value at Risk 2 4 NOV 2022

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By investing in the Bonds, you are hereby deemed to have acknowledged, represented and warranted to, and agree (as the case may be) for the benefit of the Arranger, as set out below:

High risk: You are fully aware that investment in the Bonds involves a high degree of risk.

Consultation with advisers: You have (i) consulted with your own legal, regulatory, tax, business, investment, financial and accounting advisers in connection herewith to the extent you have deemed necessary, (ii) collected and reviewed all information that you or your advisers believe is necessary or appropriate in connection with the purchase of the Bonds, and (iii) made your own investment decisions based upon your own judgment, due diligence and advice from such advisers as you have deemed necessary and not upon any view expressed by or on behalf of the Arranger.

No reliance: You acknowledge and agree that you may not rely on any investigation that the Arranger or any of its affiliates or any person acting on their behalf may have conducted with respect to the Issuer or any of their affiliates, and neither the Arranger nor its affiliates, employees, officers, directors, legal advisers or representatives have made any representation to you, express or implied, with respect to your investment in the Bonds.

**Informed decision:** You are in possession of all the information that you believe is necessary or appropriate in order to make an informed decision regarding your purchase of the Bonds, including without limitation, adequate information concerning the Issuer's business, financial condition, results of operations and prospects.

**Knowledge and experience:** You have such knowledge and experience in financial, business and international investment matters that you are capable of evaluating the merits and risks of purchasing the Bonds and are aware that you may be required to bear, and are able to bear, all risks including economic risk of an investment in the Bonds.

Information of the Company: You acknowledge that the information provided to you with regard to the Issuer and the Bonds in this Information Memorandum has been supplied to you by the Arranger only on behalf of the Issuer and that neither the Arranger nor any of its affiliates, employees, officers, directors, legal advisers or representatives has verified such information or makes any representation or warranty as to its accuracy or completeness.

**Review of Information Memorandum:** You have reviewed this Information Memorandum in its entirety, including the risks associated with investment in the Bonds, and you understand and acknowledge all of the risks described herein. By investing in the Bonds, you have determined that:

the Bonds are a suitable investment for you and your investment in the Bonds does not and will
not, when consummated, violate any investment or other guidelines, policies or restrictions
(corporate or otherwise), or any law, rule, regulation or order applicable to you; and

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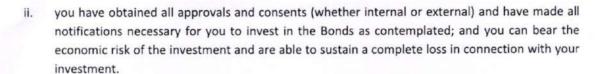
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Mohammad Akram Hossain, 705 Company Secretary

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Own account: You are purchasing the Bonds for your own account and not with a view to any distribution thereof.

No representation or warranty: The Arranger has not made, and you have not relied upon any representation, warranty or condition (express and/or implied), and the Arranger shall not owe any duty whatsoever to you in connection with the Bonds.

No obligation to purchase: The Arranger shall have no obligation to purchase or acquire all or any part of the Bonds purchased by you or to support losses, if any, directly or indirectly sustained or incurred by you for any reason whatsoever in connection with the Bonds, including the non-performance by the issuance, whether to you or otherwise.

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Managing Director & CEO DBH Finance PLC.



# RISK FACTORS AND MANAGEMENT PERCEPTION ABOUT RISK

An investment in capital market involves a high degree of risk. The Bank is operating in an industry involving both external and internal risk factors having direct as well as indirect effects on the investments made by the investors. Potential investors of The Premier Bank Limited Subordinated Bond are strongly encouraged to carefully evaluate all the information in this Information Memorandum, especially the risk factors both internal and external on their own merit and not by referent to any other debt securities whether of a comparable nature or otherwise before making any investment decision.

This section addresses the possible risks an investor might have to bear by investing in the bonds and each risk factor is followed by management's perception regarding the risk. If any of the risks described below materialize, it could have a serious impact on the Issuer's financial results, and the ability of the Issuer to fulfill its obligations under the Bonds to be issued. However, the list of risk factors is not meant to be a comprehensive description of all risks which may be relevant to a decision to invest in the Bonds. The sequence in which the risks below are listed is not intended to be indicative of any order of priority or of the extent of their consequences.

#### 2.1 Interest Rate Risk

The banking book consists of assets and liabilities contracted basically on account of relationship or for steady income and statutory obligations and are generally held till maturity/payment by counter party. The earnings or changes in the economic value are the main focus in banking book. Interest rate risk is the risk that a bank will experience deterioration in its financial position as interest rates move over time. Interest rate risk in the banking book arises from a bank's core banking activities.

# Management Perception

The Bank uses Duration Gap Analysis (DGA) for deriving value of capital requirement for interest rate risk. The Bank ensures that interest rate risk is not included within the market risk. The Bank has calculated the rate sensitive assets and liabilities with maturity up to 12 months' bucket and applied the sensitivity analysis to measure the level of interest rate shock on its capital adequacy.

# 2.2 Foreign Exchange Rate Risk

Exchange rate risk is defined as the potential change in earnings due to change in foreign exchange rates. Exchange rate fluctuation may reduce the profitability of the bank because its trade commitments from various sources of foreign exchange like export proceeds and remittances.

# Management's perception

Treasury Department conducts the Foreign Exchange Deals for the Bank as per Bangladesh Bank (BB) guideline and their own policies. Treasury Mid Office is responsible to monitor all related limits of Treasury and limits of its respective counterparties independently. In addition to Mid Office job is to ensure compliance, manage and escalate overall Risk issues of Treasury as and when required. Treasury Back Office is responsible for verification of all deals executed by Treasury, settling payments and passing of entries in the books of account. Back Office is also ensuring revaluation in the Core Banking at Mark-to-Market rate basis as determined by BB on daily basis, submitting Foreign Exchange Position report as per BB guideline daily, reconciling/reporting all NOSTRO accounts with its book of entries and submitting all related reports to Bangladesh Bank.

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# 2.3 Non-repayment Risk

It arises mainly from lending, trade finance, settlement and other financial transactions. This can be described as potential loss arising from the failure of a counter party to perform as per contractual agreement with the Bank. The failure may result from unwillingness of the counterparty or decline in his/her financial condition.

# Management's perception

Potential credit losses from any given account, customer or portfolio are mitigated using a range of tools such as collateral, netting agreements, insurance, and other guarantees. The reliance that can be placed on these mitigates is carefully assessed in light of issues such as legal certainty and enforceability, market valuation correlation and counterparty risk of the guarantor. Risk mitigation policies determine the eligibility of collateral types. Collateral types which are eligible for risk mitigation include; cash, residential, commercial and industrial property; fixed assets such as motor vehicles, plant and machinery, marketable securities, commodities, bank guarantees, and letters of credit. Collateral is valued in accordance with our Methodology for Valuation of Security/Collateral Assets, which prescribes the frequency of valuation for different collateral types, based on the level of price volatility of each type of collateral. Collateral held against impaired loans is maintained at fair value.

# 2.4 Prepayment, Call or Refunding Risk

Prepayment, call or refunding risks are the risks associated with the principal amount of a bond.

#### Management's Perception

This bond is subordinated in nature. The bond is redeemable as per Repayment Schedule as depicted in features (5.1) section.

# 2.5 Security Risk

Security is the specific revenue sources or assets pledged by an issuer to the bondholder to secure repayment of the bond. Therefore, security risk is all about the process of recovering the investment by the bond holder by utilizing the charge against the collateral securities in case of Issuer's inability to repay the face value of the bond(s).

# Management's Perception

5th PBL Subordinated Bond is an unsecured bond. Specific revenue sources or assets are not being pledged against the issuance of the bonds. Investors will have the right on the PBL's cash flow to get repaid but rank of a bond holder is below than other loans (or securities) with regard to claims on assets or earnings.

# 2.6 Liquidity Risk

Liquidity risk is the risk to the bank's earnings and capital arising from its inability to timely meet obligations. Liquidity risk primarily arises due to the maturity mismatch associated with assets and liabilities of the bank. Although liquidity risk dynamics vary according to a bank's funding market, balance sheet, and inter-corporate structure, the most common signs of possible liquidity problems include rising

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funding costs, a rating downgrade, decreases in credit lines, or reductions in the availability of long-term funding.

### Management's Perception

The Premier Bank Limited maintains diversified and stable funding base comprising of core retail, corporate and institutional deposits to manage liquidity risk. The prime responsibility of the liquidity risk management of the Bank lies with Treasury Division under the supervision of ALCO, which maintains liquidity based on current liquidity position, anticipated future funding requirement, sources of fund, options for reducing funding needs, present and anticipated asset quality, present and future earning capacity, present and planned capital position etc. The intensity and sophistication of liquidity risk management process depend on the nature, size and complexity of a bank's activities. Sound liquidity risk management employed in measuring, monitoring and controlling liquidity risk is critical to the viability of the bank. The Asset Liability Committee (ALCO), which meets at least once in a month, is responsible for managing and controlling liquidity of the Bank. Treasury front office closely monitors and controls liquidity requirements on daily basis by appropriate coordination of funding activities and they are primarily responsible for management of liquidity in the Bank. A monthly projection of fund flows is reviewed in ALCO meeting regularly.

# 2.7 Management Risk

Management risk refers to the chance that bank managers' inefficiency or under performance which will finally affect the shareholders. The bondholders may suffer financial losses in such an event.

#### Management's Perception

The Bank has well established management structure with diverse knowledge, skills, experience and expertise in core area of banking operation in its bid to attain optimal utilization of available resources. The bank has also a well proven track record of having strong and effective leadership which already has shown an effect on the Bank's financial performances.

#### 2.8 Operational Risk

Operational Risk is the risk of loss resulting from inadequate or failed internal processes, people and systems or from external events. Operational risk may also arise from error and fraud due to lack of internal control and compliance across the bank.

Management's Perception

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Operational Risk is inherent in every business organization and covers a wide spectrum of issues. In order to mitigate this, internal control and internal audit systems are used as the primary means. The Premier Bank Limited manages this risk through a control based environment in which processes are documented, authorization is independent and transactions are reconciled and monitored. This is supported by an independent program of periodic reviews undertaken by internal audit, and by monitoring external operational risk events, which ensure that the bank stays in line with industry best practice and takes account of lessons learned from publicized operational failures within the financial services industry. The Premier Bank Limited has operational risk management process which explains how the bank manages its operational risk by identifying, assessing, monitoring, controlling and mitigating the risk, rectifying operational risk events, and implementing any additional procedures required for compliance with Bangladesh Bank's requirements. Operational risk management responsibility is assigned to different level of management within the business operation. Information systems are used to record the identification

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and assessment of operational risks and to generate appropriate regular management reporting. Risk assessment incorporates a regular review of identified risks to monitor significant changes.

### 2.9 Business Risk

Business risk is the possibility that a company will have lower than anticipated profits, or that it will experience a loss rather than a profit. Business risk is influenced by numerous factors, including business environment, economic situation and government regulations.

#### Management's Perception

The performance and the quality and growth of Bank's assets are necessarily dependent on the health of the Bangladesh economy as well as on global economic conditions. An economic slowdown could adversely affect the business, including inability to grow asset portfolio, to maintain the quality of the assets and to implement business strategy. The domestic economy could be adversely affected by a variety of domestic as well as global factors. To mitigate business risk management continuously pursue to execute dynamic strategy on growth and business diversification.

### 2.10 Industry Risk

Industry risk is the possibility that a specific industry will not perform up to the level or at par. When problems plague one industry, they affect the individual organization of that particular industry. They may also cross over into other industries. The issuer is operating in a highly competitive market as modern banking industry has brought greater business diversification. Some banks in the industrialized world are entering into investments, underwriting of securities and portfolio management. The entry of new competitors may also deteriorate the competitive environment and result in lower profitability of the bank.

# Management's Perception

The Bank has an established broad-based presence and has been taking steps to enhance customer satisfaction by upgrading skills, systems and technology to meet such challenges. The Bank is attempting to add quality assets on competitive terms and also taking steps to broad base its product bouquet with a special emphasis on enhancement in the non-fund-based income. On the resource-raising front, the Bank is actively endeavoring to broaden its reach and raise resources through its wide distribution network of branches.

# 2.11 Market and Technology Related Risk

Market risk is the risk of potential losses in the on-balance sheet and off-balance sheet positions of a bank, steams from adverse movements in market rates or prices such as interest rates, foreign exchange rates, equity prices, credit spreads and/or commodity prices. Market risk exposure may be explicit in bank's trading book and banking book.

The financial industry of Bangladesh is currently one of the fastest growing in the country and is increasingly becoming competitive. Strong marketing and brand management would be required to increase the bank's customer base.

As the banking industry is becoming more and more technology dependent the risks deriving from technological use is increasing day by day. The bank might be exposed to risks such as cyber-attack, system collapse, system hacking, unauthorized electronic fund transfers, etc.

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# Management's Perception

The Board approves all policies related to market risk, sets limit and reviews compliance on a regular basis. The objective is to provide cost effective funding last year to finance asset growth and trade related transaction. Standardized (rule based) approach is used to measure the market risk of the Bank whereas for interest rate risk and equity risk both General and specific risk factors are applied for calculating capital charge and for foreign exchange and commodities only general risk factor is applied. The duties of managing the market risk including liquidity, interest rate and foreign exchange risk lies with the Treasury Division under the supervision of ALCO committee. The ALCO committee is comprised of senior executives of the Bank, who meets at least once in a month. The committee evaluates the current position of the bank and gives direction to mitigate the market risk exposure to a minimum level.

There are approved limits for Market risk related instruments both on-balance sheet and off-balance sheet items. The limits are monitored and enforced on a regular basis to protect against market risk. The exchange rate committee of the Bank meets on a daily basis to review the prevailing market condition, exchange rate, forex position and transactions to mitigate foreign exchange risks.

Bank's business is highly dependent on ability to process a large number of transactions on a daily basis. Financial, accounting or other data processing systems may fail to operate adequately or may become disabled as a result of events that are wholly or partially beyond the control, including a disruption of electrical or communications services. These circumstances could affect bank's operations and may result in financial loss, disruption of businesses or may damage to bank's reputation. The Bank has set system and processes to protect its IT systems and network infrastructure from physical break-ins as well as security breaches and other disruptions caused by increased use of technology. Computer break-ins could affect the security of information stored in and transmitted through these computer systems and network infrastructure. The Bank continues to implement secured technology and establish operational procedures to prevent break-ins.

# 2.12 Risk Related to Potential or Existing Government Regulations

The company operates under, the Bank Companies Act-1991, Companies Act-1994, Income Tax Ordinance, 1984, Income Tax rules, 1984, Value Added Tax (VAT) Act, 1991, Value Added Tax (VAT) Rules, 1991, Customs Act, 1969, Bangladesh Securities and Exchange Rules, 1987 and other related regulations. The company also obtained license from Bangladesh Bank as a Bank under Bank Companies Act-1991. Any major changes in regulatory regime may cause the Bank to be a noncompliant one having adverse impact in the reputation of the Bank.

## Management's Perception

The laws and regulations or the regulatory or enforcement environment in Bangladesh may change at any time and may have an adverse impact on the products or services bank offers. Central Bank from time to time has instituted changes in regulations applicable loan provisioning, rescheduling, and amended Bank Company Act-1991(amended2013). Unless any policy change that may negatively and materially affect the industry as a whole, the business of the bank is expected not to be affected significantly.

# 2.13 Risk Related to Potential Changes in Global and National Policies

Changes in existing global or national policies can have either positive or negative impacts for the Bank. The performance of the Bank will be hindered due to unavoidable circumstances both in Bangladesh and worldwide like political turmoil.

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# Management's Perception

A significant change in the global and national policies in the future, particularly in respect of the banking and financial sector could affect business and economic conditions in Bangladesh. This could also adversely affect the business, prospects, results of operations and financial condition. The management of the Bank transcribes the prevailing and upcoming future changes in the global or national policy and firms to response appropriately and timely management of the risk.

# SECTION 3: DETAILED DESCRIPTION AND INFORMATION

Detailed description and information as per Bangladesh Securities and Exchange Commission (Debt Securities) Rules, 2021; Schedule- A (Part I) is annexed to this Information Memorandum. Please check Annexure - 1.

# **SECTION 4: USE OF PROCEEDS**

# Purpose of Issuance of Premier Bank Subordinated Bond

The Premier Bank Limited (PBL) has decided to raise Tier-2 Capital through issuance of Non-Convertible, Unsecured Subordinated Bond in order to strengthen its capital base in accordance with Bangladesh Bank's Guidelines on Risk Based Capital Adequacy (Revised Regulatory Capital Framework in line with Basel III). The proposed bond issue will allow the bank to enhance its capital strength and continue to grow its balance sheet in the future years.

# Plan Regarding Use of Proceeds from Premier Bank Subordinated Bond

The proposed bond will qualify as part of PBL's Tier-2 capital and will help maintain healthy capital adequacy ratios in the next few years. Besides, the BDT 6,000 million fund will be used for undertaking general business activities of the bank including strengthening of the loan portfolio and other securities.

# SECTION 5: FEATURES OF 5th PBL Subordinated Bond

5th PBL Subordinated Bond is a non-convertible and unsecured debt instrument. The major features of the 5th PBL Subordinated Bond are presented below:

# 5.1 Basic Features of the Instrument

Table 1: Basic Features of 5th PBL Subordinated Bond

Name of the Instrument:	5 <sup>th</sup> PBL Subordinated Bond
Issue Type:	Non-convertible, Unsecured, Fully-redeemable, Floating Rate Subordinated Bonds
Issuer:	The Premier Bank Limited
Purposes and Objectives:	To raise Tier-II Regulatory Capital and thereby enhance Capital to Risk- weighted Asset Ratio (CRAR) as per "Guidelines on Risk-Based Capital Adequacy" of Bangladesh Bank
Arranger:	UCB Investment Limited
Trustee:	Delta Brac Housing Finance Corporation Ltd. (DBH)

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Paying Agent, Registrar, Transfer Agent:	Delta Brac Housing	Finance Corpo	oration Ltd. (DBH)			
Legal Counsel:	Amicus Curiae					
Credit Rating Agency:	Argus Credit Rating Services Limited					
Issue Size:	BDT 6,000,000,000	BDT 6,000,000,000 (Six thousand million taka)				
No. of Bonds to be issued:	1,000 (One thousan	nd)				
Face Value:	BDT 6,000,000 (Six Million Taka) per Bond					
Minimum Subscription:		BDT 6,000,000 (Six Million Taka)				
Tenure:	7 Years					
Investors:	Institutional investo	ors and high ne	et-worth individua	al investors		
Mode of Placement:	Private Placement					
Yield to Maturity / Rate of Return:	Coupon Rate					
Coupon Rate:	Reference Rate + C	oupon Margin				
Reference Rate:	foreign banks and Quotation Day. Th places.	islamic banks) e Reference F	as published by Rate will be roun	nmercial banks (exclud Bangladesh Bank on Inded to 2 (two) deci		
Quotation Day	Five (05) days befo	re the first da	y of any period fo	or which Coupon is to		
Coupon Margin:	2.00%					
Range of Coupon Rate:	Floor: 6.00% - Cellin	ng: 9.00% at al	Itimes			
Coupon Payment:	magazini, a vativatasi i i a zasta.	7		om drawdown date.		
	at the end of the 3 manner:			awdown in the follow		
		Period 30 <sup>th</sup>	Redemption			
			10.0%			
Repayment Schedule:			10.0%			
Repayment Schedule:		36 <sup>th</sup>	10.0%			
		42 <sup>nd</sup> 48 <sup>th</sup>	10.0% 10.0% 10.0%			
		42 <sup>nd</sup>	10.0%			
		42 <sup>nd</sup> 48 <sup>th</sup>	10.0% 10.0%			
		42 <sup>nd</sup> 48 <sup>th</sup> 54 <sup>th</sup>	10.0% 10.0% 10.0%			
		42 <sup>nd</sup> 48 <sup>th</sup> 54 <sup>th</sup> 60 <sup>th</sup> 66 <sup>th</sup> 72 <sup>nd</sup>	10.0% 10.0% 10.0% 10.0% 10.0% 10.0%			
		42 <sup>nd</sup> 48 <sup>th</sup> 54 <sup>th</sup> 60 <sup>th</sup> 66 <sup>th</sup> 72 <sup>nd</sup> 78 <sup>th</sup>	10.0% 10.0% 10.0% 10.0% 10.0% 10.0%			
		42 <sup>nd</sup> 48 <sup>th</sup> 54 <sup>th</sup> 60 <sup>th</sup> 66 <sup>th</sup> 72 <sup>nd</sup>	10.0% 10.0% 10.0% 10.0% 10.0% 10.0%			
77.2	The Bond is non-co	42 <sup>nd</sup> 48 <sup>th</sup> 54 <sup>th</sup> 60 <sup>th</sup> 66 <sup>th</sup> 72 <sup>nd</sup> 78 <sup>th</sup> 84 <sup>th</sup>	10.0% 10.0% 10.0% 10.0% 10.0% 10.0% 10.0%			
Call Refunding & Conversion Features: Credit Rating of the Issue	The Bond is non-co Long Term: AA Short Term: ST-1 Outlook: Stable Validity: 06 June 20	42 <sup>nd</sup> 48 <sup>th</sup> 54 <sup>th</sup> 60 <sup>th</sup> 66 <sup>th</sup> 72 <sup>nd</sup> 78 <sup>th</sup> 84 <sup>th</sup>	10.0% 10.0% 10.0% 10.0% 10.0% 10.0% 10.0% non-callable.			

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Mode of option (call or put) if any:	The Bond is non-convertible and non-callable
Tax Features:	According to the laws of Bangladesh
Late Payment:	The Issuer shall pay a late payment penalty of 2% (two percent) higher than the Coupon Rate and be payable on the amount not paid on the due date up till the date of actual payment
Description of Collateral Security and type of charges to be created against the issue:	Unsecured
Transferability/Liquidity:	Freely transferable by the provisions of the Trust Deed
Governing Law:	The Bonds are governed by and shall be construed by the existing laws of Bangladesh. Any dispute arising thereof shall be subject to the jurisdiction of the courts of Bangladesh.

# 5.2 Rate of Return, Yield to Maturity, Coupon/Discount Rate

Yield to Maturity: Reference Rate + Coupon Margin, Coupon Range: 6.0% to 9.00%.

# 5.3 Transferability/Liquidity

Freely transferable in accordance with the provisions of the Trust Deed

# 5.4 Prepayment, Call, Refunding, Conversion Feature

The Bond is non-convertible and non-callable in nature and the bond has no prepayment option.

#### 5.5 Tax Features

The Company and any income from the Bond for the investors will be according to the Laws of Bangladesh.

# 5.6 Late Redemption:

The Issuer shall pay a late payment penalty of 2% (two per cent) higher than the Coupon Rate and be payable on the amount not paid on the due date up till the date of actual payment

#### 5.7 Credit Enhancement:

It is not applicable for the subordinated bond of The Premier Bank Limited.

# 5.8 Enforcement of Charges over securities

The Trustee shall enforce all payment obligations under the Bonds only by way of petitioning for the winding up or dissolution of the Issuer and/or by proving for the amount due and payable under the Bonds in the liquidation or administration of the Issuer. In the event of default by the Issuer in the performance or observance of any covenant, condition or provision contained in the Bond or the Trust Deed or any of the Issue Documents (save for failure to pay any amount of principal, coupon or expenses or in respect of any other payment obligation), (i) the Trustee or any Bondholder shall not be entitled to any remedy available to the Trustee or any Bondholder which in substance amounts to a remedy to recover any amounts under any payment obligation of the Issuer under the Bonds and (ii) any other remedy available.

#### 5.9 Repayment Schedule:

As per BASEL III guideline (Annex IV: Specific Eligibility Criteria for Subordinated Debt to Qualify as Tier 2 Capital), the Bond is Subordinate in nature as the instrument is subordinated to deposits and other liabilities of the bank. It implies that the claims of the subordinated debt holders will be junior to the claims of the depositors and the other creditors. The bond will be unsecured and fully paid-up. The bond is redeemable as per Repayment Schedule as depicted in feature 15.1) section NOV 2022

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Semi-Annual		Principal Redemption	Principal Ending Principal Redemption Balance		Scenario Analysis of Some Possible Coupon Payments	
	Month			Each Coupon	Each Coupon	
	(%) Ar	Amount		Amount @ 6.0%	Amount @ 9.0%	
1 <sup>st</sup>	6	0.00%	0	6,000,000,000	180,000,000	270,000,000
2 <sup>nd</sup>	12	0.00%	0	6,000,000,000	180,000,000	270,000,000
3 <sup>rd</sup>	18	0.00%	0	6,000,000,000	180,000,000	270,000,000
4 <sup>th</sup>	24	0.00%	0	6,000,000,000	180,000,000	270,000,000
5 <sup>th</sup>	30	10.00%	600,000,000.00	5,400,000,000	180,000,000	270,000,000
6 <sup>th</sup>	36	10.00%	600,000,000.00	4,800,000,000	162,000,000	243,000,000
7 <sup>th</sup>	42	10.00%	600,000,000.00	4,200,000,000	144,000,000	216,000,000
8 <sup>th</sup>	48	10.00%	600,000,000.00	3,600,000,000	126,000,000	189,000,000
9 <sup>th</sup>	54	10.00%	600,000,000.00	3,000,000,000	108,000,000	162,000,000
10 <sup>th</sup>	60	10.00%	600,000,000.00	2,400,000,000	90,000,000	135,000,000
11 <sup>th</sup>	66	10.00%	600,000,000.00	1,800,000,000	72,000,000	108,000,000
12 <sup>th</sup>	72	10.00%	600,000,000.00	1,200,000,000	54,000,000	81,000,000
13 <sup>th</sup>	78	10.00%	600,000,000.00	600,000,000	36,000,000	54,000,000
14 <sup>th</sup>	84	10.00%	600,000,000.00	0	18,000,000	27,000,000

# SECTION 6: DESCRIPTION OF COLLATERAL SECURITY AND TYPE OF CHARGES TO BE CREATED

5<sup>th</sup> PBL Subordinated Bond is superior to the claims of investors in equity shares and Subordinated to the claims of the depositors and the other creditors as Tier 2 Capital (as defined in the Basel III Guidelines) of the Bank. It is neither secured nor covered by a guarantee of the issuer nor related entity or other arrangement that legally or economically enhances the seniority of the claim vis-à-vis bank creditors.

#### RIGHTS AND OBLIGATIONS OF THE ISSUER SECTION 7:

Rights and Obligations of the Issuer have been incorporated from the Trust Deed executed between the Issuer (The Premier Bank Limited) and the Trustee (Delta Brac Housing Finance Corporation Ltd. (DBH))

As long as any of the Bonds remains outstanding (and, for the avoidance of doubt, a Bond is outstanding as long as it has not been redeemed in full notwithstanding that it has become due), the Issuer undertakes to each of the Trustee and the Bondholders that it shall comply with the provisions of this Condition IV (Covenants).

# Information Undertakings

Financial Statements and Covenants

(a) The Issuer shall supply to the Trustee and, at the request of any Bondholder, the Trustee shall distribute to such Bondholder:

as soon as the same become available, but in any event within 60 days after the end of each Fiscal Year, the complete audited consolidated financial statements of the Issuer, carried out by a Tier for such Fiscal Year, stated in Taka; and 1 ranked BSEC approved audit company

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Company Secretary The Premier Bank Limited

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- as soon as the same become available, but in any event within 60 days after the end of each half of each Fiscal Year, the complete unaudited [but reviewed,] consolidated financial statements of the Issuer for such half Fiscal Year, stated in Taka.
- The Issuer shall:
- Maintain a minimum regulatory Capital Adequacy Ratio (CAR) as per Bangladesh Bank guidelines during the tenure of the Bonds and provide Compliance report certified by the Chief Financial Officer ("CFO") in Form as provided for in schedule 7 of this Trust Deed to the Trustee on semiannual basis:
- maintain Cost to Income Ratio of less than 90% during the tenure of the Bonds and provide Compliance Report certified by CFO in the same form as mentioned in clause 19.1 (b) (1) to the Trustee on semi-annual basis;
- Not issue any long-term (i.e., greater than 1 year) debt and debt-like instruments during the tenure of the Bond without written No Objection Certificate from the Majority Bondholders and Trustee. In the event the Issuer avails any long-term loans from banks/non-banking financial institutions, the Bondholders will be notified in writing through the Trustee.

# **Compliance Certificate**

- The Issuer shall supply to the Trustee, with each set of financial statements delivered pursuant to Condition IV-A (i), a Compliance Certificate Schedule-6 (Form of Compliance Certificate) certifying that (1) no Default or Event of Default has occurred or is continuing (or if a Default or Event of Default has occurred or is continuing, specifying its nature and the steps, if any, being taken to remedy it) and (2) the Issuer has complied with its obligations under these Conditions (or, if such is not the case, giving details of the circumstances of such non-compliance).
- Requirements as to financial statements The Issuer shall ensure that each set of financial statements delivered pursuant to Condition IV-A (i) gives (if audited) a true and fair view of, or (if unaudited) fairly represents, the financial condition and operations of the Issuer and its Subsidiaries as at the date to which, and for the period in relation to which, those financial statements were drawn up. The Issuer shall procure that each set of financial statements delivered pursuant to Condition IV-A (i) is prepared in accordance with the Accounting Principles.

#### Notification of default

- The Issuer shall notify the Trustee of any Default or Event of Default (and the steps, if any, being taken to remedy it) promptly but no later than 7 days upon becoming aware of its occurrence.
- Promptly upon a request by the Trustee but no later than 7 days, the Issuer shall supply to the Trustee a certificate signed by its Managing Director certifying that no Default or Event of Default is continuing (or if a Default or Event of Default is continuing, specifying its nature and the steps, if any, being taken to remedy it).

#### RIGHTS AND OBLIGATION OF THE TRUSTEE SECTION 8:

Rights and Obligations of the Trustee have been incorporated from the Trust Deed executed between the Issuer (The Premier Bank Limited) and the Trustee (Delta Brac Housing Finance Corporation Ltd. (DBH)).

# **Duties and Powers of the Trustee**

The Trustee has the following duties and powers in connection with the Trust:

a. to hold the benefit of the covenants made by the Issuer in this Trust Deed and the Conditions on trust for the Bondholders;

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b. to open such accounts as it deems necessary for discharging the functions of Trustee;

- c. to keep the money and assets representing the Trust Property (including enforcement proceeds) and to deposit and withdraw such moneys and assets as may be required from time to time;
- d. to undertake all such actions for the recoveries of any overdue in accordance with the provisions of this Trust Deed and to execute all such documents, deeds and papers and to do all acts in relation thereto;
- e. to issue, manage and administer the Bonds in accordance with the terms of this Trust Deed and execute, acknowledge, confirm or endorse any agreements, documents, deeds, instruments and papers in connection therewith;
- f. to call any meetings of the Bondholders in accordance with the provisions of the Trust Deed and the Bonds and to facilitate the proceedings of such meeting as it deems appropriate in accordance with the terms of this Trust Deed;
- g.to implement, give effect to and facilitate the terms and conditions of the Bonds and such other documents, deeds and agreements in contemplation thereof;
- h. upon instruction by the Bondholders upon occurrence of an Event of Default in accordance with this Trust Deed, to sell or otherwise dispose of the Trust Property and close any bank accounts that may have been opened in pursuance of this Trust Deed after distribution of amounts standing to their credit;
- i. to take such action as may be appropriate for the protection of the interest of the Bondholders in accordance with the Trust Act, 1882 and the provisions of this Trust Deed; and
- j. The Trustee shall have power to initiate negotiations with the respective parties for inclusion of any additional terms and conditions for the performance of the obligations under this Trust Deed for the protection of the interest of the Bondholders, and necessary amendments can then be made by way of mutual agreement; and
- k. to do all such other acts, deeds and things as may be necessary and incidental to the above objects unless such acts require the prior consent of the Beneficiaries in accordance with this Trust Deed.

#### Covenant to repay

The Issuer covenants with the Trustee that it will, as and when the Bonds or any of them become due to be redeemed or any principal on the Bonds or any of them becomes due to be repaid in accordance with and subject to the terms and conditions of the Bonds in this Trust Deed or any provision of this Trust Deed, unconditionally pay or procure to be paid to or to the order of the Trustee in Taka in freely transferable funds for value the relevant due date for payment the principal amount of the Bonds or any of them becoming due for redemption or repayment on that date and shall (subject to any terms and conditions of the Bonds) until all such payments (both before and after judgment or other order) are duly made unconditionally pay or procure to be paid to or to the order of the Trustee as aforesaid on the dates provided for in the Trust Deed, or any of them outstanding from time to time as set out in the Trust Deed provided that:

a. every payment in respect of the Bonds or any of them made to or through the Paying Agent in the manner provided in the Agency Agreement shall satisfy, to the extent of such payment, the relevant covenant by the Issuer contained in this Clause except to the extent that there is default in the subsequent payment thereof to the Bondholders in accordance with the Trust Deed;

b. if any payment in respect of the Bonds or any of them is made after the due date, payment shall be deemed not to have been made until either the full paymount is paid to the Bondholders or, if earlier, the

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third Business Day after notice by the Trustee to the Bondholders in accordance with the Trust Deed that the full amount has been received by the Paying Agent or the Trustee in the case of payment to the Paying Agent, to the extent that there is failure in the subsequent payment to the Bondholders under the Trust Deed; and

c. in any case where payment due in respect of any Bond is improperly withheld or refused upon due presentation of a Bond Certificate, payment shall accrue in accordance with Clause Error! Reference source not found, on the whole or such part of such amount from the date of such withholding or refusal until the date either on which such amount due is paid to the Bondholders or, if earlier, the third Business Day after which notice by the Trustee is given to the Bondholders in accordance with this Trust Deed that the full amount payable in respect of the said principal amount is available for collection by the Bondholders provided that on further due presentation thereof such payment is in fact made.

The Trustee will hold the benefit of this covenant and the covenants in Clause 14 (Rights, Duties and Obligations of the Trustee) on trust for the Bondholders.

# **Terms of Appointment**

#### Reliance on information

- a. Advice: The Trustee may in relation to this Trust Deed act on the opinion or advice of or a certificate or any information obtained from any lawyer, banker, valuer, surveyor, broker, auctioneer, accountant or other expert and shall not be responsible for any Liability occasioned by so acting;
- b. Certificate of directors or Authorised Signatories: The Trustee, in the exercise of its functions, may call for and shall be at liberty to accept a certificate signed by two Authorised Signatories of the Issuer or other person duly authorised on their behalf as to any fact or matter prima facie within the knowledge of the Issuer, as the case may be, as sufficient evidence thereof and a like certificate to the effect that any particular dealing, transaction or step or thing is, in the opinion of the person so certifying, expedient as sufficient evidence that it is expedient and the Trustee shall not be bound in any such case to call for further evidence or be responsible for any Liability that may be occasioned by its failing so to do;
- c. Resolution or direction of Bondholders: The Trustee shall not be responsible for acting in good faith upon any resolution purporting to be a Written Resolution or to have been passed at any meeting of the Bondholders in respect whereof minutes have been made and signed or a direction of a specified percentage of Bondholders, even though it may subsequently be found that there was some defect in the constitution of the meeting or the passing of the resolution or the making of the directions or that for any reason the resolution purporting to be a Written Resolution or to have been passed at any Meeting or the making of the directions was not valid or binding upon the Bondholders;
- d. Bondholders as a class: In connection with the exercise by it of any of its trusts, powers, authorities and discretions (including without limitation any modification, waiver, authorisation or determination), the Trustee shall have regard to the general interests of the Bondholders as a class (but shall not have regard to any interests arising from circumstances particular to individual Bondholders whatever their number and in particular, but without limitation, shall not have regard to the consequences of the exercise of its trusts, powers, authorities and discretions for individual Bondholders (whatever their number) resulting from their being for any purpose domiciled or resident in, or otherwise connected with, or subject to the jurisdiction of, any particular territory or any political sub-division thereof and the Trustee shall not be entitled to require, nor shall any Bondholder be entitled to claim, from the Issuer, the Trustee or any other person any indemnification or payment in respect of any tax consequences of any such exercise upon 24 NOV 2022 individual Bondholders;

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- e. No obligation to monitor: The Trustee shall not be under any obligation to monitor or supervise the functions of any other person under the Bonds or any other agreement or document relating to the transactions herein or therein contemplated and shall be entitled, in the absence of actual knowledge of a breach of obligation, to assume that each such person is properly performing and complying with its obligations;
- f. Bonds held by the Issuer: In the absence of actual knowledge or express notice to the contrary, the Trustee may assume without enquiry (other than requesting a certificate of the Issuer), that no Bonds are for the time being held by or for the benefit of the Issuer or any of its Affiliates;
- g. Events of Default: The Trustee shall not be bound to give notice to any person of the execution of this Trust Deed or to take any steps to ascertain whether any Default or Event of Default has happened and, until it shall have actual knowledge or express notice to the contrary, the Trustee shall be entitled to assume that no such Default or Event of Default has happened and that the Issuer is observing and performing all the obligations on its part contained in the Bonds and the Bond Documents and no event has happened as a consequence of which any of the Bonds may become repayable;
- h. Right to deduct or withhold for taxes: Deduction or withholding of tax will be as per prevailing laws of Bangladesh.
- i. No responsibility to investigate: The Trustee shall not have any responsibility for or have any duty to investigate except under any applicable laws or regulations:

the execution, delivery, legality, validity, effectiveness, adequacy, genuineness, enforceability or admissibility in evidence of any Bond Document;

any recitals, statements, warranties, representations or covenants of any party to any Bond Document;

its ability to exercise the rights, trusts, powers, authorities or discretions purported to be conferred on it by any of the Bond Documents; or

the capacities, powers or credit standing of the Issuer or other party to any of the Bond Documents;

- j. Error of judgment: The Trustee shall not be liable for any error of judgment made in good faith by any officer or employee of the Trustee assigned by the Trustee to administer its corporate trust matters;
- k. No responsibility for loss: The Trustee shall not in any circumstances, except under any applicable laws or regulations:
- i. be liable to account to any Bondholder or any other person for anything except sums actually received by the Trustee which have not been distributed or paid to the persons entitled or at the time of payment believed by the Trustee to be entitled thereto, or
- ii. be liable to any Bondholder or any other person for any costs, charges, losses, damages, liabilities or expenses arising from or connected with any act, default, omission or misconduct of the Trustee, any Appointee or their respective officers, employees or agents in relation to the Bond Documents except to the extent that they shall have been finally judicially determined to have been caused by the Trustee's own gross negligence, wilful default or fraud.
- 1. Force Majeure: The Trustee shall not be liable for any failure or delay in the performance of its obligations under this Trust Deed or any other Bond Document because of circumstances beyond such Trustee's control, including, without limitation, acts of God, flood, war (whether declared or undeclared), terrorism, fire, riot, embargo, labour disputes, any laws, ordinances, regulations or the like which restrict or prohibit the performance of the obligations contemplated by this Trust Deed or any other Bond

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Document, and other causes beyond such Trustee's control whether or not of the same class or kind as specifically named above. However, the Trustee shall use commercially reasonable efforts consistent with accepted practice in its industry to resume performance as soon as practicable under the circumstances.

m. Applicable Law: Notwithstanding anything contained in this Trust Deed the Trustee shall have all such rights and powers granted to it under the applicable law including but is not limited to The Securities and Exchange Commission (Private Placement of Debt Securities) Rules 2012.

n. Immunities: The Trustee's immunities and protections from liability and its right to indemnification in connection with the performance of its duties under this Trust Deed shall extend to the Trustee's officers, directors and employees. Such immunities and protections and right to indemnification, together with the Trustee's right to compensation, shall survive the Trustee's resignation or removal, the defeasance or discharge of this Trust Deed and final payment of the Bonds but in any event will be subject to any gross negligence, wilful default or fraud of which the Trustee or its officers, directors or employees may be guilty in relation to their duties under this Trust Deed. The Issuer acknowledges that in any proceedings taken in relation to this Trust Deed, it will not be entitled to claim for itself or any of its assets immunity from suit, execution, attachment or other legal process.

# Trustee's Determination and Discretion

a. Trustee's determination: The Trustee may determine whether or not a default in the performance or observance by the Issuer of any obligation under the provisions of any Bond Document or contained in the Bonds is capable of remedy and/or materially prejudicial to the interests of the Bondholders and if the Trustee certifies that any such default is, in its opinion, not capable of remedy and/or materially prejudicial to the interests of the Bondholders, such certificate shall be conclusive and binding upon the Issuer and the Bondholders provided however that the Trustee may not exercise any powers conferred upon it by this Clause Ounless the Trustee having given not less than 10 Business Days' notice of such proposed determination to the Bondholders in accordance with the Trust Deed, it has not, within 30 days of such notice being received by the Bondholders or a shorter period as may be agreed by the Bondholders in writing, been directed by an Extraordinary Resolution or Written Resolution instructing the Trustee as to the determination which shall be made;

b. Determination of questions: the Trustee as between itself and the Bondholders shall have full power to determine all the questions and doubts arising in relation to any of the provisions of this Trust Deed which in the opinion of the Trustee relates to matters and are bond specific matters ("Bond Specific Matters") and every such determination, whether made upon a question actually raised or implied in the acts or proceedings of the Trustee, shall be conclusive and shall bind the Trustee and the Bondholders provided however that the Trustee may not exercise any powers conferred upon it by this Clause unless the Trustee having given not less than 10 Business Days' notice of such proposed determination to the Bondholders in accordance with the Trust Deed, it has not, within 30 days of such notice being received by the Bondholders or a shorter period as may be agreed by the Bondholders in writing, been directed by an Extraordinary Resolution or Written Resolution instructing the Trustee as to the determination which shall be made;

c. Trustee's discretion: the Trustee shall (save as expressly otherwise provided herein) as regards all the trusts, powers, authorities and discretions vested in it by this Trust Deed or by operation of law, have absolute discretion as to the exercise or non-exercise thereof and the Trustee shall not be responsible for any Liability that may result from the exercise or non-exercise thereof but whenever the Trustee is under the provisions of this Trust Deed bound to act at the request or direction of the Bondholders, the Trustee shall nevertheless not be so bound unless first indemnified and/or provided with security to its satisfaction

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against all actions, proceedings, claims and demands to which it may render itself liable and all costs, charges, damages, expenses and liabilities which it may incur by so doing provided however that the Trustee may not exercise any discretion conferred upon it by this Clause unless the Trustee having given not less than 10 Business Days' notice of such exercise of discretion to the Bondholders in accordance with the Trust Deed, it has not, within 30 days of such notice being received by the Bondholders or a shorter period as may be agreed by the Bondholders in writing, been directed by an Extraordinary Resolution or Written Resolution instructing the Trustee as to how such discretion shall be exercised;

- d. Trustee's consent: any consent given by the Trustee for the purposes of this Trust Deed may be given on such terms and subject to such conditions (if any) as the Trustee may require;
- e. Application of proceeds: the Trustee shall not be responsible for the receipt or application by the Issuer of the proceeds of the issue of the Bonds or the delivery of any Bond Certificate to the persons entitled to it;

f. Delegation: the Trustee may, with the prior consent in writing of the Issuer, in the execution and exercise of all or any of the trusts, powers, authorities and discretions vested in it by this Trust Deed, act by responsible officers or a responsible officer for the time being of the Trustee and the Trustee may also whenever it thinks fit, whether by power of attorney or otherwise, delegate to any person or persons or fluctuating body of persons (whether being a joint trustee of this Trust Deed or not) all or any of the trusts, powers, authorities and discretions vested in it by this Trust Deed and any such delegation may be made upon such terms and conditions and subject to such regulations (including power to sub-delegate with the consent of the Trustee) as the Trustee may think fit in the interests of the Bondholders and, provided the Trustee shall have exercised reasonable care in the selection of any such Appointee and the Trustee shall not be bound to supervise the proceedings or acts of and shall not in any way or to any extent be responsible for any Liabilities incurred by reason of the misconduct, omission or default on the part of such delegate or sub-delegate;

g. Agents: Subject to the provisions of the Trust Act 1882, the Trustee may, in the conduct of the trusts of this Trust Deed, with the prior consent in writing of the Issuer, instead of acting personally, employ and pay an agent on any terms, whether or not a lawyer or other professional person, to transact or conduct, or concur in transacting or conducting, any business and to do or concur in doing all acts required to be done by the Trustee, as the case may (including the receipt and payment of money) and, provided that the Trustee shall have exercised reasonable care in the selection and appointment of any such agent(s), the Trustee shall not be responsible for any Liabilities incurred by reason of the misconduct, omission or default on the part of any person appointed by it hereunder or be bound to supervise the proceedings or acts of any such person;

h. Custodians and nominees: the Trustee may appoint and pay any person to act as a custodian or nominee on any terms in relation to such assets of the trust as the Trustee may determine, including for the purpose of depositing with a custodian this Trust Deed or any document relating to the trust created hereunder and, provided the Trustee shall have exercised reasonable care in the selection of any such Appointee, the Trustee shall not be responsible for any loss, liability, expense, demand, cost, claim or proceedings incurred by reason of the misconduct, omission or default on the part of any person appointed by it hereunder or be bound to supervise the proceedings or acts of any such person; and

i. Confidential information: the Trustee shall not (unless required by law or ordered so to do by a court of competent jurisdiction) be required to disclose to any Bondholder any confidential information (financial or otherwise) made available to the Trustee by the Issuer or any other person in connection with this Trust Deed and no Bondholder shall be entitled to take any action to obtain from the Trustee any such information. The

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Nasimul Baten Managing Director & CEO DBH Finance PLC.

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Trustee shall forward to the Bondholders any non-confidential information made available to the Trustee by the Issuer in connection with this Trust Deed.

#### **Financial matters**

- a. Professional charges: any trustee being a banker, lawyer, broker or other person engaged in any profession or business shall be entitled to charge and be paid all usual professional and other charges for business transacted and acts done by him or his partner or firm on matters arising in connection with the trusts of this Trust Deed and also his incurred charges in addition to disbursements for all other work and business done and all time spent by him or his partner or firm on matters arising in connection with this Trust Deed, including matters which might or should have been attended to in person by a trustee not being a banker, lawyer, broker or other professional person;
- b. Expenditure by the Trustee: nothing contained in this Trust Deed shall require the Trustee to expend or risk its own funds or otherwise incur any financial liability in the performance of its duties or the exercise of any right, power, authority or discretion hereunder if it has grounds for believing the repayment (if approved by the Issuer) of such funds or adequate indemnity against, or security for, such risk or liability is not assured to it; and
- c. Restriction on financial transactions with the Issuer:

The Trustee and its directors and officers shall be precluded from making any contracts or entering into any transactions ("Other Business) with the Issuer which would place its fiduciary duties towards the Bondholders in conflict with its rights and obligations in such Other Business.

# Trustee liable for gross negligence

None of the provisions of this Trust Deed shall in any case in which the Trustee has failed to show the degree of care and diligence required by it as trustee, having regard to the provisions of this Trust Deed conferring on the Trustee any powers, authorities or discretions, relieve or indemnify the Trustee against any liability which by virtue of any rule of law would otherwise attach to it in respect of any gross negligence, wilful default or fraud of which it may be guilty in relation to its duties under this Trust Deed.

### **Exercise of Discretion**

- a. Notwithstanding anything in this Trust Deed to the contrary, the Trustee shall not be obliged to exercise or consider exercising any discretion or consider making or make any determination (including, without limitation, any determination as to whether any fact or circumstance or activity or thing is material or substantial or complies with some such similar quantitative standard) or to consider taking or take any action whatsoever in connection with or under or pursuant to the Bonds unless directed to do so by the holders of not less than 66²/₃ percent in principal amount of the Bonds then outstanding or if so directed by an Extraordinary Resolution.
- b. The Trustee will not be responsible for any loss, expense, damage, claim, cost, charge or liability which may be suffered as a result of any exercise or non-exercise of a discretion or the making or failure to make any determination or the taking or failure to take any action by the Trustee, acting on the directions of the Bondholders as aforesaid or pending the provision of such a direction.
- c. A certificate delivered in compliance with this Trust Deed of two Authorised Signatories of the Issuer or other person duly authorised on their behalf as to the compliance by the Issuer with any of their respective obligations contained in the Conditions or this Trust Deed shall be conclusive and binding on the Issuer, the Trustee and the Bondholders save in the case of manifest error, but without prejudice to the provisions of this trust deed.

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d. The Trustee shall have no responsibility for requesting such certificates unless the Issuer has failed to deliver such certificates in accordance with Clause 9 (*Terms of Appointment*) or the Trustee is requested to do so by any Bondholder. The Trustee shall be entitled to rely on such certificates absolutely and shall not be obliged to enquire further as regards the circumstances then existing and whether they justify the provision and the content of such certificate and will not be responsible for any loss occasioned by so acting. The Trustee shall be entitled to rely on any such certificates as sufficient evidence by the Issuer of such compliance (or non-compliance) and will not be responsible for or for investigating any matter relating to the financial condition of or any other matter relating to the Issuer.

# SECTION 9: RIGHTS AND OBLIGATION OF THE ISSUE MANAGER, UNDERWRITER, OR ANY OTHER CONTRACTUAL PARTY

Rights and obligations of the issue manager, underwriter, or any other contractual parties is not applicable for 5th PBL Subordinate Bond.

# SECTION 10: RIGHTS AND OBLIGATION OF THE ELIGIBLE INVESTORS (BONDHOLDERS)

Rights and Obligations of the Issuer have been incorporated from the Trust Deed executed between the Issuer (The Premier Bank Limited) and the Trustee (Delta Brac Housing Finance Corporation Ltd. (DBH))

Each Bondholder has the right to demand information from the Issuer as set out in this Trust Deed and the Condition attached in Schedule 1 Part B (Terms and Conditions of the Bonds).

Each Bondholder has the right to receive payment of principal amount of the Bond on the Redemption Date as set out in the Condition attached in Schedule 1 (Terms and Conditions of the Bonds).

Each Bondholder has the right to receive coupon on the Bond on the Coupon Payment Date as set out in the Condition attached in Schedule 1 (Terms and Conditions of the Bonds).

Each Bondholder has the right to attend meeting of the Bondholders and vote therein in accordance with Condition 12 (Meetings of Bondholders, Modification, Waiver and Substitution).

# Meetings

The Trust Deed contains provisions for convening meetings of Bondholders of each series to consider any matter affecting their interests, including the approval by Extraordinary Resolution of a modification of the Bonds of such series or the provisions of the Trust Deed. The quorum at any such meeting for passing an Extraordinary Resolution will be persons holding or representing over 50 percent in principal amount of the Bonds for the time being outstanding or, at any adjourned such meeting, two or more persons being or representing Bondholders whatever the principal amount of the Bonds so held or represented unless the business of such meeting includes consideration of proposals, inter alia, [(a) to modify the due date for any payment in respect of the Bonds, (b) to reduce or cancel the amount of principal, premium (if any) or interest payable in respect of the Bonds or to vary the Rate of Interest applicable to the Bonds, (c) to effect the exchange, conversion or substitution of the Bonds for, or the conversion of the Bonds into, shares, bonds or other obligations or securities of the Issuer or any other person or body corporate formed or to be formed, (d) to change the currency of payment of the Bonds of such series or (e) to change the quorum required at any meeting of the Bondholders or the majority required to pass an Extraordinary Resolution (including for the purposes of a direction to the Trustee pursuant to Condition VIII (Events of Default)) or sign a Written Resolution or otherwise required in respect of any matter that is expressed

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Managing Director & CEO

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under any Bond Document as requiring the consent or instructions of the holders of at least 662/3 percent. in aggregate principal amount of the outstanding Bonds, in which case the necessary quorum for passing an Extraordinary Resolution will be two or more persons holding or representing not less than 662/3 per cent., or at any adjourned such meeting, not less than 50 per cent., in principal amount of the Bonds for the time being outstanding. An Extraordinary Resolution passed at any meeting of Bondholders will be binding on all Bondholders, whether or not they are present at the meeting. The Trust Deed provides that a written resolution signed by or on behalf of the holders of not less than 662/3 per cent of the aggregate principal amount of Bonds outstanding shall be as valid and effective as a duly passed Extraordinary Resolution, (f) to list the bonds after closing and (g) to modify any other features of the bond.

# Receipt of Interest payment and capital repayment:

Bondholder have the right to receive interest payment and principal repayment as per schedule of the bond even if such payment causes issuer's risk-based capital to fall or remain below the minimum as required under Risk Based Capital Adequacy for bank (RBCA). In this case issuer will continue to service the bond and repayments on schedule and shall cure its above mentioned capital short fall by other means than non-payment on bond.

Provided that any modification made in pursuance of the above shall not take effect unless approved by the Commission.

# SECTION 11: DESCRIPTION OF THE PREMIER BANK LIMITED (THE ISSUER)

The Premier Bank Limited started its journey with the prime motto of "Service First" in 1999. The Bank has made history not just by passing 23 years of banking endeavor in Bangladesh but by making every moment useful and rewarding for our valued clients. The Bank has current network of 123 Branches which include 18 AD Branches, 102 Non-AD Branches including 12 SME/Agri. Branches. The Bank has also 17 sub-branches and 100 ATM booths including 6 Premier Fast Track at different locations of the country and a fully-owned subsidiary company named Premier Bank Securities Limited (PBSL) with 5 Branches at Dhaka & Chittagong city. We have continued us strive to build strong relationship with the customers and provide them fast and quality services as well as the best financial solution according to their actual needs. In our long journey, we have been trusted custodians of their money and a true financier of their wants.

The capital details of The Premier Bank Limited are given below:

Authorized Capital: BDT 15,000.00 (As on 30 June 2022)

Paid-up Capital: BDT 11,473,777,990 (As on 30 June 2022)

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Nasimul Baten Managing Director & CEO DBH Finance PLC.

# (a) Capital Structure

Table 2: Sources of Issuer's Capital Structure

| Particulars                                                    | As of 30 June 2022    |                  |  |  |  |
|----------------------------------------------------------------|-----------------------|------------------|--|--|--|
| LIABILITIES AND CAPITAL                                        | Amount in BDT million | % of Total Asset |  |  |  |
| Liabilities                                                    |                       |                  |  |  |  |
| Borrowings from other banks, financial institutions and agents | 35,245.71             | 9.25%            |  |  |  |
| Non-convertible Subordinated bonds                             | 9,800.00              | 2.57%            |  |  |  |

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| Premier Bank Perpetual Bond                | 2,000.00   | 0.52%   |
|--------------------------------------------|------------|---------|
| Deposits and other accounts                | 288,875.82 | 75.82%  |
| Savings / Mudaraba Saving deposits         | 25,311.48  | 6.64%   |
| Fixed deposits/Mudaraba term deposits      | 145,384.20 | 38.16%  |
| Current deposits and other accounts        | 112,162.21 | 29.44%  |
| Bills payable                              | 6,017.92   | 1.58%   |
| Other liabilities                          | 22,308.05  | 5.86%   |
| Total Liabilities                          | 358,229.57 | 94.03%  |
| Capital/ Shareholders' Equity              |            |         |
| Paid-up capital                            | 11,473.78  | 3.01%   |
| Statutory reserve                          | 8,016.59   | 2.10%   |
| Other reserve                              | 143.59     | 0.04%   |
| General Reserve                            | 300.00     | 0.08%   |
| Retained earnings                          | 2,823.75   | 0.74%   |
| Non-controlling interest                   | 0.03       | 0.00%   |
| Total Shareholders' Equity                 | 22,757.73  | 5.97%   |
| Total Liabilities and Shareholders' Equity | 380,987.31 | 100.00% |

# Minimum Capital Requirement Capital adequacy Ratio:

Table 3: Description of Issuer's Total Capital

| The Premier Bank Limited                                                         |                         |              |  |
|----------------------------------------------------------------------------------|-------------------------|--------------|--|
|                                                                                  | (amount in BDT million) |              |  |
| Particulars                                                                      | 30 Jun. 2022            | 31 Dec. 2021 |  |
| Tier I Capital (Consolidated Basis)                                              |                         |              |  |
| Common Equity Tier I Capital                                                     |                         |              |  |
| Paid-up capital                                                                  | 11,473.78               | 10,430.71    |  |
| Statutory reserve                                                                | 8,016.59                | 7,461.55     |  |
| General reserve                                                                  | 300.00                  | 300.00       |  |
| Retained earnings                                                                | 2,686.94                | 4,057.49     |  |
| Minority interest                                                                |                         | 0.03         |  |
| Sub-total Sub-total                                                              | 22,477.31               | 22,249.78    |  |
| Less: Regulatory adjustment (As per Basel III Guideline)                         | 1,123.65                | 1,197.09     |  |
| Total Common Equity Tier I Capital                                               | 21,353.66               | 21,052.68    |  |
| Additional Tier I Capital                                                        | 2,000.00                | 2,000.00     |  |
| Total Tier I Capital (Consolidated Basis)                                        | 23,353.66               | 23,052.68    |  |
| Tier II Capital (Consolidated Basis)                                             |                         |              |  |
| General provision                                                                | 6,741.85                | 6,741.85     |  |
| Subordinated debt (As per Basel III Guideline)                                   | 4,800.00                | 5,200.00     |  |
| Revaluation Reserve for Securities and Fixed Assets (As per Basel III Guideline) | 0.00                    | 0.00         |  |
| Sub-total Sub-total                                                              | 11,541.85               | 11,941.85    |  |
| Less: Regulatory adjustment (As per Basel III Guideline)                         | 0.00                    | 0.00         |  |
| Total Admissible Tier II Capital                                                 | 11,541.85               | 11,941.85    |  |
| Total Regulatory Capital (Tier I & Tier II Capital) on Consolidated Basis        | 34,895.51               | 34,994.53    |  |
| (A) Total risk-weighted assets(RWA) on Consolidated Bas&4 NOV 2022               | 270,340.16              | 250,641.15   |  |

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| (B) Minimum capital requirement (MCR)                                | 27,034.02 | 25,064.12 |
|----------------------------------------------------------------------|-----------|-----------|
| (C ) Capital Conservation Buffer Requirement                         | 6,758.50  | 6,266.03  |
| (D ) Minimum Required Capital plus Capital Conservation Buffer (B+C) | 33,792.52 | 31,330.14 |
| (F) Actual capital maintained                                        | 34,895.51 | 34,994.53 |
| (G ) Surplus/(Deficit) (C-D)                                         | 1,102.99  | 3,664.39  |
| Capital to risk weighted assets ratio (CRAR) on Consolidated Basis   | 12.91%    | 13.96%    |

# **Shareholding Structure:**

Table 4: Shareholding Structure of the Issuer

| Percentage of shareholding        |               |                    |               |                    |
|-----------------------------------|---------------|--------------------|---------------|--------------------|
| Particulars Particulars           | 30.06.2022    |                    | 31.12.2021    |                    |
|                                   | No. of shares | % of share holding | No. of shares | % of share holding |
| (i) Sponsors & Directors          |               |                    |               |                    |
| Local (individual)                | 370,320,490   | 32.28              | 336,654,996   | 32.27              |
| Govt. of Bangladesh               |               |                    | -             | -                  |
| Foreign (individual)              | 30,931,937    | 2.70               | 28,119,943    | 2.70               |
| Independent Director (individual) | -             |                    | -             |                    |
| (ii) Associated companies         |               | -                  | -             |                    |
| (iii) Govt.of Bangladesh          | -             | -                  |               | . <del>.</del>     |
| (iv) Corporate bodies             |               |                    |               |                    |
| Local                             | 269,645,870   | 23.50              | 186,453,906   | 17.88              |
| Foreign                           | 16,764,398    | 1.46               | 20,334,639    | 1.95               |
| (v) General investors             |               |                    |               |                    |
| Local (individual)                | 458,428,101   | 39.95              | 470,241,977   | 45.08              |
| Non-resident Bangladeshis         | 1,287,003     | 0.11               | 1,265,266     | 0.12               |
| Foreign individual                | -             |                    |               |                    |
| (vi) Others                       | -             | -                  |               | -                  |
|                                   | 1,147,377,799 | 100                | 1,043,070,727 | 100                |

# (b) Business

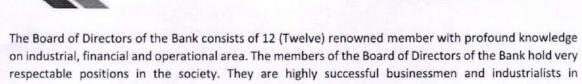
The Premier Bank Limited incorporated on 10 June 1999 to carry out all kinds of banking business. The Bank commenced its operations on 26 October 1999 with the prime motto of "Service First". The Bank offers a wide range of depository products, Loans & Advances, Card products and a variety of services to carter virtually for every customer segment. The Product basket is rich in content featuring different types of Savings and Current Accounts, Term and Continues Loans, Personal Loans, Debit/Credit Cards, Internet Banking, Treasury & Syndication Services etc.

The Bank has current network of 120 Branches which includes 18 AD Branches & 102 Non-AD Branches including 12 SME/Agri. Branches. The Bank has also 11 sub-branches and 90 ATM booths including 6 Premier Fast Track at different locations of the country and a fully-owned subsidiary company named "Premier Bank Securities Limited" (PBSL) with 5 Branches at Dhaka & Chittagong city. The Bank continued its strive to build strong relationship with the customers and provide them fast and quality services as well as the best financial solution according to their actual needs. In its long journey, it has been trusted custodians of their money and a true financier of their wants.

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Managing Director & CEO
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The Bank is always ready to grab untapped potential of the country with rationalizing its loan portfolio, accelerating the delivery of consistent services, managing risks and focusing on people, planet and profit to embrace sustainability.

Bangladesh, Each Director of the Board plays a significant role in the socio-economic arena of the country.

#### Vision:

The Premier Bank Limited has a clear vision towards its ultimate destiny- to be the best amongst the top financial institutions.

# Mission:

The mission of the Bank is -

- To be the most caring and customer friendly provider of financial services, creating opportunities for more people in more places.
- · To ensure stability and sound growth whilst enhancing the value of shareholders' investments.
- To aggressively adopt technology at all levels of operations and to improve efficiency and reduce cost per transaction.
- To ensure a high level of transparency and ethical standards in all business transacted by the Bank
- To provide congenial atmosphere which will attract competent work force who will be proud and eager to work for the Bank.
- To be socially responsible and strive to uplift the equality of the life by making effective contribution for social development.

The range of banking activities comprises of deposits mobilization, extending credit facilities to corporate and retail businesses, small and medium enterprises, foreign trade business, trade financing, project financing, syndicate financing, commercial paper, lease and hire purchase financing, issuance of local and international credit card, remittance service, Off-shore Banking and so forth. The Bank has both conventional and Islamic Banking in its mode of operations. The services are provided through both traditional and modern IT system.

# Corporate values of The Premier Bank Limited:

- Service First
- Easier Banking
- Better Relationship
- Assured Confidentiality
- Good Corporate Governance
- Corporate Citizenship

# **Product and Services:**

'Service First' is the motto of The Premier Bank Limited. Goal of the Bank is to be the most caring and customer-friendly provider of financial services creating opportunities for more people in more places.

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Managing Director & CEO

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Mohammad Akrain Hossain, FCS Company Secretary The Premier Bank Limited Head Office, Dhaka



The Premier Bank Limited always undertakes a continuous mission to develop new and improved services for its valued customers. A brief sketch of some of the popular products & services of the bank are given below:

# PROJECT FINANCE (LONG, MID & SHORT TERM):

Project financing is an innovative and timely financing technique that has been used to fund large-scale corporate projects. It includes understanding the rationale for project financing, preparing the financial plan, assessing the risks, designing the financing mix, and raising the funds.

The Premier Bank Limited offers a full range of products & services to the entrepreneurs implementing a project including structuring mode of financing, mitigation of different risks and providing advisory service for successful implementation of the project.

### CORPORATE BANKING PRODUCTS

Short Term Finance: We extend short term credit facility against inventory, account receivables or other current assets etc. to finance the working capital requirement.

Long Term Finance: We provide credit facility to support the long-term growth of a business. This type of loan is primarily used for fixed asset financing, such as acquisition of capital machinery, equipment, vehicles, construction and other fixed assets.

Import/Trade Finance: In order to facilitate the Importers, we provide both Pre-import and Post import finance facility to import different commodity items, capital machinery and any other permissible items.

Work Order/Construction Finance: We allowed credit facilities to contractors & suppliers to participate in tenders under Government/ Semi-Govt. Organizations, Autonomous Bodies or other organizations accepted to the Bank and to complete their contracted project works.

Export Finance: To provide complete banking solutions to our export-oriented customers, we offer a comprehensive range of export finance products. Different export-oriented companies comprising of Textile, Spinning, Knit, Woven, Sweaters, Jute, Leather, Fisheries and Trim/Accessories manufacturers are getting prompt banking services through our AD branches, OBUs and other non-AD branches under active support from Export Finance Unit, Head Office. Our export finance team identifies business needs and has designed a wide range of products to facilitate your business capital investments and working capital requirements.

Syndications & Structure Finance: We have a good track record in syndication financing over its decade of operation both as member bank and as lead arranger. The area we are concern with textiles, pharmaceuticals, chemical, cement, ceramic, steel, tourism sector, power, food and allied infrastructure etc. Our customized financial solutions to the corporate clients as Term Loan, working capital & Bridge Finance which creates values and contributes towards the growth of the country's economy.

Lease Finance: We offer Lease Finance to facilitate your funding requirement for the procurement of assets in order to grow your business. Meet up financial need without out flowing own fund. You can acquire the lease assets keeping your capital intact. Thus, leasing helps to build up your fund raising capacity.

# RETAIL LOAN PRODUCTS

Premier Home Loan: Owning a home is not a distant dream anymore. To understand the inextricable desire of every Person Premier Home Loans offers the best in 1929s features and most competitive pricing to the widest range of borrowers seeking to buy their dream home. While every home loan is a very

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personalized need of the borrower and PBL makes, the best effort to understand the requirement and provide him with the most customized home loan.

Premier Home Loan for Freedom Fighters: We designed dedicated Home Loan solution for certified Freedom Fighters. Certified Freedom Fighters can avail Home Loan Minimum TK 100,000.00 from The Premier Bank Limited.

**Auto Loan:** BDT 350,000.00 (Construction/Renovation/Extension of existing house) against their monthly Honorarium Allowances Your drive to succeed has got you this far. Now indulge in your passion for driving some of the world's finest automobiles and enjoy power, performance and luxury.

Consumer Credit Scheme: We have introduced Consumer Credit Scheme to extend credit facilities to limited and fixed income group to improve their standard of living. The loan is repayable in easy equal monthly installments (EMI) stretching from 12 to 60 installments.

Secured Line: Secured Line is a fully secured and revolving or terminating (EMI Based) loan facility for any legitimate purpose. The security for the loan should be ideally PBL FDR/Scheme. Bank would finance against clients PBL FDR/Scheme.

Salary Loan: Retail Banking is a fast moving business line and one of its revenue generating channels is EMI based lending to individuals. In order to encourage the individual customer to do banking with us and to grab retail business, RBD offering Personal Loan to individual customers for purchasing miscellaneous household appliances and to meet any other personal emergency financial needs.

Travel Loan: Travel Loan is a loan facility offered by the Retail Banking Division to facilitate the holiday trip of the Bangladeshi People Maximum Sealing Tk. 3 Lac, for the tenor of maximum 12 months. This loan is offered to the persons who have stable monthly income. It is a clean or unsecured loan in the sense that there is no cash security taken against the loan.

# SME BANKING PRODUCTS

Medium and Long Term Finance: At The Premier Bank Limited, we understand how much hard work goes into establishing a successful SME business and how critical it is to have timely access to appropriate financial products and services. Seizing the right opportunities is the hallmark of any successful SME business. The Premier Bank Limited, SME Division specializes in putting together flexible, relevant and cost-effective finance packages - total solutions that take into account your company's present position and future goals. In any SME business, whether it is small or a medium business sooner or later you will be looking at ways to raise finance in order to grow and take advantage of new business opportunities. Any form of finance you need for it; it is important to find the right package to suit your business needs.

- Term Loan
- Project Finance
- Lease Finance

**Working Capital Finance:** We recognize the importance of Working Capital Finance needs of SME customers. In line with our tradition of supporting business growth and development, we offer tailor-made solutions to finance all your Pre-Sale and Post-Sale working capital requirements. Our experienced Relationship Managers work with you to understand your needs and focus on ensuring that the solutions offered are right for you and are delivered in the most effective and efficient manner.

Inventory Finance

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DBH Finance PLC.

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Mohammad Akram Frossain, FCS
Company Sporetary
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- Receivable Finance
- Overdrafts
- Work Order Finance
- Short Term Loans

Trade Finance: At Premier Bank SME Banking, we are committed to supporting your business in efficiently managing your domestic and overseas trade transactions. Whether you are an importer or exporter, our comprehensive suite of Trade Finance & Services offers end-to-end solutions for your trade transactions. Our team of dedicated trade specialists and relationship managers is always ready to answer your queries and provide you with timely updates. You can be assured that your trade transactions are managed seamlessly and efficiently, giving you time to focus on the most important task at hand – 'growing your businesses'. A view of our product suite

Documentary Bill

for Collections

Receipts

Foreign Bill

Bill Discounting

Premier Quick

Purchase

Trade

#### **Trade Services**

- Letter of Credit
- Back-to-Back LC
- Import Documentary Collections
- LC Advising
- LC Negotiation

#### Guarantees

- Payment
- Loan against Trust 

   Performance
  - Shipping
  - Premier e-Gp
     Finance

Women Entrepreneurship Loan: The Premier Bank Limited offers specialized services to Women Entrepreneurs through dedicated service desks. Our dedicated proficient Relationship Managers with highly tailored made products are always by the side of women entrepreneurs to fulfill all their banking needs. Premier Bank also offers refinancing for women entrepreneurs at only 7% p.a. interest rate. Some of the products which helps our women entrepreneurs are;

- Current Account
- Medium Term Loan

- · Working Capital Loan
- Fixed Deposits

Micro and Cottage Finance: Bangladesh has a primarily agrarian economy. The performance of this sector has an overwhelming impact on major macroeconomic objectives like employment generation, poverty alleviation, human resources development and food security. We are one of the pioneers in the local bank arena in Agriculture finance. We have financed in Poultry, Fisheries etc. sectors. We also pose a large portfolio under contract firming.

Rural & Agriculture Finance (Premier Grameen Swanirvor): "Premier Swanirvor" is a loan product of The Premier Bank Ltd. for financially support to Micro, Cottage & Agriculture customer segments for the purpose of

- Business expansion or fixed asset purchase for micro & cottage business
- Agriculture production/ Agriculture machineries purchase for any self-employed individual or a group of self-employed people.

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Che Pronter Bank Limited Head Office, Dhaka Nasimul Baten Managing Director & CEO DBH Finance PLC.

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Head Office
The Premier Bank Limited

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Premier Samridhi (Loan product for 10 Taka A/C holder): Bangladeshi citizen who stay in rural/suburban area & involved in activity like agricultural production, rural transportation, micro & cottage level trading, manufacturing/processing, servicing business & any income generating activity can avail "Premier Samridhi".

#### CARD PRODUCTS

**Premier Credit Cards Product:** Our Credit Cards offer exceptional benefits, rewards, services and spending power that can help make our cardholders financial and personal dreams come true.

#### Local Card

- EMV Visa Classic Local
- EMV Visa Gold-Local

#### International Card

- EMV Visa Classic-International
- EMV Visa Gold -International

#### **Dual Currency Card**

- EMV MasterCard Gold -Dual
- EMV MasterCard Platinum - Dual
- EMV Visa Platinum Dual

Premier Debit Cards Product: Our Valued debit cardholder can enjoy the ultimate in convenience and financial control by combining the worldwide acceptance and benefits of EMV Visa/MasterCard cards with direct deduction of funds from their account.

- EMV Visa Debit Card Local
- EMV MasterCard Debit Card Local

**Premier Prepaid Cards Product:** Premier Prepaid Cards give you the opportunity to load with funds and use them to buy all the things you want and need — shopping, bill payments or everyday purchases.

- EMV Visa TC/Hajj Prepaid Cards
- EMV MasterCard TC/Haji Prepaid Cards

# **DEPOSIT PRODUCTS**

Savings Account (SB): The basic savings account from premier Bank gives you the freedom to conduct your banking transactions at a very simple way. We offer competitive interest rate on our Savings Account. In addition, all account holders will get Debit Card and ATM facility for 24 hours banking convenience.

Special Notice Deposit Account (SND): Special Notice Deposit account is an interest bearing deposit account where 7 days' advance notice is required for withdrawal. Interest on the SND account will be calculated on the day end balance and accumulated interest will be credited to the same account on a half yearly basis / at the time of closing the account.

**Premier Super Account:** The Premier Super Account is an interest bearing transactional account with different slab exclusively introduced for the top corporate customers, where interest is calculated on day end balance and accumulated interest will be credited to the same account on a half yearly basis / at the time of closing the account.

**Premier 50 Plus Account:** If you are above fifty years of age, you will appreciate our unique Premier 50+ Account with a number of extra benefits such as higher rate of interest on monthly minimum balance, priority service and no service charge. The Account is exclusively developed for the senior citizens of the country.

**Premier Genius Account/School Banking Account:** Intellect and perseverance will lead you to success and saving will guide you to an enriched future. Premier Bank Genius Account offers easy and modern banking

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Mohammad Akram Hossain, FCS
Company Secretary
The Premier Bank Limited
Head Office, Dhaku

Nasimul Baten
Managing Director & CEO
DBH Finance PLC.

Saved Abul Hashem FCA, FCMA

Deputy Managing Director & CFO Head Office The Premis Bank Limited 2 4 NOV 2022

M. REAZUL AARIM, FCMA Managing Director & CEO The Premier Bank Ltd. Head Office, Banani



facilities to the students. Wherever your possibility may lie, be it in the country or abroad, Premier Bank will always be beside you as you build your future.

**Premier Esteem Savers:** Premier Esteem Savers is a savings account that will offer the most attractive benefits, flexibilities and other values to the top income level customers than any other savings account offered by the Premier Bank yet.

**Premier Excel Savers:** Premier Excel Savers is a savings account that will offer the second most attractive benefits, flexibilities and other values to the upper mid to top income level customers than any other savings account except "Premier Esteem Savers" offered by the Premier Bank.

Premier Shadhinota Account (10 Tk): The Premier Bank is focusing on Financial Inclusion in order to engage unbanked and under-privileged people of the country under banking umbrella for ensuring stable and equitable economic growth. Our New Savings Account "Premier Shadhinota" with opening Balance of Tk. 10 Tk. is applicable for Freedom Fighters, Hard Core Poor peoples, Farmers, Ready Made Garments Workers, Street Urchin and Working Children, Small Life Insurance Policy Holders, Beneficiaries under Social Security Program, National Service Program, Distressed People having grant from Hindu Religious Welfare Trust.

**Premier High Performance Account:** The Premier High Performance Account is an interest bearing transactional account exclusively introduced for the top & medium corporate customers, where interest is calculated on day end balance and accumulated interest will be credited to the same account on a half yearly basis / at the time of closing the account.

**Premier Payroll Account:** Premier Payroll Account is a benefit-rich savings account in Taka for salaried employee. This is a salary account in which the employer will credit/remit the salary of their employees on every payday at regular basis during the service period with the employer.

Premier Remittance Savers Account (RSA): "Premier Remittance Savers Account" is a savings account that offers very attractive benefits including higher interest, flexibilities and other values to the wage earner's remittance beneficiaries. The account can be opened under both conventional and Islamic banking. This product helps to increase the flow of foreign remittance through banking channel and encourage financial inclusion of remittance customers. The account holders also get free debit card.

Current Account (CD): At Premier Bank, we believe in providing you with an account that helps you manage your daily finances in the way that match your transactional needs. The combination of convenience and flexibility ensures that you always have access to an account that caters to your needs. Our Current Account is probably the most useful Bank Account you will ever have for daily transaction.

Foreign Currency (FC) Account: Foreign Currency (FC) Account is an account in foreign currency which may be opened in Authorized Dealer (AD) Banks by Bangladesh nationals working / residing abroad, foreign nationals residing abroad or in Bangladesh, Foreign missions and their expatriate employees, foreign firms registered abroad and operating in Bangladesh or abroad (e) Bangladesh nationals working in foreign / international organizations in Bangladesh with entitlement to receive salary in foreign currency.

Non-Resident Foreign Currency Deposit (NFCD) Account: NFCD Account is an account in Foreign Currency which may be opened in Authorized Dealer banks by (a) all non-resident Bangladeshis working/residing abroad (b) Bangladeshis having dual nationality residing abroad (c) Bangladesh nationals serving with missions of Bangladesh in foreign countries (d) officers/staff of the government/semi-government organizations /nationalized banks and employees of body corporate posted abroad or deputed with international and regional agencies in foreign countries against foreign currency remitted through banking

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Mohammad Akram Hossain, FCS
The Premier Bank Limited
Head Office, Dhaka

Nasimul Baten Managing Director & CEO DBH Finance PLC.

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M. REAZUL KARIM, FCMA Managing Director & CEO The Premier Bank Ltd. Head Office, Banani Dhaka-1218



channel or brought in cash and (e) 100% foreign owned (A-Type) industrial units in the Export Processing Zones in Bangladesh.

Resident Foreign Currency Deposit (RFCD) Account: RFCD is an account in Foreign Currency. Persons ordinarily resident in Bangladesh may open RFCD account with foreign exchange brought in at the time of their return from travel abroad.

**Fixed Deposit (FDR):** Our Fixed Deposit (FDR) is meant for those investors who want to deposit a lump sum of money for a fixed time period; say for a minimum period of 30 days to 1 year and above, thereby earning a higher rate of interest in return.

**Double Benefit Scheme (DBS):** Under this scheme, any deposit becomes double after 10 Years and 3 Months. A specially designed instrument shall be issued for the deposit under this scheme in the same manner as issued in case of Fixed Deposit. The instrument is not transferable and renewable.

**Education Savings Scheme (ESS):** Do not compromise with the future of your children. Why not start saving from now to meet the educational expense of your children in future? This scheme has been designed to secure future educational expenses of your children.

Monthly Income Scheme (MIS): Your savings are precious! Let your investment generate a regular monthly income for you. Deposit a certain amount at the opening and earn monthly profit until the tenure completes. You will get back principal amount on maturity.

Monthly Savings Scheme (MSS): A regular savings pays off when you really need it. Save small amount in your account each month and let your savings grow with time through our Monthly Savings Scheme.

**Shwapno (Two Years Monthly Deposit Scheme):** "Shwapno" a personal savings plan to help individuals to fulfill any desired dream. It is a short-term deposit scheme and customer will get Tk. 1.00 lac just after 2 years. Our slogan is, "Design your dream with Premier Bank through monthly installments".

Registered Retirement Deposit Plan (RRDP): Registered Retirement Deposit Plan, a personal savings plan for individuals to secure future registered with The Premier Bank Limited, which will magically turn your monthly deposit of small amount in to Tk. 1.00 Crore. If customer planning to save from his hard-earned income and wants the return to be guaranteed – The Premier Bank Limited offering the monthly savings scheme with life insurance protection that guarantees the maturity value even if you decease after depositing only a single installment.

## (c) Board of Directors and Management

#### **Board of Directors:**

| SI No | Name                         | Designation                                    |
|-------|------------------------------|------------------------------------------------|
| 1     | Dr. H. B. M. Iqbal           | Chairman                                       |
| 2     | Mr. Moin Iqbal               | Vice Chairman                                  |
| 3     | Mr. B. H. Haroon, MP         | Director                                       |
| 4     | Mr. Abdus Salam Murshedy, MP | Director                                       |
| 5     | Mr. Mohammad Imran Iqbal     | Director & Chairman- Risk Management Committee |
| 6     | Mr. Shafiqur Rahman          | Director                                       |

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The Premier Bank Limited Head Office, Dhaka Nasimul Baten Managing Director & CEO

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Sayed Abul Hashem FCA, FCMA
Deputy Managing Director & CFC
Head Office

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| Mr. Jamal G Ahmed          | Director                                                                                                         |                                                                                                                                                                                       |
|----------------------------|------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Mr. Nahyan Haroon          | Director                                                                                                         |                                                                                                                                                                                       |
| Mrs. Shaila Shelley Khan   | Director                                                                                                         |                                                                                                                                                                                       |
| Mr. Yeh Cheng Min          | Director                                                                                                         |                                                                                                                                                                                       |
| Mr. Naba Gopal Banik       | Independent Director                                                                                             |                                                                                                                                                                                       |
| Mr. Kaiser Ahmed Chowdhury | Independent Director                                                                                             |                                                                                                                                                                                       |
| Mr. M. Reazul Karim, FCMA  | Managing Director and CEO                                                                                        | 1 13                                                                                                                                                                                  |
|                            | Mr. Nahyan Haroon  Mrs. Shaila Shelley Khan  Mr. Yeh Cheng Min  Mr. Naba Gopal Banik  Mr. Kaiser Ahmed Chowdhury | Mr. Nahyan Haroon Director  Mrs. Shaila Shelley Khan Director  Mr. Yeh Cheng Min Director  Mr. Naba Gopal Banik Independent Director  Mr. Kaiser Ahmed Chowdhury Independent Director |

## **Profile of the Board of Directors**

Dr. H. B. M. Iqbal

Honorable Chairman

Dr. H. B. M. Iqbal, former Member of Parliament and Chairman of Parliamentary Standing Committee of Ministry of Science and Technology, is the Chairman of The Premier Bank Limited. He was a freedom fighter with specialized guerrilla training from Deradhun, India under a guerrilla force 'MujibBahini/Bangladesh Liberation Force (BLF)', during Liberation War of Bangladesh in 1971. He has a diverse range of business interests in the field of Banking, Hotels & Resorts, Manufacturing, Cement, Distribution House, Aviation, Medical Centre, Education, Service Sector and Restaurant. He is also the Chairman of the Executive Committee of the Board of Directors of The Premier Bank Limited.

Mr. Moin Igbal

Vice Chairman

Mr. Moin Iqbal is the Vice Chairman of The Premier Bank Limited. He comes of a very respectable and reputed family in Bangladesh. He is a young energetic and promising entrepreneur possessing excellent business background. He is a business graduate from USA. He is also member of the Executive Committee and Risk Management Committee of the Board of Directors of The Premier Bank Limited.

Mr. B. H. Haroon, MP

Director

Mr. B. H. Haroon is an Hon'ble Member of the 11th Parliament of People's Republic of Bangladesh. He is the Member of Parliamentary Standing Committee on Ministry of Housing and Public Works, Parliamentary Standing Committee on Estimates. He is Former Chairman of Standing Committee of Ministry of Religious Affairs, Bangladesh Parliament, Former Chairman of Bangladesh-Saudi Arabia Parliamentary Friendship Group, Joint Secretary, Parliament Member's Club and Member of Library Committee, Bangladesh Parliament. He has business interests in Aviation and Travel, Human resource export, Medical services, construction etc. As a recognition of his contribution to the business of Bangladesh, Mr. Haroon was accredited the status of Commercially Important Person (CIP). He is also the founder and patron of different socio-cultural organizations in the country. He is currently Member of the Executive Committee of the Board of Directors of The Premier Bank Limited.

Mr. Abdus Salam Murshedy

Director

Mr. Abdus Salam Murshedy, Managing Director of Envoy Group and Hon'ble Member of the 11th Parliament of People's Republic of Bangladesh, Khulna-4, has an excellent business background and highly

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Mohammad Akram Hossain, FCS Company Secretary The Premier Bank Limited Head Office, Dhaka Nasimul Baten
Managing Director & CEO

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Sayed Abul Hashem FCA, FCMA Deputy Managing Director & CFO Head Office

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reputed for his relentless endeavors and dynamism. He is a prominent personality in the Business & political area of this country and playing a pre-dominant role in establishing a solid industrial base in Bangladesh. He was accredited with the status of Commercially Important Person (CIP). He was honored with the most prestigious title 'The Kor Bahadur Paribar" (2016-2017) by National Board of Revenue (NRB). He is a former President of BGMEA. He is President of EAB (An Apex Association of the Export Sector), Senior Vice President of the BFF- Bangladesh Football Federation, Member of the Board of Trustee of BGMEA University of Fashion and Technology (BUFT). He is also the Member of the Executive Committee and Risk Management Committee of the Board of Directors of The Premier Bank Limited.

## Mr. Mohammad Imran Iqbal

## Director & Chairman - Risk Management Committee

Mr. Mohammad Imran Iqbal, emerging & young entrepreneur of the country, is the Director of The Premier Bank Limited. He comes of a very respectable and reputed family in Bangladesh. He is a business graduate from a reputed foreign university with an excellent academic record and modern business intelligence. He is the Chairman of the Risk Management Committee and Member of the Audit Committee of the Board of Directors of The Premier Bank Limited.

## Mr. Shafiqur Rahman

#### Director

Mr. Shafiqur Rahman is a prominent industrialist and businessman who comes of a very respectable family from Comilla. He is the founder President of "Bangladesh Rubber Industry Association". He was the Secretary of the East Pakistan Students Union and he is the President of Altaf Ali College at Laksam. He is associated with a number of business forums and socio-cultural organizations. He is the member of the Executive Committee of the Board of Directors of The Premier Bank Limited.

#### Mr. Jamal G Ahmed

#### Director

Mr. Jamal G Ahmed is a young & energetic business personality with distinct wisdom. He has graduated from a reputed foreign university with an excellent academic record of achievement. He also obtained degree of law i.e. 'Juris Doctorate' from HOFSTRA University. He is associated with District of Columbia BAR (LAW) Association. He is also member of the Executive Committee and Risk Management Committee of the Board of Directors of the Bank.

#### Mr. Nahyan Haroon

#### Director

Mr. Nahyan Haroon is a promising entrepreneur of the country who comes of a noble family in the country and possesses an excellent academic record of accomplishment. He is associated with a number of business and making progress towards a resourceful business leadership. He is also member of the Risk Management Committee and Audit Committee of the Board of Directors of The Premier Bank Limited.

## Mrs. Shaila Shelley Khan

#### Director

Mrs. Shaila Shelley khan is one of the Sponsor Directors of The Premier Bank Limited. She is a Business Graduate. Currently, she is dealing with general trading and wholesale business of different products. She is also involved with different socio economic organization of the country. Mrs. Khan is the Member of the Executive Committee of the Board of Directors of The Premier Bank Limited.

Mohammad Akram Hossain, FCS

The Premier Bank Limited

Head Office, Dhaka

Nasimul Baten Managing Director & CEO DBH Finance PLC.

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Sayed Abul Hashem FCA, FCMA Deputy Managing Director & CFO Head Office The Premier Bank Limited M. REAZU KARIM, FOMA Managina Director & CEO he Premier Bank Ltd. head Office, Banani Dhaka-1213



## Mr. Yeh Cheng Min

#### Director

Mr. Yeh Cheng Min, a Taiwanese citizen, is one of the Sponsor Director of The Premier Bank Limited. He has obtained his graduation from National Taipei Industrial College. He has vast experience in the bicycle manufacturing industry. Mr. Min has business interest in Taiwan, Malaysia, England and many other countries.

## Mr. Naba Gopal Banik

#### **Independent Director**

Mr. Naba Gopal Banik is the Independent Director of The Premier Bank Limited. Mr. Banik served in important leadership position in Bangladesh Bank as Executive Director for overall supervision of the works relating to the issuance of prudential regulations and guidelines to ensure a sound banking system in the country. He is also an Ex-Member of Insurance Development & Regulatory Authority (IDRA), Bangladesh, Ex-Principal of Training Institute Mutual Trust Bank Co. Ltd. and Ex-Consultant of Bangladesh Finance & Investment Co. Ltd. He obtained his Masters of Science in Statistics from Chittagong University. He attended many high profile training courses/ seminars/ symposiums home and abroad. He is also an Independent Director of Anwar Galvanizing Ltd. and Jury of Emerging Asia Insurance Awards Organized by Indian Chamber of Commerce, Kolkata. He is an ardent reader and has strong desire to travel and explore the world. He is one of the members of the Audit Committee of the Board of Directors of the Bank.

## Mr. Kaiser Ahmed Chowdhury

## Independent Director

Mr. Kaiser A. Chowdhury is an Independent Director of The Premier Bank Limited. Mr. Chowdhury is a banking professional, having started his career with ANZ Grindlays Bank Limited (1975 - 1999) where he spent time mostly in the credit arena, including a stint at Grindlays International Training Centre, Chennai, India as a Credit Instructor. He served ONE Bank Limited (1999 - 2005) as its Deputy Managing Director (since November, 2000), AB Bank Limited between 2005 - 2012) as its President & Managing Director and Meghna Bank Limited (2013 - 2014) as its founder Managing Director & CEO. He was Executive Director of GSP Finance Company (Bangladesh) Limited during 2014 - 15 and Principal, Dhaka Bank Training Institute during 2015 - 16. Mr. Chowdhury also played the role of an Independent Director & Chairman of the Board's Audit Committee of AB Bank Limited and Islamic Finance & Investment Limited.

Mr. Kaiser A. Chowdhury holds a Masters Degree in Economics from Dhaka University (1973) and takes an active interest in Juvenile Literature with more than 50 publications to his credit. He was accorded the coveted Bangla Academy Award in 2013 for contributions to Children's Literature

## Mr. M. Reazul Karim, FCMA Managing Director & CEO

Insightful banker and a dynamic leader, M. Reazul Karim, carries with him a deep financial services knowledge including Corporate Sector, Governance as well as regulatory and public policy experience gained from senior positions in a wide range of financial fronts. His extensive knowledge of financial markets, treasury, risk management and his qualification as FCMA is of particular value in The Premier Bank's Risk and Audit affairs. With over 38 years of experience in the realm of Banking Industry and related sectors, he is well placed to carry out his role as the right leader for the Bank refining The Premier Bank's strategy to focus on growth and resilience. M. Reazul Karim's drive, enthusiasm and commitment to customers, along with his proven ability to build and lead a strong management teams, brings significant value to all stakeholders of the bank. All through his life, he enriched his career with a good number of prestigious positions in the industry. His long career path is studded with branch management, corporate

Mohammad Aktam Hossain, FCS
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Head Office, Dhaka

Nasimul Baten
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DBH Finance PLC.

Sayed Abul Hashem FCA, FCMA

M. REAZU KARIM, FCMA Managing Director & CEO The Premier Bank Ltd. Head Office, Banani

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Deputy Managing Director & CFC Head Office The Premier Bank Limited



banking, credit risk review, structured finance, strategic planning, business development along with team building and leadership.

Mr. Karim started his career as a Management Trainee with National Bank in 1984. The following years saw the continuous rise of his banking genius. During vast versatile banking career, he has disseminated his banking excellence in National Bank Limited (1984-1995), Prime Bank Limited (1995-2012). He joined The Premier Bank Limited as the Additional Managing Director in 2013, thereafter serving for five years, he has been entrusted the position of the Managing Director & CEO (In-charge) of the Bank in February 2018.

Mr. Karim has obtained his Bachelor's Degree in Commerce (Hon's) and M.Com in Accounting from Dhaka University. He is a Professional Accountant (FCMA) and fellow member of The Institute of Cost and Management Accountants of Bangladesh. He is an avid reader and has a strong impulse to travel and explore the world. To keep him updated with the current management thoughts, he attended many high profile training courses/ seminars/ symposiums in home and abroad including UK and USA. He used to be the part time lecturer of BRAC University and other Training institute of Banks. He has participated in a round table Conference of World Bank in Washington DC, USA and presented a technical paper on derisk and correspondence Banking in 2017. An admired personality, Mr. M Reazul Karim has achieved many a laurel for his outstanding role for banking development in the country.

## **Management Profile**

The Premier Bank Limited's Top Management consists of the following officials:

#### **Executive Committee:**

| SL. | Name of Member               | Designation |
|-----|------------------------------|-------------|
| 1.  | Dr. H. B. M. Iqbal           | Chairman    |
| 2.  | Mr. Moin Iqbal               | Member      |
| 3.  | Mr. B. H. Haroon, MP         | Member      |
| 4.  | Mr. Abdus Salam Murshedy, MP | Member      |
| 5.  | Mr. Shafiqur Rahman          | Member      |
| 6.  | Mr. Jamal G Ahmed            | Member      |
| 7.  | Mrs. Shaila Shelley Khan     | Member      |

#### Shari'ah Supervisory Committee:

| SL. | Name of Member                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | Designation |
|-----|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------|
| 1.  | Prof. Dr. M. Shamsher Ali                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | Chairman    |
| 2.  | Professor Dr. Anisuzzzman                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | Member      |
| 3.  | Prof. Dr. Md. Abu Bakar Siddique                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | Member      |
| 4.  | Dr. A. R. M. Ali Haider                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | Member      |
| 5.  | Mr. Abu Jafor Muhammad Ruhul<br>Amin Khan                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | Member      |
| 6.  | Mufti Dr. Mohd. Haroon Rashid                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | Member      |
| 7.  | Mr. Md Fariduddin Ahmed                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | Member      |
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Mohammad Akram Hossain, FCS
Company Secretary
The Premier Bank Limited
Head Office, Dhales

Nasimul Baten Managing Director & CEO DBH Finance PLC.

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Sayed Abul Hashem FCA, FCMA Deputy Managing Director & CFO Head Office The Premier Bank Limited REAZUL ARIM, FCMA Managing frector & CEO he Premier Bank Ltd. Head Office, Banani



#### Ex-officio Members-

| SL. | Name of Member            | Designation                    |
|-----|---------------------------|--------------------------------|
| 1.  | Dr. H. B. M. Iqbal        | Chairman, The Premier Bank Ltd |
| 2.  | Mr. B. H. Haroon, MP      | Director, The Premier Bank Ltd |
| 3.  | Mr. Abdus Salam Murshedy  | Director, The Premier Bank Ltd |
| 4.  | Mr. Shafiqur Rahman       | Director, The Premier Bank Ltd |
| 5.  | Mr. M. Reazul Karim, FCMA | Managing Director & CEO        |

#### **Audit Committee:**

| SL. | Name of Member             | Designation |
|-----|----------------------------|-------------|
| 1.  | Mr. Naba Gopal Banik       | Chairman    |
| 2   | Mr. Mohammad Imran Iqbal   | Member      |
| 3   | Nahyan Haroon              | Member      |
| 4   | Mr. Kaiser Ahmed Chowdhury | Member      |

## Risk Management Committee:

| SL. | Name of Member               | Designation |
|-----|------------------------------|-------------|
| 1.  | Mr. Mohammad Imran Iqbal     | Chairman    |
| 2.  | Mr. Moin Iqbal               | Member      |
| 3.  | Mr. Abdus Salam Murshedy, MP | Member      |
| 4.  | Mrs. Shaila Shelley Khan     | Member      |

# (d) Description of Encumbered and Unencumbered Assets with Value thereof

## **Encumbered Assets:**

As of 30 June 2022, there is no encumbered assets of The Premier Bank Limited.

#### **Unencumbered Assets:**

As of 30 June 2022, total unencumbered assets of The Premier Bank Limited. are BDT 380,987.31 million.

# (e) Description of Assets and Liabilities (Consolidated)

## **Description of Assets:**

| Particulars                                                                       | 30-June-22              | 31-Dec-21                  |
|-----------------------------------------------------------------------------------|-------------------------|----------------------------|
| PROPERTY AND ASSETS                                                               | (amount in BDT million) | (amount in BDT<br>million) |
| Cash                                                                              | 21,795.42               | 16,459.60                  |
| In hand (including foreign currencies)                                            | 2,593.42                | 2,809.05                   |
| Balance with Bangladesh Bank and its agent bank(s) (including foreign currencies) | 19,202.00               | 13,650.55                  |
| Balance with other banks and financial institutions                               | 7,156.85<br>24, NO      | 4,840.05                   |
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Nasimul Baten
Managing Director & CEO

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ne Premier Bank Limited

M. REAZUL KARIM, FCMA Managing Director & CEO The Premier Bank Ltd. Head Office, Banani

The Premier Bank Limited Head Office, Dhaka



| Non-banking assets                                      | 0.00       | 0.00       |
|---------------------------------------------------------|------------|------------|
| Other assets                                            | 22,920.77  | 22,790.76  |
| Fixed assets including premises, furniture and fixtures | 3,430.02   | 3,335.27   |
| Bills purchased and discounted                          | 23,292.17  | 22,817.16  |
| Loans, cash credits, overdrafts, etc.                   | 243,665.61 | 229,174.16 |
| Loans, advances and lease/ investments                  | 266,957.77 | 251,991.32 |
| Others                                                  | 10,536.45  | 10,528.60  |
| Government securities                                   | 45,840.03  | 46,881.03  |
| Investments                                             | 56,376.48  | 57,409.63  |
| Money at call on short notice                           | 2,350.00   | 600.00     |
| Outside Bangladesh                                      | 6,335.19   | 3,044.66   |
| In Bangladesh                                           | 821.66     | 1,795.39   |

## **Description of Liabilities:**

| LIABILITIES AND CAPITAL                                        | 30-June-22     | 31-Dec-21      |
|----------------------------------------------------------------|----------------|----------------|
| Liabilities                                                    | (amount in BDT | (amount in BDT |
|                                                                | million)       | million)       |
| Borrowings from other banks, financial institutions and agents | 35,245.71      | 34,725.90      |
| Non-convertible Subordinated bonds                             | 9,800.00       | 10,000.00      |
| Premier Bank Perpetual Bond                                    | 2,000.00       | 2,000.00       |
| Deposits and other accounts                                    | 288,875.82     | 268,866.14     |
| Savings / Mudaraba Saving deposits                             | 25,311.48      | 20,860.46      |
| Fixed deposits/Mudaraba term deposits                          | 145,384.20     | 141,808.66     |
| Current deposits and other accounts                            | 112,162.21     | 102,397.36     |
| Bills payable                                                  | 6,017.92       | 3,799.67       |
| Other liabilities                                              | 22,308.05      | 19,470.25      |
| Total Liabilities                                              | 358,229.57     | 335,062.29     |
| Capital/ Shareholders' Equity                                  |                |                |
| Paid-up capital                                                | 11,473.78      | 10,430.71      |
| Statutory reserve                                              | 8,016.59       | 7,461.55       |
| Other reserve                                                  | 143.59         | 114.55         |
| General Reserve                                                | 300.00         | 300.00         |
| Retained earnings                                              | 2,823.75       | 4,057.49       |
| Non-controlling interest                                       | 0.03           | 0.03           |
| Total Shareholders' Equity                                     | 22,757.73      | 22,364.33      |
| Total Liabilities and Shareholders' Equity                     | 380,987.31     | 357,426.62     |

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Mohammac Akrem Hossain, 203 Company Secretary The Premier Bank Limited Head Office, Dhaka Nashnal Baten Managing Director & CEO DBH Finance PLC.

2 4 NOV 2022

Sayed Abul Hashem FCA, FCMA Deputy Managing Director & CFO Head Office The Premier Bank Limited M. REAZUK RIM, FOMA Managin Director & CEO The Pramier Bank Ltd. Head Office, Banarii



## (f) Description of Previously Issued Debt Securities:

| Year of<br>Issue | Types of<br>Issue               | Subscription<br>Amount | Maturity<br>Date | Subscribers                                                      | Amount<br>Invested | Outstanding<br>Amount as<br>on<br>31.05.2022 | Remarks     |                                                                               |             |             |
|------------------|---------------------------------|------------------------|------------------|------------------------------------------------------------------|--------------------|----------------------------------------------|-------------|-------------------------------------------------------------------------------|-------------|-------------|
|                  |                                 |                        |                  | Sonali Bank Limited                                              | 500,000,000        |                                              |             |                                                                               |             |             |
|                  |                                 |                        |                  | Investment Corporation of Bangladesh                             | 250,000,000        |                                              |             |                                                                               |             |             |
|                  |                                 |                        |                  | ICB Unit Fund                                                    | 250,000,000        |                                              |             |                                                                               |             |             |
| 2014             | 1st PBL<br>Subordinated         | 2,000,000,000          | 22-12-19         | Multi Securities & Services<br>Limited                           | 680,000,000        | Redeemed on<br>23-12-2019                    | N/A         |                                                                               |             |             |
|                  | Bond                            |                        |                  | Popular Life First Mutual                                        | 230,000,000        | 23 12 2013                                   |             |                                                                               |             |             |
|                  |                                 |                        |                  | EBL NRB Mutual Fund                                              | 50,000,000         |                                              |             |                                                                               |             |             |
|                  |                                 |                        |                  | PHP First Mutual Fund                                            | 40,000,000         |                                              |             |                                                                               |             |             |
|                  |                                 |                        |                  | 1,                                                               |                    |                                              |             |                                                                               |             |             |
|                  |                                 |                        |                  | Sonali Bank Limited                                              | 300,000,000        | 300,000,000                                  | N/A         |                                                                               |             |             |
|                  |                                 |                        |                  | Bank Asia Limited                                                | 200,000,000        | 200,000,000                                  | N/A         |                                                                               |             |             |
|                  | 2nd PBL<br>Subordinated<br>Bond | d 2,000,000,000        |                  | First Bangladesh Fixed Income<br>Fund                            | 100,000,000        | 100,000,000                                  | N/A         |                                                                               |             |             |
|                  |                                 |                        | 30-12-22         | AB Bank 1st Mutual Fund                                          | 100,000,000        | 100,000,000                                  | N/A         |                                                                               |             |             |
|                  |                                 |                        |                  | PHP First Mutual Fund                                            | 100,000,000        | 100,000,000                                  | N/A         |                                                                               |             |             |
| 2015             |                                 |                        |                  | Multi Securities & Services<br>Limited                           | 200,000,000        | 200,000,000                                  | N/A         |                                                                               |             |             |
| 2013             |                                 | 2,000,000,000          |                  | Bank Asia Limited                                                | 300,000,000        | 300,000,000                                  | N/A         |                                                                               |             |             |
|                  |                                 |                        |                  |                                                                  |                    |                                              | 30-03-23    | 1st ACACIA SRIM SME Growth<br>Unit Fund-Institutional Fixed<br>Income Tranche | 150,000,000 | 150,000,000 |
|                  |                                 |                        |                  | INVESTASIA Growth Fund-<br>Institutional Fixed Income<br>Tranche | 50,000,000         | 50,000,000                                   |             |                                                                               |             |             |
|                  |                                 |                        | 11-05-23         | Sonali Bank Limited                                              | 500,000,000        | 500,000,000                                  | N/A         |                                                                               |             |             |
|                  |                                 |                        |                  |                                                                  |                    |                                              |             |                                                                               |             |             |
|                  |                                 |                        |                  | Popular Life 1st Mutual Fund                                     | 390,000,000        |                                              |             |                                                                               |             |             |
|                  |                                 |                        |                  | AB Bank 1st Mutual Fund                                          | 170,000,000        |                                              |             |                                                                               |             |             |
|                  |                                 |                        |                  | EBL NRB Mutual Fund                                              | 170,000,000        |                                              |             |                                                                               |             |             |
|                  |                                 |                        |                  | Trust Bank 1st Mutual Fund                                       | 100,000,000        |                                              |             |                                                                               |             |             |
|                  |                                 |                        |                  | EXIM Bank 1st Mutual Fund                                        | 30,000,000         |                                              |             |                                                                               |             |             |
|                  | 3rd PBL                         |                        |                  | IFIC Bank 1st Mutual Fund                                        | 150,000,000        | Redeemed on                                  |             |                                                                               |             |             |
| 2016             | Subordinated                    | 5,000,000,000          | 26-12-21         | PHP 1st Mutual Fund                                              | 40,000,000         | 27-12-2021                                   | 1140404-140 |                                                                               |             |             |
|                  | Bond                            |                        |                  | 1st Bangladesh Fixed Income                                      | 90,000,000         |                                              | N/A         |                                                                               |             |             |
|                  |                                 |                        |                  | Fund  1st Janata Bank Mutual Fund                                | 150,000,000        |                                              |             |                                                                               |             |             |
|                  |                                 |                        |                  | Multi Securities & Services Limited                              | 490,000,000        |                                              |             |                                                                               |             |             |

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Viohammad Akram Hossain, FCS
Company Secretary
The Premier Bank Limited
Head Office, Dhaka

Nasimul Baten
Managing Director & CEO

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Physical Research Services (1988)

24 NOV 2022

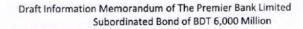
Physical Research Services (1988)

24 NOV 2022

Physical Research Services (1988)

24 NOV 2022

Sayed Abul Hashem FCA, FCMA Deputy Managing Director & CFO Head Office The Premier Bank Limited M. REAZUL ARIM, FCMA Managing Director & CEO The Premier Bank Ltd. Head Office, Banani



|      |                         |               | 22-08-22  | Agrani Bank Limited                                   | 200,000,000        | 200,000,000                               | N/A    |
|------|-------------------------|---------------|-----------|-------------------------------------------------------|--------------------|-------------------------------------------|--------|
|      |                         |               |           | First Bangladesh Fixed Income<br>Fund                 | 370,000,000        | 370,000,000                               | N/A    |
|      |                         |               |           | 1st Janata Bank Mutual Fund                           | 150,000,000        | 150,000,000                               | N/A    |
|      |                         |               | 26-12-22  | AB Bank 1st Mutual Fund                               | 70,000,000         | 70,000,000                                | N/A    |
|      |                         |               | 20-12-22  | PHP 1st Mutual Fund                                   | 140,000,000        | 140,000,000                               | N/A    |
|      |                         |               |           | IFIC Bank 1st Mutual Fund Multi Securities & Services | 50,000,000         | 50,000,000                                | N/A    |
|      |                         |               |           | Limited                                               | 20,000,000         | 20,000,000                                | N/A    |
|      |                         |               | 27-06-23  | Janata Bank Limited                                   | 1,000,000,000      | 1,000,000,000                             | N/A    |
|      |                         |               | 23-12-23  | Rupali Bank Limited                                   | 1,000,000,000      | 1,000,000,000                             | N/A    |
|      |                         |               |           |                                                       |                    |                                           |        |
|      |                         |               | 21-12-26  | Agrani Bank Limited                                   | 500,000,000        | 500,000,000                               | N/A    |
|      |                         |               | 28-12-26  | Sonali Bank Limited                                   | 750,000,000        | 750,000,000                               | N/A    |
|      |                         |               |           | Trust Bank 1st Mutual Fund                            | 50,000,000         | 50,000,000                                | N/A    |
|      |                         |               |           | Popular Life 1st Mutual Fund                          | 110,000,000        | 110,000,000                               | N/A    |
|      |                         |               |           | PHP First Mutual Fund                                 | 180,000,000        | 180,000,000                               | N/A    |
|      |                         |               | -         | EBL NRB Mutual Fund                                   | 120,000,000        | 120,000,000                               | N/A    |
|      |                         |               | 29-12-26  | Exim Bank First Mutual Fund                           | 20,000,000         | 20,000,000                                | N/A    |
|      |                         | 5,000,000,000 | 25-12-20  | First Bangladesh Fixed<br>Income Fund                 | 110,000,000        | 110,000,000                               | N/A    |
|      |                         |               |           | AB Bank First Mutual Fund                             | 100,000,000        | 100,000,000                               | N/A    |
|      |                         |               |           | First Janata Mutual Fund                              | 50,000,000         | 50,000,000                                | N/A    |
|      |                         |               |           | IFIC First Mutual Fund                                | 10,000,000         | 10,000,000                                | N/A    |
|      |                         |               | 31-08-27  | First Bangladesh Fixed<br>Income Fund                 | 80,000,000         | 80,000,000                                | N/A    |
|      |                         |               |           | First Janata Mutual Fund                              | 30,000,000         | 30,000,000                                | N/A    |
|      |                         |               |           | IFIC First Mutual Fund                                | 40,000,000         | 40,000,000                                | N/A    |
|      | ANI DOL                 |               |           | PHP First Mutual Fund                                 | 80,000,000         | 80,000,000                                | N/A    |
| 2019 | 4th PBL<br>Subordinated |               |           | EBL NRB Mutual Fund                                   | 40,000,000         | 40,000,000                                | N/A    |
| 2013 | Bond                    |               |           | AB Bank First Mutual Fund                             | 40,000,000         | 40,000,000                                | N/A    |
|      |                         |               |           | Trust Bank 1st Mutual Fund                            | 40,000,000         | 40,000,000                                | N/A    |
|      |                         |               |           | Exim Bank First Mutual Fund                           | 20,000,000         | 20,000,000                                | N/A    |
|      |                         |               |           | Popular Life 1st Mutual Fund                          | 100,000,000        | 100,000,000                               | N/A    |
|      |                         |               |           | EBL 1st Mutual Fund                                   | 30,000,000         | 30,000,000                                | N/A    |
|      |                         |               |           | EBL First Mutual Fund                                 | 80,000,000         | 80,000,000                                | N/A    |
|      |                         |               |           | Trust Bank 1st Mutual Fund                            | 70,000,000         | 70,000,000                                | N/A    |
|      |                         |               |           | First Janata Bank Mutual<br>Fund                      | 100,000,000        | 100,000,000                               | N/A    |
|      |                         |               | THE BROWN | PHP First Mutual Fund                                 | 40,000,000         | 40,000,000                                | N/A    |
|      |                         |               | 20 40 25  | EBL NRB Mutual Fund                                   | 10,000,000         | 10,000,000                                | N/A    |
|      |                         |               | 28-10-27  | First Bangladesh Fixed<br>Income Fund                 | 150,000,000        | 150,000,000                               | N/A    |
|      |                         |               |           | Exim Bank 1st Mutual Fund                             | 50,000,000         | 50,000,000                                | N/A    |
|      |                         |               |           | Subscribers                                           | Amount<br>Invested | Outstanding<br>Amount as on<br>31.05.2022 | Remark |

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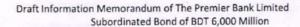
viohammad Akram Hossain, JCS Company Secretary The Premier Bank Limited Head Office, Dhaka Nasimul Baten
Managing Director & CEO

DBH Finance PLC.

Sayed Abul Hashem FCA, FCMA
Deputy Managing Director & CFO
Head Office
The Prema Pank Limited

M. REAZU NARIM, FOMA
Managing Director & CEO
The Premier Senic Ltd.
Head Calce, Barland

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|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------|----------------------------------------|-------------|-------------|-----|
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | 7 5 5    | EBL 1st Mutual Fund                    | 60,000,000  | 60,000,000  | N/A |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | 09-10-28 | Trust Bank 1st Mutual Fund             | 120,000,000 | 120,000,000 | N/A |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |          | IFIC First Mutual Fund                 | 70,000,000  | 70,000,000  | N/A |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |          | IFIC First Mutual Fund                 | 10,000,000  | 10,000,000  | N/A |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |          | Popular Life 1st Mutual Fund           | 40,000,000  | 40,000,000  | N/A |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | 31-10-28 | EBL NRB Mutual Fund                    | 80,000,000  | 80,000,000  | N/A |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |          | AB Bank 1st Mutual Fund                | 80,000,000  | 80,000,000  | N/A |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |          | Exim Bank First Mutual Fund            | 40,000,000  | 40,000,000  | N/A |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | 08-11-28 | Multi Securities & Services<br>Limited | 500,000,000 | 500,000,000 | N/A |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | 12-12-28 | Multi Securities & Services<br>Limited | 250,000,000 | 250,000,000 | N/A |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |          | Trust Bank 1st Mutual Fund             | 30,000,000  | 30,000,000  | N/A |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |          | 1st Janata Bank Mutual Fund            | 30,000,000  | 30,000,000  | N/A |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |          | Popular Life 1st Mutual Fund           | 30,000,000  | 30,000,000  | N/A |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |          | First Bangladesh Fixed<br>Income Fund  | 30,000,000  | 30,000,000  | N/A |
| A SHARE THE PARTY OF THE PARTY | 27-12-28 | AB Bank 1st Mutual Fund                | 30,000,000  | 30,000,000  | N/A |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |          | IFIC Bank 1st Mutual Fund              | 30,000,000  | 30,000,000  | N/A |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |          | IFIC Bank 1st Mutual Fund              | 30,000,000  | 30,000,000  | N/A |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |          | Exim Bank First Mutual Fund            | 20,000,000  | 20,000,000  | N/A |
| 10000                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |          | EBL 1st Mutual Fund                    | 20,000,000  | 20,000,000  | N/A |

|      | Premier Bank      |               |     | One Bank Limited | 1800,000,000 | 1800,000,000 | N/A |
|------|-------------------|---------------|-----|------------------|--------------|--------------|-----|
| 2021 | Perpetual<br>Bond | 2,000,000,000 | N/A | IPO              | 200,000,000  | 200,000,000  | N/A |

2 4 NOV 2022

Namuel Baten
Managing Director & CEO
DBH Finance PLC.

2 4 NOV 2022

Michammad Akram Rossain, JUS Company Secretary The Premier Bank Limited Hend Office, Dinks 2 4 NOV 2022

Sayed Youl Hashem FCA, FCMA Deputy Managing Director & CFO Head Office The Premier Bank Limited 2 4 NOV 2022 45

M. REAZUL K.M., FCMA Managing Dector & CEO The Premier Bank Ltd. Head Office, Banarii



## SECTION 12: AUDITORS' REPORT ALONG WITH AUDITED FINANCIAL STATEMENTS OF PBL

Auditor's Report along with audited financial statements of PBL is also annexed with this Information Memorandum. Kindly check Annexure - 3



কে. এম. হাসান এন্ড কোং K. M. HASAN & CO. Chartered Accountants E mail info@kmhasan.com.bd

87, New Eskaton Road, Dhake-1000 Phote: 292221564, 222221457, 8831155 Fax: 88-02-222225792



McMillan Woods International

#### Independent Auditor's Report To the Shareholders of The Premier Bank Limited Report on the Audit of the Consolidated and Separate Financial Statements

#### Opinion

We have audited the consolidated financial statements of The Premier Bank Limited and its subsidiary (the "Group") as well as the separate financial statements of The Premier Bank Limited (the "Bank"), which comprise the consolidated and separate balance sheets as at 30 June 2022 and the consolidated and separate profit and loss accounts, consolidated and separate statements of changes in equity and consolidated and separate cash flows statement for the period then ended, and notes to the consolidated and separate financial statements, including a summary of significant accounting policies and other explanatory information.

In our opinion, the accompanying consolidated financial statements 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 30 June 2022, and of its consolidated and separate profit and loss accounts and its consolidated and separate cash flows for the year then ended in accordance with International Financial Reporting Standards (IFRSs) as explained in note 3.15.

#### 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 Auditor's 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), Bangladesh Securities and Exchange Commission (BSEC) and Bangladesh Bank, and we have fulfilled our other ethical responsibilities in accordance with the IESBA Code and 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 opinion.

#### **Key Audit Matters**

Key audit matters are those matters that, in our professional judgment, 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, and we do not provide a separate opinion on these matters.

| Risk                                                                                                                                    | Our response to the risk                                                                                                    |
|-----------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------|
| Measurement of provision for loans and advances                                                                                         |                                                                                                                             |
| The process for estimating the provision for loans<br>and advances portfolio associated with credit risk is<br>significant and complex. | We tested the design and operating effectiveness of key controls focusing on the following:                                 |
| For the individual analysis, these provisions consider<br>the estimates of future business performance and                              | <ul> <li>Tested the credit appraisal, loan<br/>disbursement procedures, monitoring and<br/>provisioning process:</li> </ul> |

identification of loss events, including early

warning and default warning indicators;

the market value of collateral provided for credit transactions.

2 4 NOV 2022

Nasimul Baten Managing Director & CEO DBH Finance PLC.

An Independent Member Firm of McMillan Woods International

Company Secretary The Premier Bank Limited Head Office, Dhaka

2 4 NOV 2022

Saveg Abul Hashem FCA, FCMA Deputy Managing Director & CFC Head Office The Premier Limited

For the collective analysis, these provisions are manually processed that deals with voluminous databases, assumptions and calculations for the provision estimates of complex design and implementation.

At period end the Group reported total gross loans and advances of BDT 266.96 billion (2021: BDT 251.99 billion) and provision for loans and advances of BDT 8.33 billion (2021: BDT 8.54 billion).

We have focused on the following significant judgments and estimates which could give rise to material misstatement or management bias:

- Completeness and timing of recognition of loss events in accordance with criteria set out in BRPD circular no 14;
- For individually assessed provisions, the measurement of the provision may be dependent on the valuation of collateral, estimates of exit values and the timing of cash flows;

Provision measurement is primarily dependent upon key assumptions relating to probability of default, ability to repossess collateral and recovery rates;  Reviewed quarterly Classification of Loans (CL);

Our substantive procedures in relation to the provision for loans and advances portfolio comprised the following:

- Reviewed the adequacy of the Bank's general and specific provisions;
- Assessed the methodologies on which the provision amounts based, recalculated the provisions and tested the completeness and accuracy of the underlying information;

Finally assessed the appropriateness and presentation of disclosures against relevant accounting standards and Bangladesh Bank guidelines.

See note no. 8. 8(a) and 15.1 to the financial statements

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Nasimul Baten
Managing Director & CEO
DBH Finance PLC.

2 4 NO47 2022

Wohammad Akerm Flossain, FCS
Company Secretary
Head Office, Dhaka

2 4 NOV 2022

Sayed Abul Hashem FCA, FCMA Deputy Managing Director & CFC Head Office The Premier B. nk Limited M. REAZUL KARIM, FOMM Managing Director & CEO The Premier Benk Ltd. Head Office, Banani Dhaka-1219

#### Valuation of treasury bill and treasury bond

The classification and measurement of T-Bill and T-Bond require judgment and complex estimates.

In the absence of a quoted price in an active market, the fair value of T-Bills and T-Bonds is determined using complex valuation techniques which may take into consideration direct or indirect unobservable market data and complex pricing models which require an elevated level of judgment.

At the year end, total reported gross treasury bills and treasury bonds were BDT 45.84 billion (2021: BDT 46.88 billion).

We assessed the processes and controls put in place by the Group to identify and confirm the existence of financial instruments.

We obtained an understanding, evaluated the design and tested the operating effectiveness of the key controls over the financial instrument valuation processes, including controls over market data inputs into valuation models, model governance, and valuation adjustments.

We tested a sample of the valuation models and the inputs used in those models, using a variety of techniques, including comparing inputs to available market data.

Finally assessed the appropriateness and presentation of disclosures against relevant accounting standards and Bangladesh Bank guidelines.

#### See note no. 7.1 to the financial statements

## Measurement of deferred tax assets

The Bank reports net deferred tax assets to totaling BDT 1.16 billion as at 30 June 2022.

Significant judgment is required in relation to deferred tax assets as their recoverability is dependent on forecasts of future profitability over a number of years.

We obtained an understanding, evaluated the design and tested the operational effectiveness of the Group's key controls over the recognition and measurement of DTAs and the assumptions used in estimating the Group's future taxable income.

We also assessed the completeness and accuracy of the data used for the estimations of future taxable income.

We involved tax specialists to assess key assumptions, controls, recognition and measurement of DTA's.

Finally assessed the appropriateness and presentation of disclosures against IAS 12 Income Tax.

See note no. 10.1.2.1 to the financial statements

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Managing Director & CEO
DBH Finance PLC.

2 4 NOV 2022

Company Secretary
The Premier Bank Limited
Head Office, Dhaka

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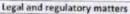
Sayed Abul Hashem FCA, FCMA Deputy Managing Director & CFC He Office

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ank Limited

2 4 NOV 2022 48

M. REAZU KARIM, FCMA Managing Director & CEO The Premier Bank Ltd. Head Office, Bankill



We focused on this area because the Bank and its subsidiaries (the "Group") operates 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.

These uncertainties inherently affect the amount and timing of potential outflows with respect to the provisions which have been established and other contingent liabilities.

Overall, the legal provision represents the Group's best estimate for existing legal matters that have a probable and estimable impact on the Group's financial position.

We obtained an understanding, evaluated the design and tested the operational effectiveners of the Group's key controls over the legal provision and contingencies process.

We enquired to those charged with governance to obtain their view on the status of all significant litigation and regulatory matters.

We enquired of the Group's internal legal counsel for all significant litigation and 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.

#### IT systems and controls

Our audit procedures have a focus on IT systems and controls due to the pervasive nature and complexity of the IT environment, the large volume of transactions processed in numerous locations daily and the reliance on automated and IT dependent manual controls.

Our areas of audit focus included user access management, developer access to the production environment and changes to the IT environment. These are key to ensuring IT dependent and application-based controls are operating effectively.

We tested the design and operating effectiveness of the Group's IT access controls over the information systems that are critical to financial reporting. We tested IT general controls (logical access, changes management and aspects of IT operational controls). This included testing that requests for access to systems were appropriately reviewed and authorized. We tested the Group's periodic review of access rights. We inspected requests of changes to systems for appropriate approval and authorization. We considered the control environment relating to various interfaces, configuration and other application layer controls identified as key to our audit.

Where deficiencies were identified, we tested compensating controls or performed alternate procedures. In addition, we understood where relevant, changes were made to the IT landscape during the audit period and tested those changes that had a significant impact on financial reporting.

CBS integrated reporting capacity enhancement needs under constant cyber security threats are to be evaluated on a day to day basis, and adequate budget allocations are to be ensured.

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The Premier Bank Limited
Head Office, Dhaka

2 4 NOV 2022

Nasimul Baten Managing Director & CEO DBH Finance PLC.

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Sayed Abul Hashem FCA, FCMA Deputy Managing Director & OF Head Office The Premier Bank Limited 2 4 NOV 2022

M. REATAL KARIM, FOMA Managing Director & CEO The Premier Bank Ltd. Head Office, Bansini



#### Other Information

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

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

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

When we read the annual report, if we conclude that there is a material misstatement therein, we are required to communicate the matter to those charged with governance.

## Responsibilities of Management and Those Charged with Governance for the Consolidated and Separate Financial Statements and Internal Controls

Management is responsible for the preparation of the consolidated financial statements of the Group and also separate financial statements of the Bank in accordance with International Financial Reporting Standards (IFRSs) as explained in note 3.15, and comply with the Banking Company Act, 1991 (as amended up to date), the Companies Act, 1994, the Rules and Regulations issued by the Bangladesh Bank, the Rules and Regulations issued by the Bangladesh Securities and Exchange Commission (BSEC) and other applicable laws and regulations 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 (as amended up to date) and the Bangladesh Bank Regulations require the Management to ensure effective internal audit, internal control and risk management functions of the Bank The Management is also required to make a self-assessment on the effectiveness of anti-fraud internal controls and report to Bangladesh Bank on Instances of fraud and forgeries.

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, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Group and the Bank or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Group's and the Bank's financial reporting process.



2 4 NOV 2022

Managing Director & CEO DBH Finance PLC.

2 4 NOV 2022

Wohammad Company Secretary The Premier Bank Limited Head Office, Dhaka

2 4 NOV 2022

Sayed Abul Hashem FCA, FCMA Deputy Managing Director & CFO Head Office

The Premier Bank Limited

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## Auditor's Responsibilities for the Audit of the Consolidated and Separate Financial Statements

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 fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these consolidated and separate 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 consolidated and separate 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 involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that
  are appropriate in the circumstances.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- 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 consolidated and separate financial statements represent the underlying transactions and events in a manner that achieves fair presentation.
- Obtain sufficient appropriate audit evidence regarding the financial information of the entities or business
  activities within the Group to express an opinion on the consolidated financial statements. We are
  responsible for the direction, supervision and performance of the group audit. We remain solely responsible
  for our audit opinion.

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2 4 NOV 2022

Nasimul Baten Managing Director & CEO DBH Finance PLC.

2 4 NOV 2022

Mohammad Akrain Hossain, FCS
Company Secretary
The Premier Bank Limited
Head Office, Dhaka

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Sayed Abul Hashem FCA, FCMA Deputy Managing Director & CFO Head Office The Premier Bank Limited NOV 2027 D

M. REAZUL (AR)M, FCMA Managing Director & CEO The Premier Bank, Ltd. Head Once, Banam We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

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

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

- we have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of our audit and made due verification thereof;
- ii. to the extent noted during the course of our audit work performed on the basis stated under the Auditor's' Responsibility section in forming the above opinion on the consolidated financial statements 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:
  - 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 its related entities (other than matters disclosed in these financial statements)
- financial statements of Premier Bank Limited subsidiaries namely, Premier Bank Securities Limited remained unaudited;
- in our 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 books;
- the records and statements submitted by the branches have been properly maintained and consolidated in the financial statements;

2 4 NOV 2022

Nasimul Baten Managing Director & CEO DBH Finance PLC.

2 4 NOV 2022

Sayed Abul Hashem FCA, PCM/ Deputy Managing Director & CFO Head Office

The Premier Bank Limited

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ne Premier Bank Ltd. Head Office, Bankit

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Mohammad Akram Hossain, FCS Company Secretary The Premier Bank Limited Head Office, Dhaka

- the consolidated balance sheet and consolidated profit and loss account of the Group and the separate balance sheet and separate profit and loss account of the Bank together with the annexed notes dealt with by the report are in agreement with the books of account and returns;
- the expenditures were incurred for the purpose of the Bank's business for the year;
- the consolidated financial statements of the Group and the separate financial statements of the Bank have been drawn up in conformity with prevailing rules, regulations and accounting standards as well as related guidance issued by Bangladesh Bank;
- adequate provisions have been made for loan & advances and other assets as mentioned which are in basis for our opinion, doubtful of recovery;
- the information and explanations required by us have been received and found satisfactory;
- we have reviewed over 80% of the risk weighted assets of the Bank and spent over 2,430 person hours;
- Capital to Risk-weighted Asset Ratio (CRAR) as required by Bangladesh Bank has been maintained adequately at balance sheet date.

Place: Dhaka, Bangladesh Date: 21 November 2022

Chartered Accountants



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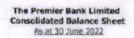
Managing Director & CEO DBH Finance PLC.

2 4 NOV 2022

Company Secretary The Premier Bank Limited Head Office, Dhaka

2 4 NOV 2022

Sayed Abul Hashem FCA, FCMA Deputy Managing Director & CFO Head Office The Premier Bank Limited



|                                                                |          | Amoun               | t in Taka         |
|----------------------------------------------------------------|----------|---------------------|-------------------|
| And with the party world and the second of                     | Notes    | June 30, 2022       | December 31, 2021 |
| PROPERTY AND ASSETS                                            |          |                     |                   |
| Cash                                                           | 4(a)     | 21,795,420,900      | 16,459,601,913    |
| In hand (including foreign currencies)                         | 4.1(a) [ | 2,593,418,498       | 2,809,049,86      |
| Balance with Bangladesh Bank and its agent bank(s)             | 4.2      | 19,202,002,402      | 13,650,552,05     |
| (including foreign currencies)                                 |          | 15 period group 102 | 13,030,332,03     |
| Balance with other banks and financial institutions            | 5(a)     | 7,156,847,009       | 4,840,045,701     |
| In Bangladesh                                                  |          | 821,661,117         | 1,795,388,34      |
| Outside Bangladesh                                             | L        | 6,335,185,892       | 3,044,657,35      |
| Money at call on short notice                                  | 6        | 2,350,000,000       | 600,000,000       |
| Investments                                                    | 7(a)     | 56,376,483,981      | 57,409,629,299    |
| Government securities                                          | 7.1 F    | 45,840,031,123      | 45,881,030,376    |
| Others                                                         | 7.2(a)   | 10,536,452,658      | 10,528,598,92     |
| Loans, advances and lease/ investments                         | 000      |                     |                   |
| Loans, cash credits, overdrafts, etc.                          | 8(a) F   | 266,957,774,105     | 251,991,319,739   |
| Bills purchased and discounted                                 |          | 243,665,605,812     | 229,174,159,439   |
| Print part of manager street as a control (ACS).               | L        | 23,292,168,293      | 22,817,160,300    |
| Fixed assets including premises, furniture and fixtures        | 9(a)     | 3,430,015,303       | 3,335,265,181     |
| Other assets                                                   | 10(a)    | 22,920,766,370      | 22,790,758,047    |
| Non-banking assets                                             |          |                     |                   |
| Total Assets                                                   |          | 380,987,307,668     | 357,426,619,880   |
| LIABILITIES AND CAPITAL                                        |          |                     |                   |
| Liabilities                                                    |          |                     |                   |
| Borrowings from other banks, financial institutions and agents | 11(a)    | 35,245,706,116      | 34,725,903,112    |
| Non-convertible Subordinated bonds                             | 12       | 9,800,000,000       | 10,000,000,000    |
| Premier Bank Perpetual Bond                                    | 13       | 2,000,000,000       | 2,000,000,000     |
| Deposits and other accounts                                    | 14(a)    | 288,875,816,922     | 268,866,141,164   |
| Savings / Mudaraba Saving deposits                             |          | 25,311,477,565      | 20,860,458,810    |
| Fixed deposits/Mudaraba term deposits                          |          | 145,384,203,694     | 141,808,661,634   |
| Current deposits and other accounts                            |          | 112,162,213,029     | 102,397,355,339   |
| Bills payable                                                  | L        | 6,017,922,634       | 3,799,655,381     |
| Other liabilities                                              | 15(a)    | 22,308,051,799      | 19,470,249,662    |
| Total Liabilities                                              |          | 358,229,574,837     | 335,062,293,938   |
| Capital/ Shareholders' Equity                                  |          |                     |                   |
| Pald-up capital                                                | 16       | 11,473,777,990      | 10,430,707,270    |
| Statutory reserve                                              | 17       | 8,016,591,890       | 7,461,553,588     |
| Other reserve                                                  | 18(a)    | 143,587,279         | 114,549,753       |
| General Reserve                                                | 19       | 300,000,000         | 300,000,000       |
| Retained earnings                                              | 20(a)    | 2,823,750,454       | 4,057,490,306     |
| Non controlling interest                                       | 20(b)    | 25,218              | 25,025            |
| Total Shareholders' Equity                                     | - 100    | 22,757,732,831      | 22,364,325,942    |
| Total Liabilities and Shareholders' Equity                     | 100      | 380,987,307,668     | 357,426,619,880   |



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Nasimul Baten
Managing Director & CEO
DBH Finance PLC.

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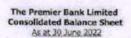
Mohammad Akram Hossain, FCS
Company Secretary
The Premier Bank Limited
Head Office, Dhaka

2 4 NOV 2022

Sayed Abul Hashem FCA, FCMA Deputy Managing Director & CFC

The Pre ank Limited

M. REAZUL KARIM, FCMA Mensging Director & CEO The Premier Bank Ltd. Head Office, Egnani



Notes

21.1

21.2

#### OFF- BALANCE SHEET ITEMS

Contingent Liabilities
Acceptances and endorsements
Letters of guarantee
Irravocable letters of credit
Bills for collection

Bills for collection
Other contingent liabilities
Other commitments

Documentary credits and short term trade-related transactions Forward assets purchase and forward deposits placed Spot and forward foreign exchange contracts Undrawn note issuance and revolving underwriting facilities Undrawn formal standby facilities, credit lines and other commitments

Total Off-Balance Sheet Items including contingent liabilities:

|    | 3,063,114,000   | 5,940,855,593                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
|----|-----------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 22 | 3,063,114,000   | 5,940,855,593                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
|    |                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
|    |                 | Maria Transfer                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| 1  |                 | and the same of th |
|    | 238,392,578,094 | 234,200,398,469                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |

Amount in Taka

December 31, 2021

228,259,542,876

61,313,913,077

33,116,535,387

June 30, 2022

235,329,464,094

81,409,125,768

65,169,620,494

52,574,551,664

35,176,186,168

These Financial Statements should be read in conjunction with the annexed notes

Chairman

Director

Director

Managing Director

Signed as per our annexed report of even date

Place: Dhaka, Bangladesh Dated: 21 November 2022 K. M. HASAN & CO. Chartered Accountants



2 4 NOV 2022

Nasimul Baten
Managing Director & CEO
DBH Finance PLC.

2 4 NOV 2022

Michainmad Aleam Hossain, FCS
Company Secretary
Head Office, Dhaka

2 4 NOV 2022

Sayed Abul Hashem FCA, FCMA Deputy Managing Director & CFO Head Office The Premier Bank Limited

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M. REAZUL KARIM, FCMA Managing Director & OSO The Premier Bank Ltd. Head Office, Banani Dhaka-1213

2 4 NOV 2022

# The Premier Bank Limited Consolidated Profit and Loss statement For the period ended 30 June 2022

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |             | Amount                         | in Taka                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
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| OPERATING INCOME                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |             |                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| Interest income/profit on islamic investments                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 24(a)       | 9,638,750,790                  | 8,745,200,402                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| Interest/profit paid on deposits, borrowings,etc                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | 25(a)       | (7,145,396,071)                | (6,631,935,066)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| Net interest income/ net profit on investments                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | 23(0)       | 2,493,354,719                  | 2,113,264,336                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| Investment income                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | 26(a)       | 1 505 130 015 1                | . 540 644 444                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| Commission, exchange and brokerage                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | 27(a)       | 1,585,479,812                  | 1,512,946,044                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| Other operating income                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | 28(a)       | 3,953,587,341                  | 1,735,881,338                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| The state of the s | 20(4)       | 804,876,303                    | 609,873,035                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| Total Operating Income (A)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |             | 6,343,943,456<br>8,837,298,175 | 3,858,705,417<br>5,971,969,753                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| OPERATING EXPENSES                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |             |                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| Salary and allowances                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |             |                                | A DOWNSON                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| Rent, taxes, insurance, electricity, etc.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | 29(a)       | 1,541,537,468                  | 1,294,952,273                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| Legal expenses                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | 30(a)       | 844,575,909                    | 734,726,670                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | 31(a)       | 63,146,013                     | 62,881,205                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| Postage, stamps, telecommunication, etc.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | 32(a)       | 81,496,201                     | 54,702,298                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| Stationery, printing, advertisement, etc.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | 33(a)       | 1,262,790,357                  | 187,329,894                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| Chief executive's salary and fees<br>Directors' fees                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | 34          | 9,600,000                      | 3,860,000                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| Chr. All Control of the Control of t | 35(a)       | 1,688,000                      | 1,528,000                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| Auditors' fee                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |             | 172,500                        | 172,500                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| Depreciation and repair of Bank's assets                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | 36(a)       | 337,974,302                    | 294,950,469                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| Other expenses                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | 37(a)       | 842,702,493                    | 327,798,463                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| Total Operating Expenses (B)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |             | 4,985,683,243                  | 2,967,901,772                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| Profit before provision (C = A-B)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |             | 3,851,614,932                  | 3,004,067,981                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| Provision for loans & advances                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | 38          |                                | 117.805.957                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| Provision for off-balance sheet items                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | 38          |                                | 165,981,983                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| Provision for investment in shares                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | 38.1 (a)    | 138,567,163                    | 100,201,303                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| Other provisions                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | 38.1 (b)    | 900,000,000                    | 153,545,029                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| Total provision (D)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | sour (b) (  | 1,038,567,163                  | 437,332,969                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| Profit before taxation (C-D)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |             | 2,813,047,769                  | 2,566,735,012                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| Provision for taxation                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |             | 2/023/047/703                  | 2,300,733,012                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| Current Tax                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | 15.6(aa) [  | 953,198,781                    | 907,111,588                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| Deferred tax expense (Income)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 10.1.2.1    | 91,741,216                     | 10,541,737                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | PARTITION A | 1,044,939,997                  | 917,653,325                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| Profit after taxation                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |             | 1,768,107,772                  | 1,649,081,687                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| Retained earnings brought forward                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | 20 (a)      | 4,057,490,306                  | 3,859,218,383                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| Profit available for appropriation                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |             | 5,825,598,078                  | 5,508,300,070                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| Appropriations                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |             | 0,023,030,070                  | 3,300,300,070                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| Statutory reserve                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | 17          | 555,038,302                    | 504,781,351                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| Start-up fund                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |             | -                              | 20,636,358                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| Coupon/dividend on perpetual bond                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |             | 99,900,000                     | 23/000/030                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| Issue of bonus shares and Dividend paid                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | 20 (a)      | 2,346,909,129                  | 1,940.596,699                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| Non controlling interest                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | 20 (b)      | 193                            | 126                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |             | 3,001,847,624                  | 2,466,014,534                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| Retained earnings carried forward                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |             | 2,823,750,454                  | 3,042,285,536                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| Earnings per share (EPS)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | 39 (a) "    | 1.54                           | THE RESERVE OF THE PARTY OF THE |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | 22 (9)      | 1.34                           | 1,44                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |

These Financial Statements should be read in conjunction with the annexed notes

Director

Signed as per our annexed report of even date

Place: Dhaka, Bangladesh

Dated: 21 November 2022

2 4 NOV 2022

Nasimul Baten Managing Director & CEO

DBH Finance PLC.

2 4 NOV 2022

Sayed Abul Hashem FCA, FCMA Deputy Managing Director & CFO Head Office

The Premier Bank Limited

2 4 NOV 2022

Chartered Accountants

Mohammad Akram Hossain, FCS Company Secretary The Premier Bank Limited Head Office, Dhaka

2 4 NOV 2022



The Premier Bank Limited Consolidated Statement of Changes in Equity For the period ended 30 June 2022

| Paid-up capital   Statutory reserve   Other reserve   Ceneral Reserve   Retained earnings                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              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| Paid-up capital 22                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     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| 22 10,430,707,270 7,461,553,568 114,549,753 elaation of investments 79,037,526 79,037,526 11,643,070,720 11,643,690, 143,587,279                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       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                                                                                                                                             | General Reserve   | Retained earnings                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | Total           | controlling | Total                                                |
| shadon of investments.  9,037,526  10,043,070,720  9,041,533,536  11,043,070,720  11,473,777,990  8,016,591,690  143,587,279                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           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| shalton of investments 29,037,526 (55,038,302 (55,038,302 (55,038,302 (55,038,302 (55,038,302 (55,038,302 (55,038,302 (55,038,302 (55,038,302 (55,038,302 (55,038,302 (55,038,302 (55,038,302 (55,038,302 (55,038,302 (55,038,302 (55,038,302 (55,038,302 (55,038,302 (55,038,302 (55,038,302 (55,038,302 (55,038,302 (55,038,302 (55,038,302 (55,038,302 (55,038,302 (55,038,302 (55,038,302 (55,038,302 (55,038,302 (55,038,302 (55,038,302 (55,038,302 (55,038,302 (55,038,302 (55,038,302 (55,038,302 (55,038,302 (55,038,302 (55,038,302 (55,038,302 (55,038,302 (55,038,302 (55,038,302 (55,038,302 (55,038,302 (55,038,302 (55,038,302 (55,038,302 (55,038,302 (55,038,302 (55,038,302 (55,038,302 (55,038,302 (55,038,302 (55,038,302 (55,038,302 (55,038,302 (55,038,302 (55,038,302 (55,038,302 (55,038,302 (55,038,302 (55,038,302 (55,038,302 (55,038,302 (55,038,302 (55,038,302 (55,038,302 (55,038,302 (55,038,302 (55,038,302 (55,038,302 (55,038,302 (55,038,302 (55,038,302 (55,038,302 (55,038,302 (55,038,302 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                                                                                                                                                                                                                          | 22,364,306,917  | 25.025      | 22,364,325,942                                       |
| Substant of investments . 19,037,526 . 19,037,526 . 10,043,070,720 . 143,587,279 . 11,473,777,990 8,016,591,890 143,587,279                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            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| 555,036,302<br>1,043,070,720<br>11,473,777,990<br>8,016,591,890                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        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| 0.00 (3.0.0.9.02)<br>1,043,070,720<br>11,473,777,990<br>8,016,591,690<br>143,587,279                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   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                                                                                                                                                                                                                | 1.758 167 773   |             | 4 368 4 P. W. P. |
| 555,038,302<br>1,049,070,720<br>11,473,777,6940 8,016,591,890                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          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                                                                                                                                                                                                                | (1 atta was and |             | 27,700,400,4                                         |
| 0.043,070,720<br>1,043,070,720<br>8,016,591,890<br>113,587,779                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | - 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| 1,043,070,720<br>11,473,777,990 8,016,591,890 143,587,279                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              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                                                                                                                   | ۲.                | (555,038,302)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   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| 1,043,070,720 8,016,591,890 143,587,279                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                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| 11,473,777,990 8,016,591,890 143,587,279                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               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                                                                                                                                                                                                                | (99,900,000)    |             | (000'000'66)                                         |
| 11,473,777,990 8,016,591,890 143,587,279                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               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| 11,473,777,990 8,016,591,890 143,587,279                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               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                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | 22,757,707,613  | 25,218      | 22,757,732,831                                       |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        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                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | A STATE OF THE PARTY OF THE PAR |                   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                 |             |                                                      |
| 304.285.236 3.042.000 3.042.000 3.042.285.536                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 6,877,664,682                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 117,149,377                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | 300,000,000       | 3.042,285,536                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 20.767.806.865  | 25.057      | 26 767 621 633                                       |

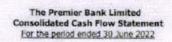
Managing Director & CEO DBH Finance PLC. Nasimul Baten

24 NOV 2022

Mohammad Akram Hossain, FCS
Company Socretary
The Premier Bank Limited
Head Office, Duaka

Place: Dhaka, Bangladesh Owtest: 21 November 2022

Sayed Abul Hashem FCA, FCMA Deputy Managing Director & CFO Head Office The Premier Bank Limited



|                    | Amount                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | in Taka                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
|--------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Note               | Jan to June 2022                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | Jan to June 2021                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
|                    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
|                    | 11,139,710,892                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | 10,270,517,131                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
|                    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | (6,533,773,200)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
|                    | 1,229,824,640                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 1,015,655,896                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
|                    | (1,551,137,468)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | (1,303,812,273)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
|                    | (1,336,305,096)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | (249,906,428)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
|                    | (945,510,446)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | (1,135,956,657)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
|                    | 804,875,303                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | 609,878,035                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
|                    | (1,834,090,537)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | (1,182,118,557)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
|                    | 1,279,875,485                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 1,490,483,947                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
|                    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| De la cons         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
|                    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | (16,306,733,468)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
|                    | TELL CONTROL OF THE PARTY OF TH | (1,458,664,765)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| 100                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | 9,010,676,276                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
|                    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | 1,371,401,045                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
|                    | The state of the s | 179,234,534                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| - 13 - 1374        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | (7,204,086,378)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
|                    | 7,579,313,422                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | (5,713,602,431)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
|                    | (7,853,935)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | (63,860,697)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|                    | (358,900,263)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | (513,730,168)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
|                    | (366,754,198)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | (577,590,865)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
|                    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
|                    | (1,303,838,409)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | (1,212,872,939)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
|                    | (99,900,000)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | William                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| 100                | (200,000,000)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | A CONTRACT OF STREET                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
|                    | (1,603,738,409)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | (1,212,872,539)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
|                    | 5,608,820,815                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | (7,504,066,235)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| nts                | 2,723,762,701                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 720,225,442                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
|                    | 68,765,620,674                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | 72,363,303,224                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| The Park           | 77,098,204,190                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | 65,579,462,431                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
|                    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| 4.1 (a)            | 2,593,418,498                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 2,157,866,550                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
|                    | 45,795,936,281                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | 31,552,764,642                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| 6                  | 2,350,000,000                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
|                    | 19,202,002,402                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | 29,708,774,655                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| 5 (a)              | 7,156,847,009                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 2,160,056,564                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| THE PARTY NAMED IN | 77,098,204,190                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | 65,579,462,431                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| THE PLAN           | 6.61                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | (4.98)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|                    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | Α.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
|                    | 4,1 (a)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | 11,139,710,892 (6,227,492,803) 1,229,824,640 (1,551,137,468) (1,336,305,096) (945,510,446) 804,876,303 (1,834,090,537)  1,279,875,485  (14,956,454,366) 812,118,937 519,803,004 19,091,772,490 842,197,872 6,299,437,937 7,579,313,422  (7,853,935) (358,900,263) (366,754,198)  (1,303,838,409) (99,900,000) (200,000,000) (1,603,738,409) 5,608,820,815 2,723,762,701 68,765,620,674 77,098,204,190  4.1 (a) 2,593,418,498 45,795,936,281 5 4,2 19,202,002,402 5 (a) 7,156,847,009 77,098,204,190 |

Place: Dhaka, Bangladesh Dated: 21 November 2022

Director

2 & NOV 2022

Nasimul Baten Managing Director & CEO DBH Finance PLC.

2 4 NOV 2022

Director

Sayed Abul Hashem FCA, FCMA Deputy Managing Director & CFO Head Office

The Premier Bank Ltd Head Office, Banani Phaka-1212

2-4- NOV 2022

Mohammad, The Premier Bank Limited Head Office, Dhaka

The Premier Bank Limited



| Particulars                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | Up to 1 month's                         | 1-3 months'                  | 3-12 months'      | 1-5 years            | More than 5 years' | Total             |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------|------------------------------|-------------------|----------------------|--------------------|-------------------|
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | maranty                                 | matunty                      | matunty           | maturity             | maturity           | 10001             |
| ASSets                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                                         |                              |                   |                      |                    |                   |
| Car                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | 10,598,620,900                          |                              | H.                |                      | 11 100 000 000     | THE PART AND AREA |
| Balance with other banks and financial institutions                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | 7,156,847,009                           |                              |                   |                      | 11,136,500,000     | 008/024/06/17     |
| Money at call on short notice                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 2 350 000 000                           |                              |                   |                      |                    | 7,156,847,009     |
| Investments                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | 3 684 700 000                           | The Assessment of the second |                   |                      |                    | 2,350,000,000     |
| Loans and advances                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | 200,000,000,000                         | 1,757,900,000                | 6,269,621,801     | 16,719,200,000       | 27,945,562,180     | 56,376,483,981    |
| Fixed seconds including exemplates from the fact of                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | 19,017,404,704                          | 60,131,485,909               | 73,564,285,432    | 40,682,366,000       | 36,932,500,000     | 266,957,774,105   |
| Other assets                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                         |                              | 445,511,939       | 1,817,698,212        | 1,166,805,152      | 3,430,015,303     |
| Non-banking assets                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | 1,604,055,523                           | 6,750,548,115                | 6,739,704,774     | 5,326,479,958        | 2,499,980,000      | 22,920,766,370    |
| Total Assets (A)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | 75 041 124 166                          | A 635 634 634                | 0100000000        |                      |                    |                   |
| Liabilities                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | 200                                     | 14,000,000,000               | 84,013,143,946    | 64,545,678,170       | 79,741,447,332     | 380,987,307,668   |
| Borrowings from Bangladesh Bank, other banks,                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 100                                     |                              |                   |                      |                    |                   |
| financial institutions and agents                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | 7,369,000,000                           | 9,667,773,019                | 13,451,373,018    | 6,757,560,079        | *                  | 35,245,706,116    |
| Non-convertible Subordinated bonds                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                         |                              | 1 800 000 000     | S DOO DOO DOO        | 2 1000 0000 0000   | 0 000 000 000     |
| Premier Bank Perpetual Bond                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                                         | 4                            | Sand and Sand     | מיייים מיייים מיייים | 000,000,000,000    | 2,500,000,000     |
| Deposits and other accounts                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | 21 252 633 839                          | 104 653 054 405              |                   |                      | 2,000,000,000      | 2,000,000,000     |
| Provision and other liabilities                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | COC 200 200                             | COL'TED'CED'LOT              | 130,000,040,270   | 18,342,868,400       | 8,740,714,002      | 288,875,816,922   |
| Total Liabilities (R)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | 000000000000000000000000000000000000000 | 4,439,041,477                | 4,998,062,767     | 4,031,476,633        | 3,286,086,622      | 22,308,051,799    |
| The state of the s | 28,675,018,139                          | 119,259,868,901              | 156,135,982,061   | 37,131,905,112       | 17.026.800.624     | 358 229 574 837   |
| net uquidity excess/(shortage) (C=A-B)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | 46,366,106,057                          | (44.519.934 R77)             | (60 116 959 1151) | 37 A12 773 AEB       |                    |                   |

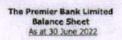
24 NOV 2022

Managing Director & CEO Nasimul Baten DBH Finance PLC.

Place: Dhaka, Bangladesh Deted: 21 November 2022

Sayed Abul Hashem FCA, FCMA Deputy Managing Director & CFO Head Office The Premier Bank Limited

Company Secretary
The Premier Bank Limited
Head Office, Dhaka



|                                                                | r     | Amount                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | in Taka                           |
|----------------------------------------------------------------|-------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------|
|                                                                | Notes | June 2022                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | Dec 2021                          |
| PROPERTY AND ASSETS                                            |       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                   |
| Cash                                                           | 4     | 21 205 201 421                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | 15 450 220 242                    |
| In hand (including foreign currencies)                         | 117   | 21,795,291,421                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | 16,459,278,343                    |
| Balance with Bangladesh Bank and its agent bank(s)             | 4.1   | 2,593,289,019                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 2,806,726,290                     |
| (including foreign currencies)                                 | 4.Z L | 19,202,002,402                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | 13,650,552,053                    |
| Balance with other banks and financial institutions            | 5     | 6,879,727,081                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 4,727,660,107                     |
| In Bangladesh                                                  | 5.1   | 544.541.189                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | 1,683,002,749                     |
| Outside Bangladesh                                             | 5.2   | 6,335,185,892                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 3,044,657,358                     |
| Money at call on short notice                                  | 6     | 2,350,000,000                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 600,000,000                       |
| Investments                                                    | 7     | 55,562,121,801                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | 56,603,121,054                    |
| Government securities                                          | 7.1 F | 45,840,031,123                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | 46,881,030,376                    |
| Others                                                         | 7.2   | 9,722,090,678                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 9,722,090,678                     |
| Loans, advances and lease/ investments                         | 8     | 264,679,631,413                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | 249,829,580,581                   |
| Loans, cash credits, overdrafts, etc.                          | 8.1.1 | 241,387,463,120                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | 227,012,420,281                   |
| Bills purchased and discounted                                 | B.1.2 | 23,292,168,293                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | 22,817,150,300                    |
| Fixed assets including premises, furniture and fixtures        | 9     | 3,427,014,913                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 3,332,025,016                     |
| Other assets                                                   | 10    | 25,164,468,653                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | 25,023,315,167                    |
| Von-banking assets                                             |       | The Lates of the l |                                   |
| Total Assets                                                   |       | 379,858,255,282                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | 356,574,980,258                   |
| LIABILITIES AND CAPITAL                                        |       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                   |
| Liabilities                                                    |       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                   |
| Borrowings from other banks, financial institutions and agents | 11    | 35,245,706,116                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | 34,725,903,112                    |
| fon-convertible Subordinated bonds                             | 12    | 9,800,000,000                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 10,000,000,000                    |
| Premier Bank Perpetual Bond                                    | 13    | 2,000,000,000                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 2,000,000,000                     |
| Deposits and other accounts                                    | 14    | 288,658,269,227                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                   |
| lavings / Mudaraba Saving deposits                             | и г   | 25,311,477,565                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | 268,803,053,082<br>20,860,458,810 |
| ixed deposits/Mucaraba term deposits                           |       | 145,384,203,694                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | 141,808,561,634                   |
| urrent deposits and other acrounts                             |       | 111,944,665,334                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | 102,334,267,257                   |
| sills payable                                                  |       | 5,017,922,634                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 3,799,665,381                     |
| Other liabilities                                              | 15    | 21,590,950,757                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | 18,851,987,343                    |
| fotal Liabilities                                              |       | 357,294,926,100                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | 334,380,943,537                   |
| Capital / Shareholders' Equity                                 |       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                   |
| aid-up capital                                                 | 16 □  | 11,473,777,990                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | 10,430,707,270                    |
| tatutory reserve                                               | 17    | 8,016,591,390                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 7,461,553,588                     |
| Other reserve                                                  | 18    | 86,017,731                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | 55,980,205                        |
| eneral Reserve                                                 | 19    | 300,000,000                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | 300,000,000                       |
| letained earnings                                              | 20    | 2,686,941,571                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 3,944,795,668                     |
| otal Shareholders' Equity                                      | 20    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                   |
| otal Liabilities and Shareholders' Equity                      |       | 22,563,329,182                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | 22,194,036,731                    |
| orm Electricies and Shareholders, Equity                       | -     | 379,858,255,282                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | 356,574,980,26                    |



2 4 NOV 2022

Nasimul Baten Managing Director & CEO DBH Finance PLC.

2 4 NOV 2022

Mohammad Akram Flossain, FCs Company Secretary The Premier Bank Limited Head Office, Dhaka 2 4 NOV 2022

Sayed Abul Hashem FCA, FCMA Deputy Managing Director & CFO Head Office

The Premier Bank Limited

24 NOV 2022

M. REAZUL (ARIM, FCMA Managing Director & CEO The Premier Eank Lid. Head Office, Benant Dhaka-1218



#### OFF- BALANCE SHEET ITEMS

Contingent Liabilities Acceptances and endorsements Letters of guarantee Irrevocable letters of credit Bills for collection Other contingent liabilities

Other commitments

Documentary credits and short term trade-related transactions Forward assets purchase and forward deposits placed Spot and forward foreign exchange contracts Undrawn note issuance and revolving underwriting facilities Undrawn formal standby facilities, credit lines and other commitments

Total Off-Balance Sheet Items including contingent liabilities:

| Committee of the Commit | Parity with a                    | F. I MINU                        |  |  |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------|----------------------------------|--|--|
| Notes                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | June 2022                        | Dec 2021                         |  |  |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | 235,329,464,094                  | 228,259,542,876                  |  |  |
| 21.1                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | 81,409,125,768<br>65,159,620,494 | 74,363,830,201<br>61,313,913,077 |  |  |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | 52,574,551,664<br>36,176,166,168 | 59,465,264,211<br>33,116,535,387 |  |  |
| 21.2 L                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                                  |                                  |  |  |

Amount in Taka

| 7 1 | 3,063,114,000   | 5,940,855,593   |
|-----|-----------------|-----------------|
| 22  | 3,063,114,000   | 5,940,855,593   |
|     |                 |                 |
|     |                 |                 |
|     |                 |                 |
| Č.  | 238 392 578 094 | 224 200 200 460 |

These Financial Statements should be read in conjunction with the annexed notes

Managing Director

Signed as per our annexed report of even date

Place: Dhaka, Bangladesh

Dated: 21 November 2022

K.M. HASAN & CO. Chartered Accountants

2 4 NOV 2022

Nasimul Baten Managing Director & CEO DBH Finance PLC.

2 4 NOV 2022

Mohammad Aktain Hossain, FCS Company Secretary The Premier Bank Limited Head Office, Dhaka

2 4 NOV 2022

Sayed Abul Hashem FCA, FCMA Deputy Managing Director & CFO Head Office The Premier Bank Limited

2 4 NOV 2022

M. REAZUI Managing The Prend Head Onlog.



#### The Premier Bank Limited **Profit and Loss Statement** For the period ended 30 June 2022

|                                                     |            | Amount                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | in Taka                 |
|-----------------------------------------------------|------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------|
|                                                     | Notes      | January to June<br>2022                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | January to June<br>2021 |
| OPERATING INCOME                                    | 24         | 9,584,523,532                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 8,722,732,479           |
| Interest income/profit on Islamic investments       | 24         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | (6,631,936,066          |
| Interest/profit paid on deposits, borrowings, etc.  | 25         | (7,145,396,071)<br>2,439,127,461                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | 2,090,796,413           |
| Net interest income/ net profit on investments      |            | Comment of the Control of the Contro | CONTRACTOR OF STREET    |
| Investment income                                   | 26         | 1,578,353,936                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 1,484,694,156           |
| Commission, exchange and brokerage                  | 27         | 3,884,071,659                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 1,642,449,734           |
| Other operating income                              | 28         | 799,027,559                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | 605,051,894             |
|                                                     |            | 6,261,453,164                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 3,732,195,784           |
| Total Operating Income (A)                          |            | 8,700,580,625                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 5,822,992,197           |
| OPERATING EXPENSES                                  |            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                         |
| Salary and allowances                               | 29         | 1,523,435,410                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 1,278,956,865           |
| Rent, taxes, insurance, electricity, etc.           | 30         | 777,744,841                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | 657,414,269             |
| Legal expenses                                      | 31         | 63,146,013                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | 62,881,205              |
| Pustage, stamps, telecommunication, etc.            | 32         | 80,841,489                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | 54,165,278              |
| Stationery, printing, advertisement, etc.           | 33         | 1,262,713,902                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 186,958,866             |
| Chief executive's salary and fees                   | 34         | 9,600,000                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | 8,860,000               |
| Directors' fees                                     | 35         | 1,688,000                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | 1,528,000               |
| Auditors' fee                                       |            | 172,500                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | 172,500                 |
| Depreciation and repair of Bank's assets            | 36         | 337,640,926                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | 294,665,544             |
| Other expenses                                      | 37         | 829,838,872                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | 316,149,947             |
| Total Operating Expenses (B)                        |            | 4,886,821,953                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 2,861,752,474           |
| Profit before pravision (C = A-B)                   | Control of | 3,813,758,672                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 2,961,239,723           |
| Provision for loans & advances                      | . 38       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | 117,805,957             |
| Provision for off-balance sheet items               | 38         | 200                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | 165,981,983             |
| Provision for investment in shares                  | 38         | 138,567,163                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                         |
| Other provision                                     | 38         | 900,000,000                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | 153,545,029             |
| Total provision (D)                                 |            | 1,038,567,163                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 437,332,969             |
| Profit before taxation (C-D) Provision for taxation |            | 2,775,191,509                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 2,523,906,754           |
| Current tax                                         | 15.6       | 939,456,959                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | 880,000,000             |
| Deferred tax expense (Income)                       | 10.1.2.1   | 91,741,216                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | 10,541,737              |
|                                                     |            | 1,031,198,175                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 890,541,737             |
| Profit after taxation                               |            | 1,743,993,334                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 1,633,365,017           |
| Retained earnings brought forward                   | 20         | 3,944,795,668                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 3,758,264,921           |
| Profit available for appropriation                  |            | 5,688,789,002                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 5,391,629,938           |
| Appropriations                                      |            | - William                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                         |
| Statutory reserve                                   | 17         | 555,038,302                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | 504,781,351             |
| Start-up fund                                       |            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | 20,636,358              |
| Coupon/dividend on perpetual bond                   |            | 99,900,000                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                         |
| issue of bonus shares and Dividend paid             | 20         | 2,346,909,129                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 1,940,596,699           |
|                                                     |            | 3,001,847,431                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 2,466,014,408           |
| Retained earnings carried forward                   |            | 2,686,941,571                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 2,925,615,530           |
| Earnings per share (EPS)                            | 39         | 1.52                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | 1.42                    |

These Financial Statements should be read in conjunction with the annexed notes

Signed as per our annexed report of even date

Place: Dhaka, Bangladesh Dated: 21 November 2022

Nasimul Baten Managing Director & CEO

DBH Finance PLC.

Mohammad Company Secretary
The Premier Bank Limited in Hossain, FCS Head Office, Dhaka

2 4 NOV 2022

Sayed Abul Hashem FCA, FCMA Deputy Managing Director & CFO Head Office The Premier Bank Limited

KM HASAN & CO.

Chartered Accountants

The Premier Bank Limited Statement of Changes in Equity For the Period ended 30 June 2022

| Balance as at 01 January 2022                                         |                |               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | South Action of the Action of |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                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|                                                                       | 10,430,707,270 | 7,461,553,588 | 56.980.205                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    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| Surplus/deficit on account of revaluation of requestion               |                |               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               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| Surplisy/deficit on account of myalistism of myalismuse               | **             | *             | Company or the Control of the Contro |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        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| Currency translation offerences                                       | 40             |               | 29,037,526                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    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| Adjustment of deferred tax income                                     |                | *             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               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                                                                                                                                                                                                                                                                                                    |
| Net gains and losses not recognised in the Profit and Loss Statement. | 3              |               | 97%                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           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| Yet profit for the period                                             | *              |               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               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| Payment of cash dwdend                                                |                |               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               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| Transier to start-up fund                                             |                | *             | *                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             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| Transfer to general reserve                                           |                | 255,038,302   | ×                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             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| Coupon/dividend on perpetual band                                     |                |               | *                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             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                                                                                                                                                                                                                                                     | The state of the s |
|                                                                       | 1.043.670.730  |               | - 19                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   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                                                                                                                                                                                                                                                                                                    |
| Balance as at 30 June 2022                                            | 11,473,777,990 | 8,016,591,890 | 86,017,731                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    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| Rajance as at 30 June 1024                                            |                |               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               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                                                                                                                                                                                                      | The state of the s | 791,636,600,33                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
|                                                                       | 10,430,707,270 | 6,877,654,632 | 59,579,829                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    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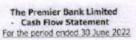
Place: Dhaka, Bangladesh Dated: 21 November 2022

Managing Director & CEO DBH Finance PLC. Nasimul Baten

Sayed Abul Hashem FCA, FCMA Deputy Managing Director & CFO Head Office The Premier Bank Limited

Mohammad Akram Hossain, FCS Company Socretary The Premier Bank Limited Head Office, Dhaka

24, NOV 2022



|                                                          |                                         | Amount                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
|----------------------------------------------------------|-----------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                                                          | Notes                                   | Jan to June 2022                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | Jan to June 2021                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| Cash Flows from Operating Activities                     | 100000000000000000000000000000000000000 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| Interest received in cash                                |                                         | 11,078,357,758                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | 10,219,797,320                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| Interest paid                                            |                                         | (6,227,492,803)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | (6,533,773,200)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| Fee and commission received in cash                      |                                         | 1,160,308,968                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 922,224,292                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| Payments to employees                                    |                                         | (1,533,035,410)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | (1,287,816,865)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| Payments to suppliers                                    |                                         | (1,336,228,641)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | (249,535,400)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| Income taxes paid                                        |                                         | (932,033,031)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | (1,119,589,874)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| Receipts from other operating activities                 |                                         | 799.027.559                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | 505,051,894                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| Payments for other operating activities                  |                                         | (1,753,741,136)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | (1,092,620,620                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| Cash generated from operating activities before changes  | in                                      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | CONTRACTOR OF THE PARTY OF THE  |
| operating assets and liabilities                         |                                         | 1,255,163,264                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 1,463,737,547                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| Increase/decrease in operating assets and liabilities    |                                         | The same of the sa |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| Loans and advances to customers                          |                                         | (14,850,050,832)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | (16,303,753,528)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| Other assets                                             |                                         | 787,496,359                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | (1,334,541,400)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| Deposits from other banks                                |                                         | 519,803,004                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | 9,010,676,276                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| Deposits from customers                                  |                                         | 18,937,312,677                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | 1,450,195,607                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| Other liabilities                                        |                                         | 757,100,972                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | 231,411,208                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
|                                                          |                                         | 6,151,662,380                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | (6,946,011,837)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| Net cash from operating activities (A)                   |                                         | 7,406,825,644                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | (5,482,274,290)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| Cash Flows from Investing Activities                     |                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| Purchase/sale of trading securities, shares, bonds, etc. |                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | (13,432,706                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| Purchase of property, plant and equipment                |                                         | (358,806,663)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | (513,730,168                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| Net cash used in investing activities (B)                |                                         | (358,806,663)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | (527,162,874)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| Cash Flows from Financing Activities                     |                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| Dividend paid                                            |                                         | (1,303,838,409)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | (1,212,872,939                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| Coupon/dividend on perpetual bond                        |                                         | (99,900,000)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| Issue of non-convertible variable coupon rate bond       |                                         | (200,000,000)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| Net cash from financing activities (C)                   |                                         | (1,603,738,409)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | (1,212,872,939)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| Net increase in cash (A+B+C)                             |                                         | 5,444,280,572                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | (7,222,310,103                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| Effects of exchange rate changes on cash and cash equiv  | alents                                  | 2,723,762,701                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 720,225,442                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| Cash and cash equivalents at beginning of the year       |                                         | 68,652,911,510                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | 72,018,078,831                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| Cash and cash equivalents for the period ended (*)       |                                         | 76,820,954,783                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | 65,515,994,170                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| (*) Cash and cash equivalents at the end of the year:    |                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | KR - CA                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| Cash in hand (including foreign currencies)              | 4.1                                     | 2,593,289,019                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 2,157,623,429                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| Investments in government securities                     |                                         | 45,795,936,281                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | 31,552,764,642                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| Money at call on short notice                            | 6                                       | 2,350,000,000                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | DESCRIPTION OF THE PARTY OF THE |
| Balance with Bandadesh Bank and its agent bank(s)        | 4.2                                     | 19,202,002,402                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | 29,708,774,665                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| Balance with other banks and financial institutions      | 5                                       | 6,879,727,081                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 2,096,831,434                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
|                                                          | Total design                            | 76,820,954,783                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | 65,515,994,170                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| Net operating cash flow per share (NOCFPS)               | 41.1                                    | 6.46                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | (4.78                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |

Place: Dhaka, Bangladesh Dated: 21 November 2022

2 4 NOV 2022

Nasimul Baten Managing Director & CEO DBH Finance PLC.

2 4 NOV 2022

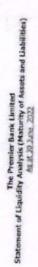
Birector

2 4 NOV 2022

Mohammad Akram Hossain, FCs Company Secretary The Premier Bank Limited Head Other, Dhaka

2 4 NOV 2022

Sayed Abul Hashem FCA, FCMA Deputy Managing Director & CFO Head Office The Premier Bank Limited



| ### Cherrolal hottluters    10,599,691,421                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | Est furniture and foctures                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | Particulars                                                                   | Up to 1 month's maturity                | 1-3 months.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | 3-12 months      | 1-5 years'            | More than 5 years'                      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     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| ### Section of the first construction of the | Softward institutions of 6,377,7081 (1,757,900,000) 1,757,900,000 (1,757,900,000) 2,364,200,000 (1,757,900,000) 3,64,200,000 (1,757,900,000) 3,64,200,000 (1,757,900,000) (1,757,900,000) (1,757,900,000) (1,757,900,000) (1,757,900,000) (1,757,900,000) (1,757,900,000) (1,757,900,000) (1,757,900,000) (1,757,900,000) (1,757,900,000) (1,757,900,000) (1,757,900,000) (1,757,900,000) (1,757,900,000) (1,757,900,000) (1,757,900,000) (1,757,900,000) (1,757,900,000) (1,757,900,000) (1,757,900,000) (1,757,900,000) (1,757,900,000) (1,757,900,000) (1,757,900,000) (1,757,900,000) (1,757,900,000) (1,757,900,000) (1,757,900,000) (1,757,900,000) (1,757,900,000) (1,757,900,000) (1,757,900,000) (1,757,900,000) (1,757,900,000) (1,757,900,000) (1,757,900,000) (1,757,900,000) (1,757,900,000) (1,757,900,000) (1,757,900,000) (1,757,900,000) (1,757,900,000) (1,757,900,000) (1,757,900,000) (1,757,900,000) (1,757,900,000) (1,757,900,000) (1,757,900,000) 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                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | maturity         | maturity              | maturity                                | Total                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| ass. furniture and factures  2,330,000,000  3,664,200,000  4,269,621,801  1,6719,200,000  2,364,202  2,364,202  2,364,202  2,364,202  2,364,202  2,364,202  2,364,202  2,364,202  2,364,202  2,364,202  2,364,202  2,364,202  2,364,002  2,364,002  2,364,002  2,364,002  2,364,002  2,364,002  2,364,002  2,364,002  2,364,002  2,364,002  2,364,002  2,364,002  2,364,002  2,364,002  2,364,002  2,364,002  2,364,002  2,364,002  2,364,002  2,364,002  2,364,002  2,364,002  2,364,002  2,364,002  2,364,002  2,364,002  2,364,002  2,364,002  2,364,002  2,364,002  2,364,002  2,364,002  2,364,002  2,364,002  2,364,002  2,364,002  2,364,002  2,364,002  2,364,002  2,364,002  2,364,002  2,364,002  2,364,002  2,364,002  2,364,002  2,364,002  2,364,002  2,364,002  2,364,002  2,364,002  2,364,002  2,364,002  2,364,002  2,364,002  2,364,002  2,364,002  2,364,002  2,364,002  2,364,002  2,364,002  2,364,002  2,364,002  2,364,002  2,364,002  2,364,002  2,364,002  2,364,002  2,364,002  2,364,002  2,364,002  2,364,002  2,364,002  2,364,002  2,364,002  2,364,002  2,364,002  2,364,002  2,364,002  2,364,002  2,364,002  2,364,002  2,364,002  2,364,002  2,364,002  2,364,002  2,364,002  2,364,002  2,364,002  2,364,002  2,364,002  2,364,002  2,364,002  2,364,002  2,364,002  2,364,002  2,364,002  2,364,002  2,364,002  2,364,002  2,364,002  2,364,002  2,364,002  2,364,002  2,364,002  2,364,002  2,364,002  2,364,002  2,364,002  2,364,002  2,364,002  2,364,002  2,364,002  2,364,002  2,364,002  2,364,002  2,364,002  2,364,002  2,364,002  2,364,002  2,364,002  2,364,002  2,364,002  2,364,002  2,364,002  2,364,002  2,364,002  2,364,002  2,364,002  2,364,002  2,364,002  2,364,002  2,364,002  2,364,002  2,364,002  2,364,002  2,364,002  2,364,002  2,364,002  2,364,002  2,364,002  2,364,002  2,364,002  2,364,002  2,364,002  2,364,002  2,364,002  2,364,002  2,364,002  2,364,002  2,364,002  2,364,002  2,364,002  2,364,002  2,364,002  2,364,002  2,364,002  2,364,002  2,364,002  2,364,002  2,364,002  2,364,002  2,364,002  2,364,002  2,364,002  2,364,002  2,364,002 | Est furniture and foctures  2,349,000,000  2,349,000,000  2,349,000,000  2,349,360,000  2,349,360,000  2,349,360,000  2,349,360,000  2,349,360,000  2,349,360,000  2,349,360,000  2,349,360,000  2,349,360,000  2,349,360,000  2,349,360,000  2,349,360,000  2,349,360,000  2,349,360,000  2,349,360,000  2,349,360,000  2,349,360,000  2,349,360,000  2,349,360,000  2,349,360,000  2,349,360,000  2,349,360,000  2,349,360,000  2,349,360,000  2,349,360,000  2,349,360,000  2,349,360,000  2,349,360,000  2,349,360,000  2,349,360,000  2,349,360,000  2,349,360,000  2,349,360,000  2,349,360,000  2,349,360,000  2,349,360,000  2,349,360,000  2,349,360,000  2,349,360,000  2,349,360,000  2,349,360,000  2,349,360,000  2,349,360,000  2,349,360,000  2,349,360,000  2,349,360,000  2,349,360,000  2,349,360,000  2,349,360,000  2,349,360,000  2,349,314,000  2,349,314,000  2,349,314,000  2,349,314,000  2,349,314,000  2,349,314,000  2,349,314,000  2,349,314,000  2,349,314,000  2,349,314,000  2,349,314,000  2,349,314,000  2,349,314,000  2,349,314,000  2,349,314,000  2,349,314,000  2,349,314,000  2,349,314,000  2,349,314,000  2,349,314,000  2,349,314,000  2,349,314,000  2,349,314,000  2,349,314,000  2,349,314,000  2,349,314,000  2,349,314,000  2,349,314,000  2,349,314,000  2,349,314,000  2,349,314,000  2,349,314,000  2,349,314,000  2,349,314,000  2,349,314,000  2,349,314,000  2,349,314,000  2,349,314,000  2,349,314,000  2,349,314,000  2,349,314,000  2,349,314,000  2,349,314,000  2,349,314,000  2,349,314,000  2,349,314,000  2,349,314,000  2,349,314,000  2,349,314,000  2,349,314,000  2,349,314,000  2,349,314,000  2,349,314,000  2,349,314,000  2,349,314,000  2,349,314,000  2,349,314,000  2,349,314,000  2,349,314,000  2,349,314,000  2,349,314,000  2,349,314,000  2,349,314,000  2,349,314,000  2,349,314,000  2,349,314,000  2,349,314,000  2,349,314,000  2,349,314,000  2,349,314,000  2,349,314,000  2,349,314,000  2,349,314,000  2,349,314,000  2,349,314,000  2,349,314,000  2,349,314,000  2,349,314,000  2,349,314,000  2,349,314,000  2,349,314,000  2,349,34 | Salance with other banks and financial institutions.                          | 10,598,691,421                          | *                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | ×                |                       | 11.196.600.000                          | 21 705 701 42                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| Serior furnition and features                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | Estimiture and fotures 13.684.200,000 1.757.900,000 6.269.521.891 16.719.200,000 27.131.700,000 17.369.000 77.564.285.432 1.885.432 1.885.31.399 1.185.315.000 000 1.185.315.000 000 1.185.315.000 000 1.185.315.000 000 1.185.315.000 000 1.185.315.000 000 1.185.315.000 000 1.185.315.000 000 1.185.315.000 000 1.185.315.000 000 1.185.315.000 000 1.185.885.432 1.896.132 1.896.132 1.896.132 1.896.132 1.896.132 1.896.132 1.896.132 1.896.132 1.896.132 1.896.132 1.896.132 1.896.132 1.896.132 1.896.132 1.896.132 1.896.132 1.896.132 1.896.132 1.896.132 1.896.132 1.896.132 1.896.132 1.896.132 1.896.132 1.896.132 1.896.132 1.896.132 1.896.132 1.896.132 1.896.132 1.896.132 1.896.132 1.896.132 1.896.132 1.896.132 1.896.132 1.896.132 1.896.132 1.896.132 1.896.132 1.896.132 1.896.132 1.896.132 1.896.132 1.896.132 1.896.132 1.896.132 1.896.132 1.896.132 1.896.132 1.896.132 1.896.132 1.896.132 1.896.132 1.896.132 1.896.132 1.896.132 1.896.132 1.896.132 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1.896.132 1.896.132 1.896.132 1.896.132 1.896.132 1.896.132 1.896.132 1.896.132 1.896.132 1.896.132 | Money at call on short notice                                                 | 2,350,000,000                           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   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                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| Renk, cther banks, financial restrations and 2,369,000,002   73,549,359   73,544,310,300   73,544,310,300   73,544,310,300   73,544,310,300   73,544,310,300   73,544,310,300   73,544,310,300   73,645,023   73,645,023   73,645,023   73,645,023   73,645,023   73,645,023   73,645,023   73,645,023   73,645,023   73,645,023   73,645,023   73,645,023   73,645,023   73,645,023   73,645,023   73,645,023   73,645,023   73,645,023   73,645,023   73,645,023   73,645,023   73,645,023   73,645,023   73,645,023   73,645,023   73,645,023   73,645,023   73,645,023   73,645,023   73,645,023   73,645,023   73,645,023   73,645,023   73,645,023   73,645,023   73,645,023   73,645,023   73,645,023   73,645,023   73,645,023   73,645,023   73,645,023   73,645,023   73,645,023   73,645,023   73,645,023   73,645,023   73,645,023   73,645,023   73,645,033   73,645,023   73,645,033   73,645,033   73,645,033   73,645,033   73,645,033   73,645,033   73,645,033   73,645,033   73,645,033   73,645,033   73,645,033   73,645,033   73,645,033   73,645,033   73,645,033   73,645,033   73,645,033   73,645,033   73,645,033   73,645,033   73,645,033   73,645,033   73,645,033   73,645,033   73,645,033   73,645,033   73,645,033   73,645,033   73,645,033   73,645,033   73,645,033   73,645,033   73,645,033   73,645,033   73,645,033   73,645,033   73,645,033   73,645,033   73,645,033   73,645,033   73,645,033   73,645,033   73,645,033   73,645,033   73,645,033   73,645,033   73,645,033   73,645,033   73,645,033   73,645,033   73,645,033   73,645,033   73,645,033   73,645,033   73,645,033   73,645,033   73,645,033   73,645,033   73,645,033   73,645,033   73,645,033   73,645,033   73,645,033   73,645,033   73,645,033   73,645,033   73,645,033   73,645,033   73,645,033   73,645,033   73,645,033   73,645,033   73,645,033   73,645,033   73,645,033   73,645,033   73,645,033   73,645,033   73,645,033   73,645,033   73,645,033   73,645,033   73,645,033   73,645,033   73,645,033   73,645,033   73,645,033   73,645,033   73,645,033   73,645,033   73,645,033   73,645, | Egint, cther banks, financial restration and factores and factores and factores and factores and factores and 2,162,192.803 7,308.687,335 77,308.687,335 77,308.687,335 77,308.687,335 77,308.687,335 77,308.687,335 77,308.687,335 77,308.687,335 77,308.687,335 77,308.687,335 77,308.687,335 77,308.687,335 77,308.687,335 77,308.687,335 77,308.687,335 77,308.687,335 77,308.687,335 77,308.687,335 77,308.687,335 77,308.687,335 77,308.687,335 77,308.687,335 77,308.687,335 77,308.687,335 77,308.687,335 77,308.687,335 77,308.687,335 77,308.687,335 77,308.687,335 77,308.687,335 77,308.687,335 77,308.687,335 77,308.687,335 77,308.687,335 77,308.687,335 77,308.687,335 77,308.687,335 77,308.687,335 77,308.687,335 77,308.687,335 77,308.687,335 77,308.687,335 77,308.687,335 77,308.687,335 77,308.687,335 77,308.687,335 77,308.687,335 77,308.687,335 77,308.687,335 77,308.687,335 77,308.687,335 77,308.687,335 77,308.687,335 77,308.687,335 77,308.687,335 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77,308.687,335 77,308.687,335 77,308.687,335 77,308.687,335 77,308.687,335 77,308.687,335 77,308.687,335 77, | Locate and advances                                                           | 3,684,200,000                           | 1 757 900 000                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 6 260 C31 OUT    | And the last have all | *************************************** | 2,350,000,00                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                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| 2,162,192,803 7,308,697,395 7,308,989,218 1,865,373,94 1,165,185,070 1,509,000 1,509,000 1,509,000 1,509,000 1,509,000 1,509,000 1,509,000 1,509,000 1,509,000 1,509,000 1,509,000 1,509,000 1,509,000 1,509,000 1,509,000 1,509,000 1,509,000 1,509,000 1,509,000 1,509,000 1,509,000 1,509,000 1,509,000 1,509,000 1,509,000 1,509,000 1,509,000 1,509,000 1,509,000 1,509,000 1,509,000 1,509,000 1,509,000 1,509,000 1,509,000 1,509,000 1,509,000 1,509,000 1,509,000 1,509,000 1,509,000 1,509,000 1,509,000 1,509,000 1,509,000 1,509,000 1,509,000 1,509,000 1,509,000 1,509,000 1,509,000 1,509,000 1,509,000 1,509,000 1,509,000 1,509,000 1,509,000 1,509,000 1,509,000 1,509,000 1,509,000 1,509,000 1,509,000 1,509,000 1,509,000 1,509,000 1,509,000 1,509,000 1,509,000 1,509,000 1,509,000 1,509,000 1,509,000 1,509,000 1,509,000 1,509,000 1,509,000 1,509,000 1,509,000 1,509,000 1,509,000 1,509,000 1,509,000 1,509,000 1,509,000 1,509,000 1,509,000 1,509,000 1,509,000 1,509,000 1,509,000 1,509,000 1,509,000 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1,509,000 1,509,000 1,509,000 1,509,000 1,509,0 | 2,162,192,803 7,308,687,385 7,308,687,385 7,308,687,314 78,925,465,070  Dorugs  Dorugs | Fided assets including premises, furnitures and furnitures                    | 47,369,060,072                          | 66,131,485,900                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | 73.564.785.412   | 46 690 300 000        | 27,131,200,000                          | 55,562,121,80                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   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| 7,308,687,395 7,308,687,395 7,308,687,318 5,884,619,237 2,499,980,000 73,404,317,141 78,925,465,070 1,504,000,000 5,000,000 1,504,000,000 1,504,000,000 1,504,000,000 1,504,000,000 1,504,000,000 1,504,000,000 1,504,000,000 1,504,000,000 1,504,000,000 1,504,000,000 1,504,000,000 1,504,000,000 1,504,000,000 1,504,000,000 1,504,000,000 1,504,000,000 1,504,000,000 1,504,000,000 1,504,000,000 1,504,000,000 1,504,000,000 1,504,000,000 1,504,000,000 1,504,000,000 1,504,000,000 1,504,000,000 1,504,000,000 1,504,000,000 1,504,000,000 1,504,000,000 1,504,000,000 1,504,000,000 1,504,000,000 1,504,000,000 1,504,000,000 1,504,000,000 1,504,000,000 1,504,000,000 1,504,000,000 1,504,000,000 1,504,000,000 1,504,000,000 1,504,000,000 1,504,000,000 1,504,000,000 1,504,000,000 1,504,000,000 1,504,000,000 1,504,000,000 1,504,000,000 1,504,000,000 1,504,000,000 1,504,000,000 1,504,000,000 1,504,000,000 1,504,000,000 1,504,000,000 1,504,000,000 1,504,000,000 1,504,000,000 1,504,000,000 1,504,000,000 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1,800,000 1,800,000 1,800,000 1,800,000 1,800,000 1,800,000 1,800,000 1,800,000 1,800,000 1,800,000 1,800,000 1,800,000 | Other assets                                                                  |                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | 445,511,939      | 1.815.317.9M          | 1 145 165 070                           | 254,679,531,4                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    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| ## Cher banks, financial reshutions and 2,364,000,000 9,567,773,019 13,45,864,406,390 65,102,437,141 78,925,465,070  ### Cher banks, financial reshutions and 2,366,000,000 9,567,773,019 13,45,366,079 1,500,000,000 5,000,000 3,000,000 3,000,000 3,000,000 3,000,000                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | Bonk, other banks, financial institutions and 2,369,000,000 9,567,773,019 13,451,373,019 65,102,437,141 78,925,465,070 5,000,000,000 2,000,000 2,000,000 1,800,000,000 1,800,000,000 2,000,000 2,000,000 2,000,000                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | Mon-banking assets                                                            | 2,162,192,803                           | 7,308,687,395                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 7,308,989,218    | 5,884,619,237         | 2,499,980,000                           | 25 164 468 68                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              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| Earth, other burks, financial freibutions and 2,369,000,000 9,567,773,019 13,451,373,018 9,757,560,079 3,000,000,000 2,000,000,000 2,000,000,000                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | Burk, other banks, financial resthutions, and 2,366,000,000 9,667,773,019 13,451,373,018 9,757,566,079 3,000,000,000 2,000,000 2,000,000 2,000,000                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | Total Assets (A)                                                              | 71 042 871 871                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                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| Sont, cther banks; financial heathutions and 2,369,000,000 \$,567,773,019   13,451,373,018   9,787,560,079   3,000,000   2,000,000   2,000,000   1,600,000,000   1,600,000,000   2,000,000,000   2,000,000,000   2,000,000,000   2,000,000,000   2,000,000,000   2,000,000,000   2,000,000   2,000,000   2,000,000   2,000,000   2,000,000   2,000,000   2,000,000   2,000,000   2,000,000   2,000,000   2,000,000   2,000,000   2,000,000   2,000,000   2,000,000   2,000,000   2,000,000   2,000,000   2,000,000   2,000,000   2,000,000   2,000,000   2,000,000   2,000,000   2,000,000   2,000,000   2,000,000   2,000,000   2,000,000   2,000,000   2,000,000   2,000,000   2,000,000   2,000,000   2,000,000   2,000,000   2,000,000   2,000,000   2,000,000   2,000,000   2,000,000   2,000,000   2,000,000   2,000,000   2,000,000   2,000,000   2,000,000   2,000,000   2,000,000   2,000,000   2,000,000   2,000,000   2,000,000   2,000,000   2,000,000   2,000,000   2,000,000   2,000,000   2,000,000   2,000,000   2,000,000   2,000,000   2,000,000   2,000,000   2,000,000   2,000,000   2,000,000   2,000,000   2,000,000   2,000,000   2,000,000   2,000,000   2,000,000   2,000,000   2,000,000   2,000,000   2,000,000   2,000,000   2,000,000   2,000,000   2,000,000   2,000,000   2,000,000   2,000,000   2,000,000   2,000,000   2,000,000   2,000,000   2,000,000   2,000,000   2,000,000   2,000,000   2,000,000   2,000,000   2,000,000   2,000,000   2,000,000   2,000,000   2,000,000   2,000,000   2,000,000   2,000,000   2,000,000   2,000,000   2,000,000   2,000,000   2,000,000   2,000,000   2,000,000   2,000,000   2,000,000   2,000,000   2,000,000   2,000,000   2,000,000   2,000,000   2,000,000   2,000,000   2,000,000   2,000,000   2,000,000   2,000,000   2,000,000   2,000,000   2,000,000   2,000,000   2,000,000   2,000,000   2,000,000   2,000,000   2,000,000   2,000,000   2,000,000   2,000,000   2,000,000   2,000,000   2,000,000   2,000,000   2,000,000   2,000,000   2,000,000   2,000,000   2,000,000   2,000,000   2,000,000   2,000,000   2,000,000   2,000,00  | Bonds, other banks, financial institutions, and 2,366,000,000 9,667,773,019 13,453,373,018 9,757,566,079 3,000,000 2,000,000 2,000,000 2,000,000 2,000,000                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | Labilities                                                                    | 100711000000000000000000000000000000000 | 15,198,073,304                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | 87,568,408,390   | 65,102,437,141        | 78.075.465.070                          | 370 050 355 35                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| 21,035,086,145  13,453,373,018  1,600,000,000  2,1035,086,145  1,600,000,000  2,1035,086,145  1,600,000,000  2,000,000,000  2,000,000,000                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | Domids  21,035,086,145  1,800,000,000  2,000,000,000  2,000,000,000                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | Borrowings from Bangadesh Bank, other banks, financial institutions and homes | 3 760 000 000                           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         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| 1,600,000,000 5,000,000 3,000,000 3,000,000 2,000,000 2,000,000 2,000,000 2,000,000                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    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                                                                                              | Non-convertible Subordinated bonds                                            | Proposition of the                      | 9,000,773,019                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 13,451,373,018   | 6,757,560,079         |                                         | 35,245,706,11                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| 21,035,086,145 104,652,054,405 135,886,546,774,002 2,000,000,000 4,820,415 119,136,714,310,330 13,102,1320,597 37,046,23,634,400 14,241,418 136,4104,410,330 14,808,892,119 (43,938,143,133) (66,423,931,207) 28,094,184,693 62,022,316,910                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | Tage) (C=A-8) 22,035,086,145 104,653,054,405 135,886,546,255 18,342,868,400 5,000,000 2,000,000 24,800,115 105,051,115 119,136,216,437 156,013,213,597 37,006,152,648 16,347,148 168 16,347,148 168 16,347,148 168 16,347,148 168 16,347,148 168 16,347,148 168 16,347,148 168 16,347,148 168 16,347,148 168 16,347,148 168 16,347,148 168 16,347,148 168 16,347,148 168 16,347,148 168 16,347,148 168 16,347,148 168 16,347,148 168 16,347,148 168 16,347,148 168 16,347,148 168 16,347,148 168 16,347,148 168 16,347,148 168 16,347,148 168 16,347,148 168 16,347,148 168 16,347,148 168 16,347,148 168 16,347,148 168 16,347,148 168 16,347,148 168 16,347,148 168 16,347,148 168 16,347,148 168 16,347,148 168 16,347,148 168 16,347,148 168 16,347,148 168 16,347,148 168 16,347,148 168 16,347,148 168 16,347,148 168 16,347,148 168 16,347,148 168 16,347,148 168 16,347,148 168 16,347,148 168 16,347,148 168 16,347,148 168 16,347,148 168 16,347,148 168 16,347,148 168 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168 16,347,148 168 16,347,148 168 16,347,148 168 16,347,148 168 16,347,148 168 16,347,148 168 16,34 | Premier Bank Perpetual Bond                                                   |                                         | •                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        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| 4830,893,113                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           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| Provision and other accounts                                                  | 21,035,086,145                          | 104 867 054 405                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | 175 DEC FAC TIE  |                       | 2,000,000,000                           | 2,000,000,00                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             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| rtage) (C=A-B)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | Tage) (C=A-B) 20,24,979,256 119,136,216,437 156,013,130,597 37,008,322,648 16,903,148,160 (43,938,143,133) (68,423,921,207) 28,094,184,693 62,022,316,910 Director Director Director Director                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | Total Lisbilities (B)                                                         | 4,830,893,113                           | 4.615,389,013                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 4,874,410,304    | 18,342,868,400        | 8,740,714,002                           | 288,658,269,23                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             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| Director Director Managing Director                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    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                                                                                              | Net Liquidity Excess/(Shortage) (C=A-81                                       | 28,234,979,258                          | 119,136,216,437                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                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| Director Director Hamaging Director                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    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| Director Director                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      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| Director                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               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                                                                                              | SO DOBYAK U                                                                   |                                         | 9                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              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| Director                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               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| Place: Dhaka Banatadach                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | Pikee: Dhaka, Bangladesh Shoshet: 21 November 2022                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      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                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | Dated: 21 November 2022                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          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                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                  | 1                     |                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |

Managing Director & CEO DBH Finance PLC. Nasimul Baten

Sayed Abul Hashem FCA, FCMA Deputy Managing Director & CFO Head Office The Premier Bank Limited

Mohammad Akram Hossain, FCS Company Scretary The Premier Bank Limited Head Office, Diaka



## SECTION 13: COMPARATIVE FINANCIAL STATEMENTS OF PBL

## Consolidated Balance Sheet of The Premier Bank Limited

| Heri                                                           |                        | ited and its Sul       |                       |                       |                       |                     |
|----------------------------------------------------------------|------------------------|------------------------|-----------------------|-----------------------|-----------------------|---------------------|
|                                                                |                        | Balance Sheet          |                       |                       |                       |                     |
| As a                                                           | t 31 December          | 2017 to 30 Jun         | e 2022                |                       |                       | DDT 141111          |
|                                                                |                        |                        |                       |                       |                       | BDT Million         |
| PROPERTY AND ASSETS                                            | Jun-22                 | Dec-21                 | Dec-20                | Dec-19                | Dec-18                | Dec-1               |
| Cash                                                           | 21,795.42              | 16,459.60              | 34,287.30             | 14,573.81             | 13,673.60             | 11,338.2            |
| In hand (including foreign currencies)                         | 2,593.42               | 2,809.05               | 1,908.97              | 2,330.01              | 1,664.54              | 1,648.4             |
| Balance with Bangladesh Bank and its agent bank(s)             |                        |                        |                       |                       |                       |                     |
| (including foreign currencies)                                 | 19,202.00              | 13,650.55              | 32,378.32             | 12,243.80             | 12,009.06             | 9,689.8             |
| Balance with other banks and financial institutions            | 7,156.85               | 4,840.05               | 4,338.90              | 751.39                | 1,845.95              | 926.4               |
| In Bangladesh                                                  | 821.66                 | 1,795.39               | 2,436.54              | 33.05                 | 1,331.23              | 212.7               |
| Outside Bangladesh                                             | 6,335.19               | 3,044.66               | 1,902.36              | 718.35                | 514.72                | 713.7               |
|                                                                | 2.252.00               |                        | 200                   | 4 2 2 2 2 2 2         |                       |                     |
| Money at call and short notice Investments                     | 2,350.00               | 600                    | 290                   | 1,390.00              | 500                   | 22.164.7            |
|                                                                | 56,376.48              | 57,409.63              | 40,793.21             | 39,997.58             | 30,116.86             | 23,164.7            |
| Government securities Others                                   | 45,840.03<br>10,536.45 | 46,881.03<br>10,528.60 | 33,512.42<br>7,280.79 | 33,448.29<br>6,549.28 | 24,169.73<br>5,947.14 | 17,040.1<br>6,124.5 |
| Official                                                       | 10,330.43              | 10,328.00              | 1,200.73              | 0,343.20              | 3,347.14              | 0,124.3.            |
| Loans, advances and lease/ investments                         | 266,957.77             | 251,991.32             | 215,215.93            | 191,115.75            | 159,132.91            | 137,728.1           |
| Loans, cash credits, overdrafts, etc.                          | 243,665.61             | 229,174.16             | 201,091.83            | 180,741.24            | 147,057.58            | 128,285.3           |
| Bills purchased and discounted                                 | 23,292.17              | 22,817.16              | 14,124.10             | 10,374.51             | 12,075.34             | 9,442.80            |
| Fixed assets including premises, furniture and fixtures        | 3,430.02               | 3,335.27               | 3,204.49              | 2,653.21              | 2,339.41              | 2,373.4             |
| Other assets                                                   | 22,920.77              | 22,790.76              | 18,483.14             | 12,123.12             | 9,201.14              | 7,006.0             |
| Non-banking assets                                             |                        |                        | 0                     | 0                     | 0                     | (                   |
| Total Assets                                                   | 380,987.31             | 357,426.62             | 316,612.98            | 262,604.87            | 216,809.88            | 182,537.0           |
| LIABILITIES AND CAPITAL                                        |                        |                        |                       |                       |                       |                     |
| Liabilities                                                    |                        |                        |                       |                       |                       |                     |
| Borrowings from other banks, financial institutions and agents | 35,245.71              | 34,725.90              | 26,790.53             | 13,211.79             | 14,732.81             | 15,084.4            |
| Non-convertible Subordinated bonds                             | 9,800.00               | 10,000.00              | 10,000.00             | 9,000.00              | 9,000.00              | 7,000.00            |
| Premier Bank Perpetual Bond                                    | 2,000.00               | 2,000.00               |                       |                       |                       |                     |
| Deposits and other accounts                                    | 288,875.82             | 268,866.14             | 241,791.22            | 209,282.33            | 169,498.42            | 140,644.05          |
| Savings / Mudaraba Saving deposits                             | 25,311.48              | 20,860.46              | 15,729.82             | 12,380.48             | 10,055.47             | 9,082.7             |
| Fixed deposits/Mudaraba term deposits                          | 145,384.20             | 141,808.66             | 124,943.99            | 119,577.99            | 104,140.93            | 86,233.07           |
| Current deposits and other accounts                            | 112,162.21             | 102,397.36             | 97,217.20             | 73,202.41             | -51,923.84            | 43,235.05           |
| Bills payable                                                  | 6,017.92               | 3,799.67               | 3,900.20              | 4,121.45              | 3,378.18              | 2,093.22            |
| Other liabilities                                              | 22,308.05              | 19,470.25              | 17,631.32             | 12,358.73             | 8,161.69              | 6,649.5             |
| Total Liabilities                                              | 358,229.57             | 335,062.29             | 296,213.06            | 243,852.86            | 201,392.92            | 169,378.03          |
| Caribal/Charabaldands at                                       |                        |                        |                       |                       |                       |                     |
| Capital/ Shareholders' Equity                                  | 44 470 75              | 10 170 70              | 0.700.00              | 0.7.00                | 0.000.00              |                     |
| Paid-up capital                                                | 11,473.78              | 10,430.71              | 9,702.98              | 9,240.94              | 8,000.81              | 6,957.23            |
| Statutory reserve                                              | 8,016.59               | 7,461.55               | 6,372.88              | 5,637.79              | 4,733.97              | 3,981.07            |
| Other reserve General Reserve                                  | 143.59                 | 114.55                 | 164.8                 | 119.48                | 122.99                | 133.98              |
| Retained earnings                                              | 300.00                 | 300                    | 300                   | 2 752 77              | 2 550 17              | 2.096.7             |
| Non-controlling interest                                       | 2,823.75<br>0.03       | 4,057.49<br>0.03       | 3,859.22<br>0.02      | 3,753.77<br>0.02      | 2,559.17<br>0.02      | 2,086.72            |
| Total Shareholders' Equity                                     | 22,757.73              | 22,364.33              | 20,399.91             | 18,752.00             | 15,416.96             | 13,159.0            |
| Total Liabilities and Shareholders' Equity                     |                        |                        | 2316,612,98           | 262,604.87            | 216,809.88            | 182,537.05          |

Mohammad Akram Hossain, FCs Company Secretary The Premier Bank Limited Head Office, Dhaka Nasimul Baten Managing Director & CEO DBH Finance PLC.

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Sayed Abul Hashem FCA, FCMA Deputy Managing Director & CFO Head e

The Premie

Limited

REAZU KARIM, FCMA maging Director & CEO e Premier Bank Ltd. desd Office, Bankin Dhaka-1219



## Consolidated Income Statement of The Premier Bank Limited

|                                                    | remier Bank Limite   |                      |                      |                      |                      |                      |
|----------------------------------------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|
| C                                                  | onsolidated Profit   | and Loss Accou       | unt                  |                      |                      |                      |
|                                                    | For the Perio        | od Ended             |                      |                      |                      |                      |
|                                                    |                      |                      |                      |                      |                      | BDT Million          |
|                                                    | Jun-22               | Dec-21               | Dec-20               | Dec-19               | Dec-18               | Dec-1                |
| OPERATING INCOME                                   |                      |                      |                      |                      |                      |                      |
| Interest income/profit on islamic investments      | 9,638.75             | 18,055.35            | 18,025.49            | 19,662.11            | 16,681.65            | 12,372.8             |
| Interest/profit paid on deposits, borrowings, etc. | -7,145.40            | -13,159.51           | -14,690.68           | -13,159.99           | -10,678.96           | -8,261.5             |
| Net interest income/ net profit on investments     | 2,493.35             | 4,895.84             | 3,334.81             | 6,502.13             | 6,002.69             | 4,111.3              |
| Investment income                                  | 1,585.48             | 4,760.64             | 5,325.13             | 2,026.70             | 1,957.41             | 2,048.7              |
| Commission, exchange and brokerage                 | 3,953.59             | 4,791.07             | 3,579.31             | 3,618.13             | 2,543.09             | 2,097.3              |
| Other operating income                             | 804.88               | 1,572.82             | 1,198.21             | 1,023.62             | 799.6                | 629.9                |
| and specialis means                                | 6,343.94             | 11,124.53            | 10,102.65            | 6,668.45             | 5,300.09             | 4,775.9              |
| Total Operating Income (A)                         | 8,837.30             | 16,020.37            | 13,437.46            | 13,170.57            | 11,302.78            | 8,887.2              |
| The operating meaning fry                          | 0,037.30             | 10,020.57            | 13,437.40            | 13,170.37            | 11,302.70            | 0,007.2              |
| OPERATING EXPENSES                                 |                      |                      |                      |                      | 200                  |                      |
| Salary and allowances                              | 1,541.54             | 2,733.90             | 2,457.50             | 2,303.95             | 2,115.85             | 1,734.43             |
| Rent, taxes, insurance, electricity, etc.          | 844.58               | 1,533.96             | 1,355.37             | 1,249.65             | 1,480.56             | 1,274.2              |
| Legal expenses                                     | 63.15                | 137.75               | 135.02               | 104.33               | 92.31                | 93.0                 |
| Postage, stamps, telecommunication, etc.           | 81.50                | 126.51               | 99.25                | 107.69               | 104.35               | 84.16                |
| Stationery, printing, advertisement, etc.          | 1,262.79             | 749.11               | 512.91               | 716.82               | 500.91               | 579.9                |
| Chief executive's salary and fees                  | 9.60                 | 17.46                | 15.3                 | 13.63                | 12.63                | 13.35                |
| Directors' fees                                    | 1.69                 | 4.46                 | 4.31                 | 2.95                 | 2.66                 | 2.69                 |
| Auditors' fee                                      | 0.17                 | 0.6                  | 0.45                 | 0.6                  | 0.42                 | 0.43                 |
| Depreciation and repair of Bank's assets           | 337.97               | 626.89               | 606.72               | 570.54               | 269.57               | 275.85               |
| Losses on disposal of subsidiary                   | 0                    | 0                    | 10                   | 10                   | 10                   | 20                   |
| Other expenses                                     | 842.70               | 1,569.10             | 1,440.79             | 756.5                | 613.87               | 414.23               |
| Total Operating Expenses (B)                       | 4,985.68             | 7,499.74             | 6,637.62             | 5,836.67             | 5,203.13             | 4,492.33             |
| Profit before provision (C = A-B)                  | 3,851.61             | 8,520.63             | 6,799.84             | 7,333.91             | 6,099.65             | 4,394.94             |
| Cussifie Descriptor                                |                      |                      |                      |                      |                      |                      |
| Specific Provision Provision for loans & advances  | 0                    | 0                    | 0                    | 2,627.31             | 1,000.79             | 1,040.00             |
| General Provision                                  | 0                    | 1,670.00             | 1,512.97             | 0                    | 0                    | (                    |
| Provision for off-balance sheet items              | 0                    | 0                    | 0                    | 0                    | 427.39               | 20                   |
| Provision for investment in shares                 | 0                    | 460                  | 656.39               | 0                    | 200                  | 10                   |
| Other provisions                                   | 138.57               | -51.96               | -245.56              | 171.01               | 489.77               | 30                   |
| Total provision (D)                                | 900.00               | 943.94               | 1,183.23             | 0                    | 162.25               | 25                   |
| Profit before taxation (C-D)                       | 1,038.57             | 3,021.98             | 3,107.03             | 2,798.32             | 2,280.20             | 1,125.00             |
| Provision for taxation                             | 2,813.05             | 5,498.65             | 3,692.81             | 4,535.58             | 3,819.45             | 3,269.94             |
| Current Tax                                        | 953.20               | 1,848.65             | 1,368.52             | 2,164.55             | 1,662.87             | 1 512 00             |
| Deferred tax expense (Income)                      | 91.74                | 369.13               | 259.66               | -967.52              | -112.36              | 1,513.98<br>-213.37  |
| perented tan expense (medite)                      | 1,044.94             | 2,217.78             | 1,628.19             | 1,197.03             | 1,550.52             | 1,300.60             |
| Profit after taxation                              | 1,768.11             | 3,280.87             | 2,064.63             | 3,338.55             | 2,268.94             | 1,969.34             |
| Retained earnings brought forward                  | 4,057.49             | 3,859.22             | 3,753.77             | 2,559.17             | 2,086.72             | 1,574.94             |
| Profit available for appropriation                 | 5,825.60             | 7,140.08             | 5,818.40             | 5,897.73             | 4,355.66             | 3,544.28             |
| Appropriations                                     | 3,023.00             | 7,140.00             | 3,010.40             | 3,031.73             | 4,333.00             | 3,344.28             |
| Statutory reserve                                  | 555.04               | 1,088.67             | 735.09               | 903.83               | 752.9                | 639.06               |
| Start-up fund                                      | 0                    | 53.33                | 0                    | 0                    | 0                    | 039.00               |
| General Reserve                                    | 99.90                | 0                    | 300                  | 0                    | 0                    |                      |
| Issue of bonus shares and Dividend paid            | 2,346.91             | 1,940.60             | 924.09               | 1,240.13             | 1,043.58             | 818.5                |
| Non-controlling interest                           | 0.00                 | 0                    | 0                    | 0                    | 1,043.36             | 010.5                |
|                                                    |                      |                      |                      |                      | 100                  |                      |
|                                                    | 3.001.85             | 3,082,59 [           | 1,959 18             | 2.143 95 1           | 1.796 48             | 1 457 56             |
| Retained earnings carried forward                  | 3,001.85<br>2,823.75 | 3,082.59<br>4,057.49 | 1,959.18<br>3,859.22 | 2,143.95<br>3,753.77 | 1,796.48<br>2,559.17 | 1,457.56<br>2,086.72 |

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Vionammad Akram Hossain, FCS Company Secretary The Premier Bank Limited Head Office, Dhaka Nasimul Baten Managing Director & CEO BBH Finance PLC.

Sayed Aby Hashem FCA, FOMA
Deputy Managing Director & CFO
Head Office
The Premier Bank Limiteo

2 1' NON 5055

M. REAZUKARIM, FOMA Managing Director & CEO The Premier Bank Ltd. Head Office, Banani Dhalla-1219



## Consolidated Cash Flow Statement of The Premier Bank Limited

|                                                                                                | nier Bank Limite |                                       |            |            |            |             |
|------------------------------------------------------------------------------------------------|------------------|---------------------------------------|------------|------------|------------|-------------|
| Con                                                                                            | solidated Cash   | And the State of the Land of the Land | nt         |            |            |             |
| Water to the second                                                                            | For the Peri     | od Ended                              |            |            | **         |             |
|                                                                                                |                  |                                       |            |            |            | BDT Million |
|                                                                                                | Jun-22           | Dec-21                                | Dec-20     | Dec-19     | Dec-18     | Dec-1       |
| Cash Flows from Operating Activities                                                           |                  |                                       |            |            |            |             |
| Interest received in cash                                                                      | 11,139.71        | 21,403.42                             | 22,116.33  | 20,661.61  | 17,943.81  | 14,424.7    |
| Interest paid                                                                                  | -6,227.49        | -13,600.20                            | -14,892.97 | -12,923.14 | -11,312.48 | -8,261.5    |
| Fee and commission received in cash                                                            | 1,229.82         | 2,670.34                              | 1,739.71   | 1,923.84   | 1,327.02   | 1,100.9     |
| Payments to employees                                                                          | -1,551.14        | -2,751.36                             | -2,472.80  | -2,317.58  | -2,128.48  | -1,747.7    |
| Payments to suppliers                                                                          | -1,336.31        | -843.39                               | -617.49    | -858.16    | -576.75    | -664.3      |
| Income taxes paid                                                                              | -945.51          | -2,097.25                             | -2,406.98  | -1,988.09  | -1,553.44  | -1,105.5    |
| Receipts from other operating activities                                                       | 804.88           | 1,572.82                              | 1,198.21   | 1,023.62   | 799.6      | 629.9       |
| Payments for other operating activities                                                        | -1,834.09        | -3,373.01                             | -3,035.81  | -2,222.35  | -2,294.79  | -1,888.7    |
| Cash generated from operating activities before<br>changes in operating assets and liabilities | 1,279.88         | 2,981.38                              | 1,628.19   | 3,299.75   | 2,204.48   | 2,487.5     |
| Increase/decrease in operating assets and liabilities                                          |                  |                                       |            | 2          |            |             |
| Loans and advances to customers                                                                | -14,966.45       | -37,641.77                            | -24,311.46 | -31,982.84 | -22,059.04 | -24,418.7   |
| Other assets                                                                                   | 812.12           | -3,568.97                             | -3,726.44  | -1,467.55  | -1,385.13  | -2,232.7    |
| Borrowings from other banks                                                                    | 519.80           | 7,935.37                              | 13,255.07  | -1,521.02  | -351.66    | 10,214.6    |
| Deposits from customers                                                                        | 19,091.77        | 27,515.61                             | 33,034.84  | 39,547.06  | 29,487.88  | 15,003.6    |
| Other liabilities                                                                              | 842.20           | 183.41                                | 958.24     | 1,209.58   | -225.53    | -1,154.6    |
|                                                                                                | 6,299.44         | -5,576.35                             | 19,210.26  | 5,785.24   | 5,466.52   | -2,587.9    |
| Net cash from operating activities (A)                                                         | 7,579.31         | -2,594.97                             | 20,838.45  | 9,084.99   | 7,671.00   | -100.3      |
| Cash Flows from Investing Activities                                                           | 7,510.02         | 2,55 1.57                             | 20,050115  | 3,00 1.03  | 7,072.00   | 20010       |
| Purchase/sale of trading securities, shares, bonds, etc.                                       | -7.85            | -3,247.81                             | -731.51    | -602.15    | 177.4      | 913.2       |
| Purchase of property, plant and equipment                                                      | -358.90          | -662.76                               | -254.71    | -189.4     | -159.05    | -155.8      |
| Net cash used in investing activities (B)                                                      | -366.75          | -3,910.56                             | -986.22    | -791.55    | 18.35      | 757.4       |
| and a second securities (b)                                                                    | 300.73           | 3,510.50                              | 300.22     | 731.33     | 10.33      | 737.5       |
| Cash Flows from Financing Activities                                                           |                  |                                       |            | -          |            |             |
| Dividend paid                                                                                  | -1,303.84        | -1,212.87                             | -462.05    | 0          | 0          | -682.0      |
| Issue of perpetual bond                                                                        | -1,303.64        | 2,000.00                              | -402.03    | 0          | 0          |             |
| Coupon/Dividend on Perpetual bond                                                              | -99.90           | 2,000.00                              | 0          | 0          | 0          |             |
| Issue of non- convertible variable coupon rate bond                                            | -200.00          | 0                                     | 1,000.00   | 0          | 2,000.00   | 1,000.0     |
| Net cash from financing activities (C)                                                         | -1,603.74        | 787.13                                | 537.95     | 0          | 2,000.00   | 317.9       |
| Net increase in cash (A+B+C)                                                                   |                  |                                       |            |            |            |             |
| Effects of exchange rate changes on cash and cash                                              | 5,608.82         | -5,718.41                             | 20,390.18  | 8,293.44   | 9,689.35   | 975.0       |
| equivalents                                                                                    | 2,723.76         | 2,120.73                              | 1,839.61   | 1,694.29   | 1,216.07   | 996.3       |
| Cash and cash equivalents at the beginning of the year                                         | 68,765.62        | 72,363.30                             | 50,133.51  | 40,145.78  | 29,240.37  | 27,269.0    |
| Cash and cash equivalents for the period ended (*)                                             | 77,098.20        | 68,765.62                             | 72,363.30  | 50,133.51  | 40,145.78  | 29,240.3    |
| (*) Cash and cash equivalents at the end of the period:                                        | 1                |                                       |            |            |            |             |
| Cash in hand (including foreign currencies)                                                    | 2,593.42         | 2,809.05                              | 1,908.97   | 2,330.01   | 1,664.54   | 1,648.4     |
| Investments in government securities                                                           | 45,795.94        | 46,865.97                             | 33,447.11  | 33,418.31  | 24,126.23  | 16,975.6    |
| Money at call on short notice                                                                  | 2,350.00         | 600                                   | 290        | 1,390.00   | 500        |             |
| Balance with Bangladesh Bank and its agent bank(s)                                             | 19,202.00        | 13,650.55                             | 32,378.32  | 12,243.80  | 12,009.06  | 9,689.8     |
| Balance with other banks and financial institutions                                            | 7,156.85         | 4,840.05                              | 4,338.90   | 751.39     | 1,845.95   | 926.4       |
|                                                                                                | 77,098.20        | 68,765.62                             | 72,363.30  | 50,133.51  | 40,145.78  | 29,240.3    |

2 4 NOV 2022

Company Secretary
The Premier Bank Limited
Head Office, Dhaka

2 4 NOV 2022

Nasimul Baten Managing Director & CEO DBH Finance PLC.

2 4 NOV 2022

Sayed Abul Hashem FCA, FCMA
Deputy Managing Director & CFO
Head Office
The Premier Bank Limited

2 4 NOV 2022

M. REAZU KARIM, FCMA Managir Director & CEO The Premier Bank Ltd. Head Office, Egnani



## **Balance Sheet of The Premier Bank Limited**

|                                                                | 221/2289888   | emier Bank Lim                  | iteu        |                          |            |               |
|----------------------------------------------------------------|---------------|---------------------------------|-------------|--------------------------|------------|---------------|
|                                                                |               | Balance Sheet<br>mber 2017 to 3 | 0 lune 2022 |                          |            |               |
|                                                                | As at 31 Dece | mber 2017 to 3                  | o June 2022 |                          | /Amount is | n BDT Million |
|                                                                | Jun-21        | Dec-21                          | Dec-20      | Dec-19                   | Dec-18     | Dec-17        |
| PROPERTY AND ASSETS                                            | 7422          | 000 22                          | 500 20      |                          |            |               |
| Cash                                                           | 21,795.29     | 16,459.28                       | 34,287.25   | 14,573.74                | 13,673.45  | 11,338.16     |
| In hand (including foreign currencies)                         | 2,593.29      | 2,808.73                        | 1,908.93    | 2,329.95                 | 1,664.39   | 1,648.36      |
| Balance with Bangladesh Bank and its agent bank(s)             | 19,202.00     | 13,650.55                       | .32,378.32  | 12,243.80                | 12,009.06  | 9,689.80      |
| (including foreign currencies)                                 |               |                                 |             |                          |            |               |
| Balance with other banks and financial institutions            | 6,879.73      | 4,727.66                        | 3,993.72    | 736.84                   | 1,831.90   | 908.11        |
| In Bangladesh                                                  | 544.54        | 1,683.00                        | 2,091.36    | 18.49                    | 1,317.18   | 194.38        |
| Outside Bangladesh                                             | 6,335.19      | 3,044.66                        | 1,902.36    | 718.35                   | 514.72     | 713.73        |
| Money at call on short notice                                  | 2,350.00      | 600                             | 290         | 1,390.00                 | 500        | C             |
| Investments                                                    | 55,562.12     | 56,603.12                       | 40,021.08   | 39,206.95                | 29,448.38  | 22,334.49     |
| Government securities                                          | 45,840.03     | 46,881.03                       | 33,512.42   | 33,448.29                | 24,169.73  | 17,040.17     |
| Others                                                         | 9,722.09      | 9,722.09                        | 6,508.66    | 5,758.66                 | 5,278.66   | 5,294.31      |
| Loans, advances and lease/ investments                         | 264,679.63    | 249,829.58                      | 213,204.68  | 188,945.47               | 156,960.04 | 135,891.06    |
| Loans, cash credits, overdrafts, etc.                          | 241,387.46    | 227,012.42                      | 199,080.58  | 178,570.95               | 144,884.70 | 126,448.26    |
| Bills purchased and discounted                                 | 23,292.17     | 22,817.16                       | 14,124.10   | 10,374.51                | 12,075.34  | 9,442.80      |
| Fixed assets including premises, furniture and fixtures        | 3,427.01      | 3,332.03                        | 3,201.15    | 2,649.62                 | 2,336.83   | 2,370.52      |
| Other assets                                                   | 25,164.47     | 25,023.32                       | 20,725.31   | 14,397.88                | 11,382.61  | 9,334.04      |
| Non-banking assets                                             | 23,204.47     | 25,025.52                       | 0           | 0                        | 0          | 0             |
| Total Assets                                                   | 379,858.26    | 356,574.98                      | 315,723.19  | 261,900.49               | 216,133.21 | 182,176.38    |
| LIABILITIES AND CAPITAL                                        | 373,030.20    | 330,374.30                      | 313,723.13  | 202,500.45               | 210,133.21 | 102,170.30    |
| Liabilities                                                    |               |                                 |             |                          |            |               |
| Borrowings from other banks, financial institutions and agents | 35,245.71     | 34,725.90                       | 26,790.53   | 13,211.79                | 14,732.81  | 15,084.47     |
| Non-convertible Subordinated bonds                             | 9,800.00      | 10,000.00                       | 10,000.00   | 9,000.00                 | 9,000.00   | 7,000.00      |
| Premier Bank Perpetual Bond                                    | 2,000.00      | 2,000.00                        |             |                          |            |               |
| Deposits and other accounts                                    | 288,658.27    | 268,803.05                      | 241,630.24  | 209,346.02               | 169,439.78 | 140,690.47    |
| Savings / Mudaraba Saving deposits                             | 25,311.48     | 20,860.46                       | 15,729.82   | 12,380.48                | 10,055.47  | 9,082.72      |
| Fixed deposits/Mudaraba term deposits                          | 145,384.20    | 141,808.66                      | 124,943.99  | 119,577.99               | 104,140.93 | 86,233.07     |
| Current deposits and other accounts                            | 111,944.67    | 102,334.27                      | 97,056.23   | 73,266.10                | 51,865.20  | 43,281.47     |
| Bills payable                                                  | 6,017.92      | 3,799.67                        | 3,900.20    | 4,121.45                 | 3,378.18   | 2,093.22      |
| Other liabilities                                              | 21,590.95     | 18,851.99                       | 17,061.06   | 11,738.23                | 7,680.82   | 6,327.48      |
| Total Liabilities                                              | 357,294.93    | 334,380.94                      | 295,481.83  | 4 NOV 2022<br>243,296.04 | 200,853.41 | 169,102.43    |

2 4 NOV 2022

Mohammad Akram Hossain, FCS
Company Secretary
The Premier Bank Limited
Head Office, Dhaka

Nasimul Baten Managing Director & CEO DBH Finance PLC.

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Sayed Abul Hashem FCA, FCMA Deputy Managing Director & CFO Head Office The Premier Bank Limited A PEAZUL FRIM, FCMA
Managing director & GEO
Managing director & GEO
Managing director & Bank Ltd.
Head Office, Banani
Binaka-1213

#### Draft Information Memorandum of The Premier Bank Limited Subordinated Bond of BDT 6,000 Million

| Capital/ Shareholders' Equity              |            |            | V -0.00    |            |            |            |
|--------------------------------------------|------------|------------|------------|------------|------------|------------|
| Paid-up capital                            | 11,473.78  | 10,430.71  | 9,702.98   | 9,240.94   | 8,000.81   | 6,957.23   |
| Statutory reserve                          | 8,016.59   | 7,461.55   | 6,372.88   | 5,637.79   | 4,733.97   | 3,981.07   |
| Other reserve                              | 86.02      | 56.98      | 107.23     | 71.91      | 85.42      | 106.41     |
| General Reserve                            | 300.00     | 300        | 300        | 0          | 0          | (          |
| Retained earnings                          | 2,686.94   | 3,944.80   | 3,758.26   | 3,653.81   | 2,459.60   | 2,029.24   |
| Total Shareholders' Equity                 | 22,563.33  | 22,194.04  | 20,241.36  | 18,604.45  | 15,279.80  | 13,073.94  |
| Total Liabilities and Shareholders' Equity | 379,858.26 | 356,574.98 | 315,723.19 | 261,900.49 | 216,133.21 | 182,176.38 |

2 4 NOV 2022

Mohammad Akram Hossain, FCS
Company Secretary
The Premier Bank Limited
Head Office, Dhaka

2 4 NOV 2022

Sayed Aby Hashem FCA, FCMA
Deputy Managing Director & CFO
Head Office
The Premier Bank Limited

2 4 NOV 2022

2 4 NOV 2022

M. REAZUL IS RIM, FOMA Managing Effector & CEO The Premier Bank Ltd. Head Office, Banani Dhaka-1210

Nasimul Baten Managing Director & CEO DBH Finance PLC.



#### Profit and Loss Account of The Premier Bank Limited

|                                                    | The Premier B | Bank Limited |                                          |            |                                         |             |
|----------------------------------------------------|---------------|--------------|------------------------------------------|------------|-----------------------------------------|-------------|
|                                                    | Profit and Lo | ss Account   |                                          |            |                                         |             |
|                                                    | For the Per   | iod Ended    |                                          |            |                                         |             |
|                                                    |               |              |                                          |            | (Amount in                              | BDT Million |
|                                                    | Jun-22        | Dec-21       | Dec-20                                   | Dec-19     | Dec-18                                  | Dec-17      |
| OPERATING INCOME                                   |               |              |                                          |            |                                         |             |
| Interest income/profit on Islamic investments      | 9,584.52      | 17,967.68    | 17,881.29                                | 19,573.81  | 16,491.72                               | 12,236.8    |
| Interest/profit paid on deposits, borrowings, etc. | -7,145.40     | -13,159.51   | -14,690.68                               | -13,159.99 | -10,678.96                              | -8,261.52   |
| Net interest income/ net profit on investments     | 2,439.13      | 4,808.17     | 3,190.61                                 | 6,413.83   | 5,812.76                                | 3,975.3     |
|                                                    |               |              |                                          |            |                                         |             |
| Investment income                                  | 1,578.35      | 4,710.59     | 5,309.09                                 | 2,008.46   | 1,945.82                                | 2,041.4     |
| Commission, exchange and brokerage                 | 3,884.07      | 4,566.32     | 3,484.67                                 | 3,515.11   | 2,509.23                                | 2,034.0     |
| Other operating income                             | 799.03        | 1,559.09     | 1,191.27                                 | 1,014.38   | 791.77                                  | 620.5       |
|                                                    | 6,261.45      | 10,835.99    | 9,985.03                                 | 6,537.95   | 5,246.82                                | 4,696.08    |
| Total Operating Income (A)                         | 8,700.58      | 15,644.16    | 13,175.64                                | 12,951.78  | 11,059.58                               | 8,671.4     |
| OPERATING EXPENSES                                 |               |              |                                          |            |                                         |             |
| Salary and allowances                              | 1,523.44      | 2,700.56     | 2,427.04                                 | 2,276.24   | 2,100.62                                | 1,720.1     |
| Rent, taxes, insurance, electricity, etc.          | 777.74        | 1,381.65     | 1,180.46                                 | 1,115.83   | 1,347.47                                | 1,160.15    |
| Legal expenses                                     | 63.15         | 137.75       | 134.51                                   | 103.66     | 92.17                                   | 92.96       |
| Postage, stamps, telecommunication, etc.           | 80.84         | 125.25       | 97.78                                    | 106.46     | 103.31                                  | 83.15       |
| Stationery, printing, advertisement, etc.          | 1,262.71      | 748.55       | 512.7                                    | 716.46     | 500.72                                  | 579.65      |
| Chief executive's salary and fees                  | 9.60          | 17.46        | 15.3                                     | 13.63      | 12.63                                   | 13.35       |
| Directors' fees                                    | 1.69          | 4.35         | 4.21                                     | 2.81       | 2.66                                    | 2.69        |
| Depreciation and repair of Bank's assets           | 337.64        | 626.08       | 606.08                                   | 569.9      | 0.35                                    | 0.35        |
| Auditors' fee                                      | 0.17          | 0.52         | 0.35                                     | 0.52       | 268.96                                  | 275.42      |
| Losses on Disposal of Subsidiary                   | 0.17          | 0.52         | 10                                       | 10         | 10                                      | 2/3.42      |
| Other expenses                                     | 829.84        | 1,514.83     | 1,404.73                                 | 718.81     | 586.21                                  | 403.29      |
| Total Operating Expenses (B)                       | 4,886.82      | 7,257.00     | 6,393.16                                 | 5,634.32   | 5,025.09                                | 4,351.12    |
| Profit before provision (C = A-B)                  | 3,813.76      | 8,387.16     | 6,782.48                                 | 7,317.46   | 6,034.49                                | 4,320.32    |
| Provision for loans & advances                     | 3,023.70      | 1,670.00     | 1,512.97                                 | 7,527.40   | 0,034.43                                | 4,320.32    |
| Specific Provision                                 |               | 2,070.00     | 2,522.57                                 | 2,627.31   | 1,000.79                                | 1,040.00    |
| General Provision                                  |               |              | 7.2                                      | 0          | 427.39                                  | 20          |
| Provision for off-balance sheet items              |               | 460          | 656.39                                   | 0          | 200                                     | 10          |
| Provision for investment in shares                 | 138.57        | -87.56       | -245.56                                  | 171.01     | 489.77                                  | 30          |
| Other provision                                    | 900.00        | 901.37       | 1,183.23                                 | 0          | 152.05                                  | 25          |
| Total provision (D)                                | 1,038.57      | 2,943.81     | 3,107.03                                 | 2,798.32   | 2,270.00                                | 1,125.00    |
| Profit before taxation (C-D)                       | 2,775.19      | 5,443.35     | 3,675.45                                 | 4,519.14   | 3,764.49                                | 3,195.32    |
| Provision for taxation                             | -,,,,,,,,,,   | 5,113.33     | 5,0.5.1.5                                | 1,525.21   | 3,701113                                | 3,233.32    |
| Current tax                                        | 939.46        | 1,805.10     | 1,352.15                                 | 2,148.50   | 1,650.00                                | 1,500.00    |
| Deferred tax expense (Income)                      | 91.74         | 369.13       | 259.66                                   | -967.52    | -112.36                                 | -213.37     |
|                                                    | 1,031.20      | 2,174.23     | 1,611.82                                 | 1,180.98   | 1,537.64                                | 1,286.63    |
| Profit after taxation                              | 1,743.99      | 3,269.13     | 2,063.64                                 | 3,338.16   | 2,226.85                                | 1,908.69    |
| Retained earnings brought forward                  | 3,944.80      | 3,758.26     | 3,653.81                                 | 2,459.60   | 2,029.24                                | 1,578.10    |
| Profit available for appropriation 7 1 NOV 2022    | 5,688.79      | 7,027.39     | 5,717.45                                 | 5,797.77   | 4,256.09                                | 3,486.80    |
| Appropriations                                     |               | ,,           | -, -, -, -, -, -, -, -, -, -, -, -, -, - | 2,,2,,,,,  | ,,_,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,, | 2,100.00    |
| Statutory reserve                                  | 555.04        | 1,088.67     | 735.09                                   | 903.83     | 752.9                                   | 639.06      |
| Transfer to start-up fund                          | 0.00          | 53.33        | 0                                        | 0          | 0                                       | 033.00      |
| General Reserve Nasimul Baten                      | 0.00          | 0            | 300                                      | 0          | 0                                       | 0           |

Managing Director & CEO

The Premier Bank Limited Head Office, Dhaka

24 NOV 2022 DBH Finance PLC. Mohammad Akram Hossain, FCS Company Secretary

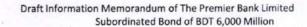
2 4 NOV 2022

Sayed Abul Hashem FCA, FCMA Deputy Managing Director & CFO
Head Office
The Premier Bank Ermited

2 4 NOV 2022

d Office, Bar Dhaka-1213

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| Earnings per share (EPS)                | 1.52     | 3.13     | 1.98     | 3.44     | 2.41     | 2.39     |
|-----------------------------------------|----------|----------|----------|----------|----------|----------|
| Retained earnings carried forward       | 2,686.94 | 3,944.80 | 3,758.26 | 3,653.81 | 2,459.60 | 2,029.24 |
|                                         | 3,001.85 | 3,082.59 | 1,959.18 | 2,143.95 | 1,796.48 | 1,457.56 |
| Issue of bonus shares and Dividend paid | 2,346.91 | 1,940.60 | 924.09   | 1,240.13 | 1,043.58 | 818.5    |
| Coupon/Dividend on Perpetual Bond       | 99.90    |          |          |          |          |          |

2 4 NOV 2022

Mohammad Akram Hossain, PCS Company Socretary The Premier Bank Limited Head Office, Dhaka 2 4 NOV 2022

Sayed Aby Hashem FCA, FCMA Deputy Managing Birnstor & CFC Head Office

The Premier Bank Limited

2 4 NOV 2022

M. REAZUL ARIM, FCMA Managing Director & CEO

Head Office, Banani Dhaka-1219

2 4 NOV 2022

Nasimul Baten Managing Director & CEO DBH Finance PLC.



#### Cash Flow Statement of The Premier Bank Limited

| The state of the s | he Premier Ba | nk Limited |            |            |            |             |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------|------------|------------|------------|------------|-------------|
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | Cash Flow Sta | tement     |            |            |            | *           |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | For the Perio | d Ended    |            |            |            |             |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |               |            |            |            | (Amount in | BDT Million |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | Jun-22        | Dec-21     | Dec-20     | Dec-19     | Dec-18     | Dec-1       |
| Cash Flows from Operating Activities                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |               |            |            |            |            |             |
| Interest received in cash                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | 11,078.36     | 21,265.70  | 21,956.09  | 20,555.07  | 17,742.29  | 14,300.7    |
| Interest paid                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | -6,227.49     | -13,600.20 | -14,892.97 | -12,923.14 | -11,312.48 | -8,280.7    |
| Fee and commission received in cash                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | 1,160.31      | 2,445.59   | 1,645.06   | 1,820.82   | 1,293.16   | 1,037.7     |
| Payments to employees                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | -1,533.04     | -2,718.02  | -2,442.34  | -2,289.87  | -2,113.25  | -1,733.4    |
| Payments to suppliers                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | -1,336.23     | -842.83    | -617.28    | -857.8     | -576.55    | -664        |
| Income taxes paid                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | -932.03       | -2,059.28  | -2,406.98  | -1,982.98  | -1,547.97  | -1,105.5    |
| Receipts from other operating activities                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | 799.03        | 1,559.09   | 1,191.27   | 1,014.38   | 791.77     | 620.5       |
| Payments for other operating activities                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | -1,753.74     | -3,164.97  | -2,822.66  | -2,048.70  | -2,132.79  | -1,763.2    |
| Cash generated from operating activities before changes in operating assets and liabilities                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | 1,255.16      | 2,885.08   | 1,610.19   | 3,287.79   | 2,144.18   | 2,411.9     |
| Increase/decrease in operating assets and liabilities                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |               |            |            |            |            |             |
| Loans and advances to customers                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | -14,850.05    | -37,491.29 | -24,488.31 | -31,985.43 | -21,723.21 | -22,635.4   |
| Other assets                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | 787.50        | -3,597.33  | -3,703.86  | -1,570.84  | -1,248.64  | -4,264.3    |
| Deposits from other banks                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | 519.80        | 7,935.37   | 13,255.07  | -1,521.02  | -351.66    | 10,214.6    |
| Deposits from customers                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | 18,937.31     | 27,613.50  | 32,810.18  | 39,669.40  | 29,382.82  | 15,200.3    |
| Other liabilities                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | 757.10        | 257.13     | 1,042.68   | 1,080.88   | -366.78    | -1,032.6    |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | 6,151.66      | -5,282.62  | 18,915.76  | 5,672.99   | 5,692.53   | -2,517.5    |
| Net cash from operating activities (A)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | 7,406.83      | -2,397.54  | 20,525.95  | 8,960.78   | 7,836.71   | -105.6      |
| Cash Flows from Investing Activities                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |               |            |            |            |            |             |
| Purchase/sale of trading securities, shares, bonds, etc.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | N. M.         | -3,213.43  | -750       | -480       | 15.66      | 913.        |
| Purchase of property, plant and equipment                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | -358.81       | -662.05    | -254.33    | -187.76    | -158.81    | -154.7      |
| Net cash used in investing activities (B)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | -358.81       | -3,875.48  | -1,004.33  | -667.76    | -143.16    | 758.6       |
| Cash Flows from Financing Activities                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |               |            |            |            |            |             |
| Dividend paid                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | -1,303.84     | -1,212.87  | -462.05    | 0          | 0          | -682.0      |
| Issue of perpetual bond                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | 0.00          | 2,000.00   |            |            |            |             |
| Coupon/Dividend on perpetual bond                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | -99.90        |            | 0          | 0          | 0          |             |
| Issue of non- convertible variable coupon rate bond                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | -200.00       |            | 1,000.00   | 0          | 2,000.00   | 1,000.0     |
| Net cash from financing activities (C)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | -1,603.74     | 787.13     | 537.95     | 0          | 2,000.00   | 317.9       |
| Net increase in cash (A+B+C)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | 5,444.28      | -5,485.89  | 20,059.58  | 8,293.02   | 9,693.56   | 97          |
| Effects of exchange rate changes on cash and cash equivalents                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 2,723.76      | 2,120.73   | 1,839.61   | 1,694.29   | 1,216.07   | 996.3       |
| Cash and cash equivalents at beginning of the year                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | 68,652.91     | 72,018.08  | 50,118.89  | 40,131.58  | 29,221.95  | 27,254.6    |
| Cash and cash equivalents for the period ended (*)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | 76,820.95     | 68,652.91  | 72,018.08  | 50,118.89  | 40,131.58  | 29,221.9    |
| (*) Cash and cash equivalents at the end of the year:                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |               |            |            |            |            |             |
| Cash in hand (including foreign currencies)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | 2,593.29      | 2,808.73   | 1,908.93   | 2,329.95   | 1,664.39   | 1,648.3     |
| Investments in government securities                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | 45,795.94     | 46,865.97  | 33,447.11  | 33,418.31  | 24,126.23  | 16,975.6    |
| Money at call on short notice                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 2,350.00      | 600        | 290        | 1,390.00   | 500        |             |
| Balance with Bangladesh Bank and its agent bank(s)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | 19,202.00     | 13,650.55  | 32,378.32  | 12,243.80  | 12,009.06  | 9,689.8     |
| Balance with other banks and financial institutions                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | 6,879.73      | 4,727.66   | 3,993.72   | 736.84     | 1,831.90   | 908.1       |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | 76,820.95     | 68,652.91  | 72,018.08  | 50,118.89  | 40,131.58  | 29,221.9    |
| Net operating cash flow per share (NOCFPS)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | 6.46          |            | OV 25228   | 9.24       | 0          |             |

Monammad Akram Hossain, FCS
Company Secretary
The Premier Bank Limited
Head Office, Dhaka

Nasimul Baten Managing Director & CEO DBH Finance PLC.

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Sayed Abul Hashem PCA, FCMA
Deputy Managing Director & CFC
Head Office
The Premier Bank Limited

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M. REAZUKARIM, FOMA Managing Director & CEO The Premier Bank Ltd. Head Office, Banani Dhaka, 1213



## SECTION 14: COMPARATIVE FINANCIAL RATIOS OF PBL

| SI No. | Particulars                                    | June'22 | Dec '21 | Dec '20 | Dec '19 | Dec '18 | Dec '17 |
|--------|------------------------------------------------|---------|---------|---------|---------|---------|---------|
| 1.     | Current Ratio                                  | N/A     | N/A     | N/A     | N/A     | N/A     | N/A     |
| 2.     | Quick Ratio                                    | N/A     | N/A     | N/A     | N/A     | N/A     | N/A     |
| 3.     | Break Even Point                               | N/A     | N/A     | N/A     | N/A     | N/A     | N/A     |
| 4.     | Debt to Equity Ratio (Times)                   | 15.84   | 15.07   | 14.48   | 13.08   | 13.15   | 12.93   |
| 5.     | Debt to Total Assets Ratio (Times)             | 0.94    | 0.94    | 0.94    | 0.93    | 0.93    | 0.93    |
| 6.     | Accounts Receivable Turnover<br>Ratio          | N/A     | N/A     | N/A     | N/A     | N/A     | N/A     |
| 7.     | Gross Margin Ratio                             | N/A     | N/A     | N/A     | N/A     | N/A     | N/A     |
| 8.     | Operating Income Ratio                         | N/A     | N/A     | N/A     | N/A     | N/A     | N/A     |
| 9.     | Net Income Ratio                               | N/A     | N/A     | N/A     | N/A     | N/A     | N/A     |
| 10.    | Return on Assets (ROA)                         | 0.94%   | 0.97%   | 0.72%   | 1.39%   | 1.14%   | 1.17%   |
| 11.    | Return on Equity (ROE)                         | 15.58%  | 15.40%  | 10.62%  | 19.54%  | 15.88%  | 15.71%  |
| 12.    | Earnings-Per-Share (EPS)                       | 3.04    | 3.13    | 1.98    | 3.20    | 2.13    | 1.83    |
| 13.    | Net Asset Value (NAV) per Share                | 19.67   | 21.28   | 19.41   | 17.84   | 14.65   | 12.53   |
| 14.    | Net Operating Cash Flow to Net<br>Income       | 424.70% | -73.33% | 994.65% | 268.43% | 351.92% | -5.53%  |
| 15.    | Total Debt to Tangible Assets<br>Ratio (Times) | 0.94    | 0.94    | 0.94    | 0.93    | 0.93    | 0.93    |
| 16.    | Capital Adequacy Ratio                         | 12.91   | 13.97   | 13.64%  | 12.61%  | 12.27%  | 12.12%  |
| 17.    | NPL                                            | 2.49%   | 2.73%   | 2.58%   | 6.70%   | 3.99%   | 4.69%   |

#### SECTION 15: CREDIT RATING REPORT OF THE ISSUE

#### Credit Rating of the Issue:

| Date of     | Valid   | Rating | Long | Short | Rated | Outlook |
|-------------|---------|--------|------|-------|-------|---------|
| Declaration | Till .  |        | Term | Term  | Ву    | Outlook |
| 06 June     | 05 June |        | Α.Δ  | ST-1  | ACRSL | Stable  |
| 2022        | 2023    |        | AA   | 21-1  | ACRSL | Stable  |

#### Credit Rating Report of the Issuer:

| Date of         | Valid           | Rating | Long | Short | Rated | Outlook |
|-----------------|-----------------|--------|------|-------|-------|---------|
| Declaration     | Till            | Action | Term | Term  | By    |         |
| 30 June<br>2022 | 29 June<br>2023 | -      | AA+  | ST-1  | ACRSL | Stable  |

Credit Rating Report for 5th PBL Subordinated Bond, issued by Argus Credit Rating Services Limited (ACRSL) is annexed to this Information Memorandum. Please check Annexure – 2.

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2 4 NOV 2022

Company Secretary
The Premier Bank Limited
Head Office, Dhaka

Nasimul Baten Managing Director & CEO DBH Finance PLC.

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Sayed Abul Hashem FCA, FCMA Deputy Managing Director & CFO Head Office The Premier Bank Limited 2 4 NOV 2022

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M. REAZUL KARIM, FCMA Managing Director & CEO The Premier Bank Ltd. Head Office, Benani



#### SECTION 16: LATEST DEFAULT MATRIX AND TRANSITION STATISTICS OF CRC

# Corporate Client's DEFAULT STUDY-2020

| Rating<br>Grade | First (1) Year Default<br>Rate | Third (3) Year Default<br>Rate |  |  |  |  |  |
|-----------------|--------------------------------|--------------------------------|--|--|--|--|--|
|                 |                                |                                |  |  |  |  |  |
| AAA             | 0.00%                          | 0.00%                          |  |  |  |  |  |
| AA+             | 0.00%                          | 0.00%                          |  |  |  |  |  |
| AA              | 0.00%                          | 0.00%                          |  |  |  |  |  |
| AA-             | 0.00%                          | 0.00%                          |  |  |  |  |  |
| A+              | 0.00%                          | 0.00%                          |  |  |  |  |  |
| Α               | 0.00%                          | 0.00%                          |  |  |  |  |  |
| Α-              | 0.00%                          | 0.00%                          |  |  |  |  |  |
| BBB+            | 0.00%                          | 0.00%                          |  |  |  |  |  |
| BBB             | 0.00%                          | 0.00%                          |  |  |  |  |  |
| BBB-            | 0.00%                          | 0.00%                          |  |  |  |  |  |
| BB+             | 0.00%                          | 0.00%                          |  |  |  |  |  |
| BB              | 0.00%                          | 0.00%                          |  |  |  |  |  |
| BB-             | 0.00%                          | 0.00%                          |  |  |  |  |  |
| CC+             | 0.00%                          | 0.00%                          |  |  |  |  |  |
| СС              | 0.00%                          | 0.00%                          |  |  |  |  |  |
| CC-             | 0.00%                          | 0.00%                          |  |  |  |  |  |
| C+              | 0.00%                          | 0.00%                          |  |  |  |  |  |
| С               | 0.00%                          | 0.00%                          |  |  |  |  |  |
| C-              | 0.00%                          | 0.00%                          |  |  |  |  |  |
| D               | 0.00%                          | 0.00%                          |  |  |  |  |  |

## SME Client's DEFAULT STUDY-2020

| Rating<br>Grade | First (1) Year Default<br>Rate | Third (3) Year Default<br>Rate |  |  |  |
|-----------------|--------------------------------|--------------------------------|--|--|--|
|                 |                                |                                |  |  |  |
| AQSE-1          | 0.00%                          | 0.00%                          |  |  |  |
| AQSE-2          | 0.00%                          | 0.00%                          |  |  |  |
| AQSE-3          | 0.00%                          | 0.00%                          |  |  |  |
| AQSE-4          | 0.00%                          | 0.00%                          |  |  |  |
| AQSE-5          | 0,00%                          | 0.10%                          |  |  |  |
| AQSE-6          | 0.00%                          | 0.00%                          |  |  |  |
| AQSE-7          | 0.00%                          | 0.00%                          |  |  |  |
| AQSE-8          | 0.00% 71                       | NOV 2022 0.00%                 |  |  |  |

Nasimul Baten

Managing Director & CEO DBH Finance PLC.

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2 4 NOV 2022

Mohammed Alam Hossain, FCS
Company Secretary
The Promier Bank Limited
Head Office, Dhaka

Sayed Abul Hashem FCA, FCMA Deputy Managing Director & CFO Head Office The Premier Bank Limited M. REAZUL KARIM, FCMA Managing Director & CEO The Premier Bank Ltd. Head Office, Baneni Dhaka-1213



# Three (3) Years Rating Transition Matrix (2018-2020) (Corporate)

| Rating | AAA     | AA+    | AA     | AA-    | A+     | Α      | Α-     | 888+   | 888    | 888-   | 88+    | 88     | 88-    | €€+   | cc    | CC-   | C+    | С     | t-    |     |
|--------|---------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|-------|-------|-------|-------|-------|-------|-----|
| AAA    | 100.00% | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.60%  | 0.00%  | 0.00%  | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0   |
| AA+    | 0.00%   | 86.67% | 27.27% | 3.03%  | 3.03%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0   |
| AA     | 0.00%   | 18.18% | 63.64% | 18.18% | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | D.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.  |
| AA-    | 0.0096  | 0.00%  | 13.33% | 62.22% | 20.00% | 4.44%  | 0.00%  | 9.00%  | 0.00%  | 0.0096 | 0.00%  | 0.00%  | 0.00%  | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | Q   |
| A+     | 0.00%   | 0.00%  | 0.00%  | 7.69%  | 50.00% | 15.38% | 19.23% | 7.69%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | C   |
| A      | 0.00%   | 0.00%  | 0.00%  | 0,00%  | 6,57%  | 53.33% | 14.67% | 10.67% | 14.67% | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | C.  |
| A-     | 0.00%   | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 14.46% | 71.08% | 7.23%  | 4.82%  | 2.41%  | 0.00%  | 0.00%  | 0.00%  | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0   |
| 888+   | 0.00%   | 0.00%  | 0.00%  | 0.00%  | 2.85%  | 12.86% | 12.86% | 52.86% | 11,43% | 5.71%  | 1.43%  | 0.00%  | 0.00%  | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.  |
| 888    | 0.00%   | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 1.37%  | 4.11%  | 20.55% | 65.75% | 8.22%  | 0.00%  | 0.00%  | 0.00%  | 0.00% | 0.00% | 0.00% | 6.00% | 0.00% | 0.00% | 0.  |
| 888-   | 0.00%   | 0.00%  | 0.00%  | 0,00%  | 0.00%  | 0.00%  | 3.03%  | 5.05%  | 18,18% | 57.58% | 15.15% | 0.00%  | 0.00%  | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.  |
| 88+    | 0.00%   | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 8.33%  | 16.67% | 66.57% | 8.33%  | 0.00%  | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | C.  |
| BB     | 0.00%   | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 33.33% | 56.67% | 0.00%  | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0   |
| BB-    | 0.00%   | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0:00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 33.33% | 65.57% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.  |
| CC+    | 0.00%   | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 10. |
| cc     | 0.00%   | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0:00%  | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | €.  |
| cc.    | 0.00%   | 0.00%  | 0.00%  | 0.0016 | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0:00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.  |
| C+     | 0.00%   | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | e.  |
| c      | 0.00%   | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00% | 0.00% | 0.00% | 0,00% | 800.0 | 0.00% | 0.  |
| c.     | 0.00%   | 0.00%  | 0.00%  | 0.60%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0   |
| D      | 0.00%   | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.  |

# Three (3) Years Rating Transition Matrix (2018-2020) (SME)

| Rating           | AQSE-<br>1 | AQSE-<br>2 | AQSE-  | AQSE-  | AQSE-<br>5 | AQSE-<br>6 | AQSE-<br>7 | AQSE<br>8 |
|------------------|------------|------------|--------|--------|------------|------------|------------|-----------|
| AOSE 1           | 0.00%      | 0.00%      | 0.00%  | 0.00%  | 0.00%      | 0.00%      | 0.00%      | 0.00%     |
| AQSE-1<br>AQSE-2 | 0.00%      | 75.64%     | 23.08% | 1.28%  | 0.00%      | 0.00%      | 0.00%      | 0.00%     |
| AQSE-3           | 0.00%      | 13.35%     |        |        | 0.00%      | 0.00%      | 0.00%      | 0.00%     |
| AQSE-4           | 0.00%      | 0.00%      | 12.16% | 83.11% | 4.73%      | 0.00%      | 0.00%      | 0.00%     |
| AQSE-5           | 0.00%      | 0.00%      | 0.00%  | 50.00% | 50.00%     | 0.00%      | 0.00%      | 0.00%     |
| AQSE-6           | 0.00%      | 0.00%      | 0.00%  | 0.00%  | 0.00%      | 0.00%      | 0.00%      | 0.00%     |
| AQSE-7           | 0.00%      | 0.00%      | 0.00%  | 0.00%  | 0.00%      | 0.00%      | 0.00%      | 0.00%     |
| AQSE-8           | 0.00%      | 0.00%      | 0.00%  | 0.00%  | 0.00%      | 0.00%      | 0.00%      | 0.00%     |

## SECTION 17: DESCRIPTION OF TRUSTEE

Delta Brac Housing Finance Corporation Ltd. (DBH) is the pioneer, largest and specialist in Housing Finance Institution in the private sector of the country. After commencing operation in 1996 the company has registered commendable growth in creating home ownership in Dhaka and other major cities of the country. At the same time, the company has been playing an active role in promoting the real estate sector to the large cross sections of prospective clients who had but yet unfulfilled dream of owning a home.

Among all Banks and Financial Institutions of Bangladesh only DBH has been rated the highest 'AAA' credit rating for 16th consecutive years. The level of credit rating provides a very important indication of the financial safety, security and strength of the concerned Bank or Financial Institution and is particularly relevant to its depositors and other investors such as shareholders and lenders.

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Mohanimad Aleiam Hossain, FCS
Company Secretary
The Premier Bank Limited
Head Office, Dhaka

Nasimul Baten
Managing Director & CEO
DBH Finance PLC.

Sayed Abul Hashem FCA, FCMA
Deputy Managing Director & CFC
Head Office
The Premier Bank Limited

M. REAZUD Managing Director & CEO
The Premier Bank Ltd.
Head Office, Banani
Bhaka-1213

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- Incorporated as public ltd. Company: May 11, 1996
- Date of certificate of commencement of business: May 11, 1996
- License from Bangladesh Bank: July 15, 1996
- Initial public offering (IPO): March, 2008
- Stock exchange listings: 24th April, 2008
- Business lines:

i)The principal activities of the Company during the year were providing loans for construction of houses, purchases of flats or houses, extension and improvement of existing houses or flats and purchase of housing plots.

ii) The Company has also various investment and financing products like term deposit scheme, cumulative deposit, tripple money deposit, double money deposit, annual income deposit, quarterly income deposit, monthly income deposit, easy way deposit, profit first deposit etc. for its individual and corporate clients.

- Authorized Capital: BDT. 2,000,000,000/-
- Paid up Capital: BDT 1,772,639,680/-
- Institutional Sponsor of: DBH 1st Mutual Fund (Inception date 4th February, 2010)
- Net Worth: BDT 7,244,131,090/-

#### Vision:

To be the leading financial institution in the country with satisfied customers and employees and to generate value for our shareholders while contributing to the wellbeing of the society

#### Mission:

To strengthen the society of the country by continually expanding home ownership

#### Core Values:

- Honesty, integrity and ethics in all aspects of business
- Outstanding service to the customer, above all else
- Individual opportunity, responsibility and reward based on merit
- · Hard work and continuous self-improvement, never being satisfied
- Respect and concern for the individual employee

#### Strategic Objective:

- Focus on building deep and long-standing relationships with our clients, customers as well as realestate developers, and constantly look to improve the quality of our products and services.
- · Focus on developing our human resource talents.
- Ensure balanced growth with a disciplined approach to the management of risks and costs.
- Ensure adequate capital and liquidity to sustain our business over the long term.

**Operational & Financial Highlights:** 

Nasimul Baten Managing Director & CEO DBH Finance PLC.

(amount in BDT million) 31-Dec-21 **Operational Highlights** 31-Dec-17 31-Dec-18 31-Dec-19 31-Dec-20 Loan approvals 15,198 8.632 8.934 7.527 10.896 Loan disbursement 14,711 10,273 10,112 7,028 10,803 Cumulative disbursement 103,274 113,386 120,414 131,217 93,001 Cumulative sanction 97,148 105,780 114,714 122,241 133,137

Agharamad Akram Hossain, FCS
Company Secretary
The Premier Bank Limited
Head Office, Dhaka

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Sayed Abul Hashem FCA, FCMA Deputy Managing Director & CFO Head Office The Premier Bank Limited M. REAZUL ARIM, FOMA Managing-Director & CEO The Promier Elenik Ltd. Head Omice, Deliana Elizabeth 1212



| Financial Highlights              | 31-Dec-17 | 31-Dec-18 | 31-Dec-19 | 31-Dec-20 | 31-Dec-21 |
|-----------------------------------|-----------|-----------|-----------|-----------|-----------|
| Profit before tax                 | 1,492     | 1,607     | 1,555     | 1,498     | 1,721     |
| Profit after tax                  | 949       | 1,048     | 1,073     | 891       | 1,044     |
| Shareholders' fund                | 4,358     | 5,040     | 5,809     | 6,431     | 7,244     |
| Total deposit                     | 41,188    | 43,319    | 43,411    | 43,827    | 43,978    |
| Long term borrowing               | 2,610     | 2,219     | 1,954     | 1,709     | 2,223     |
| Loan portfolio                    | 42,243    | 43,848    | 44,522    | 42,750    | 43,831    |
| Total balance sheet size          | 54,581    | 57,499    | 59,280    | 58,607    | 60,279    |
| NPL ratio (%)                     | 0.27%     | 0.30%     | 0.45%     | 0.41%     | 0.63%     |
| Return on equity (average equity) | 23.88%    | 22.30%    | 19.79%    | 14.56%    | 15.27%    |
| Earnings per share                | 7.79      | 8.60      | 8.04      | 5.78      | 5.89      |
| Earnings per share (restated)     | 5.35      | 5.91      | 6.05      | 5.03      | 5.89      |
| Book value per share              | 35.76     | 41.36     | 43.36     | 41.72     | 40.87     |
| Dividend cover ratio              | 2.60      | 2.46      | 2.30      | 1.93      | 2.36      |

**Shareholding Position:** 

| Group Name                                  | No. of<br>Share<br>holders | No. of<br>Shares | Percent<br>(%) |
|---------------------------------------------|----------------------------|------------------|----------------|
| Sponsors/ Directors                         | 5                          | 90,973,942       | 51.32          |
| General Public                              | 8,405                      | 19,874,009       | 11.21          |
| Financial Institutions<br>& other Companies | 242                        | 32,158,162       | 18.14          |
| Foreign Investors                           | 15                         | 34,257,855       | 19.33          |
| Total:                                      | 8,667                      | 177,263,968      | 100,00         |

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Nasimul Baten Managing Director & CEO DBH Finance PLC.

# **Business Activities:**

Delta Brac Housing Finance Corporation Ltd. (DBH) is the pioneer, largest and specialist in Housing Finance Institution in the private sector of the country.

DBH is the major player in the housing finance sector in Bangladesh since 1997 and remains one of the leading non-bank financial institutions. Today, we are an acclaimed brand for a high level of customer service; and respected for ethics, values and corporate governance. We have developed an attractive suite of products that cater to all customer segments, with our primary focus to strengthen the society by expanding home ownership. By leveraging our understanding of customers from different economic segments, we are today in a position to extend a range of products and services in loans through our specialized team members.

DBH is the only Financial institution with exclusive focus in housing finance. DBH provides loans for Flat Purchase, Construction, Extension, Renovation, Group construction, Home equity loan.

Besides, DBH has kept its focus on deposit collection as its main source of funding mechanism. As a result, DBH has managed to fund over 80% of its home loan operation through deposit. At present the Company offers a diverse deposit product line including Annual Income Deposit, Monthly Income Deposit, Quarterly Income Deposit, Cumulative Deposit, DBH Platinum Deposit and Day-wise Deposit.

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The Premier Bank Limited Head Office, Daka 24 NOV 2022

Sayed Abul Hashem FCA, FCMA Deputy Managing Director & CFO Head Office

The Premier Bank Limited

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M. REAZUL KARIM, FGM/ Managing Director & CEO The Premier Bank Ltd riesd Office, Bonsul Direkta-1213



# **Board of Directors:**

| Name of the Directors                 | Designation          |
|---------------------------------------|----------------------|
| Mr. Nasir A. Choudhury, Chairman      | Chairman             |
| Dr. A M R Chowdhury, Vice Chairman    | Vice Chairman        |
| Ms. Mehreen Hassan, Bar- at- Law      | Director             |
| Mr. Md. Mujibur Rahman                | Director             |
| Mr. Syed Moinuddin Ahmed              | Director             |
| Mr. M. Anisul Haque, FCMA             | Director             |
| Mr. Mohammad Anisur Rahman            | Director             |
| Ms. Rasheda K. Choudhury              | Independent Director |
| Major General Syeed Ahmed, BP (Retd.) | Independent Director |

#### Due Diligence Certificate by the Trustee

Due Diligence Certificate of the Trustee is annexed to this Information Memorandum. Please check Annexure – II.

#### SECTION 18: MODUS OPERANDI OF THE ISSUE

Modus Operandi of the Issue has been incorporated form the Trust Deed executed between the Issuer (The Premier Bank Limited) and the Trustee (Delta Brac Housing Finance Corporation Ltd. (DBH))

#### **Bond Tranches**

Debt securities will be issued in three Tranches, the amounts of which may vary depending on the performance of the Issuer to be decided by the Bondholders.

#### **Application Procedure**

The Bonds shall be distributed 100% through private placement. Each Investor (Bondholder) shall enter into a separate Subscription Agreement with respect to their investment with the Issuer and shall be bound by the terms and conditions contained in the Subscription Agreement and the Trust Deed containing in details the rights and obligations of the Investor(s).

#### Allotment

On the Closing Date, to be determined, the Issuer shall allot and issue the Bonds to the Investor(s). The Bonds will be allotted according to the Bangladesh Securities and Exchange Commission (Debt Securities) Rules, 2021.

#### Refund

Not applicable at the time of Issuance. However, subject to receiving proper consent from the regular of 222 authorities Refund in relation to the subscription may be possible upon mutual agreement between the Issuer and each Bondholder.

#### Transfer

Bonds are transferable subject to the Terms and Conditions set out in the Trust Deed.

Nasimul Baten Managing Director & CEO DBH Finance PLC.

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The Premier Bank Limited Head Office, Dhaka 2 4 NOV 2022

Sayed Abul Hashem FCA, FCMA Deputy Managing Director & CFO Head Office The Premier Bank Limited M. REAZUL KARIM, FCM/ Managing Director & CEO The Premier Bank Ltd. Head Office, Banard



#### Repayment and Redemption features of the Bond

Coupon on the Bonds shall be paid on semi-annual basis on the Coupon Payment Dates. The Coupon Payment Dates shall be determined depending upon the Issue Date. Unless previously redeemed or purchased or cancelled, the principal of the Bonds will amortize, and paid annually on a pro rata basis to the Bondholders in instalments of 20% per year commencing at the third anniversary of the Bonds from the Issue Date. The final maturity of the Bonds will at the end of seventh year from the Issue Date of the Bonds.

#### Details of conversion or exchange option

Not Applicable

#### Redemption features

Each Bond shall be redeemed in accordance with Condition 8 (Redemption, Repurchase and cancellation).

#### Mode of Transfer of Bonds

Bonds are transferable subject to the terms and conditions set out in the Bond Documents. Each Bond shall be transferred in accordance with Condition (Transfer of Bonds) and the CDBL Bye Laws.

#### SECTION 19: DETAILS OF FEES STRUCTURE AND EXPENSES

| Particulars                                                                                               | Basis of Calculation                     | Amount i   | n BDT      |
|-----------------------------------------------------------------------------------------------------------|------------------------------------------|------------|------------|
| A. Bangladesh Securities                                                                                  | & Exchange Commission (BSEC) Fees:       |            | 6,000,000  |
| Consent Fee                                                                                               | 0.10% on the issue size                  | 6,000,000  | 6,000,000  |
| B. CDBL Fees and Expens                                                                                   | es:                                      |            | 1,584,500  |
| Security Fee                                                                                              | Fixed (Refundable)                       | 500,000    | 500,000    |
| Documentation Fee                                                                                         | Fixed                                    | 2,500      | 2,500      |
|                                                                                                           | BDT 5,000 up to BDT 5 Crore Issue Size   | -          |            |
| Annual Fee (7 years)                                                                                      | BDT 10,000 up to BDT 20 Crore Issue Size |            | 140,000    |
| ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,                                                                   | BDT 20,000 above BDT 20 Crore Issue Size | 20,000     |            |
| Distribution Fee                                                                                          | 0.00015 of the issue size                | 900,000    | 900,000    |
| Connection Fee (7 years)                                                                                  | Tk. 500 Per Month                        | 42,000     | 42,000     |
| D. Fees related to the Iss                                                                                | sue                                      |            | 23,975,000 |
| Fund Arrangement Fee                                                                                      | 0.275% of the issue size                 | 16,500,000 | 16,500,000 |
| VAT on Fund<br>Arrangement Fee                                                                            | 15% of the Fund Arrangement Fee          | 2,475,000  | 2,475,000  |
| Trustee Fee                                                                                               | Over the Period (For 7 Years)            | 300,000    | 2,100,000  |
| Trustee Regulatory Fee Application Fee: 50,000, Registration Fee: 100,000, Annual Fee: 50,000 for 7 years |                                          | 500,000    | 500,000    |
| Trust Deed Registration 0.1% of the total issue size and maximum BDT 1,000,000                            |                                          | 6,000,000  | 1,000,000  |
| Credit Rating Fee                                                                                         | Over the Period (For 7 Years)            | 100,000    | 700,000    |
| Lawyer Fee                                                                                                | Over the Period (For 7 Years)            | 200,000    | 200,000    |
| Miscellaneous                                                                                             | Certificates and others if applicable    | 500,000    | 500,000    |
|                                                                                                           | Grand Total                              |            | 31,559,500 |

### NB:

- Listing expenses as Per Alternative Trading Board rules may be applicable as and when declared by the exchanges.
- Regulatory cost may be subject to amendments by the respective regulators.

Actual costs may be varied if above mentioned estimates differ and will be adjusted accordingly.

Mohammad Ak m Flossain, FCS Company Secretary The Premier Bank Limited Head Office, Dhaka

Nasimul Baten Managing Director & CEO

Sayed Abul Hashem FCA, FCMA Deputy Managing Director & CFO Head Office The Premier Bank Limited

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# SECTION 20: CONDITIONS IMPOSED BY THE COMMISSION IN THE CONSENT LETTER

As per the Consent Letter by Bangladesh Securities and Exchange Commission.

2 4 NOV 2022

Mohammad Akram Hossain, FCS Company Secretary The Premier Bank Limited Head Office, Dhaka 2 % NOV 2022

Sayed Abul Hashem FCA, FCMA Deputy Managing Director & CFO Head Office The Premier Bank Limited 2 % NOV 2022

M. REAZUL ARIM, FOMA Managing Director & CEO The Premier Bank Ltd. Flead Office, Egnani

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Nasimul Baten Managing Director & CEO DBH Finance PLC.



# SECTION 21: DECLARATION AND DUE DILIGENCE CERTIFICATES AS PER ANNEXURE(S)- I AND II

#### Annexure- I

# Declaration about the responsibility of the Managing Director & CEO of

#### The Premier Bank Limited in respect of the information memorandum

#### [Rule 4(2)(a)]

This information memorandum has been prepared, seen and approved by us, and we, individually and collectively, accept full responsibility for the authenticity, accuracy and adequacy of the statements made, information given in the prospectus, documents, financial statements, exhibits, annexes, papers submitted to the Commission in support thereof, and confirm, after making all reasonable inquiries that all conditions concerning this public issue and prospectus have been met and that there are no other information or documents, the omission of which make any information or statements therein misleading for which the Commission may take any civil, criminal or administrative actions against any or all of us as it may deem fit.

We also confirm that full and fair disclosures have been made in this information memorandum to enable the investors to make a well-informed decision for investment.

Sd/-

Managing Director & CEO

Place: Dhaka

Date:

2 4 NOV 2022

Nasimul Baten Managing Director & CEO DBH Finance PLC.

2 4 NOV 2022

Mohammad Aklam Hossain, FCS
Company Secretary
The Premier Bank Limited
Head Office, Dhaka

2 4 NOV 2022

Sayed Abul Hashem FCA, FCMA Deputy Managing Director & CFO Head Office The Premier Bank Limited M. REAZUL KARIM, FOMA Managing Director & CEO The Premier Bank Ltd. Head Office, Benani



#### Annexure-II

#### [Rule 3(1)(m), 4(1)(c) and 4(2) (a)]

#### Due diligence certificate of the Trustee

#### Delta Brac Housing Finance Corporation Ltd. (DBH)

To

The Bangladesh Securities and Exchange Commission

Sub: Issuance 1,000 numbers of Non-Convertible, Unsecured Subordinated Bond of BDT 6,000,000 (Six Million Taka) each of The Premier Bank Limited.

We, the under-noted trustee to the above-mentioned forthcoming issue, state as follows:

- 1. We, while act as trustee to the above-mentioned issue on behalf of the investors, have examined the draft Information Memorandum, legal and other documents and materials as relevant to our decision; and
- 2. On the basis of such examination and the discussions with the issuer, its directors and officers, and other agencies; independent verification of the statements concerning objects of the issue and the contents of the documents and other materials furnished by the issuer.

#### WE CONFIRM THAT:

- (a) all information and documents as are relevant to the issue have been received and examined by us and the draft IM, draft deed of trust and draft subscription agreement forwarded to the Commission has been approved by us;
- (b) we have also examined all documents of the assets to be charged with the trust and are satisfied that the assets bear the value, title and charge status as disclosed in the IM - N/A
- (c) while examining the above documents, we find that all the requirements of the Bangladesh Securities and Exchange Commission (Debt Securities) Rules, 2021 have been complied with;
- (d) we shall act as trustee to the issue as mentioned above as per provisions of the deed of trust to be executed with the issuer or the originator, as applicable and shall assume the duties and responsibilities as described in the deed of trust and in the IM;
- (e) we shall also abide by the Bangladesh Securities and Exchange Commission (Debt Securities) Rules, 2021 and conditions imposed by the Commission as regards of the issue; and
- (f) the above declarations are unequivocal and irrevocable.

For Trustee

Sd/-

Managing Director

Delta Brac Housing Finance Corporation Ltd. (DBH)

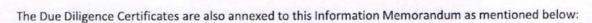
Nasimul Baten Managing Director & CEO DBH Finance PLC.

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The Premier Sank Limited Head Othice, Dhaka

2 4 NOV 202

Saved Abul Hashem FCA, FCMA Deputy Managing Director & CFC Head Office The Premier Bank Limited



- a) Declaration of the Management of the Issuer as per Rule 3 (1) (i) of Bangladesh Securities and Exchange Commission (Debt Securities) Rule 2021. Kindly Check <u>Annexure-I</u>
- b) Due Diligence Certificate of the Trustee [Rule 3(1)(m), 4(1)(c) and 4(2) (a)], is attached with this information memorandum. Kindly check Annexure II
- c) Due Diligence Certificate of the Issuer Manager is <u>Not Applicable</u> for the 5th PBL Subordinated Bond
- d) Due Diligence Certificate of the Underwriter is Not Applicable for the 5th PBL Subordinated Bond.

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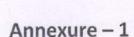
Mohammad Akram Hossain, FCS Company Secretary The Premier Bank Limited Head Office, Dhaka 2 4 NOV 2022

Saye Abul Hashem FCA, FCMA Deputy Managing Director & CFO Head Office The Premier Bank Limited 2 4 NOV 2022

M. REAZUL K. RIM, FOMA Managing Director & CEO Tria Premier Bank Ltd. Heati Office, Banani Dhata-1243

2 4 NOV 2022

Nasimul Baten
Managing Director & CEO
DBH Finance PLC.



# **Detailed Description and Information**

As per Schedule A (part I)

| Name of the Issuer                                                                     | The Premier Bank Limited                                                                                                                                                         |                                      |  |
|----------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------|--|
| Legal Status                                                                           | Public Limited Company under the Companies<br>No. 18 of 1994) and also is governed by the Ban<br>Act 1991 (Amendment up to 2018)                                                 |                                      |  |
| Registered Address and<br>Telephone Number of the<br>Issuer                            | The Premier Bank Limited Iqbal Centre (4th Floor), 42, Kemal Ataturk Av Dhaka-1213, Bangladesh. Phone: +880-2-222274844-48 Fax: +880-2-222274849 e-mail: info@premierbankltd.com | venue, Banani,                       |  |
| Name, Address, Contact<br>Number of the Contact<br>Person                              | Sayed Abul Hashem FCA, FCMA Deputy Managing Director & CFO Email: <a href="mailto:sayed.hashem@premierbankltd.com">sayed.hashem@premierbankltd.com</a> Cell: 01819-244811        |                                      |  |
| Date of Incorporation                                                                  | 10 June 1999                                                                                                                                                                     |                                      |  |
| Date of Commencement of Business                                                       | 26 October 1999                                                                                                                                                                  |                                      |  |
| Authorized Capital                                                                     | BDT 15,000.00 (as of 30 June 2022)                                                                                                                                               |                                      |  |
| Paid up Capital                                                                        | BDT 11,473.78 Million (as of 30 June 2022)                                                                                                                                       |                                      |  |
| Total Equity of the Issuer                                                             | BDT 22,757.73Million (as of 30 June 2022)                                                                                                                                        |                                      |  |
| Total Liabilities                                                                      | BDT 358,229.57 Million (as of 30 June 2022)                                                                                                                                      |                                      |  |
| Total Financial<br>Obligations                                                         | N/A                                                                                                                                                                              |                                      |  |
| Total Assets                                                                           | BDT 380,987.31 Million (as of 30 June 2022)                                                                                                                                      |                                      |  |
| Net worth of the Issuer                                                                | BDT 22,757.73 Million (as of 30 June 2022)                                                                                                                                       | 2 4 NOV 2022                         |  |
| Total Tangible Assets (Fixed assets including land, building, furniture and equipment) | BDT 3,430.02 Million (as of 30 June 2022)                                                                                                                                        | and                                  |  |
| 2. Particular of Issue<br>Manager:                                                     | Not Applicable                                                                                                                                                                   | Nasimul Baten Managing Director & CE |  |
| 3. Particular of the Issue:                                                            |                                                                                                                                                                                  | DBH Finance PLC.                     |  |
| Name of the Issue:                                                                     | 5th PBL Subordinated Bond                                                                                                                                                        |                                      |  |
| Type of instruments to be issued:                                                      | Non-convertible Unsecured Fully-redeemable<br>Subordinated Bonds                                                                                                                 |                                      |  |
| Purpose of the Issue:                                                                  | To raise Tier-II Regulatory Capital and thereby enhance Capital to Risk-weighted Asset Ratio (CRAR) as per "Guidelines on Risk-Based Capital Adequacy" of Bangladesh Bank        |                                      |  |
| Number of Securities and total size of the issue to be offered                         | No of securities to be issued: 1000 (One Thous Total size of the Issue: BDT 6,000,000,000 (Six taka)                                                                             |                                      |  |
| 2 4 NOV 2022                                                                           |                                                                                                                                                                                  | 2 4 NOV 2022                         |  |
| T 7 HO & TOTT                                                                          |                                                                                                                                                                                  | 2022 85                              |  |

Mohammad Aram Hossain, FCS Company Secretary The Premier Bank Limited Head Ottice, Dhaka

2 4 NOV 2022

Sayed Abul Hashem FCA, FCMA Deputy Managing Director & CFO Head Office The Premier Bank Limited

Bhaka-1218

| Face Value and Issue Price of securities                             | BDT 6,000,000 (Six Million Taka) per Bond                                                                                                                                                                                                                                                                                                                                                                                                     |                                                                         |                       |                |
|----------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------|-----------------------|----------------|
| Coupon rate/ Rate of profit                                          | Reference Rate + Coupon Margin                                                                                                                                                                                                                                                                                                                                                                                                                |                                                                         |                       |                |
| 'ield to maturity (YTM)/                                             | Coupon Rate                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                                                         |                       |                |
| enor:                                                                | 7 Years                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                                         |                       |                |
| Details of<br>conversion/exchange<br>option features:                | This Bond Non-Convertible in nature                                                                                                                                                                                                                                                                                                                                                                                                           |                                                                         |                       |                |
| Mode of Redemption:                                                  | Face Value (principal) redemptions will be in 10 (ten) tranches commencing at the end of the 30 <sup>th</sup> month from the date of drawdown in the following manner:                                                                                                                                                                                                                                                                        |                                                                         |                       |                |
|                                                                      | diawaowiiiii                                                                                                                                                                                                                                                                                                                                                                                                                                  | Period                                                                  | Redemption            |                |
|                                                                      |                                                                                                                                                                                                                                                                                                                                                                                                                                               | 30 <sup>th</sup>                                                        | 10.0%                 |                |
|                                                                      |                                                                                                                                                                                                                                                                                                                                                                                                                                               | 36 <sup>th</sup>                                                        | 10.0%                 |                |
|                                                                      |                                                                                                                                                                                                                                                                                                                                                                                                                                               | 42 <sup>nd</sup>                                                        | 10.0%                 |                |
|                                                                      |                                                                                                                                                                                                                                                                                                                                                                                                                                               | 48 <sup>th</sup>                                                        | 10.0%                 |                |
|                                                                      |                                                                                                                                                                                                                                                                                                                                                                                                                                               | 54 <sup>th</sup>                                                        | 10.0%                 |                |
|                                                                      |                                                                                                                                                                                                                                                                                                                                                                                                                                               | 60 <sup>th</sup>                                                        | 10.0%                 |                |
|                                                                      |                                                                                                                                                                                                                                                                                                                                                                                                                                               | 66 <sup>th</sup>                                                        | 10.0%                 |                |
|                                                                      |                                                                                                                                                                                                                                                                                                                                                                                                                                               | 72 <sup>nd</sup>                                                        | 10.0%                 |                |
|                                                                      |                                                                                                                                                                                                                                                                                                                                                                                                                                               | 78 <sup>th</sup>                                                        | 10.0%                 |                |
|                                                                      |                                                                                                                                                                                                                                                                                                                                                                                                                                               | 84 <sup>th</sup>                                                        | 10.0%                 |                |
| Mode of option (call or put) if any:                                 | The Bond is non-convertible and not-callable and has no prepayment option.                                                                                                                                                                                                                                                                                                                                                                    |                                                                         |                       |                |
| Applicable Tax Rate:                                                 |                                                                                                                                                                                                                                                                                                                                                                                                                                               | he laws of Bang                                                         |                       |                |
| Default Protection Mechanism (details of credit enhancement) if any: | This Bond is U<br>applicable.                                                                                                                                                                                                                                                                                                                                                                                                                 | Insecured in n                                                          | ature. No credit enh  | ancement is    |
| Type of collateral<br>securities being offered, if<br>any:           | Unsecured                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                                                         |                       |                |
| Status of securities                                                 | 5th PBL Suboro                                                                                                                                                                                                                                                                                                                                                                                                                                | dinated Bond is                                                         | superior to the claim | s of investors |
| holders in case of priority<br>of payment:                           | Sth PBL Subordinated Bond is superior to the claims of investors in equity shares and Subordinated to the claims of the depositors and the other creditors as Tier 2 Capital (as defined in the Basel III Guidelines) of the Bank. It is neither secured nor covered by a guarantee of the issuer nor related entity or other arrangement that legally or economically enhances the seniority of the claim vis-à-vis bank creditors.  2 4 NOV |                                                                         |                       |                |
| Period within which securities to be issued:                         | As per the Cor                                                                                                                                                                                                                                                                                                                                                                                                                                | As per the Consent Letter from BSEC                                     |                       |                |
| Nature of tradability or listing in stock exchange(s):               | As per the Cor                                                                                                                                                                                                                                                                                                                                                                                                                                | As per the Consent Letter from BSEC  Nasimul I  Managing Direct  DBH E: |                       |                |
| Others:                                                              |                                                                                                                                                                                                                                                                                                                                                                                                                                               |                                                                         |                       | DBH Financ     |
| Investors:                                                           | Institutional                                                                                                                                                                                                                                                                                                                                                                                                                                 | investors an                                                            | d high net-worth      | individual     |
| Mode of Placement:                                                   |                                                                                                                                                                                                                                                                                                                                                                                                                                               | ment on a best                                                          | effort basis          |                |
|                                                                      |                                                                                                                                                                                                                                                                                                                                                                                                                                               |                                                                         |                       |                |

Mohammad Akram Hossain, FCS Company Secretary The Premier Bank Limited Head Office, Dhaka

2 4 NOV 2022

Reference Rate:

2 4 NOV 2022

Reference Rate will be rounded to 2 (two) decimal places.

banks (excluding foreign banks and islamic banks) as published by Bangladesh Bank on the Quotation Day. The

Latest average 6-month FDR rate of all private commercial

Sayed Abul Hashem FCA, FCMA Deputy Managing Director & CFO Head Office The Premier Bank Limited



| Quotation Day                                         | Five (05) days before the first day of any period for which Coupon is to be paid.                                                                                                  |  |  |
|-------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|--|
| Coupon Margin:                                        | 2.00%                                                                                                                                                                              |  |  |
| Range of Coupon Rate:                                 | Floor: 6.00% - Celling: 9.00% at all times                                                                                                                                         |  |  |
| Coupon Payment:                                       | Semi-annually beginning at the end of 6 months from drawdown date.                                                                                                                 |  |  |
| Transferability/Liquidity:                            | Freely transferable by the provisions of the Trust Deed                                                                                                                            |  |  |
| Governing Law:                                        | The Bonds are governed by and shall be construed by the existing laws of Bangladesh. Any dispute arising thereof shall be subject to the jurisdiction of the courts of Bangladesh. |  |  |
| 4. Particulars of Trustee:                            |                                                                                                                                                                                    |  |  |
| Name of Trustee                                       | Delta Brac Housing Finance Corporation Ltd. (DBH)                                                                                                                                  |  |  |
| Paid Up Capital                                       | BDT 1,772.64 million (as of 31 December 2021)                                                                                                                                      |  |  |
| Net Worth of the Trustee                              | BDT 7,244.13 million (as of 31 December 2021)                                                                                                                                      |  |  |
| Name of the Issues where<br>performing as Trustee     | N/A                                                                                                                                                                                |  |  |
| 5. Particulars of Credit Rati                         | ing Company:                                                                                                                                                                       |  |  |
| Name of the Credit Rating<br>Company                  | Argus Credit Rating Services Limited                                                                                                                                               |  |  |
| Credit rating status of the issuer                    | Long Term: AA+ Short Term: ST-1 Valid from: 30 June 2022 Valid To: 29 June 2023                                                                                                    |  |  |
| Credit rating status of the issue                     | Long Term: AA Short Term: ST-1 Valid from: 06 June 2022 Valid to: 05 June 2023                                                                                                     |  |  |
| Latest default rate of the<br>Credit Rating Company   | 0%                                                                                                                                                                                 |  |  |
| Average time to default of<br>the rated Category      | 0 days                                                                                                                                                                             |  |  |
| Rating Trigger                                        | N/A                                                                                                                                                                                |  |  |
| Date of audited accounts, which is included in the IM | 30 June 2022                                                                                                                                                                       |  |  |
| 6. Particulars of Originators (if Any):               | Not Applicable                                                                                                                                                                     |  |  |
| 7. Particulars of other contractual parties:          | Common Legal Counsel : Amicus Curiae                                                                                                                                               |  |  |

2 4 NOV 2022

Nasimul Baten Managing Director & CEO DBH Finance PLC.

2 4 NOV 2022

Company Secretary Premier Basik Limited Head Office, Dhaka 24 NOV 2022

Sayed Abul Hashem FCA, FCMA Deputy Managing Director & CFC Head Office The Premier Bank Limited 2 4 NOV 2022

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M. REAZUL KARIM, FCMA Managing Director & CEO The Premier Earth Ltd. Flead Critice, Earthurk Preside-1218

# Annexure - 2

(Credit Rating of the Issue)

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Company Secretary
The Premier Bank Limited
Head Office, Dhaka

2 4 NOV 2022

Sayed Abul Hashem FCA, FCMA Deputy Managing Director & CFO Head Office

The Premier Bank Limited

2 4 NOV 2022

M. REAZUEKARIM, FCMA Managing Director & CEO The Premier Bank Ltd.

Dhaka-1918

2 4 NOV 2022

Nasimul Baten
Managing Director & CEO
DBH Finance PLC.

# ARGUS CREDIT RATING SERVICES LTD. (ACRSL)

**Credit Rating Report** 

# PBL 5th Subordinated Bond

2 4 NOV 2022

Nasimul Baten Managing Director & CEO DBH Finance PLC.

2 4 NOV 2022

Mohammad Akram Hossam, FCS Company Secretary The Premier Bank Limited Head Office, Dhaka 2 4) NOV 2022

Sayed Abul Hashem FCA, FCMA Deputy Managing Director & CFO Head Office The Premier Bank Limited M. REAZUL KARIM, FCMA
Managing Director & CEO
The Premier Bank Ltd.
Head Office Banaril
Dhame 1210



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The rating does not address the risk of loss due to risks other than credit risk, unless such risk is categorically and specifically mentioned. A rating report providing a rating is neither a prospectus nor a substitute for the information assembled, verified and presented to investors by the issuer or a corporate entity and its agents in connection with the offer or sale of the securities or otherwise any other financial facilities including any term loan, working capital loan, project loan, SOD Facilities, guarantee, debenture or any other form of lending and facilities, and is in no way an absolute measure of risk, and should be read in conjunction with the due diligence or otherwise any other risk evaluation. The rating should not solely be relied on and is not a substitute for the skill, judgment and experience of the user, its management, employee(s), advisor(s) and/or client(s) when making investment and other business decisions. The rating is not an investment advice or recommendation to grant financial facilities, lend, grant credit facilities, buy, sell, or hold stocks or shares, bonds, debentures in any entity or any particular security and go investment or any other decision should be made solely on the basis of a credit rating. Rather, PBL 5th Subordinated Bond, and any other users should perform their own analysis and conduct appropriate due diligence. The ACRSL ratings do not comment on the probability of default in repayment of loan, redemption of bond, enforcement of securities and collaterals, adequacy of market price, the suitability of any security for a particular investor or corporate personality, or the tax-exempt nature or taxability of payments made in respect of an entity or corporate personality or financial instrument or bank loan or any financial facility or a project finance or any security or otherwise; and does not assess or indicate the likelihood of changes in the market price or value of rated instruments and financial facilities due to market-related factors, such as changes in interest rates or liquidity or otherwise; nor is it an opinion of the liquidity in the market of the user's securities and creditworthiness. ACRSL does not act as a fiduciary or an investment advisor except where registered as such. ACRSL is not engaged in the offer or sale of any security or otherwise any financial facility. ACRSL does not provide investment advice of any sort. ACRSL does not take any responsibility of securing due and proper compliance with any contractual, regulatory, statutory obligations of the client including repayment of loan and other credit facilities granted or to be granted by the client. ACRSL shall not be responsible for any default or misrepresentation by the clients of under any circumstances.

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Company Secretary

Head Office, Dhaka

Nasimul Baten Managing Director & CEO DBH Finance PLC.

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Sayed Abul Hashem FCA, FCMA The Premier Bank Limitedeputy Managing Director & CFC

Head Office he Premier Bank Limited OV 2022



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Authorized Signature:

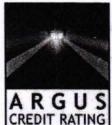
Name:

Designation:

Date:

#### CONTACT INFORMATION

For Additional Information Please Contact:



**ARGUS Credit Rating Services Limited** Level-13, BDBL Bhaban, 8 Rajuk Avenue, Dhaka-1000, Bangladesh Email: info@acrslbd.com

2 4 NOV 2022 Nasimul Baten Managing Director & CEO DBH Finance PLC.

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Company Secretary The Premier Bank Limited Head Office, Dhaka

Sayed Abul Hashem FC aputy Managing Director & CFC

2 4 NOV 2022



Instrument:

PBL 5th Subordinated Bond

**Issuance Amount:** 

BDT 6,000.00 MN

Trustee:

Prime Finance Capital Management Ltd.

Coupon Rate:

Reference Rate+ Coupon

Margin

Reference Rate: 6 months

FDR rate

Coupon Margin:

2.00% p.a.

Coupon Floor Rate:

7.00% p.a.

Coupon Ceiling Rate:

9.00% p.a.

**Placement Process:** 

BDT 6000.00 MN through Private Placement &

Tenor: 7 Years

**Bond Issuer:** 

The Premier Bank Limited

Activity

Commercial Bank

Incorporated on:

10 June 1999

Chairman:

Dr. H. B. M. Iqbal

Managing Director:

Mr. M. Reazul Karim

**Total Assets:** 

BDT 357,426.62 Million

**Total Equity:** 

BDT 22,364.32 Million

**Head Office:** 

Iqbal Centre (4th Floor), 42 Kemal Ataturk Avenue, Banani, Dhaka-1213. CREDIT RATING REPORT

Of

**PBL 5th Subordinated Bond** 

Ref No

: ACRSL 19212

**Instrument Name** 

: PBL 5th Subordinated Bond

**Assigned Ticker** 

:PBLSubordinatedBond

**Issuer Name** 

: The Premier Bank Limited

**Rating Type** 

: Instrument

**Rating Validity** 

: 05 Jun 2023

Analyst(s)

: ACRSL Analyst Team

Committee(s)

: ACRSL Rating Committees

#### **Rating Summary**

| CREDIT RATING   | CURRENT     | PREVIOUS |
|-----------------|-------------|----------|
| Long-Term       | AA          | N/A      |
| Short-Term      | ST-1        | N/A      |
| Publishing Date | 06 Jun 2022 | N/A      |
| Outlook         | Stable      | N/A      |

#### **Rating Explanation**

| AA   | Investment grade. Very high credit quality and minimal expectation of credit risk. When assigned this rating indicates the obligor has very strong capacity to meet its financial obligations and is unlikely to be impacted adversely by foreseeable events. |
|------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| ST-1 | Highest certainty of timely payment. Short-term liquidity including internal fund generation is very strong and access to alternative sources of funds is outstanding, Safety is almost like risk free Government short-term obligations.                     |

Rating Validity: This validity assumes no additional loan over that disclosed in Q1FY22 [ended March 31] audited/management certified balance sheet and that management has disclosed at material &adverse to financials since Q1FY22.

Nasimul Baten Managing Director & CEO

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Khan Mid Abdul Wahab, FCMA Chief Operating Officer

Chief Operating Officer
ARGUS Credit Rating Services Ltd.

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Sayed Abul Hashem FCA, FCMA Deputy Managing Director & CFC

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Head Office

M. REAZUL K RIM, 5013 Managing Director & CEO The Premier Bank Ltd Head Office, Banani Dhake-1213



#### **Executive Summary**

#### Strengths:

- Premier Bank Limited (PBL) has registered positive operating revenue growth. This robust growth is driven by its income from investment which was one of the major drivers behind the operating income growth of PBL. Net interest income's contribution to total operating income remained 27.12%, followed by investment income 26.37%, commission, exchange and brokerage income 26.54% and the rest is of from other operating income which is 19.98% in FY21, this is a positive rating factor in our view.
- PBL has maintained stable growth in loan disbursement. Interest income
  from disbursed loan is one of the primary income sources for a commercial
  bank and bank always try to construct a good credit portfolio moving
  forward with its deposit growth. In FY19 PBL's loan portfolio was BDT
  191,115.75MN, which further reached at BDT 215,215.93MN in FY20,
  increased by 12.61%. In FY21, it increased by 17.09% to BDT 251,991.32
  MN, representing a good Compound Annual Growth Rate (CAGR) of
  14.83%.
- PBL is adequately capitalized to maintain its Capital to Risk-weighted
   Asset Ratio (CRAR) above regulatory requirement. The Capital to Risk weighted Asset Ratio (CRAR) of PBL is higher than the regulatory
   requirement of 12.50% under the BASEL III framework. PBL's capital
   adequacy ratio stood at 13.96% in FY21, in line with its risk weighted asset
   of BDT 250,641.15 MN.

#### Concerns:

High return offered by government Sanchayapatra is a barrier to the
development of the bond market. Sanchayapatra from the Government
of Bangladesh already offering lucrative rates of return, which are higher
than most of the term-deposits offered by scheduled banks. Since, these
instruments are risk-free, it is necessary for corporate bonds to offer a
higher rate of return (to compensate investors for their additional risk),
which makes issuing bonds unattractive to the investors.

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Head Office, Dhaka

ayed Abul Hashem FCA, FCMA sput Managing Director & CFO

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#### **Rating Rationale**

#### **Key Rating Drivers:**

- We are assigning a long-term rating of "AA" and a short-term rating of "ST-1"to PBL 5th Subordinated Bond (Hereafter the Debt Instrument or PBPB).
- Premier Bank Limited (PBL) has registered a positive operating revenue growth over the last 3-years. PBL's operating income demonstrated an increasing trend during last three years. The operating income of PBL increased from BDT 13,170.57 MN in FY19 to BDT 13,437.47 MN in FY20. Subsequently in FY21 the operating income of PBL increased to BDT 16,020.37 MN & Representing a Compounded Annual Growth Rateof10.29%. This growth is mainly driven by its income from investment. This was one of the major drivers behind the operating income growth of PBL. Net interest income's contribution to total operating income remained 27.12%, followed by investment income 26.37%, commission, exchange and brokerage income 26.54% and rest of from other operating is 19.98% in FY21 which is a positive rating factor in our view.
- PBL has maintained a positive growth in loan disbursement. During the
  last three years PBL' loan portfolio showed an in increasing trend. In FY19
  PBL's loan portfolio was BDT 191,132.91 MN then reached at BDT
  215,215.93 MN in FY20, increased by 12.61%. In FY21 it further increased
  by 17.07% to BDT 251,991.32 MN. Over the last three years PBL's loan
  portfolio increased at a CAGR of 14.83%, which is much more than the
  banking sector growth. ACRSL possess a positive outlook on future loan
  disbursement growth of PBL.
- The Non-Performing Loan (NPL) to Total loan ratio of PBL demonstrated a decreasing trend, Total Non-Performing Loan of PBL was BDT 12, 658.13 MN in FY19 then increased to BDT 5,357.21 MN in FY20 and further decreased to BDT 6,817.97 MN in FY21. At the same time PBL's NPL to Total Loan ratio was 6.62% which decline to 2.49% in FY20 and further decreased to 2.13% in FY21. Though the total amount of Non-Performing loan of PBL fluctuating during last three years but recently followed a decreasing trend as a percentage of total loans, defaulted loans decreased in the banking sector due to the simplification of rules and regulations by the central bank. Bangladesh Bank has relaxed several rules relating to loan classifications, including a 360-day exit plan that helped reduce default loans. A relaxed rescheduling facility was offered to defaulters in 2019 that allowed them to regularize NPLs by way of giving 2.0 per cent down payment, which slashed classified loans in banks. In addition to that Bangladesh Bank (BB) announces moratorium on loan re-payments until June 2021 and that such borrowers will not be in default.
- PBL is adequately capitalized to maintain its Capital to Risk-weighted
   Asset Ratio (CRAR) above regulatory requirement. The Capital to Risk weighted Asset Ratio (CRAR) of PBL is higher than the regulatory
   requirement of 12.50% under the BASEL III framework. PBL's capital
   adequacy ratio stood at 13.96% in FY21, in line with its risk weighted asset
   of BDT 250,641.15 MN.

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Sayed Abul Hashem FCA, FCM/ Deputy Managing Director & CF Head Office

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M. Richard Die Managing Die Premier Banani Head Office, Banani Hea



- Capital to Risk-weighted Asset Ratio (CRAR): The Capital to Risk-weighted Asset Ratio (CRAR) of PBL is higher than the regulatory requirement of 12.50% under the BASEL III framework. PBL's Capital to Risk-weighted Asset Ratio was 13.62% in FY19 which slightly increased to 13.96% in FY20, which is in line with its risk weighted asset of BDT 212,467.38 MN, BDT 250,641.15 MN respectively.
- Developing economies can benefit in multiple ways from a welldeveloped bond market. A well-developed bond market can incentivize overall financial market and its players to be more efficient and spreads risks across investors and intermediaries. It can potentially supplement the existing banking system in mobilizing funds to enterprises (both government and corporate) as doing so reduces vulnerability of the financial system to external shocks by diversifying the funding basket of the economy. Looking at the previous global financial crises during FY07-08 would reveal how systematic problems in the banking sector have interrupted the flow of funds from savers to investors for a significant long period of time. Banks dominate the financial sector in Bangladesh economics where bonds can effectively manage the mismatches in the economic scenario of an emerging financial market. Bonds in Asian markets are either denominated in USD or local currency. All countries have their own principles for issuance of bonds. In South-East Asia, bonds came into highlight after the financial break-down during late 90s. It was understood by many that large dependence of financial sector in commercial banks is not a good idea, where problems such as liquidity and mismatch always increases.
- Over the near to intermediate term, ACRSL is concerned regarding the exposure of to the Banking sector. Due to Covid-19, the economic recession recovery is not going to be like L shape or V shape rather than the recovery is likely to be 'K' shaped. The Bangladeshi-bank sector was already struggling prior to the pandemic owing to the imposition of a single digit interest ceiling on all loans (except credit cards), liquidity pressures and persistently deteriorating non-performing loans (NPL). Bangladesh Bank has relaxed several rules relating to loan classifications, including a 360-day exit plan that helped to reduce default loans. A relaxed rescheduling facility was offered to defaulters in 2019 that allowed them to regularize NPLs by way of giving 2.0 percent down payment, which slashed classified loans in banks. In addition to that Bangladesh Bank (BB) announces moratorium on loan payments until June 2021 and that such borrowers will not be in default. However, owing to the COVID-19 pandemic and subsequent lockdown, the banking sector will face an acute crisis on multiple fronts, as banks' asset quality is likely to deteriorate while their interest and fee-based income are all affected at the same time.

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yed Abul Hashem FCA, FCMA puty Managing Director & CFC M. REAZUN Bandar Ltd.



- High return offered by government Sanchaypatra is a barrier to the
  development of the bond market. The Bangladesh Sanchaypatra from the
  Government of Bangladesh already offer lucrative rates of return, which
  are higher than most term deposits offered by scheduled banks. Since
  these instruments are risk-free, it is necessary for corporate bonds to offer
  higher rates of return (to compensate investors for their additional risks),
  which makes issuing bonds quite unfeasible. In addition, this high cost of
  borrowing is also causing the government to bleed through its fiscal
  budget every year.
- Absence of a vibrant and liquid secondary market: The absence of a vibrant and liquid secondary market is partly caused by the absence of a significant number of retail bond investors that has made it difficult to properly price the bonds in the primary market and also impacting easy exit of the holdings. Limited number of prospective investors due to focus on capital gains: The investor base in the bond market is very insignificant compared to the investor base in capital market as the capital market offers higher return but at the cost of higher risk. In addition, investors are reluctant to invest in the bond market as they prefer short-term deposits products offered by financial institutions over long-term investment in Bonds. The majority of investors in Bangladesh prefer capital gains over regular interest income; this is reflected by their preference for stocks over bonds.
- Distribution of credit based on political influence, impunity culture, abuse
  of power in loan distribution and weakness of existing laws contribute to
  the decay of the banking sector. Additionally, regulatory requirements
  become a problem area when changes in regulation prompt regulators to
  roll-out action plans without thorough research or understanding the
  future implications and the ability of the banks to comply with it. This not
  only confuses stakeholders but also delays implementation.

Special Note: This credit rating report is being released by ARGUS Credit Rating Services Limited after analyzing the performance of the company as on Audited financials from FY19 to FY21 (Ending December 31) with due consideration to subsequent events up to the date of reporting.

2 4 NOV 2022

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Sayed Abul Hashem FCA, FCMA Deputy Managing Director & CFO Head Office Manager Head Office, barrant



#### BANKING SECTOR OF BANGLADESH

Banking is the backbone of national economy. All sorts of economic and financial activities revolve round the axis of the bank. As the industry produces goods and commodities, so does the bank creates and controls money-market and promotes formation of capital. Services to its customers are the products of banking industry besides being a pivotal factor in promoting capital formation in the country. The role of banking can hardly be over emphasized.

Banking industry of Bangladesh has achieved remarkable momentum over the last few decades. It has brought several positive changes in terms of expansion, modernization, quality of assets, application of international standards, technology adaptation, capacity development efforts, corporate governance, and improved regulatory and supervisory environment. The development is not, however, uniform in all banks. Fortunately, the industry did not have to face any severe fallout from the 2007-2008 Global Financial Crises (GFC). However, like other global economies, the industry is becoming exposed to newer challenges, financial crimes, and competitions. Though there are several instances and successful efforts of bank leadership to address the changing needs, all banks are required to develop their customized paths to sustain on a continuous process. Effective leadership, sound governance framework, and emotional intelligence are tools for tomorrow's banks to survive.

As a developing economy Bangladesh has encouraged to develop its banking industry to promote economic growth. Over the last three decades or so the country has seen spectacular expansion of the banking industry. The banking industry in Bangladesh has even gone a step further by promoting financial inclusion of the very poor in rural areas of which microfinance and microcredit are the policy instruments to achieve that objective. This has helped to expand the monetization of the rural economy, and as a consequence it has become more market-oriented. Such market orientation of the rural economy also facilitated continuous resource transfer from rural areas to urban areas. Now the biggest threat to achieving sustained economic growth has become the banking industry itself, especially the state-owned banks. This is despite Bangladesh adopting internationally recognized banking practices such as Basel

The banking sector of Bangladesh has been struggling to survive in the last couple of years. Most of the banks are in trouble regarding loan default, high non-performing loans and other issues. The pandemic situation has made the situation worse for the whole economy. The banking sector, a vital player in a country's monetary and fiscal system, continues to face the wrath of the Covid-19 pandemic.

A major change in policy in the banking sector was seen in 2020. The Bangladesh Bank initiated single-digit borrowing and lending rate back in April 2020. The main purpose was to attract investors with a single-digit interest rate. It was expected that investments would go up as the borrowing rate is below ten percent. Along with this, some banks expected that deposits from individuals would go down because of the less-than-six percent interest rate in depository money.

The main reason for this excess cash is low investment opportunities in the economy due to the Covid-19 situation along with a huge cash injection from the Bangladesh Bank. Rather than being low, bank deposits, excluding inter-

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Sayed Abul Hashem FCA

Deputy Managing Director & CFO Head Office

or Bank Limiter



bank balance, rose to Tk. 13,454.36 billion at the end of September 2020 from Tk. 13,054.54 billion nearly three months prior. Also, excess liquidity increased to almost 105 percent and stood at around Tk. 160,979 crore at that same period of time if we look at year-to-year analysis. Bangladesh Bank has already injected around Tk. 55,000 crore into the financial sector as part of its effort to implement the stimulus packages.

Also, remittances increased drastically last year, likely due to heightened uncertainty in the global economy. It is expected to increase by over 40 percent this year compared to the previous year. Excess dollars in the banking sector create an imbalance in the dollar rate by making a stronger national currency. But to provide an advantage to the local exporters, keeping the price stable is necessary. As a result, Bangladesh Bank bought back around 5 billion dollars from the regular market to keep the dollar stable which is needed in terms of maintaining export-import balance. And it also helped to increase the liquidity in the market.

At the end of September last year, the banking sector's total default loans stood at Tk. 94,440.5 crore, which was 8.88 percent of total outstanding loans; it was around Tk. 116,288 crore in the same period in the year prior. The amount decreased because of the regularization of a big chunk of defaulted loans through a special rescheduling policy of the central bank.

One of the main problems faced by banks is recovering money from big borrowers. If business as usual continues, it will be hard to survive in the long term. To address the problem of defaulted loans in the future, banks should take the necessary steps to investigate borrowers' position.

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#### DOMESTIC BOND MARKET OF BANGLADESH

As Bangladesh aspires to be a developed nation by 2041 with success stories in infrastructural development expected to continue for years to come, a welldeveloped financial market with active role of corporate and government bonds has become a dire necessity. The Global Infrastructure Hub estimates that a cumulative total of USD 600 Billion of investments would be required in infrastructure sector alone from 2016 to 2040. But if you expect the current trends of actual investments to continue, a gap of USD 200 Billion long-term financing with no visible source of funding still needs to be addressed. Developing of a well-functioning and sizeable bond market that caters to the needs of both investors and issuers alike can be potential long-term fund mobilization alternative. Moreover, even if you look at the current trends, Bangladesh has invested billions of dollars in mega infrastructure projects that are expected to start operation within a few years. But, rolling these hard infrastructures on a consistent basis is only possible when the country simultaneously pursues development of soft infrastructures like developing of financial markets such as the bond markets. The long-term nature of bonds investments with flexible structuring mechanisms & repayment structures are ideal for supporting the investment and cash-flow needs of these long-term projects and capital expansions for a fast growing economy like ours.

According to Capital Markets Fact Book July 2021, currently global bond market size stands at \$124 trillion while global equity market size stands at \$106 trillion as of 2021. Bond market size of neighboring countries like Malaysia, Indonesia and Pakistan stand at \$345 billion, \$233 billion and \$66 billion respectively whereas Bangladesh's bond market (both treasury bond and corporate bonds combined) currently stands at \$18 billion. Undeniably, Bangladesh falls short of most of the developing economies in terms of bond market size.

Absence of a vibrant bond market in Bangladesh puts extreme burden on bank financing. Banks depend on short-term deposits to run operations. So, when they provide long-term loans with short-term deposits it creates pressure on their liquidity management that eventually leads to severe asset liability mismatch.

Looking into the Bangladesh Bond Market, we can see that it is a small market and it is highly dominated by government debt securities and capital bonds issued by banks and non-bank Financial Institutions (FI).

Banks and FIs issue capital bonds to meet the regulatory requirement and to strengthen their capital base. Corporate houses also issue the ZCB or Coupon Bearing Bond but the coupon/return percentage is still low.

Fortunately, the situation is getting better as time passes with the proactive and collaborative approach of regulators and related stakeholders. Recently the Shariah-compliant bond, the Bangladesh Government Islamic Investment (Sukuk), has drawn over eight times applications from investors in the final phase of auction. The fund was raised for the implementation of the Government's safe water supply project for the whole country. The

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oversubscription clearly shows the interest and curiosity of the stakeholders towards this type of financial instrument.

Not only that, Bangladesh has also entered into the eta of green bond in 2021 with the approval of its first green bond to finance environment-friendly projects including renewable energy. Bangladesh Securities and Exchange Commission (BSEC) has approved the Non-Governmental Organization (NGO) named Sajida Foundation to raise money from the capital market by issuing green bonds.

In line with introducing some innovative solutions to create incentives, especially for the private sector, to promote financing for inclusive development, Bangladesh has also started working with Blue Bond. The blue bond is a new concept, and thus, there is still a lack of awareness and expertise in this area.

Furthermore, Bangladesh Securities and Exchange Commission (BSEC) has issued a debt securities rule in 2021, and afterward more than 10 banks have applied for perpetual bond and subordinated bond. Previously, BSEC gave approval to another 11 banks to issue this BASEL-III compliant AT-1 bonds. Perpetual Bonds are a new inclusion in this market as it was previously highly dominated with subordinated bonds issued by banks.

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#### 1 INSTRUMENT DESCRIPTION

#### 1.1 PBL 5TH SUBORDINATED BOND

#### 1.1.1 Instrument Summary:

The premier Bank Limited (PBL) has decided to raise Additional Tier-II Capital through issuance of PBL 5th Subordinated Bond, in order to strengthen its capital base in accordance with Bangladesh Bank's Guidelines on Risk Based Capital Adequacy (Revised Regulatory Capital Framework in line with Basel III). The proposed bond issue will allow the bank to enhance its capital strength and continue to grow its balance sheet in the future years.

The Issuer has planned to raise BDT 6,000.00 MN to strengthen its additional Tier II Capital base. The fund raised through issuing the proposed bonds will provide the Bank additional Capital cushion in light of risk weighted Capital Adequacy Ratio, and will help the Bank to grow its loans and advance portfolio and to open new branches.

The proposed bond will qualify as part of PBL's additional Tier-II capital and will help maintain healthy capital adequacy ratios in the next few years. Besides, the BDT 6,000.00 million funds will be used for undertaking general business activities of the bank including strengthening of the loan portfolio and other securities.

No. of Bonds to be issued is 1,000 under private placement. Bonds per lot/ Minimum Subscription will be one (1) bond for private issue and BDT 6,000,000 for private placement. The Bonds shall be Subordinated i.e. maturity date of the bond is 7 years, and Face Value (principal) redemptions will be in 10 (ten) tranches commencing at the end of the 30<sup>th</sup> month from the date of drawdown.

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Major features of the PBL 5th Subordinated Bond a represented below:

#### BASIC FEATURES OF THE INSTRUMENT

Finalization of all terms & conditions of this instrument (stipulated in below table) are subject to approval from concerned regulatory authorities and may need to change as per regulatory instruction.

| ssuer                                  | The Premier Bank Limited (PBL)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |  |
|----------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|
| The Issue                              | 5 <sup>th</sup> PBL Subordinated Bond                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |  |
| Nature of Instrument                   | Non-convertible, Unsecured, Fully-redeemable, Floating Rate Subordinated Bonds                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |  |
| Purpose and Objectives                 | To raise additional Tier-II Capital through issuance of PBL 5th Subordinated Bond in order to strengthen its capital base in accordance with Bangladesh Bank's Guidelines on Risk Based Capital Adequacy (Revised Regulatory Capital Framework in line with Basel III).  The funds being raised by the Bank through the mentioned Issue are not meant for financing any particular project. The Bank shall utilize the proceeds of the Issue for its regular business activities. The Bank shall not utilize proceeds of the Issue for any purpose which may be in contravention of the regulations/ guidelines/ norms issued by the |  |
| Arranger and Issue Manager             | Bangladesh Bank and Bangladesh Security Exchang and Commission where applicable.  UCB Investment Limited                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |  |
|                                        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |  |
| Paying Agent, Register, Transfer Agent | Prime Finance Capital Management Limited                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |  |
| Trustee                                | Prime Finance Capital Management Limited                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |  |
| Mode of Issue                          | Private Placement                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |  |
| Facility Size                          | BDT 6,000,000,000 (Six thousand million taka)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |  |

|                                          | No. of Bonds to be Issued           | 1,000 (One thousand)                                                                         |
|------------------------------------------|-------------------------------------|----------------------------------------------------------------------------------------------|
|                                          | Face Value                          | BDT 6,000,000 (Six Million Taka) per Bond                                                    |
|                                          | Minimum Subscription:               | BDT 6,000,000 (Six Million Taka)                                                             |
|                                          | Tenure                              | 7 Years                                                                                      |
|                                          | Investors                           | Institutional investors and high net-worth individual investors                              |
| 2 I NOV 202                              | Yield to Maturity / Rate of Return: | Coupon Rate                                                                                  |
| Lights 202                               | Coupon Rate                         | Reference Rate + Coupon Margin                                                               |
| Bu                                       | Reference Rate                      | Latest average 6-month FDR rate of all private commercial banks (excluding foreign banks and |
| Nasimul Baten<br>Managing Director & CEO |                                     | Islamic banks) as published by Bangladesh Bank on                                            |
| DBH Finance                              | PLC.                                |                                                                                              |

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|                                                    |                                                                                         | the Quotation Day. The Reference Rate will be rounded to 2 (two) decimal places.                                                                                                                    |                                      |  |
|----------------------------------------------------|-----------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------|--|
|                                                    | Coupon Margin                                                                           | 2%                                                                                                                                                                                                  |                                      |  |
|                                                    | Quotation Day                                                                           | Five (05) days before the fire which Coupon is to be paid                                                                                                                                           | st day of any period for             |  |
|                                                    | Coupon Range                                                                            | Floor: 7.00% - Celling: 9.00% at                                                                                                                                                                    |                                      |  |
|                                                    | Coupon Discretion                                                                       | The bank will have full discretion at all time cancel distributions/payments to the bondholder.  Any coupon payment will be distributed subjet having available distributable profit of the issuer. |                                      |  |
|                                                    | Exercise of Coupon Discretion                                                           |                                                                                                                                                                                                     |                                      |  |
|                                                    | Coupon Payment Frequency Semi-annually be drawdown date.                                |                                                                                                                                                                                                     | eginning at the end of 6 months from |  |
|                                                    | Repayment Schedule:                                                                     | Face Value (principal) redemptions will be in<br>tranches commencing at the end of the 30<br>from the date of drawdown in the following r                                                           |                                      |  |
|                                                    |                                                                                         | Period                                                                                                                                                                                              | Redemption                           |  |
|                                                    |                                                                                         | 30 <sup>th</sup>                                                                                                                                                                                    | 10%                                  |  |
|                                                    |                                                                                         | 36 <sup>th</sup>                                                                                                                                                                                    | 10%                                  |  |
|                                                    |                                                                                         | 42 <sup>th</sup>                                                                                                                                                                                    | 10%                                  |  |
|                                                    |                                                                                         | 48 <sup>th</sup>                                                                                                                                                                                    | 10%                                  |  |
|                                                    |                                                                                         | 54 <sup>th</sup>                                                                                                                                                                                    | 10%                                  |  |
|                                                    |                                                                                         | 60 <sup>th</sup>                                                                                                                                                                                    | 10%                                  |  |
|                                                    |                                                                                         | 66 <sup>th</sup>                                                                                                                                                                                    | 10%                                  |  |
|                                                    |                                                                                         | 72 <sup>th</sup>                                                                                                                                                                                    | 10%                                  |  |
|                                                    |                                                                                         | 78 <sup>th</sup>                                                                                                                                                                                    | 10%                                  |  |
|                                                    |                                                                                         | 84 <sup>th</sup>                                                                                                                                                                                    | 10%                                  |  |
|                                                    | Call Refunding &Conversion Features:                                                    | The Bond is non-convertible                                                                                                                                                                         |                                      |  |
|                                                    | Default Protection Mechanism (details of credit enhancement) if any:                    | This Bond is Unsecured in nature. No cred enhancement is applicable.                                                                                                                                |                                      |  |
|                                                    | Cost Related to the Issue                                                               |                                                                                                                                                                                                     |                                      |  |
|                                                    | Mode of option (call or put) if any:                                                    | The Bond is non-convertible and non-callable and has no prepayment option                                                                                                                           |                                      |  |
|                                                    | Tax Features:                                                                           | According to the laws of Bangladesh                                                                                                                                                                 |                                      |  |
|                                                    | Description of Collateral Security and type of charges to be created against the issue: | Unsecured                                                                                                                                                                                           |                                      |  |
|                                                    | Late Payment                                                                            | The Issuer shall pay a late payment penalty of 2% (two percent) higher than the Coupon Rate and be payable on the amount not paid on the due date up till the date of actual payment                |                                      |  |
|                                                    | Transferability/Liquidity:                                                              | Freely transferable by the provisions of the Trust<br>Deed                                                                                                                                          |                                      |  |
| 2 4 NOV 2022 Governing Law by the exit arising the |                                                                                         | The Bonds are governed by by the existing laws of Bang arising thereof shall be sub the courts of Bangladesh.                                                                                       | gladesh. Any dispute                 |  |

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1.1.2 Issuer's History:

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The Premier Bank Limited ("the Bank") is one of the third generation private commercial bank incorporated in Bangladesh on 10th June 1999 as a public company limited by shares under the Companies Act, 1994, governed by the Banking Companies Act, 1991. The Bank went for public issue of its share by initial public offering in 2007 and its share is listed with Dhaka Stock Exchange Limited and Chittagong Stock Exchange Limited. The Registered office of the company is located at Iqbal center, 42Kamal Ataturk Avenue, Banani, Dhaka-1213, and Bangladesh.

At present the Bank has 123 branches including 12 SME Service Centers/Agricultural Branches and 100 own ATM booths with no overseas branch. The Bank has one subsidiary companies namely, Premier Bank Securities Limited. The Bank also operates one Offshore Banking Unit (OBU) after obtaining its license from Bangladesh Bank on 10 November 2009.

The principal activities of the Bank are to provide all kinds of conventional and Islamic commercial banking services to its customers which includes deposit, loans and advances, export & import financing, local and international remittance facility etc. through its branches, Islamic windows, SME centers, and vibrant alternative delivery channels (ATM booths, mobile banking, internet banking, Fast Track, Agent Banking) in Bangladesh.

### 1.1.3Description of Collateral Securities and Type of Charges to Be Created

PBL 5th Subordinated Bond is superior to the claims of investors in equity shares and Subordinated non-cumulative preference shares, if any, of the bank whether currently outstanding or issued at any time in the future and subordinated to the claims of depositors, general creditors and subordinated debt of the Bank other than any subordinated debt qualifying as Additional Tier II Capital (as defined in the Basel III Guidelines) of the Bank. It is neither secured nor covered by a guarantee of the issuer nor related entity or other arrangement that legally or economically enhances the seniority of the claim vis-à-vis bank creditors.

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#### 1.2 RIGHTS AND OBLIGATIONS OF THE ISSUER

# 1.3 RISK FACTORS AND MANAGEMENT'S PERCEPTION ABOUT THE RISK

Following are certain issues for the investors to consider before taking an investment decision in the offer. In some of the risk factors and management proposals thereof, reference has been described below in addition to the other information contained in this Information Memorandum:

#### A. Interest Rate Risks

Interest rate risk is associated with unfavorable movement of interest rates. Increased demand for loan and advances and volatilities in money market may raise the rate of interest. Government monetary policies also impacts interest rates. Although Bank's financing in different sectors is structured at fixed and variable rates for specified terms, increase in interest rates of borrowing could narrow or eliminate the spread or result in a negative spread, thus impacting the operational profitability. Interest Rate Risk is also defined by the extent to which changes in the market interest rates impact margins, net interest income and the economic value of the Bank's equity. In addition, Net interest income will be affected as a result of volatility in interest rates to the extent that the re-pricing structure of interest bearing assets differs from that of liabilities.

#### PBL's Management Perception:

Interest rate risk is managed by the Bank's asset liability management process through the structuring of on-balance sheet and off-balance sheet portfolios. The Bank wants to achieve stable earnings growth through active management of the assets and liabilities mix while, preferably, positioning itself to benefit from near-term changes in interest rate level. Duration analysis is used to measure the interest rate sensitivity of bank's assets and liabilities, in changing interest rates and therefore, reflects how changes in interest rates will affect banks economic value that is present value of equity. Duration of the portfolio is governed by economic forecasts, expected direction of interest rates and spreads. Interest rate swaps and forward rate agreements are used to manage the interest rate risk. The Treasurer is basically responsible for managing the interest rate risk. Reports on overall position and risks are submitted to senior management for review and positions are adjusted if deemed necessary. Apart from that, ALCO regularly reviews the interest rate sensitivity profile and its impact on earnings. Strategic decisions are taken with the objective of producing a strong and stable interest income over time. In addition, each month, performs complementary scenario analysis to assess the impact of changes in customer behavior and the economic environment.

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#### B. EXCHANGE RATE RISK

Fluctuation in foreign exchange rate could adversely affect the business and financial performance of the bank because it funds foreign trade commitment from various sources of foreign exchange like export proceeds and other incoming remittance.

#### **PBL's Management Perception:**

Recent exchange rate fluctuation will expose the company to exchange rate risk as the company will be required to buy foreign currency at higher rate to run foreign exchange operation. However, Management of the Company believes that the foreign currency fluctuation effect will be very minimal to the overall profitability of the Company as can formulate a market adjustment in end banking product.

#### C. NON-REPAYMENT RISK (I.E. CREDIT RISK)

Credit risk is the risk of loss that may occur from the failure of any counter party to make required payments in accordance with agreed terms and conditions and/or deterioration of creditworthiness.

#### PBL's Management Perception:

PBL operates under the tight regulations and close supervision of Bangladesh Bank. Moreover, it is highly unlikely that a reputed organization like PBL will risk its reputation by setting an instance of default. Furthermore, in case of non-repayment, the Trustee would give notice period to the Issuer in protecting the non-repayment and take further steps to ensure the interest of the investors.

#### D. PREPAYMENT, CALL OR REFUNDING RISK

Prepayment, call or refunding risks are the risks associated with the principal amount of a bond

#### PBL's Management Perception:

This bond is Subordinated in nature i.e., there is no maturity date and there are no set-ups or other incentives to redeem unless and until it is eligible for call option criteria depicted in features of the Bond section.

E. SECURITY RISK

Security is the specific revenue sources or assets pledged by an issuer to the bondholder to secure repayment of the bond. Therefore, security risk is all about the process of recovering the investment by the bond holder by utilizing the charge against the collateral securities in case of Issuer's inability to repay the face value of the bond(s).

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Head Office ne Premier Bank Limited



#### PBL's Management Perception:

PBL 5th Subordinated Bond is an unsecured bond. Specific Revenue sources or assets are not being pledged against issuance of the bonds. Investors will have the right on the Bank's cash flow to get repaid but rank of a Subordinated bond holder is below than other loans (or securities) with regard to claims on assets or earnings.

#### F. LIQUIDITY RISK

Liquidity Risk is termed as the possible inability of Bank to meet its financial obligations on account of a maturity mismatch between assets and liabilities. The Bank's businesses are subject to liquidity risks and could affect the Bank's ability to meet its financial obligations. In order for the Bank to continue to meet its funding obligations and to maintain or grow its business generally, it relies on customer savings and transmission balances, as well as ongoing access to the wholesale lending markets. The ability of the Bank to access funding sources on favorable economic terms is dependent on a variety of factors, including a number of factors outside of its control, such as general market conditions and confidence in the banking system

#### PBL's Management Perception:

Liquidity Risk Managers perform a demanding job at all times to meet the funding requirement of the Bank making available the funds required. The Bank has adequate investment in liquid assets, such as inter-bank placements and treasury bills. Further to primary sources, the Bank also relies on trading assets and other marketable securities to provide for secondary sources of liquidity. This level of liquidity was adequate to meet fluctuating customer borrowings and draw-downs comfortably. The marketing strategy of the Bank has ensured a balanced mix of demand and time deposits. This is the reason why the Bank needn't depend so much on volatile short-term borrowings. The treasury manager keeps a constant eye over the maturity profile of assets and liabilities so as to maintain adequate liquidity at all times and that the gap is very small. Substantial investment securities with contractual maturities can also be readily liquidated. Proper contingency plan is in place and can be implemented on a timely basis to minimize the risk ensuing from dramatic changes in market conditions. The Asset Liability Committee (ALCO) chaired by the Managing Director reviews the liquidity gap profile and the liquidity scenario and addresses strategic issues concerning liquidity. Further bank is also monitoring the liquidity position through various stock ratios. The bank is proactively using duration gap and interest rate forecasting to minimize the impact of interest rate changes.

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#### G. MANAGEMENT RISK

Management risk refers to the chance that bank managers 'inefficiency or under performance which will finally affect the shareholders. The bondholders may suffer financial losses in such an event.

#### **PBL's Management Perception:**

Success and Growth depend on the continued services of their management team. Their senior management has significant industry experience and. There is also a deep bench of junior officers being groomed for senior position within the group.

#### H. OPERATIONAL RISK

Operational risk is the risk of loss resulting from inadequate or failed internal processes, people and systems (for example failed IT systems, or fraud perpetrated by a Bank's employee), or from external causes, whether deliberate, accidental or natural. It is inherent in all of the Bank's activities. Operational risks are monitored and, to the extent possible, controlled and mitigated. There can be no assurance that the Bank will not suffer material losses from operational risk in the future.

#### **PBL's Management Perception:**

The Bank's approach to operational risk is not designed to eliminate risk altogether rather to contain risks within levels deemed acceptable by senior management. All functions, whether business, control or logistics functions, must manage the operational risks that arise from their activities. Operational risks, are pervasive, as a failure in one area may have a potential impact on several other areas. The Bank has therefore established a cross-functional body to actively manage operational risk as part of its governance structure. The foundation of the operational risk framework is that all functions have adequately defined their roles and responsibilities. The functions can then collectively ensure that there is adequate segregation of duties, complete coverage of risks and clear accountability. The functions use their controls to monitor compliance and assess their operating effectiveness in several ways, including self-certification by staff, tracking of a wide range of metrics (for example, the number and characteristics of client complaints, deal cancellations and corrections, un-reconciled items on cash and customer accounts, and systems failures), and the analysis of internal and external audit findings.

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#### I. BUSINESS RISK

Business risk is the possibility that a company will have lower than anticipated profits, or that it will experience a loss rather than a profit. Business risk is influenced by numerous factors, including business environment, economic situation and government regulations.

#### PBL's Management Perception:

Like all other businesses such risk exists in the banking industry. The Bank scrutinizes all of its clients and the associated risks systematically using up to date risk evaluation techniques and thereby has been able to maintain good asset quality so far and expects the same in the future. Some other systematic risks might arise from the external environment of the Bank, similar to any other bank.

#### J. INDUSTRY RISK

Industry risk is the possibility that a specific industry will not perform up to the level or at par. When problems plague one industry, they affect the individual organization of that particular industry. They may also cross over into other industries. The issuer is operating in a highly competitive market as modern banking industry has brought greater business diversification. Some banks in the industrialized world are entering into investments, underwriting of securities and portfolio management. The entry of new competitors may also deteriorate the competitive environment and result in lower profitability of the bank.

#### PBL's Management Perception:

The Bank has always been careful in offering its products and services at competitive terms and conditions. It updates its strategies continuously to keep up with the changes in the market dynamics and demand of the young generation. The management continues to focus on the sustainable growth by diversifying its loan book and by fostering innovation in the management level. PBL has also introduced new deposit and loan products to cater to different demographics and it is working on digitization of its service to stay on par with the global shift in the banking industry.

## K. MARKET AND TECHNOLOGICAL- RELATED RISK

Market and technology related risk mainly refers to the change in market condition due to technological modifications which would adversely affect the business and profitability of the company. As the banking industry is becoming more and more technology-dependent, the risks derived from technological use are increasing day-by-day. As a result, the bank might be exposed to risks such as computer virus attacks, system collapse, system hacking, unauthorized electronic fund transfers among others.

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## **PBL's Management Perception:**

PBL maintains a strong IT Infrastructure to provide technological support to the vast operational personnel of the bank as well as its clients. The bank also follows the Bangladesh Bank ICT Policies along with other leading industry compliances such as PCI DSS. In addition to that the objective of investment policy covering various facet of Market Risk is to assess and minimize risks associated with treasury operations by extensive use of risk management tools. Broadly it encompasses policy prescriptions for managing systematic risk, credit risk, market risk, operational risk and liquidity risk in treasury operations. For market arising out of various products in trading book of the Bank and its business activities, the bank sets regulatory internal and ensure adherence thereto. Limits for exposure to counter-parties, industries and countries are monitored and the risks are controlled through Stop Loss limits, Overnight limit, Daylight limit, Aggregate Gap limit, Inter-bank dealing and investment limit etc. For the Market Risk Management of the bank, it has a mid-office with separate Desks for Treasury & Asset Liability Management (ALM) Asset Liability Management Committee (ALCO) is primarily responsible for establishing the market risk management, asset liability management of the bank, procedures thereof, implementing core risk management framework issued by regulator, best risk management practices followed globally and ensuring that internal parameters, procedures, practices/polices and risk management prudential limit adhered to.

# L. RISKS RELATED TO POTENTIAL OR EXISTING GOVERNMENT REGULATIONS

PBL operates its business under the specific guidelines laid by Bangladesh Bank, Bangladesh Securities and Exchange Commission and other regulatory authorities. The bank is also regulated by Bank Companies Act 1991 revised up to 2013, Companies Act 1994, Income Tax Ordinance 1984, Income Tax Rules 1984 and Value Added Tax (VAT) Act 1991. Moreover, Bangladesh Bank enforces certain regulatory requirements in the form of Cash Reserve Requirement (CRR) and Statutory Liquidity Ratio (SLR) for banking institutions, which are changed from time to time. Any abrupt changes in these policies and regulations made by the authorities may adversely affect the business of the company.

## PBL's Management Perception:

Unless there are any policy changes that have significant negative impact on the industry as a whole, PBL's business is not expected to be affected materially. Like all scheduled banks in Bangladesh, PBL has been funding their assets from their deposits after maintaining the required SLR and CRR and the bank has been consistently compliant to any such changes. Additionally, the regulatory bodies in Bangladesh are not expected to take any steps that might prove detrimental to the country's banking industry.

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## M. RISKS RELATED TO POTENTIAL CHANGES IN GLOBAL OR NATIONAL POLICIES

A financial institution's ability to operate a profitable business is directly related to the national policies including, monetary and fiscal policies of the country at any given time. Imposition of restrictive policy by the government at any time may affect a company's profitability. Again, changes in the existing global or national policies can have either positive or negative impacts on the Bank. Every company operates under the economic policies formulated and imposed by the political government. The government tends to reshape these policies time to time for the sake of greater interest of the country's economy. Sometimes those changes in existing policy or any future policy framework adversely affect smooth operation of such companies.

#### PBL's Management Perception:

The management of the Issuer is always concerned about the prevailing and upcoming future changes in the global or national policy and shall respond appropriately and in a timely manner to safeguard its interests.

## N. ASSET QUALITY RISK

Asset Quality for the Bank mainly refers to loan quality. If loan default, it has adverse impact on Bank's profitability and balance sheet.

## PBL's Management Perception:

The Bank faces big challenges in managing balance sheet through core banking business due to major changes in regulation of loan classification and provisioning policy. The policy changes as well as deteriorated economic condition may cause non-performing loan and trend of non-performing issues force to make a loan huge loss provision. To reduce non-performing loan, enormous actions has been taken through aggressive recovery drives combined with improved risk management practices.

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## 1.4 TRUSTEE

Prime Finance Capital Management Limited (PFCML) is a subsidiary of country's leading financial institution-Prime Finance & Investment Limited. Since 1996, PFCML has been in the capital market as a full-fledged merchant bank in the name of merchant banking wing of Prime Finance & Investment Limited to serve individual clients, small and large companies with a full range of issue management, underwriting, portfolio management and corporate advisory services. However, as per SEC's guidelines, the merchant banking wing was converted into separate subsidiary company and was incorporated in 18 March 2010 as a public limited company with an authorized capital of Tk. 2,500 (two thousand five hundred) million and an initial paid-up capital of Tk. 1,000 (one thousand) million.

## Rights and Obligation of the Trustee

Duties and Powers of the Trustee: The Trustee has the following duties and powers in connection with the Trust:

- to hold the benefit of the covenants made by the Issuer and the conditions on trust for the Bondholders;
- to open such accounts necessary for discharging the functions of Trustee;
- to keep the money and assets representing the Trust Property (including enforcement proceeds) and to deposit and withdraw such moneys and assets as may be required from time to time;
- to undertake all such actions for the recoveries of any overdue in accordance with the provisions of the Trust Deed and to execute all such documents, deeds and papers and to do all acts in relation
- to issue, manage and administer the Bonds in accordance with the terms of the Trust Deed and execute, acknowledge, confirm or endorse any agreements, documents, deeds, instruments and papers in connection therewith;
- to call any meetings of the Bondholders in accordance with the provisions of the Trust Deed and the Bonds and to facilitate the proceedings of such meeting as it deems appropriate in accordance with the terms of the Trust Deed;
- to implement, give effect to and facilitate the terms and conditions of the Bonds and such other documents, deeds and agreements in contemplation thereof;
- upon instruction by the Bondholders upon occurrence of an Event of Default in accordance with this Trust Deed, to sell or otherwise dispose of the Trust Property and close any bank accounts that may have been opened in pursuance of this Trust Deed after distribution of amounts standing to their credit;

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- to take such action as may be appropriate for the protection of the interest of the Bondholders in accordance with the Trust Act, 1882 and the provisions of the Trust Deed;
- The Trustee shall have power to initiate negotiations with the respective parties for inclusion of any additional terms and conditions for the performance of the obligations under this Trust Deed for the protection of the interest of the Bondholders, and necessary amendments can then be made by way of mutual agreement; and
- To do all such other acts, deeds and things as may be necessary and incidental to the above objects unless such acts require the prior consent of the Beneficiaries in accordance with the Trust Deed.

Covenant to repay: The Trustee is entitled to have the Issuer unconditionally pay or procure to be paid to or to the order of the Trustee in Taka in freely transferable funds for value the relevant due date for payment of the principal amount of the Bonds or any of them becoming due for redemption or repayment on that date and shall until all such payments are duly made unconditionally pay or procure to be paid to or to the order of the Trustee as aforesaid on the dates provided for in the Trust Deed, or any of them outstanding from time to time as set out in the Trust Deed.

Reliance on information: The Trustee may in relation to the Trust Deed act on the opinion or advice of or a certificate or any information obtained from any lawyer or other experts and shall not be responsible for any Liability occasioned by so acting;

Certificate of directors or Authorised Signatories: The Trustee may call for a certificate signed by two Authorised Signatories of the Issuer or other person duly authorised as to any factor matter *prima facie* within the knowledge of the Issuer as sufficient evidence thereof. The Trustee shall not be bound in any such case to call for further evidence or be responsible for any Liability that may be occasioned by its failing so to do;

**Resolution or direction of Bondholders:** If there was some defect in the constitution of the meeting or if the resolution or direction made by the meeting of the bondholders is not valid or binding for some defect, the Trustee will not be held responsible provided it has acted in good faith.

Bondholders as a class: In connection with the exercise by it of any of its trusts, powers, authorities and discretions, the Trustee shall have regard to the general interests of the Bondholders as a class.

No obligation to monitor or investigate: The Trustee is under an obligation to monitor or supervise the functions of any other person under the Bonds or any other agreement or document relating to the transactions herein. In the absence of actual knowledge of a breach of obligation the Trustee may assume that each such person is properly performing and complying with its obligations. Similarly, the Trustee is under no obligation to investigate Bonds or other agreement or documents to that effect.

Bonds held by the Issuer: In the absence of actual knowledge or express notice to the contrary, the Trustee may assume without enquiry (other than requesting a certificate of the Issuer), that no Bonds are for the time being held by or for the benefit of the Issuer or any of its Affiliates;

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Deputy Managing Director & CFr Land Office The Pressier Bank Limited

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Events of Default: The Trustee shall not be bound to give notice to any person of the execution of the Trust Deed or to take any steps to ascertain whether any Default or Event of Default has happened and, until it shall have actual knowledge or express notice to the contrary.

**Right to deduct or withhold for taxes:** Deduction or withholding of tax will be as per prevailing law of the land.

**Error of judgment:** Trustee has no liability for error of judgment made in good faith.

No responsibility for loss: The Trustee shall not be responsible for any loss incurred by bondholder subject to any applicable laws or regulations except for its Trustee's own gross negligence, wilful default or fraud.

Force Majeure: The Trustee shall not be liable for Force Majeure.

Immunities: The Trustee's immunities and protections from liability and its right to indemnification extend to its officers, directors and employees and its successors upon resignation and replacement. The Issuer will not be entitled to claim for itself or any of its assets immunity from suit, execution, attachment or other legal process.

Trustee's determination: The Trustee may determine whether or not a default in the performance by the Issuer of any obligation under the provisions is capable of remedy and/or materially prejudicial to the interests of the Bondholders. If the Trustee certifies that any such default is not capable of remedy and/or materially prejudicial to the interests of the Bondholders, such certificate shall be conclusive and binding upon the Issuer and the Bondholders subject to conditions as specified in the Trust Deed.

**Application of proceeds:** The Trustee shall not be responsible for the receipt or application by the Issuer of the proceeds of the Issue of the Bonds or the delivery of any Bond Certificate to the persons entitled to it;

Delegation: The Trustee may, with the prior consent in writing of the Issuer, whether by power of attorney or otherwise, delegate to any person or persons or fluctuating body of persons all or any of the trusts, powers, authorities and discretions vested in it by the Trust Deed and any such delegation may be made upon such terms and conditions and subject to such regulations (including power to sub delegate with the consent of the Trustee) as the Trustee may think fit in the interests of the Bondholder. The Trustee is required to exercise reasonable care in the selection of any such Appointee.

Agents: Subject to the provisions of the Trust Act 1882, the Trustee may, with the prior consent in writing of the Issuer, employ agents to conduct its duties in accordance with Trust Deed on its behalf.

Confidential information: The Trustee shall not (unless required by law or ordered so to do by a court of competent jurisdiction) be required to disclose to any Bondholder any confidential information (financial or otherwise) made available to the Trustee by the Issuer or any other person in connection with the Trust Deed.

Professional charges: Any trustee being a banker, lawyer, broker or other person engaged in any profession or business shall be entitled to charge and be

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paid all usual professional and other charges for business transacted and acts done by him or his partner or firm on matters arising in connection with the trusts and also his incurred charges in addition to disbursements for all other work and business done and all time spent by him or his partner or firm on matters arising in connection with the Trust Deed, including matters which might or should have been attended to in person by a trustee not being a banker, lawyer, broker or other professional person.

Expenditure by the Trustee: The Trustee is not obliged to expend or risk its own funds or otherwise incur any financial liability in the performance of its duties if it has grounds for believing the repayment (if approved by the issuer) of such funds or adequate indemnity against, or security for, such risk or liability is not assured to it.

Restriction on financial transactions with the Issuer: The Trustee and its directors and officers shall be precluded from making any contracts or entering into any transactions ("Other Business) with the Issuer which would place its fiduciary duties towards the Bondholders in conflict with its rights and obligations in such Other Business.

Trustee liable for gross negligence: Trustee shall be liable for gross negligence in the performance of its duties under the Trust Deed.

Exercise of Discretion: Unless provided to the contrary in the Trust Deed, the Trustee shall not be obliged to exercise or consider exercising any discretion or consider making or make any determination or to consider taking or take any action whatsoever in connection with or under or pursuant to the Bonds unless directed to do so by the holders of not less than 662/3 percent in principal amount of the Bonds then outstanding or if so directed by an Extraordinary Resolution and the Trustee will not be responsible for any loss, expense, damage, claim, cost, charge or liability which may be suffered as a result thereof.

Trustee's Obligation for Requesting Compliance Certificates: The Trustee shall have no responsibility for requesting Compliance Certificates unless the Issuer has failed to deliver such certificates in accordance with (Terms of Appointment) or the Trustee is requested to do so by any Bondholder.

Modification and Waiver: The Trustee may agree, without the consent of the Bondholders, to (i) any modification (except as mentioned in Amendment Provisions of Trust Deed) to, or the waiver or authorisation of any breach or proposed breach of, any terms of the Trust Deed which is not materially prejudicial to the interests of the Bondholders or (ii) any modification to the Bonds or the Trust Deed which is of a formal, minor or technical nature or to correct a manifest error or to comply with mandatory provisions of law. Any such modification, waiver or authorisation will be binding on the Bondholders and, unless the Trustee agrees otherwise, any such modifications will be notified by the Trustee to the Bondholders as soon as practicable thereafter.

Interests of Bondholders: The Trustee shall have regard to the interests of the Bondholders as a class and not individuals in the exercise of its duties under this Deed.

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## RIGHTS AND OBLIGATION OF THE ELIGIBLE INVESTORS

## Rights

- Each of the Bondholders has the right to demand information relating to the issuance of Bond and/or information relating to the Issuer, as set forth in the Trust Deed or in the Conditions, from the Issuer.
- Each of the Bondholders has the right to receive payment of coupon of the Bond on the respective coupon payment date in accordance with the procedure as set out in the Condition VII (Redemption) of the Schedule I (Terms and Conditions of the Bonds)
- Each of the Bondholders has the right to receive any other payment iii. including default interest, if applicable, whenever such payment becomes due and payable by the Issuer in accordance with the procedure set forth in the Conditions contained hereunder in Schedule I (Terms and Conditions of the Bonds)
- Following claim under the Security Documents, each of the iv. Bondholders shall have the right to receive payment in accordance with the procedure set forth in the Conditions contained hereunder in Schedule I (Terms and Conditions of the Bonds).
- Each of Bondholders has the right to attend Meeting of the Bondholders and vote therein in accordance with the provisions of the Schedule II (Meeting of Bondholders).

## **Obligations**

- To pay the subscription/purchase price of the Bonds to the Issuer.
- To comply with the terms and conditions of the Subscription ii Agreement and the Deed of Trust in exercise of their rights against the Issuer.

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## **ISSUER'S PROFILE**

#### 3.1 INTRODUCTION

History: The Premier Bank Limited ("the Bank") is one of the third generation private commercial bank incorporated in Bangladesh on 10th June 1999 as a public company limited by shares under the Companies Act, 1994, governed by the Banking Companies Act, 1991. The Bank went for public issue of its share by initial public offering in 2007 and its share is listed with Dhaka Stock Exchange Limited and Chittagong Stock Exchange Limited. The Registered office of the company is located at Iqbal center, 42Kamal Ataturk Avenue, Banani, Dhaka-1213, and Bangladesh.

At present the Bank has 123 branches including 12 SME Service Centers/Agricultural Branches and 100 own ATM booths with no overseas branch. The Bank has one subsidiary companies namely, Premier Bank Securities Limited. The Bank also operates one Offshore Banking Unit (OBU) after obtaining its license from Bangladesh Bank on 10 November 2009.

The principal activities of the Bank are to provide all kinds of conventional and Islamic commercial banking services to its customers which includes deposit, loans and advances, export & import financing, local and international remittance facility etc. through its branches, Islamic windows, SME centers, and vibrant alternative delivery channels (ATM booths, mobile banking, internet banking, Fast Track, Agent Banking) in Bangladesh.

Financial Base: At the end of FY21, PBL's Total Assets stood at BDT 356,426.62 MN, Equity at BDT 22,364.32 MN, Paid-up Capital at BDT 10,430.70 MN, Investments at BDT 57,409.62 MN, Loans and Advances at BDT 251,991.32 MN, Total Operating Income at BDT 16,020.37MN and Net Profit after Tax at BDT 3,280.86 MN.

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## **Subsidiary Companies**

The Bank has one operational subsidiary Company. A brief description of the subsidiary Company is given below:

## **Premier Bank Securities Limited**

Premier Bank Securities Limited, a majority owned subsidiary company of The Premier Bank Limited was incorporated as a private company limited by share in Bangladesh on 23 June 2010 bearing certificate of incorporation no. C-85332/10 under the Companies Act, 1994 having its registered office at Iqbal Centre (3rd Floor), 42 Kamal Ataturk Avenue, Banani, Dhaka-1213, Bangladesh, which commenced its business on the 17 April 2011.

## **Premier Money Transfer Company Limited**

Premier Money Transfer Company Limited was a 100% own subsidiary company of the Bank. As per decision of the executive committee of the Board of Directors, the Company ceased its operation from August 2015. As per Bangladesh Bank letter reference no. BOIMUBI/729/BIBIDHO/2016-3464 dated 28 December 2016 and Bangladesh Bank letter reference no. BOIMUBI/729/BIBIDHO/2019-32 dated 02 January 2019; all outstanding liabilities of company will be adjusted within 31 December 2020.

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## 3.2 DESCRIPTION OF PREVIOUSLY ISSUED DEBT OR EQUITY SECURITIES

The Premier Bank Limited previously issued following Sub-Ordinated Bonds:

- 1st PBL Subordinated Bond
- 2nd PBL Subordinated Bond
- 3rd PBL Subordinated Bond
- 4th PBL Subordinated Bond
- 1<sup>ST</sup> PBL Perpetual Bond

## 1st PBL Subordinated Bond:

Amount in MN Tk.

| Year<br>of<br>Issue | Maturity<br>Date | Subscribers                             | Amount<br>Invested | Outstanding<br>Amount as<br>on<br>30.06.2021 |  |
|---------------------|------------------|-----------------------------------------|--------------------|----------------------------------------------|--|
|                     |                  | Sonali Bank Limited                     | 250,000,000        |                                              |  |
|                     |                  | Investment Corporation of<br>Bangladesh | 125,000,000        |                                              |  |
|                     |                  | ICB Unit Fund                           | 125,000,000        |                                              |  |
|                     | 22-12-19         | Multi Securities & Services<br>Limited  | 340,000,000        | Redeemed                                     |  |
|                     |                  | Popular Life First Mutual<br>Fund       | 115,000,000        |                                              |  |
| 2014                |                  | EBL NRB Mutual Fund                     | 25,000,000         | on 23-12-                                    |  |
|                     |                  | PHP First Mutual Fund                   | 20,000,000         | 2019                                         |  |
|                     |                  | Sonali Bank Limited                     | 250,000,000        |                                              |  |
|                     |                  | Investment Corporation of BD            | 125,000,000        |                                              |  |
|                     |                  | ICB Unit Fund                           | 125,000,000        |                                              |  |
|                     |                  | Multi Securities & Services<br>Limited  | 500,000,000        |                                              |  |
|                     |                  | Total                                   | 2000,000,000       |                                              |  |

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## **2nd PBL Subordinated Bond**

| Year of tion |          | Maturity<br>Date | Subscribers                            | Amount<br>Invested | Outstanding<br>Amount as or<br>30.06.2021 |          |          |                                            |            |            |
|--------------|----------|------------------|----------------------------------------|--------------------|-------------------------------------------|----------|----------|--------------------------------------------|------------|------------|
|              |          |                  | Sonali Bank Limited                    | 300,000,000        | 300,000,000                               |          |          |                                            |            |            |
|              |          |                  | Bank Asia Limited                      | 200,000,000        | 200,000,000                               |          |          |                                            |            |            |
|              | 2,000,00 | 30-12-22         | First Bangladesh Fixed<br>Income Fund  | 100,000,000        | 100,000,000                               |          |          |                                            |            |            |
|              |          |                  | AB Bank 1st Mutual Fund                | 100,000,000        | 100,000;000                               |          |          |                                            |            |            |
|              |          |                  | PHP First Mutual Fund                  | 100,000,000        | 100,000,000                               |          |          |                                            |            |            |
|              |          |                  | Multi Securities & Services<br>Limited | 200,000,000        | 200,000,000                               |          |          |                                            |            |            |
| 2015         |          |                  | Bank Asia Limited                      | 300,000,000        | 300,000,000                               |          |          |                                            |            |            |
|              |          |                  | EBL NRB Mutual Fund                    | 50,000,000         | 50,000,000                                |          |          |                                            |            |            |
|              |          |                  | Popular Life 1stMutual<br>Fund         | 80,000,000         | 80,000,000                                |          |          |                                            |            |            |
|              |          |                  | 30-03-23                               | 30-03-23           | 30-03-23                                  | 30-03-23 | 30-03-23 | 1 <sup>st</sup> Janata Bank Mutual<br>Fund | 50,000,000 | 50,000,000 |
|              |          | 11-05-23         | IFIC Bank 1stMutual Fund               | 10,000,000         | 10,000,000                                |          |          |                                            |            |            |
|              |          |                  | PHP First Mutual Fund                  | 10,000,000         | 10,000,000                                |          |          |                                            |            |            |
|              |          |                  | Sonali Bank Limited                    | 500,000,000        | 500,000,000                               |          |          |                                            |            |            |

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## **3rd PBL Subordinated Bond**

| Year<br>of<br>Issue | Subscription<br>Amount | Maturity<br>Date | Subscribers                            | Amount<br>Invested                    | Outstanding<br>Amount as on<br>30.06.2021 |
|---------------------|------------------------|------------------|----------------------------------------|---------------------------------------|-------------------------------------------|
|                     |                        | 26-12-21         | Popular Life 1st Mutual Fund           | 540,000,000                           | 540,000,000                               |
|                     |                        |                  | AB Bank 1st Mutual Fund                | 170,000,000                           | 170,000,000                               |
|                     |                        |                  | EBL NRB Mutual Fund                    | 170,000,000                           | 170,000,000                               |
|                     | 7-3                    |                  | Trust Bank 1st Mutual Fund             | 100,000,000                           | 100,000,000                               |
|                     |                        |                  | EXIM Bank 1st Mutual Fund              | 30,000,000                            | 30,000,000                                |
|                     |                        |                  | IFIC Bank 1st Mutual Fund              | 150,000,000                           | 150,000,000                               |
|                     |                        |                  | PHP 1st Mutual Fund                    | 40,000,000                            | 40,000,000                                |
|                     | 5,000,000,0            |                  | EBL 1st Mutual Fund                    | 90,000,000                            | 90,000,000                                |
|                     |                        |                  | 1st Bangladesh Fixed Income<br>Fund    | 130,000,000                           | 130,000,000                               |
|                     |                        |                  | 1st Janata Bank Mutual Fund            | 150,000,000                           | 150,000,000                               |
| 2016                |                        |                  | Multi Securities & Services<br>Limited | 430,000,000                           | 430,000,000                               |
|                     |                        | 22-08-22         | Agrani Bank Limited                    | 200,000,000                           | 200,000,000                               |
|                     |                        |                  |                                        | First Bangladesh Fixed Income<br>Fund | 370,000,000                               |
|                     |                        |                  | 1st Janata Bank Mutual Fund            | 150,000,000                           | 150,000,000                               |
|                     |                        |                  |                                        | AB Bank 1st Mutual Fund               | 70,000,000                                |
|                     |                        | 26-12-22         | PHP 1st Mutual Fund                    | 140,000,000                           | 140,000,000                               |
|                     |                        |                  | IFIC Bank 1st Mutual Fund              | 50,000,000                            | 50,000,000                                |
|                     |                        | 27-06-23         | Multi Securities & Services<br>Limited | 20,000,000                            | 20,000,000                                |
|                     |                        |                  | Janata Bank Limited                    | 1,000,000,000                         | 1,000,000,00                              |
|                     |                        |                  | Rupali Bank Limited                    | 1,000,000,000                         | 1,000,000,00                              |

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The Premier Bank Limited



| Year<br>of<br>Issue | Subscription<br>Amount | Maturity<br>Date     | Subscribers                                | Amount<br>Invested | Outstanding<br>Amount as on<br>30.06.2021 |
|---------------------|------------------------|----------------------|--------------------------------------------|--------------------|-------------------------------------------|
|                     |                        |                      |                                            |                    |                                           |
|                     |                        | 21-12-26             | Agrani Bank Limited                        | 500,000,000        | 500,000,000                               |
|                     | -                      | 28-12-26             | Sonali Bank Limited                        | 750,000,000        | 750,000,000                               |
|                     |                        |                      | Trust Bank 1st Mutual<br>Fund              | 50,000,000         | 50,000,000                                |
|                     |                        |                      | Popular Life 1st Mutual<br>Fund            | 110,000,000        | 110,000,000                               |
|                     |                        |                      | PHP First Mutual Fund                      | 180,000,000        | 180,000,000                               |
|                     |                        |                      | EBL NRB Mutual Fund                        | 120,000,000        | 120,000,000                               |
|                     | 5,000,000,00 -<br>0    | 29-12-26<br>31-08-27 | Exim Bank First Mutual<br>Fund             | 20,000,000         | 20,000,000                                |
|                     |                        |                      | First Bangladesh Fixed<br>Income Fund      | 110,000,000        | 110,000,000                               |
|                     |                        |                      | AB Bank First Mutual Fund                  | 100,000,000        | 100,000,000                               |
|                     |                        |                      | First Janata Mutual Fund                   | 50,000,000         | 50,000,000                                |
|                     |                        |                      | IFIC First Mutual Fund                     | 10,000,000         | 10,000,000                                |
| 2019                |                        |                      | First Bangladesh Fixed Income Fund         | 80,000,000         | 80,000,000                                |
|                     |                        |                      | First Janata Mutual Fund                   | 30,000,000         | 30,000,000                                |
|                     |                        |                      | IFIC First Mutual Fund                     | 40,000,000         | 40,000,000                                |
|                     |                        |                      | PHP First Mutual Fund                      | 80,000,000         | 80,000,000                                |
|                     |                        |                      | EBL NRB Mutual Fund                        | 40,000,000         | 40,000,000                                |
|                     |                        |                      | AB Bank First Mutual Fund                  | 40,000,000         | 40,000,000                                |
|                     |                        |                      | Trust Bank 1st Mutual<br>Fund              | 40,000,000         | 40,000,000                                |
|                     |                        |                      | Exim Bank First Mutual<br>Fund             | 20,000,000         | 20,000,000                                |
|                     |                        |                      | Popular Life 1st Mutual<br>Fund            | 100,000,000        | 100,000,000                               |
|                     |                        |                      | EBL 1st Mutual Fund                        | 30,000,000         | 30,000,000                                |
|                     | 2:                     | 28-10-27             | Infrastructure Financing<br>Series II - SF | 500,000,000        | 500,000,000                               |

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## SHAREHOLDERS PATTERN

| SL. | Name                                  | Status with Bank                        | No. of Shares<br>Held | Percentage of Holdings |
|-----|---------------------------------------|-----------------------------------------|-----------------------|------------------------|
| 1   | Dr. H.B.M. Iqbal                      | Chairman& Sponsor                       | 40,147,009            | 3.85%                  |
| 2   | Mr. Moin Iqbal                        | Vice Chairman<br>(Director)             | 20,862,485            | 2.00%                  |
| 3   | Mr. B.H. Haroon, MP                   | Sponsor Director                        | 20,862,399            | 2.00%                  |
| 4.  | Mr. Mohammad Imran Iqbal              | Sponsor Director                        | 20,867,198            | 2.00%                  |
| 4   | Mr. Abdus Salam Murshedy, MP          | Sponsor Director                        | 43,924,134            | 4.21%                  |
| 5   | Mr.Shafiqur Rahman                    | Sponsor Director                        | 20,870,622            | 2.00%                  |
| 6   | Mrs. Shaila Shelly Khan               | Sponsor Director                        | 52,136,132            | 5.00%                  |
| 7   | Mr. Yeh Cheng Min                     | Sponsor Director                        | 28,119,943            | 2.70%                  |
| 8   | Mr. Jamal G Ahmed                     | Director                                | 52,153,453            | 5.00%                  |
| 9   | Mr. Nahyan Haroon                     | Director                                | 21,434,963            | 2.05%                  |
| 10  | Dr. Arifur Rahman                     | Sponsor Share holder                    | 36,141,065            | 3.46%                  |
| 11  | Mr. Nurul Amin                        | Sponsor Share holder                    | 7,255,536             | 0.70%                  |
| 12  | Mr. Naba Gopal Banik                  | Independent Director                    | Nil                   | Nil                    |
| 13  | Mr. Chowdhury Jafarullah Sarafat      | Independent Director                    | Nil                   | Nil                    |
|     | No. of Shares owned by Sponsor /      |                                         | 364,774,939           | 34,97%                 |
|     | No. of Shares owned by Institutions   |                                         | 243,557,015           | 23.35%                 |
|     | No. of Shares owned by Foreign        | A 1 7 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 | 19,401,116            | 1.86%                  |
|     | No. of Shares owned by General Public |                                         | 415,350,763           | 39.82%                 |
|     | Total Shares                          |                                         | 1,043,070,727         | 100%                   |

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#### 3.3 NATURE OF OWNERSHIP

PBL's Board of Directors consists of highly reputable businessmen and professionals. The current Board of Directors comprises:

#### The detailed backgrounds of directors are given in the following:

**Dr. H. B. M. Iqbal:** Dr. H. B. M. Iqbal, former Member of Parliament and Chairman of Parliamentary Standing Committee of Ministry of Science and Technology, is the Chairman of the Premier Bank Limitéd. He was a freedom fighter with specialized guerrilla training from Deradhun, India under a guerrilla force 'MujibBahini/ Bangladesh Liberation Force (BLF)', during Liberation War of Bangladesh in1971. He has a diverse range of business interests in the field of Banking, Hotels & Resorts, Manufacturing, Cement, Distribution House, Aviation, Medical Centre, Education, Service Sector and Restaurant.

He is also the Chairman of Executive Committee of the Board of Directors of the Premier Bank Limited.

Mr. Moin Iqbal: Mr. Moin Iqbal is the Vice Chairman of the Premier Bank Limited. He comes of a very respectable and reputed family in Bangladesh. He is a young energetic and promising entrepreneur possessing excellent business Back ground. He is a business graduate from USA. He is also member of the Executive Committee and Risk Management Committee of the Board of Directors of the Premier Bank Limited.

Mr. B. H. Haroon, MP: Mr. B. H. Haroon is a Hon'ble Member of the 11th Parliament of People's Republic of Bangladesh. He is the Member of Parliamentary Standing Committee on Ministry of Housing and Public Works, Parliamentary Standing Committee on Estimates. He is Former Chairman of Standing Committee on Ministry of Religious Affairs, Bangladesh Parliament, and Former Chairman of Bangladesh-Saudi Arabia Parliamentary Friendship Group, Joint Secretary, Parliament Member's Club and Member of Library Committee, Bangladesh Parliament. He has business interests in Aviation and Travel, Human resource export, Medical services, construction etc. As a recognition of his contribution to the business of Bangladesh, Mr. Haroon was accredited the status of Commercially Important Person (CIP). He is also the founder and patron of different socio-cultural organizations in the country. He is the Member of the Executive Committee of the Board of Directors of the Premier Bank Limited.

Mr. Abdus Salam Murshedy, MP: Mr. Abdus Salam Murshedy, Managing Director of Envoy Group and Hon'ble Member of the 11th Parliament of People's Republic of Bangladesh, Khulna-4, has an excellent business background and highly reputed for his relentless endeavors and dynamism. He is a prominent personality in the business & political area of this country and playing a pre-dominant role in establishing a solid industrial base in Bangladesh. He was accredited the status of Commercially Important Person (CIP). He was honored with the most prestigious title 'The Kor Bahadur Paribar' (2016-2017) by National Board of Revenue (NRB). He is a former President of BGMEA. He is President of EAB (An Apex Association of the Export Sector),

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Senior Vice President of the BFF- Bangladesh Football Federation, Member of the Board of Trustee of BGMEA Universit yof Fashion and Technology (BUFT). He is also the Member of the Executive Committee and Risk Management Committee of the Board of Directors of the Premier Bank Limited.

Mr. Mohammad Imran Iqbal: Mr. Mohammad Imran Iqbal, emerging &young entrepreneur of the country, is the Director of the Premier Bank Limited. He comes of a very respectable and reputed family in Bangladesh. He is a business graduate from a reputed foreign university with excellent academic record and modern business intelligence. He is the Chairman of the Risk Management Committee and Member of the Audit Committee of the Board of Directors of the Premier Bank Limited.

Mr. Shafiqur Rahman: M. Shafiqur Rahman is a prominent industrialist and businessman who come of a very respectable family from Comilla. He is the founder President of "Bangladesh Rubber Industry Association". He was the Secretary of the East Pakistan Students Union and he is the President of Altaf Ali College at Laksam. He is associated with a number of business forums and socio-cultural organizations. He is the member of the Executive Committee of the Board of Directors of the Premier Bank Limited.

Mr. Jamal G Ahmed: Mr. Jamal G Ahmed is a young & energetic business personality with distinct wisdom. He has graduated from a reputed foreign university with an excellent academic record of achievement. He also obtained degree of law i.e. 'Juris Doctorate' from LIOFSTRA University. He is associated with Columbia BAR (LAW) Association. He is also one of the members of the Executive Committee of the Board of Directors of the Bank.

Mr. Shah Md. Nahyan Haroon: Mr. Shah Md. Nahyan Haroon is a promising entrepreneur of the country who comes of a noble family in the country and possesses an excellent academic record of accomplishment. He is associated with a number of business and making progress towards a resourceful business leadership. He is the member of the Audit Committee and Risk Management Committee of the Board of Directors.

Mrs. Shaila Shelly khan: Mrs. Shaila Shelley khan is one of the Sponsor Directors of the Premier Bank Limited. She is a Business Graduate. Currently, she is dealing with general trading and wholesale business of different products. She is also involved with different socioeconomic organization of the country. Mrs. Khan is also the Member of the Executive Committee and Risk Management Committee of the Board of Directors of the Premier Bank Limited.

Mr. Yeh Cheng Min: Mr. Yeh Cheng Min, a Taiwanese citizen, is the Sponsor Director of the Bank. He has obtained his graduation from National Taipei Industrial College. He has vast experience in the bicycle manufacturing industry. Mr. Min has business interest in Taiwan, Malaysia, England and many other countries.

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Mrs. Faiza Rahman: Mrs. Faiza Rahman is the Chairman of the Audit Committee of the Board of Directors. She is a Business Graduate with expertise knowledge in the fields of Business Studies, Banking, Finance and Management. Presently, she is dealing with general trading and wholesale business of different products with business interest in diversified sectors. She is also involved in many social and philanthropic activities.

Mr. Chowdhury Jafarullah Sharafat: Mr. Chowdhury Jafarullah Sharafat is the Independent Director of the Premier Bank Limited. He has graduated from Jagannath University. He played active role in automating the value chain of different organizations and lead the corporate strategy and business planning process successfully with enhanced target setting. Mr. Sharafat contributed in various retail and corporate product design, pricing and distribution setting and was able to set a strong financial administration system in different organizations. He is the Vice Chairman of the Board of trustees of Canadian University of Bangladesh. He is involved in many social activities of the country. He is also the Member of the Audit Committee of the Board of Directors of the Bank.

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## 3.4 OPERATIONAL STRUCTURE

Registered Office: Iqbal Centre (4th Floor), 42 Kemal Ataturk Avenue, Banani, Dhaka-1213. Tel: 9820844-8, Fax: 9820849, 9820808

Branch Network: According to Annual report 2021 the Bank is operating with 123 branches.

Employees: According to Annual report 2021 the number of employees of The Premier Bank's was 2,286.

#### 3.5 PRODUCTS AND SERVICES

The Premier Bank Limited offers all kinds of commercial banking products and services to the customers including project finance, working capital finance and trade finance for corporate customers, SME loans to small traders & businessmen, house building loan, car loan as well as wide range of life style and need based loans for retail customers, Islamic Banking etc. The bank has been able to develop state-of-the-art IT platform and online banking systems facilitating any branch banking, mobile banking, SMS banking, internet banking, and any time banking through ATM.

'Service First' is PBL's motto. PBL's goal is to be the most caring and customerfriendly provider of financial services creating opportunities for more people in more places. Premier Bank always undertakes a continuous mission to develop new and improved services for its valued customers. A brief sketch of some of popular products & services are given below:

## CORPORATE BANKING PRODUCTS

**Short Term Finance:** PBL extend short term credit facility against inventory, account receivables or other current assets etc. to finance the working capital requirement.

Long Term Finance: PBL provide credit facility to support the long-term growth of a business. This type of loan is primarily used for fixed asset financing, such as acquisition of capital machinery, equipment, vehicles, construction and other fixed assets.

Import/Trade Finance: In order to facilitate the Importers PBL provide both Pre-import and Post import finance facility to import different commodity items, capital machinery and any other permissible items.

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Work Order/Construction Finance: PBL allowed credit facilities to contractors & suppliers to participate in tenders under Government/ Semi-Govt. Organizations, Autonomous Bodies or other organizations accepted to the Bank and to complete their contracted project works.

Export Finance: To provide complete banking solutions to PBL's exportoriented customers, PBL offer a comprehensive range of export finance
products. Different export-oriented companies comprising of Textile, Spinning,
Knit, and Woven, Sweaters, Jute, Leather, Fisheries and Trim/Accessories
manufacturers are getting prompt banking services through PBL's AD branches,
OBUs and other non-AD branches under active support from Export Finance
Unit, Head Office. PBL's export finance team identifies business needs and has
designed a wide range of products to facilitate your business capital
investments and working capital requirements.

Syndications & Structure Finance: PBL have a good track record in syndication financing over its decade of operation both as member bank and as lead arranger. The area PBL are concern with textiles, pharmaceuticals, chemical, cement, ceramic, steel, tourism sector, power, food and allied infrastructure etc. PBL's customized financial solutions to the corporate clients as Term Loan, working capital & Bridge Finance which creates values and contributes towards the growth of the country's economy.

Lease Finance: PBL offer Lease Finance to facilitate your funding requirement for the procurement of assets in order to grow your business. Meet up financial need without out flowing own fund. You can acquire the lease assets keeping your capital intact. Thus, leasing helps to build up your fund raising capacity.

## **RETAIL LOAN PRODUCTS**

Premier Home Loan: Owning a home is not a distant dream anymore. To understand the inextricable desire of every Person Premier Home Loans offers the best in-class features and most competitive pricing to the widest range of borrowers seeking to buy their dream home. While every home loan is a very personalized need of the borrower and PBL makes the best effort to understand the requirement and provide him with the most customized home loan.

Premier Home Loan for Freedom Fighter: PBL designed dedicated Home Loan solution for certified Freedom Fighters. Certified Freedom Fighters can avail Home Loan Minimum from Premier Bank TK. 100,000.00 – Maximum TK. 350,000.00(Construction/Renovation/Extension of existing house) against their monthly Honorarium Allowances.

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Auto Loan: Your drive to succeed has got you this far. Now indulge in your passion for driving some of the world's finest automobiles and enjoy power, performance and luxury.

Consumer Credit Scheme: PBL have introduced Consumer Credit Scheme to extend credit facilities to limited and fixed income group to improve their standard of living. The loan is repayable in easy equal monthly installments (EMI) stretching from 12 to 60installments.

Secured Line: Secured Line is a fully secured and revolving or terminating (EMI Based) loan facility for any legitimate purpose. The security for the loan should be ideally PBL FDR/Scheme. Bank would finance against clients PBL FDR/Scheme.

Salary Loan: Retail Banking is a fast moving business line and one of its revenue generating channels is EMI based lending to individuals. In order to encourage the individual customer to do banking with PBL and to grab retail business, RBD offering Personal Loan to individual customers for purchasing miscellaneous household appliances and to meet any other personal emergency financial needs.

Travel Loan: Travel Loan is a loan facility offered by the Retail Banking Division to facilitate the holiday trip of the Bangladeshi people maximum sealing Tk. 3 Lac, for the tenor of maximum 12 months. This loan is offered to the persons who have stable monthly income. It is a clean or unsecured loan in the sense that there is no cash security taken against the loan.

## **SME BANKING PRODUCTS**

Medium and Long Term Finance: Premier Bank understand how much hard work goes into establishing a successful SME business and how critical it is to have timely access to appropriate financial products and services. Seizing the right opportunities is the hallmark of any successful SME business. Premier Bank, SME Division specializes in putting together flexible, relevant and cost-effective finance packages - total solutions that take into account your company's present position and future goals. In any SME business, whether it is small or a medium business sooner or later you will be looking at ways to raise finance in order to grow and take advantage of new business opportunities. Any form of finance you need for it is important to find the right package to suit your business needs.

- Term Loan
- Project Finance
- Lease Finance

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Working Capital Finance: PBL recognize the importance of Working Capital Finance needs of SME customers. In line with PBL's tradition of supporting business growth and development, PBL offer tailor-made solutions to finance all your Pre-Sale and Post-Sale working capital requirements. PBL's experienced Relationship Managers work with you to understand your needs and focus on ensuring that the solutions offered are right for you and are delivered in the most effective and efficient manner.

- Inventory Finance
- Receivable Finance
- Overdrafts
- Work Order Finance
- Short Term Loans

Trade Finance: At Premier Bank SME Banking, PBL are committed to supporting your business in efficiently managing your domestic and overseas trade transactions. Whether you are an importer or exporter, PBL's comprehensive suite of Trade Finance & Services offers end-to-end solutions for your trade transactions. PBL's team of dedicated trade specialists and relationship managers is always ready to answer your queries and provide you with timely updates. You can be assured that your trades transactions are managed seamlessly and efficiently, giving you time to focus on the most important task at hand - 'growing your businesses'. A view of our product suite

#### **Trade Services**

- Letter of Credit 0
- Back-to-Back LC 0
- Import Documentary Collections
- o LC Advising
- LC Negotiation
- Documentary Bill for Collections
- Loan against Trust Receipts
- Foreign Bill Purchase
- **Bill Discounting**

#### Guarantees

- Payment
- Performance
- Shipping

Women Entrepreneurship Loan: Premier Bank offers specialized services to Women Entrepreneurs through dedicated service desks. PBL's dedicated proficient Relationship Managers with highly tailored made products are always by the side of women entrepreneurs to fulfill all their banking needs. Premier Bank also offers refinancing for women entrepreneurs at only 10% pa interest rate. Some of the products which help our women entrepreneurs are

- Medium Term Loan
- **Working Capital Loan**

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Micro and Agriculture Finance: Bangladesh has a primarily agrarian economy. The performance of this sector has an overwhelming impact on major macroeconomic objectives like employment generation, poverty alleviation, human resources development and food security. PBL are one of the pioneers in the local bank arena in Agriculture finance. PBL have financed in Poultry, Fisheries etc. sectors. PBL also pose a large portfolio under contract firming.

Rural & Agriculture Finance (Premier Swanirvor): "Premier Swanirvor" is a loan product of The Premier Bank Ltd. For financially support to Micro, Cottage & Agriculture customer segments for the purpose of

- Business expansion or fixed asset purchase for micro & cottage business
- Agriculture production/ Agriculture machineries purchase for any self-employed individual or a group of self-employed people.

Premier Samridhi (Loan product for 10 Taka A/C holder): Bangladeshi citizen who stay in rural/suburban area & involved inactivity like agricultural production, rural transportation, micro & cottage level trading, manufacturing/processing, servicing business& any income generating activity can avail "Premier Samridhi".

## CARD PRODUCTS

Premier Credit Cards Product: PBL's Credit Cards offer exceptional benefits, rewards, services and spending power that can help make PBL's cardholders financial and personal dreams come true.

## **Local Card**

- EMVVisa Classic Local
- EMVVisa Gold-Local
- EMVMasterCard Classic Local

## International Card

- EMVVisa Classic-International
- EMVVisa Gold -International

## **Dual Currency Card**

- EMVMasterCard Gold Dual
- EMVMasterCard Platinum Dual
- Visa Platinum Dual

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Premier Debit Cards Product: PBL's valued debit cardholder can enjoy the ultimate in convenience and financial control by combining the worldwide acceptance and benefits of EMVVisa/MasterCard cards with direct deduction of funds from their account.

- EMVVisa Debit Card Local
- EMVMasterCard Debit Card Local

**Premier Prepaid Cards Product:** Premier Prepaid Cards give you the opportunity to load with funds and use them to buy all the things you want and need — shopping, bill payments or everyday purchases.

- EMVVisa TC/Hajj Prepaid Cards
- EMVMasterCard TC/Hajj Prepaid Cards
- EMVVisa/MasterCard Local Prepaid Cards

#### **DEPOSIT PRODUCTS**

Special Notice Deposit Account (SND): Special Notice Deposit account is an interest bearing deposit account where 7-days advance notice is required for withdrawal. Interest on the SND account will be calculated on the day end balance and accumulated interest will be credited to the same account on a half yearly basis / at the time of closing the account.

**Premier Super Account:** The Premier Super Account is an interest bearing transactional account with different slab exclusively introduced for the top corporate customers, where interest is calculated on day end balance and accumulated interest will be credited to the same account on a half yearly basis / at the time of closing the account.

Premier High Performance Account: The Premier High Performance Account is an interest bearing transactional account exclusively introduced for the top & medium corporate customers, where interest is calculated on day end balance and accumulated interest will be credited to the same account on a half yearly basis / at the time of closing the account.

Premier Esteem Savers: Premier Esteem Savers is a savings account that will offer the most attractive benefits, flexibilities and other values to the top income level customers than any other savings account offered by the Premier Bank yet.

**Premier Excel Savers:** Premier Excel Savers is a savings account that will offer the second most attractive benefits, flexibilities and other values to the upper mid to top income level customers than any other savings account except "Premier Esteem Savers" offered by the Premier Bank.

**Premier Payroll Account:** Premier Payroll Account is a benefit-rich savings account in Taka for salaried employee. This is a salary account in which the employer will credit/remit the salary of their employees on every payday at regular basis during the service period with the employer.

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Savings Account (SB): The basic savings account from premier Bank gives you the freedom to conduct your banking transaction sat a very simple way. PBL offers competitive interest rate on our Savings Account. In addition, all account holders will get Debit Card and ATM facility for 24 hours banking convenience.

Current Account (CD): PBL believes in providing you with an account that helps you manage your daily finances in the way that match your transactional needs. The combination of convenience and flexibility ensures that you always have access to an account that caters to your needs. PBL's Current Account is probably the most useful Bank Account you will ever have for daily transaction.

Premier Genius Account/School Banking Account: Intellect and perseverance will lead you to success and saving will guide you to an enriched future. Premier Bank Genius Account offers easy and modern banking facilities to the students. Wherever your possibility may lie, be it in the country or abroad, Premier Bank will always be beside you as you build your future.

Premier Shadhinota Account (10 Tk.): Premier Bank is focusing on Financial Inclusion in order to engage unbanked and under-privileged people of the country under banking umbrella for ensuring stable and equitable economic growth. PBL's New Savings Account "Premier Shadhinota" with opening Balance of Tk. 10 is applicable for Freedom Fighters, Hard Core Poor peoples, Farmers, Ready Made Garments Workers, Street Urchin and Working Children, Small Life Insurance Policy Holders, Beneficiaries under Social Security Program, National Service Program, Distressed People having grant from Hindu Religious Welfare Trust.

Foreign Currency (FC) Account: Private Foreign Currency (FC) Account is an account in foreign currency which may be opened in Authorized Dealer (AD) Banks by Bangladesh nationals working / residing abroad, foreign nationals residing abroad or in Bangladesh, Foreign missions and their expatriate employees, foreign firms registered abroad and operating in Bangladesh or abroad (e) Bangladesh nationals working in foreign / international organizations in Bangladesh with entitlement to receive salary in foreign currency.

Non-Resident Foreign Currency Deposit Account (NFCD): NFCD Account is an account in Foreign Currency which may be opened in Authorized Dealer banks by (a) all non-resident Bangladeshis working/residing abroad (b) Bangladeshis having dual nationality residing abroad (c) Bangladesh nationals serving with missions of Bangladesh in foreign countries (d) officers/staff of the government/semi-government organizations /nationalized banks and employees of body corporate posted abroad or deputed with international and regional agencies in foreign countries against foreign currency remitted through banking channel or brought in cash and (e) 100% foreign owned (A-Type) industrial units in the Export Processing Zones in Bangladesh.

Resident Foreign Currency Deposit Account (RFCD): RFCD is an account in Foreign Currency. Persons ordinarily resident in Bangladesh may open RFCD account with foreign exchange brought in at the time of their return from travel abroad.

Fixed Deposit (FDR):PBL's Fixed Deposit (FDR) is meant for those investors who want to deposit a lump sum of money for a fixed time period; say for a minimum period of 30 days to 1 year and above, thereby earning a higher rate of interest in return.

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Double Benefit Scheme: Under this scheme, any deposit becomes double after 6 Years and 5 Months. A specially designed instrument shall be issued for the deposit under this scheme in the same manner as issued in case of Fixed Deposit. The instrument is not transferable and renewable.

Education Savings Scheme: Do not compromise with the future of your children. Why not start saving from now to meet the educational expense of your children in future? This scheme has been designed to secure future educational expenses of your children.

Monthly Income Scheme: Your savings are precious! Let your investment generate a regular monthly income for you. Deposit a certain amount at the opening and earn monthly profit till the tenure completes. You will get back principal amount on maturity.

Monthly Savings Scheme: A regular savings pays off when you really need it. Save small amount in your account each month and let your savings grow with time through our Monthly Savings Scheme.

Shwapno (One Year Monthly Deposit Scheme): "Shwapno" a personal savings plan to help individuals to fulfill any desired dream. It is a short-term deposit scheme and customer will get Tk. 1.00 lac just after 1 year and 5 months. PBL's slogan is, "Design your dream with Premier Bank through monthly installments".

Registered Retirement Deposit Plan: Registered Retirement Deposit Plan, a personal savings plan for individuals to secure future registered with The Premier Bank Limited, which will magically turn your monthly deposit of small amount in to Tk. 1.00Crore. If customer planning to save from his hard-earned income and wants the return to be guaranteed - The Premier Bank Limited offering the monthly savings scheme with life insurance protection that guarantees the maturity value even if you decease after depositing only a single installment.

## DIGITAL BANKING SERVICES

ATM/Fast Track Banking: To make Banking more convenient and suitable, PBL are providing 24/7 ATM Banking across the country where you can use your Visa and MasterCard. We are also on the process of connectivity with National Payment Switch of Bangladesh (NPSB) and hopefully very soon, all the local cards in Bangladesh connected to NPSB will be able to use our ATM Banking.

- Convenient Self Service: Withdraw Funds The cash you need when you need it. Maximum amount per day: BDT 50,000; Maximum amount per single transaction: BDT 20,000; Minimum amount per single transaction: BDT 500.
- Account Management: Check Your Balance View your account balance before you make a withdrawal. Mini Statement -Receive a print out of your transaction history and account balances.
- Innovations: More modern facilities will be incorporated soon for 2 4 NOV 2022 customer ease and satisfactions:

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Managing Director & CEO

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Company Secretary The Premier Bank Limited Head Office, Dhaka

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- Deposits Cash and Cheque deposits will be made through our CDM machine.
- Transfer funds Move funds between your accounts.
- Receipt Options Set whether or not you will receive a receipt when you make transactions.
- Account opening, loan processing and card services (Debit & Credit)

Internet Banking: Premier Internet Banking is comprehensive, digital selfservice solution giving you full visibility and account management of your accounts and PBL's Internet Banking is compatible desktop, tablet or mobile device.

- Convenient Self Service & Account Management:
- Access to online statements from anywhere It's simple. And it saves time.
- Check your account balances to be connected with your Account round the clock.
- Download &Store your statements for future references.
- Transfer funds Move funds between your own accounts.
- Cheque Book Request- Order Cheque books avoiding branch visit.
- Innovations: More modern facilities will be incorporated soon for customer ease and satisfactions:
  - 3rd Party Fund Transfer
     — Move funds from your own account to another Premier Account instantly.
  - Intra-bank Fund Transfer- Move funds from your Premier account to Other Bank Account instantly.
  - Utility Payment & Mobile Top up- Pay your household bills and recharge Mobile Airtime at any time using our Internet Banking

SMS Alert Service: Keep a watch on your account with our round the clock SMS Alert Banking service. Every debit or credit in your account is intimated to you by an SMS as soon as it happens and SMS Alert is mandatory for all transactional Accounts

- Automatic Alerts: You would automatically receive alerts on your registered mobile number for all the transactions done through Debit Card/s, Internet Banking. For all other transactions (initiated through branches system, cheque, etc.)
- Vigilant and Fraud Guard: It helps you to keep a watch on your account to detect any unauthorized access to your account.
- Convenience & Time Savings: No traveling to branches or ATMs to keep track of your account.
- Innovations: Full-Fledged SMS Banking Solution will be incorporated soon for customer ease and satisfactions:
- Avail Push-pull Services
- Locate the nearest Branch or ATM
- Place Cheque Book Request
- Transfer funds between accounts

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**E-Statement:** Go green with Premier e-Statement and access your account statements anytime, anywhere with e-Statement.

- Ease & Comfort: You would automatically receive Monthly estatement on your registered email address instead of waiting for paper statements.
- Convenience & Time Savings: No traveling to branches for statements of your account.
- Environmentally friendly: save paper, save trees and our environment.
- Safe & Secure: only you can access your statements ensuring the privacy.

Electronic Fund transfer (EFT) through BEFTN: BEFTN is one of the most powerful payments systems in Bangladesh. Premier Bank is one of the first few banks to go live BEFTN successfully. One can transfer fund automatically to beneficiaries in 8000+bank branches across the country.

#### ISLAMIC BANKING PRODUCTS

## **Deposit Products**

Al-Wadiah Current Account: Al-Wadiah Current Account is operated on the principles of Al-Wadiah. Bank plays the role of 'Safe Custodianship' in this case. Bank commits to refund customer's money deposited in these accounts on the demand of customers. On the other hand, the Bank takes permission from customers that the Bank may utilize their money. Customers may operate these accounts as many times as required. No profit is disbursed in these accounts and depositors do not bear any loss.

Mudaraba Special Notice Deposit Account (MSND): Mudaraba Special Notice Deposit (MSND) is a profit bearing Mudaraba deposit suitable for people involved in business; transactions are frequent and follow a pattern. It enables a customer to operate his business account a kind of Current Account which incurs profit. Profit is calculated on day end balance and profit is paid to account on half yearly basis or at the time of closing the account.

Mudaraba Savings Account: Mudaraba savings account is opened under the Mudaraba principal of Islamic Shariah. Under the above principal the client is the owner of the fund (Shaheb-Al Mal) and the Bank is just Manager of the Fund (Mudarib).

Mudaraba Genius Account: With a view to grow up savings habit among the minor students, to gather knowledge about banking services and modern technology the Mudaraba Genius Account has been introduced. Special privileges have been offered in this account. Minor students are encouraged to make savings in Banks that will be helpful for them to make a big savings to fulfill the intention to complete higher studies.

Mudaraba Excel Savers Account: Mudaraba Excel Savers account is opened under the Mudaraba principal of Islamic Shariah. Under the above principal the

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client is the owner of the fund (Shaheb-Al Mal) and the Bank is just Manager of the Fund (Mudarib). Mudaraba Excel Savers Account is mainly meant for Mid to Top income level individuals who is willing to deposit substantial amount on the savings account and maintain a highly monthly average balance comparing to regular Mudaraba Savings Account.

Mudaraba Esteem Savers Account: Mudaraba Esteem Savers account is opened under the Mudaraba principal of Islamic Shariah. Under the above principal the client is the owner of the fund (Shaheb-Al Mal) and the Bank is just Manager of the Fund (Mudarib). Mudaraba Esteem Savers Account is mainly meant for Top income level individuals who are willing to deposit substantial amount on the savings account and maintain a highly monthly average balance comparing to regular Mudaraba Savings Account.

Mudaraba Payroll Account: Mudaraba Payroll Account is a benefit rich savings account for Salaried Employee of an Organization/Institution. This is basically Salary Account in which employer provides/deposits salary/wages of the employee every pay-day on regular basis during the service period. Account Holders are entitled to avail various salient facilities from the Bank freeof cost.

Mudaraba Premier Sadhinota Account: Mudaraba Premier Sadhinota Account is mainly focused to provide banking facility/services to unbanked and underprivileged people of the country such as Hard Core Poor people, Farmers, Ready Made Garments Workers, Street Urchin and Working Children, Small Life Insurance Policy Holders, Beneficiaries under Social Security Program, National Service Program, Distressed People etc.

Mudaraba Premier Remittance Saver Account: Mudaraba Premier Remittance Saver Account is mainly for Non-Resident Bangladeshi people who earn valuable Foreign Currency for the country. This product would help to increase the flow of foreign remittance in the country through proper Banking channel. This type of accounts is getting special facilities from the Bank.

Mudaraba Foreign Currency Account: Mudaraba Foreign Currency Account is opened under the Mudaraba principle of Islamic Shariah complying rules/ norms of the Central Bank. Under the above principal the client is the owner of the fund (Shaheb-Al Mal) and the Bank is just Manager of the Fund (Mudarib).

Mudaraba Non-Resident Foreign Currency Deposit Account: This Account may be opened in USD/GBP /Euro/ Yen/CHF/RMBat designated Branches of the Bank. It is basically of term deposit nature. Bangladeshi nationals working abroad/residing abroad/serving mission of Bangladesh in foreign countries/100% export oriented "Category - A" industries under EPZ are eligible to open this Account. The Account-holder will get profit as per rules and regulation of the Central Bank & Mudaraba Principle.

Mudaraba Resident Foreign Currency Deposit Account: This Account may be opened in USD/GBP/Euro/ Yen/CHF/RMB at designated Branches of the Bank under the Foreign Exchange guidelines of Bangladesh Bank. It is basically of term deposit nature.

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Mudaraba Term Deposit Receipt (MTDR): Mudaraba Term Deposit Receipt (MTDR) is a profit bearing account which offers returns by depositing money for a fixed period of time based on Mudaraba concept. These deposits are withdrawing able subject to a period of notice and not on demand. Minimum Account opening balance is Tk.10,000/- and product tenor is 1 month, 2 months, 3 months, 4 months, 6 months, 12 months, 13 months, 25 months & 36 months. Profit is given after maturity.

Mudaraba Monthly Income Scheme (MMIS): Mudaraba Monthly Income Scheme is opened under the Mudaraba principal of Islamic Shariah. This scheme is basically of Term Deposit nature but profit is given each month instead of maturity of the scheme.

Mudaraba Monthly Savings Scheme (MMSS): Mudaraba Monthly Savings Scheme is opened under the Mudaraba principle of Islamic Shariah. This scheme is basically a savings scheme for any individual intending to save small amount on monthly installment basis that may be required to meet his/her future needs.

Mudaraba Double Benefit Scheme (MDBS): Mudaraba Double Benefit Scheme is opened under the Mudaraba principle of Islamic Shariah. This scheme is basically of Term Deposit nature and profit is given at maturity of the product.

Mudaraba Hajj Savings Scheme (MHSS): Mudaraba Hajj Savings Scheme is opened under the Mudaraba principle of Islamic Shariah. This scheme is basically a savings scheme for any Muslim citizen intending to perform the holy Hajj by building up savings on monthly installment basis that may be required in future to meet his/her Hajj related expenses.

Premier Tijarah Mahar Savings Scheme (Mahar): This is a specialized Scheme product under the Mudaraba principle where a married/unmarried person (male) will be able to accumulate an amount of money by way of depositing a small amounts each month as per his ability with an intention to pay-off the amount DUE [as FARD/ Obligatory] on him as MOHORANA towards his wife.

#### **Investment Products**

Bai' Al-Murabaha: Bai' Al-Murabaha is a contract between the Buyer and the Seller under which the Seller sells specific goods permissible under Islamic Shariah and Law of the land to the Buyer at a cost plus agreed profit payable in cash on or before a fixed future date in lump sum or by installments or single delivery. The profit (marked-up) may be fixed in lump-sum or in percentage of the cost price of the goods. In case of Bai' Al-Murabaha, Bank procures the goods as per indent of the customer, retain it in its custody and sell the same part by part or at a time to the client who gave indent for the goods. In case of early adjustment, rebate on profit payable may be considered to the Client.

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Bai' Al-Muajjal: Bai Al-Muajjal is a contract between a Buyer and a Seller under which the Seller sells certain specific goods permissible under Islamic Shariah and Law of the land to the Buyer at an agreed fixed price payable at a certain fixed future date or within a fixed period in lump sum or by fixed installments. The seller may also sell the goods purchased by him as per order and specification of the Buyer. In the case of Bank, Bai-Muajjal is treated as a contract between the Bank and the Client under which the Bank sells the goods (purchased as per order and specification of the Client) to the client at an agreed price payable at any fixed future date in lump sum or within a fixed period by fixed installments.

Bai' Salam: Bai'-Salam may be defined as advance purchase of a commodity / product making advance payment by the Bank on execution of a written contract wherein it is clearly mentioned that the commodity will be delivered as per specification, size, quality, quantity at a fixed future time in a particular place. The burden of cost of transportation and storage is also specially mentioned in the contract to avoid confusion. Laterally 'Bai-Salam' means advance purchase and sale. It can also be defined as a sale where the seller undertakes to supply some specific Commodities / Products to the buyer at a future time in exchange of an advanced price paid on the spot. Here the price is paid in cash, but the delivery of the goods is deferred.

Musharaka Documentary Bills: "Musharaka Documentary Bills" is mainly for Export oriented customers. It is used to purchase Local Export Bill from Exporter against Acceptance from Importer's Bank (LC Opening Bank).

Hire Purchase under Shirkatul Milk (HPSM): Hire Purchase under Shirkatul Milk HPSM) is a Special type of contract; it is the combination of three separate contracts: Shirkat; Ijarah& Sale. The portion of the asset owned by the Bank is hired out to the Client (partner/hirer) for a fixed rent and for a fixed period. The Bank sells and transfers the ownership of its share in the asset to the Client (partner/hirer) against payment of price fixed for that part either gradually part by part or in lump sum within the hire period or after the expiry of the hire agreement.

Premier Tijarah Personal (Consumer) Finance: Premier Tijarah Personal Finance is a purpose based Consumer investment scheme for individuals based on Hire-Purchase Under Shirkatul Melk (HPSM) mode of Islamic Finance only to purchase any Shariah approved durable Items/Products that serves purposes like miscellaneous household appliances & Furniture Computers/Electronic items; Items for Interior Decoration of Flat/Home; Equipment like X-ray machine, Medical Beds. Ultra-Sonogram machine, Engineering/Mechanical/Medical tools etc. for Professionals; Conversion/Vehicle repair (private used vehicle only) or any other legitimate purposes.

Premier Tijarah Auto Finance: Premier Tijarah Auto Finance is for purchasing of Brand New and Reconditioned Car, Jeep, Station Wagon, 4-Wheeler and Microbus for private use only and it is based on Hire-Purchase under Shirkatul Melk (HPSM) mode of Islamic Finance.

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Premier Tijarah Home Finance: Premier Tijarah Home Finance is based on Hire-Purchase under Shirkatul Melk (HPSM) mode of Islamic Finance. It covers Customer's need to purchase Flat/Home or build home for residential purpose. It is basically a solutiondriven package that covers customer's different category of Mortgaged finance requirements with flexible payment solution.

## OTHER BANKING SERVICES

Student File Service: Remittance of Foreign Exchange for Bangladeshi student going abroad for education purpose in regular courses in recognized educational institutions in Undergraduate & Post-graduate level.

Locker Service: Locker service offered by the Banks gives customers a completely secured facility for safekeeping of his/her valuable items, confidential documents and other valuables against from any unfortunate incident. PBL's Locker Service is available in most of the Branches in urban areas.

Nationwide Collection Services: Premier Bank Cash Management helps companies to maximize their efficiency in their accounts receivables and provides them complete information. PBL's aim is to simplify the reconciliation process and helps them to better manage their account receivables. PBL's customized solution helps companies to reduce their processing time and cost. PBL's solution reduces collection for the customers as well as improves their productivity without bringing about any significant changes in their business process.

Payment Services: PBL provides customized and integrated Payments solutions to your banking needs. PBL provides large corporations and financial institutions with flexible and complete control over their local payments, foreign trade, electronic banking services and treasury services.

Premier Bank also offers Online & Evening Banking Services, Remittance Payment Service, Brokerage House Service, Utility Bill Payment Service, MRP/MRV Payment Service, POS Terminal Service, Treasury Service, SWIFT Service etc.

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## **FINANCIAL RISK ANALYSIS**

#### 4.1 PROFITABILITY ANALYSIS

The overall operating income has shown an increasing trend in FY20 due to increase in bank's investment income. Although decreasing trend in net interest margin has contributed to slowdown of operating income growth, the profitability demonstrates a decreasing trend, with corresponding increasing cost to income ratio over the recent years. Along with ACRSL possess positive outlook on future net income growth due to bank's access to low cost funding and positive growth in credit portfolio.

|                              |           |              |   |           |          |                                                                                                                        | and the same of th |
|------------------------------|-----------|--------------|---|-----------|----------|------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Indicator                    | FY19      | FY <b>20</b> |   | FY21      |          | Observations                                                                                                           | Outlook                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| Operating<br>Income          | 13,170.57 | 13,437,46    | 1 | 16,020.37 | 1        | The operating income of PBL demonstrates an increasing trend during last three years.                                  | Positive                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| Average Yield on Investments | 5.78%     | 13.18%       | 1 | 9.70%     | 4        | The yield on investment, demonstrates a fluctuating trend during last three.                                           | Neutral                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| Cost of Fund                 | 6.20%     | 5.76%        | 1 | 4.43%     | 4        | The cost of fund<br>demonstrates a fluctuating<br>trend during last three years.                                       | Neutral                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| Cost to<br>Income Ratio      | 44.32%    | 49.40%       | 1 | 46.81%    | <b>+</b> | The cost to income ratio of PBL increased in FY20 but decline in FY21.                                                 | Positive                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| Net Income                   | 3,338.55  | 2,064.63     | 4 | 3,280.86  | <b>↑</b> | The Net Income of PBL demonstrates an overall fluctuating trend over the past three year and decreased in recent year. | Positive                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| ROA                          | 1.39%     | 0.74%        | 4 | 0.97%     | 1        | The ROA of PBL demonstrates a fluctuating trend during last three years and up recently.                               | Negative                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| ROE                          | 19.54%    | 10.55%       | + | 15.34%    | 1        | The ROE of PBL demonstrates a fluctuating trend during last three years and up recently.                               | Positive                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |

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## 4.2 BALANCE SHEET ANALYSIS

PBL's Capital adequacy remained above regulatory requirement in the last three years and nonperforming loans has decreased in recent year. PBL's growth rate in deposits and loans & advances slowed down recently.

| Indicator                               | FY19   | FY20   |          | FY21   |          | Observations                                                                                                                       | Outlook  |
|-----------------------------------------|--------|--------|----------|--------|----------|------------------------------------------------------------------------------------------------------------------------------------|----------|
| Growth Rate<br>of Loans and<br>Advances | 20.10% | 12.61% | •        | 17.09% | <b>↑</b> | The growth of loans and advances of demonstrates afluctuating trend, with a positive growth prospect.                              | Positive |
| Growth of<br>Total<br>Deposits          | 23.50% | 16.11% | ↓ .      | 11.42% | <b>+</b> | The deposit growth demonstrates a fluctuating trend, with negative growthin recent year.                                           | Negative |
| Growth of Investments                   | 32.81% | 1.99%  | •        | 40.73% | *        | The growth rate of investment demonstrates afluctuating trendover the past three years and increased recently.                     | Neutral  |
| NPL/ Total<br>Loan                      | 6.62%  | 2.49%  | <b>+</b> | 2.13%  | 4        | The NPL to Total Loan demonstrates a fluctuating trend over the last three years, with a declining trend in recent year.           | Positive |
| CRAR                                    | 12.61% | 13.62% | 1        | 13,96% |          | The capital adequacy ratio remained above the regulatory requirement over the last three years, which is a positive rating factor. | Positive |

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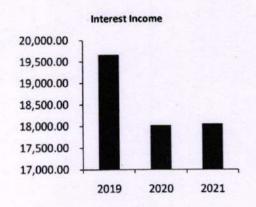
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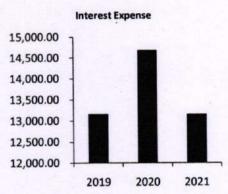
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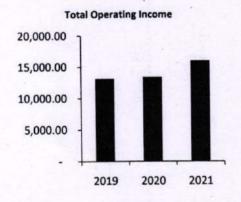


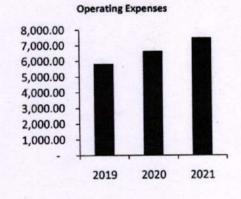
### **CHATS AND GRAPHS**

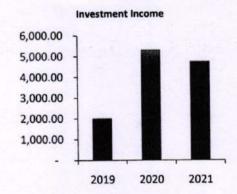
### 5.1 INCOME STATEMENT CHARTS

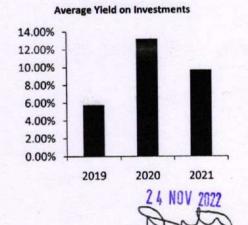












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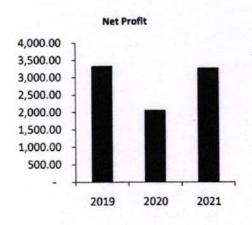
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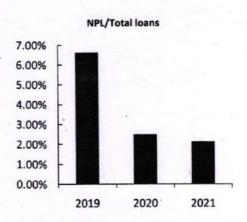
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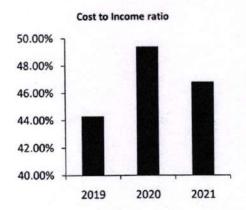
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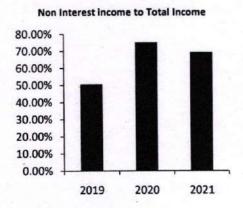
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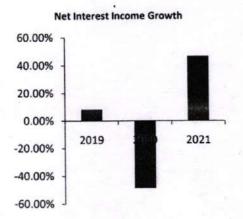


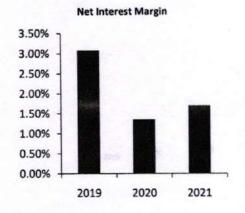












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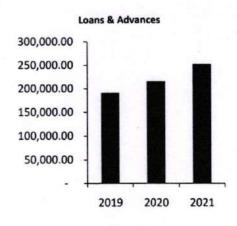
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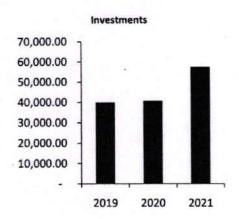
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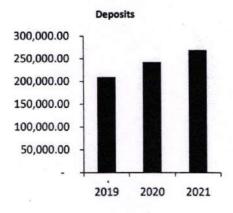


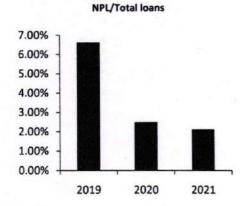


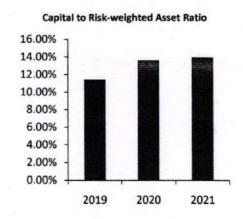
### 5.2 BALANCE SHEET CHARTS

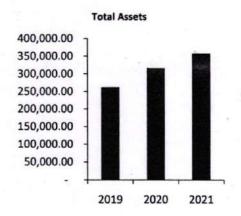












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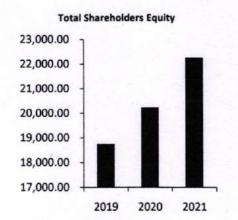
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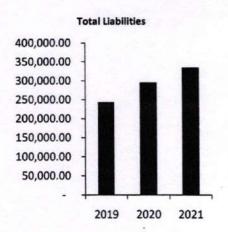
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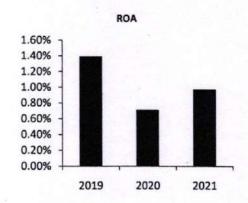
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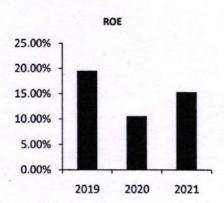
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### **APPENDIX A: SUMMARY OF FINANCIALS**

| Balance Sheet Metrics (BDT MN)           | 2019       | 2020        | 2021       |
|------------------------------------------|------------|-------------|------------|
| Cash Miles P. Cash Cash Cash             | 14,573.81  | 34,287:30   | 16,459,60  |
| Bank Balance                             | 751.39     | 4,338.90    | 4,840.05   |
| Money at Call & Short Notice             | 1,390.00   | 290.00      | 600.00     |
| Investments                              | 39,997.58  | 40,793.21   | 57,409.63  |
| Loans & Advances                         | 191,115,75 | 215,215,93  | 251,991.32 |
| Fixed Assets                             | 2,653.21   | 3,204.49    | 3,335.27   |
| Other Assets                             | 12,123.12  | 16,075.17   | 22,790,76  |
| Total Assets                             | 262,604.87 | 314,206.00  | 357,426.62 |
| Borrowings                               | 13,211.79  | 26,466.87   | 34,725.90  |
| Subordinate bonds                        | 9,000.00   | 10,000.00   | 12,000.00  |
| Total Deposits                           | 209,282.33 | .242,114.88 | 268,866.14 |
| Other Liabilities                        | 12,358.73  | 15,224.34   | 19,470.25  |
| Total Liabilities                        | 243,852.86 | 293;806.09  | 335,062.29 |
| Paid Up Capital                          | 9,240.94   | 9,702.98    | 10,430.71  |
| Statutory Reserve                        | 5,637.79   | 6,372.88    | 7,461,55   |
| Retained Earnings                        | 3,753.77   | 3,859.22    | 4,057.49   |
| Other Reserve                            | 119.48     | 300.00      | 300.00     |
| Other Equities                           | 0.02       | 0.02        | 0.03       |
| Total Shareholders' Equity               | -18,752.00 | 20,235,11   | 22,249.78  |
| Total Shareholder's Equity & Liabilities | 262,604.87 | 314,041.20  | 357,312.62 |

| Income Statement Metrics ( BDT MN)       | 2019      | 2020      | 2021      |
|------------------------------------------|-----------|-----------|-----------|
| Interest Income                          | 19,662.11 | 18,025.49 | 18,055.35 |
| Interest Expense                         | 13,159.99 | 14,690.68 | 13,159.51 |
| Net Interest Income                      | 6,502.13  | 3,334.81  | 4,895.84  |
| Investment Income                        | 2,026.70  | 5,325.13  | 4,760.64  |
| Commissions, Exchange & Brokerage        | 3,618.13  | 3,579.31  | 4,791.07  |
| Other Operating Income                   | 1,023.62  | 1,198.21  | 1,572.82  |
| Total Operating Income                   | 13,170.57 | 13,437.46 | 16,020.37 |
| Operating Expenses                       | 5,836.67  | 6,637.62  | 7,499.74  |
| Operating Profit/(Loss) Before Provision | 7,333.91  | 6,799.84  | 8,520,63  |
| Total Provision                          | 2,798.32  | 3,107.03  | 3,021.98  |
| Net Profit/(Loss) Before Tax             | 4,535.58  | 3,692.81  | 5,498.65  |
| Provision for Taxation                   | 1,197,03  | 1,628.19  | 2,217.78  |
| Net Profit/(Loss) After Tax              | 3,338.55  | 2,064.63  | 3,280.87  |

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Managing Director & CEO DBH Finance PLC.

Source: PBL's, Audited Financials of FY19-FY21.

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Company Secretary The Premier Bank Limited Head Office, Dhaka 2 4 NOV 2022

Sayed Abul Hashem FCA, FCMA Deputy Managing Director & CFO Head Office The Premier Bank Limited



### **APPENDIX B: SUMMARY OF ANALYTICS**

| Indicators                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | 2019   | 2020    | 2021   |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------|---------|--------|
| Average Yield on Loans, Leases and Advances                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | 11.23% | 8:87%   | 7.73%  |
| Yield on Interest Earning Asset                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | 9.30%  | 7.32%   | 6.28%  |
| Average Yield on Investments                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 5.78%  | 13.18%  | 9.70%  |
| Cost of Fund                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 6.20%  | 5.76%   | 4.43%  |
| Net Interest Margin                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | 3.07%  | 1.36%   | 1.70%  |
| Cost to Income ratio                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | 44.32% | 49.40%  | 46.81% |
| Non-Interest income to Total Income                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | 50.63% | 75.18%  | 69.44% |
| Net Interest Income Growth                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | 8.32%  | -48,71% | 46.81% |
| Growth rate of Total Deposit                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 23.50% | 16.11%  | 11.42% |
| Growth Rate of Loans and Advances                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | 20.10% | 12.61%  | 17.09% |
| Growth Rate of Investments                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | 32.81% | 1.99%   | 40.73% |
| ROA                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | 1.39%  | 0.72%   | 0.97%  |
| ROE - Comment of the | 19.54% | 10.55%  | 15/34% |
| Loan/Earning Asset                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | 82.43% | 82,66%  | 80.19% |
| Earning Asset/Total Asset                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | 88.29% | 82.86%  | 87.92% |
| Deposit/ Liabilities                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | 84.13% | 81.08%  | 79.11% |
| NPL/Earning Asset 12                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | 5.46%  | 2,06%   | 1.70%  |
| NPL/Total loans                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | 6.62%  | 2.49%   | 2.13%  |
| Capital to Risk-weighted Asset Ratio (CRAR)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | 12.61% | 13.62%  | 13.96% |

Source: PBL's, Audited financials of FY19-FY21.

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The Premier Bank Limited Sayed Abul Hashem FCA, FCMA Head Office, Dhaka Deputy Managing Director & CFO

Head Office



### APPENDIX C: LONG TERM RATING DETAILS

| Triple A  Highest Safety)  Triple A  Highest Safety  Highest Safety  Triple A  Highest Safety  Highest Credit quality with credit quality with sample safety  Highest Safety  Highest Credit quality with sample safety  Highest Credit quality with sample safety  Highest Credit quality with sample safety  Highest Credit quality with sample safety  Highest Safety  Highest Safety  Highest Safety  Highest Credit quality with sample safety  Highest Safety  H | ncial obligations and it is                                                                                     |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------|
| AA+, AA, AA- Double A (High Safety)  Investment grade. Very high credit quality an credit risk. When assigned this rating indicastrong capacity to meet its financial obligation impacted adversely by foreseeable events.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | tes the obligor has very                                                                                        |
| A+, A, A- Single A  (Adequate Safety)  Investment grade. High credit quality and leading to meet its financial obligations but may be economic conditions compared to obligors with the conditions compar | bligor has strong capacity<br>be vulnerable to adverse                                                          |
| Triple B  (Moderate Safety)  Investment grade. Good credit quality and credit risk. When assigned this rating in adequate capacity to meet its financial obliremains more vulnerable to adverse economic                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | dicates the obligor has gations but this capacity                                                               |
| Double B Indicates the obligor has business or other alt financial obligations but is substantially economic conditions that may impair ability to the future.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | vulnerable to adverse                                                                                           |
| B+, B, B- Single B  (Risky)  Highly Speculative grade. High credit risk. V indicates the obligor has business or other meet its financial obligations but the degree timely payment of financial obligation circumstances improve and remain favorable                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | alternatives to currently<br>ee of certainty regarding<br>ns is doubtful unless                                 |
| CC+, CC, CC- Double C  (Vulnerable)  Highly Vulnerable grade. Very High credit rating indicates the obligor is near to de certainty regarding timely payment of financiunless circumstances improve. This ratin insolvency petition has been filed or similar a payments on the obligation are being continexternal support.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | fault and the degree of<br>cial obligations is doubtful<br>g may indicate that an<br>action has been taken, but |
| C+, C, C- Single C (Near to Default)  Default Imminent. This category for an instite either currently in default or expected to probability. The obligor with this rating is a financial obligations.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | be in default with high                                                                                         |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | n is of the lowest credit                                                                                       |

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Nasimul Baten Managing Director & CEO DBH Finance PLC.

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Company Secretary

Che Premier Bank Limited

Head Office, Dhaka

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Sayed Abul Hashem FCA, FCMA Deputy Managing Director & CFO Head Office 0





### APPENDIX D: SHORT TERM RATING DETAILS

### ACRSL CORPORATE / ENTITY RATINGS (SHORT TERM)

### ST-1 **Highest Grade**

Highest certainty of timely payment. Short-term liquidity including internal fund generation is very strong and access to alternative sources of funds is outstanding, Safety is almost like risk free Government short-term obligations.

### High Grade

High certainty of timely payment. Liquidity factors are strong and supported by good fundamental protection factors. Risk factors are very small.

### **Good Grade** ST-3

Good certainty of timely payment. Liquidity factors and company fundamentals are sound. Although ongoing funding needs may enlarge total financing requirements, access to capital markets is good. Risk factors are small.

### ST-4 **Satisfactory Grade**

Satisfactory liquidity and other protection factors qualify issues as to investment grade. Risk factors are larger and subject to more variation.

### ST-5 · Non-Investment Grade

Speculative investment characteristics. Liquidity is not sufficient to insure against disruption in debt service. Operating factors and market access may be subject to a high degree of variation.

Issuer failed to meet scheduled principal and/or interest payments.

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Company Secretary . Head Office, Dhaka

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The Premier Bank Limited Sayed Abul Hashem FCA, FCMA Deputy Managing Director & CFO Head Office

### Annexure - 3

(Auditor's Report along with Audited Financial Statements)

2 4 NOV 2022

Mohammad Akram Rossain, FCS
Company Secretary
The Premier Bank Limited
Head Office, Dhaka

2 4 NOV 2022

Sayed Abul Hashem FCA, FCMA Deputy Managing Director & CFO 2 4 NOV 2022

M. REAZUZ KARIM. FOMA Managing Director & OEO The Premier Bank Ltd. Head Office, Senani Diraka-1213

2 4 NOV 2022

Nasimul Baten Managing Director & CEO DBH Finance PLC.

Independent Auditor's Report and **Consolidated Audited Financial Statements** The Premier Bank Limited As at and for the period ended 30 June 2022

2 4 NOV 2022

Nasimul Baten Managing Director & CEO DBH Finance PLC.

2 4 NOV 2022

Mohammad Akram Hossain, FCS Company Secretary
The Premier Bank Limited
Head Office, Dhaka 2 4 NOV 2022

Sayed Abul Hashem FCA, FCMA

Deputy Managing Director & CFO Head Office The Premier Bank Limited

2 4 NOV 2022

M. REAZUL ARIM, FCMA Managing Director & CEO The Premier Bank Ltd. Head Office, Banani Phake-1219



### K. M. HASAN & CO. Chartered Accountants E-mail: info@kmhasan.com.bd

কে. এম. হাসান এন্ড কোং Hometown Apartments (8th & 9th Floor) 87, New Eskaton Road, Dhaka-1000 Phone: 222221564, 222221457, 58311559 Fax: 88-02-222225792

website: www.kmhasan.com.bd



### Independent Auditor's Report To the Shareholders of The Premier Bank Limited Report on the Audit of the Consolidated and Separate Financial Statements

### Opinion

We have audited the consolidated financial statements of The Premier Bank Limited and its subsidiary (the "Group") as well as the separate financial statements of The Premier Bank Limited (the "Bank"), which comprise the consolidated and separate balance sheets as at 30 June 2022 and the consolidated and separate profit and loss accounts, consolidated and separate statements of changes in equity and consolidated and separate cash flows statement for the period then ended, and notes to the consolidated and separate financial statements, including a summary of significant accounting policies and other explanatory information.

In our opinion, the accompanying consolidated financial statements 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 30 June 2022, and of its consolidated and separate profit and loss accounts and its consolidated and separate cash flows for the year then ended in accordance with International Financial Reporting Standards (IFRSs) as explained in note 3.15.

### **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 Auditor's 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), Bangladesh Securities and Exchange Commission (BSEC) and Bangladesh Bank, and we have fulfilled our other ethical responsibilities in accordance with the IESBA Code and 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 opinion.

### **Key Audit Matters**

Key audit matters are those matters that, in our professional judgment, 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, and we do not provide a separate opinion on these matters.

### Risk Measurement of provision for loans and advances

The process for estimating the provision for loans and advances portfolio associated with credit risk is significant and complex.

For the individual analysis, these provisions consider the estimates of future business performance and the market value of collateral provided for credit transactions.

### Our response to the risk

We tested design and operating effectiveness of key controls focusing on the following:

- Tested the credit appraisal, loan disbursement procedures, monitoring and provisioning process;
- Identification of loss events, including early warning and default warning indicators;

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Nasimul Baten Managing Director & CEO DBH Finance PLC.

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Sayed Abul Hashem FCA, FCMA Deputy Managing Director & CFO



Head

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Mohammad Aldam Hossain, FCS Company Secretary The Premier Bank Limited

Head Office, Dhaka Head Office

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For the collective analysis, these provisions are manually processed that deals with voluminous databases, assumptions and calculations for the provision estimates of complex design and implementation.

At period end the Group reported total gross loans and advances of BDT 266.96 billion (2021: BDT 251.99 billion) and provision for loans and advances of BDT 8.33 billion (2021: BDT 8.54 billion).

We have focused on the following significant judgments and estimates which could give rise to material misstatement or management bias:

- · Completeness and timing of recognition of loss events in accordance with criteria set out in BRPD circular no 14;
- · For individually assessed provisions, the measurement of the provision may be dependent on the valuation of collateral, estimates of exit values and the timing of cash flows:

Provision measurement is primarily dependent upon key assumptions relating to probability of default, ability to repossess collateral and recovery rates;

Reviewed quarterly Classification of Loans

Our substantive procedures in relation to the provision for loans and advances portfolio comprised the following:

- Reviewed the adequacy of the Bank's general and specific provisions;
- Assessed the methodologies on which the provision amounts based, recalculated the provisions and tested the completeness and accuracy of the underlying information;

Finally assessed the appropriateness and presentation of disclosures against relevant accounting standards and Bangladesh Bank guidelines.

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Nasimul Baten Managing Director & CEO DBH Finance PLC.

See note no. 8. 8(a) and 15.1 to the financial statements

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Sayed Abul Hashem FCA, FCMA v Managing Director & CFO

Head Office Premier Bank Limited Head Office,

2 4 NOV 2022

am Hossain, FCS Company Socretary The Premier Bank Limited Head Office, Dhaka

### Valuation of treasury bill and treasury bond

The classification and measurement of T-Bill and T-Bond require judgment and complex estimates.

In the absence of a quoted price in an active market, the fair value of T-Bills and T-Bonds is determined using complex valuation techniques which may take into consideration direct or indirect unobservable market data and complex pricing models which require an elevated level of judgment.

At the year end, total reported gross treasury bills and treasury bonds were BDT 45.84 billion (2021: BDT 46.88 billion).

We assessed the processes and controls put in place by the Group to identify and confirm the existence of financial instruments.

We obtained an understanding, evaluated the design and tested the operating effectiveness of the key controls over the financial instrument valuation processes, including controls over market data inputs into valuation models, model governance, and valuation adjustments.

We tested a sample of the valuation models and the inputs used in those models, using a variety of techniques, including comparing inputs to available market data.

Finally assessed the appropriateness and presentation of disclosures against relevant accounting standards and Bangladesh Bank guidelines.

### See note no. 7.1 to the financial statements

### Measurement of deferred tax assets

The Bank reports net deferred tax assets to totaling BDT 1.16 billion as at 30 June 2022.

Significant judgment is required in relation to deferred tax assets as their recoverability is dependent on forecasts of future profitability over a number of years. We obtained an understanding, evaluated the design and tested the operational effectiveness of the Group's key controls over the recognition and measurement of DTAs and the assumptions used in estimating the Group's future taxable income.

We also assessed the completeness and accuracy of the data used for the estimations of future taxable income.

We involved tax specialists to assess key assumptions, controls, recognition and measurement of DTA's.

Finally assessed the appropriateness and presentation of disclosures against IAS 12 Income Tax.

2 4 NOV 2022

Nasimul Baten
Managing Director & CEO
DBH Finance PLC.

See note no. 10.1.2.1 to the financial statements

2 4 NOV 2022

Mohammad Akram Hossain, FCS
Company Secretary
The Premier Bank Limited
Head Office, Dhaka

2 4 NOV 2022

Sayed Abul Hashem FCA, FCMA Deputy Managing Director & CFO lead Office The Formier Bank Limited

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I. REAZUL KARIM, FCMA Managing Director & CEO The Premier Bank Ltd. Head Office, Banani Dhaka-1213

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### Legal and regulatory matters

We focused on this area because the Bank and its subsidiaries (the "Group") operates 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.

These uncertainties inherently affect the amount and timing of potential outflows with respect to the provisions which have been established and other contingent liabilities.

Overall, the legal provision represents the Group's best estimate for existing legal matters that have a probable and estimable impact on the Group's financial position.

We obtained an understanding, evaluated the design and tested the operational effectiveness of the Group's key controls over the legal provision and contingencies process.

We enquired to those charged with governance to obtain their view on the status of all significant litigation and regulatory matters.

We enquired of the Group's internal legal counsel for all significant litigation and 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.

### IT systems and controls

Our audit procedures have a focus on IT systems and controls due to the pervasive nature and complexity of the IT environment, the large volume of transactions processed in numerous locations daily and the reliance on automated and IT dependent manual controls.

Our areas of audit focus included user access management, developer access production environment and changes to the IT environment. These are key to ensuring IT dependent application-based controls are operating effectively.

We tested the design and effectiveness of the Group's IT access controls over the information systems that are critical to financial reporting. We tested IT general controls (logical access, changes management and aspects of IT operational controls). This included testing that requests for access to systems were appropriately reviewed and authorized. We tested the Group's periodic review of access rights. We inspected requests of changes to systems for appropriate approval and authorization. We considered the control environment relating to various interfaces. configuration and other application layer controls identified as key to our audit.

Where deficiencies were identified, we tested compensating controls or performed alternate procedures. In addition, we understood where relevant, changes were made to the IT landscape during the audit period and tested those changes that had a significant impact on financial reporting.

CBS integrated reporting capacity enhancement needs under constant cyber security threats are to be evaluated on a day to day basis, and adequate budget allocations are to be ensured.

2 4 NOV 2022

Nasimul Baten Managing Director & CEO DBH Finance PLC.

2 4 NOV 2022

Company Secretary The Premier Bank Limited Head Office, Dhaka

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eved Abul Hashem FCA Managing Director & CFO

Head Office . Premier Bank Limited

Premier Bank Ltd. ead Office

Dhaka-1213

### Other Information

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

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

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

When we read the annual report, if we conclude that there is a material misstatement therein, we are required to communicate the matter to those charged with governance.

Responsibilities of Management and Those Charged with Governance for the Consolidated and Separate Financial Statements and Internal Controls

Management is responsible for the preparation of the consolidated financial statements of the Group and also separate financial statements of the Bank in accordance with International Financial Reporting Standards (IFRSs) as explained in note 3.15, and comply with the Banking Company Act, 1991 (as amended up to date), the Companies Act, 1994, the Rules and Regulations issued by the Bangladesh Bank, the Rules and Regulations issued by the Bangladesh Securities and Exchange Commission (BSEC) and other applicable laws and regulations 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 (as amended up to date) and the Bangladesh Bank Regulations require the Management to ensure effective internal audit, internal control and risk management functions of the Bank. The Management is also required to make a self-assessment on the effectiveness of anti-fraud internal controls and report to Bangladesh Bank on instances of fraud and forgeries.

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, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Group and the Bank or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Group's and the Bank's financial reporting process. 2 4 NOV 2022

> Nasimul Baten Managing Director & CEO DBH Finance PLC.

2 4 NOV 2022

Company Secretary The Premier Bank Limited Head Office, Dhaka

Sayed Abul Hashem FCA anaging Director & Head Office

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Bank Ltd. e Premier Head Office,

### Auditor's Responsibilities for the Audit of the Consolidated and Separate Financial Statements

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 fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these consolidated and separate 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 consolidated and separate 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 involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- 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 consolidated and separate financial statements represent the underlying transactions and events in a manner that achieves fair presentation.
- Obtain sufficient appropriate audit evidence regarding the financial information of the entities or business activities within the Group to express an opinion on the consolidated financial statements. We are responsible for the direction, supervision and performance of the group audit. We remain solely responsible for our audit opinto

24 NOV 2022

Nasimul Baten Managing Director & CEO DBH Finance PLC.

Sayed Abul Hashem FC/ Deputy Managing Director & CFO

Head Office The Premier Bank Limited

Hossain, FCS Company Secretary The promier and Limited We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we

We also provide those charged with governance with a statement that we have complied with relevant ethical identify during our audit. 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 consolidated and separate financial statements of the current period and are therefore the key audit matters. We describe these matters in our Auditor's' report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to 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 also report that:

- we have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of our audit and made due verification thereof;
- 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:
  - a. internal audit, internal control and risk management arrangements of the Group as disclosed in the financial statements appeared to be materially adequate;
  - b. nothing has come to our attention regarding material instances of forgery or irregularity or administrative error and exception or anything detrimental committed by employees of the Group and its related entities {other than matters disclosed in these financial statements}
  - financial statements of Premier Bank Limited subsidiaries namely, Premier Bank Securities Limited iii. remained unaudited;
  - in our opinion, proper books of accounts as required by law have been kept by the Group and the Bank iv. so far as it appeared from our examination of those books;
  - the records and statements submitted by the branches have been properly maintained and consolidated in the financial statements;

Nasimul Baten 2 4 NOV 2022 Managing Director & CEO

DBH Finance PLC. 2 4 NOV 202

Sayed Abul Hashem FCA Deputy Managing 1

Head The Premier L

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Company Secretary The Premier Bank Limited Head Office, Dhaka

- vi. the consolidated balance sheet and consolidated profit and loss account of the Group and the separate balance sheet and separate profit and loss account of the Bank together with the annexed notes dealt with by the report are in agreement with the books of account and returns;
- vii. the expenditures were incurred for the purpose of the Bank's business for the year;
- viii. the consolidated financial statements of the Group and the separate financial statements of the Bank have been drawn up in conformity with prevailing rules, regulations and accounting standards as well as related guidance issued by Bangladesh Bank;
- ix. adequate provisions have been made for loan & advances and other assets as mentioned which are in basis for our opinion, doubtful of recovery;
- x. the information and explanations required by us have been received and found satisfactory:
- xi. we have reviewed over 80% of the risk weighted assets of the Bank and spent over 2,430 person hours; and
- xii. Capital to Risk-weighted Asset Ratio (CRAR) as required by Bangladesh Bank has been maintained adequately at balance sheet date.

Place: Dhaka, Bangladesh Date: 21 November 2022

Chartered Accountants

2 4 NOV 2022

Nasimul Baten Managing Director & CEO DBH Finance PLC.

2 4 NOV 2022

Mohammad Akram Hossain, FCS Company Secretary The Premier Bank Limited Head Office, Dhaka 2 4 NOV 2022

Sayed Abul Hashem FCA, FCMA Deputy Managing Director & CFO Head C

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24 NOV 2022

M. REAZUL KAMM, FCMA Managing Prector & CEO M

### The Premier Bank Limited Consolidated Balance Sheet As at 30 June 2022

| 1        |                                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
|----------|---------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Notes    |                                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| occs [   | Julie 30, 2022                                          | December 31, 2021                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|          |                                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| 4(a)     | 21,795,420,900                                          | 16,459,601,913                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| 4.1(a)   |                                                         | 2,809,049,860                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| 4.2      | 19,202,002,402                                          | 13,650,552,053                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
|          |                                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| 5(a)     | 7 156 847 000                                           | 4 040 045 704                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| ١ ( )    | 821 661 117                                             | 4,840,045,701                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
|          |                                                         | 1,795,388,343<br>3,044,657,358                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
|          | 3/200/200/092                                           | 3,011,037,330                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| 6        | 2,350,000,000                                           | 600,000,000                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| -        |                                                         | ,,                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
|          |                                                         | 57,409,629,299                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
|          |                                                         | 46,881,030,376                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| 7.2(a) L | 10,536,452,858                                          | 10,528,598,923                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| 9/2)     | 200 000 000                                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| o(a) L   |                                                         | 251,991,319,739                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
|          |                                                         | 229,174,159,439                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
|          | 23,292,108,293                                          | 22,817,160,300                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| 9(a)     | 3,430,015,303                                           | 3,335,265,181                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| -        |                                                         | -,,,                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| 10(a)    | 22,920,766,370                                          | 22,790,758,047                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| -        | 200 007 007                                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| -        | 380,987,307,668                                         | 357,426,619,880                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
|          |                                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
|          |                                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| 11(2)    | 3F 34F 306 444                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
|          |                                                         | 34,725,903,112                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
|          |                                                         | 10,000,000,000                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| 13       | 2,000,000,000                                           | 2,000,000,000                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| 14(a)    | 299 97E 946 922                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| 14(a) F  |                                                         | 268,866,141,164                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
|          |                                                         | 20,860,458,810                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
|          |                                                         | 141,808,661,634                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
|          |                                                         | 102,397,355,339                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
|          |                                                         | 3,799,665,381                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| 15(a)    | 22,308,051,799                                          | 19,470,249,662                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| -        | 358,229,574,837                                         | 335,062,293,938                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| _        |                                                         | 333,002,293,938                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| 16       | 44.455.55                                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
|          |                                                         | 10,430,707,270                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
|          | 8,016,591,890                                           | 7,461,553,588                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
|          | 143,587,279                                             | 114,549,753                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
|          | 300,000,000                                             | 300,000,000                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| 20(a)    | 2,823,750,454                                           | 4,057,490,306                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
|          |                                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| 20(b)    |                                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| 20(b)    | 25,218                                                  | 25,025                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| 20(b)    | 22,757,732,831<br>380,987,307,668                       | 22,364,325,942<br>357,426,619,880                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|          | 4.1(a) 4.2 [ 5(a) 6 7(a) 7.1 7.2(a) [ 8(a) [ 9(a) 10(a) | 4(a) 21,795,420,900 4.1(a) 2,593,418,498 19,202,002,402  5(a) 7,156,847,009 821,661,117 6,335,185,892  6 2,350,000,000  7(a) 56,376,483,981 7.1 45,840,031,123 10,536,452,858  8(a) 266,957,774,105 243,665,605,812 23,292,168,293  9(a) 3,430,015,303  10(a) 22,920,766,370  380,987,307,668  11(a) 35,245,706,116 12 9,800,000,000 13 2,000,000,000 14(a) 288,875,816,922 25,311,477,565 145,384,203,694 112,162,213,029 6,017,922,634  15(a) 22,308,051,799 358,229,574,837 |

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CHARTERED ACCOUNTANTS

2 4 NOV 2022

Mohammad Akram Hossain, FCS
Company Secretary
The Premier Bank Limited
Head Office, Dhaka

2 4 NOV 2022

Sayed Abul Hashem FCA, FCMA Deputy Managing Director & CFO

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nited

Nasimul Baten Managing Director & CEO DBH Finance PLC.

2 4 NOV 2020

M. REAZUL KARIM, FCMA Managing Director & CEO The Premier Bank Ltd. Head Office, Banani Dhaka-1213

### The Premier Bank Limited Consolidated Balance Sheet As at 30 June 2022

|                                                     |       | Amount          | in Taka           |
|-----------------------------------------------------|-------|-----------------|-------------------|
| OFF- BALANCE SHEET ITEMS                            | Notes | June 30, 2022   | December 31, 2021 |
| Contingent Liabilities Acceptances and endorsements | _     | 235,329,464,094 | 228,259,542,876   |

**5,329,464,094** 81,409,125,768 Acceptances and endorsements Letters of guarantee 21.1 65,169,620,494 Irrevocable letters of credit 61,313,913,077 52,574,551,664 59,465,264,211 Bills for collection 36,176,166,168 33,116,535,387 Other contingent liabilities 21.2

Other commitments 3,063,114,000 5,940,855,593 Documentary credits and short term trade-related transactions Forward assets purchase and forward deposits placed 22 3,063,114,000 5,940,855,593

Spot and forward foreign exchange contracts Undrawn note issuance and revolving underwriting facilities Undrawn formal standby facilities, credit lines and other commitments

Total Off-Balance Sheet Items including contingent liabilities: 238,392,578,094 234,200,398,469

These Financial Statements should be read in conjunction with the annexed notes

Managing rector

Signed as per our annexed report of even date

Place: Dhaka, Bangladesh

Dated: 21 November 2022

74,363,830,201

Chartered Accountants

CHARTERED COUNTANTS 2 4 NOV 2022

Nasimul Baten Managing Director & CEO DBH Finance PLC.

2 4 NOV 2022

2 4 NOV 2022

Mohammad Akram Hossain, FGS Company Secretary The Premier Bank Limited Head Office, Dhaka

Sayed Abul Hashem FCA, F Managing Director & 19-0 Depr Head Cice remier B < Limited

Head Office, Bar Dhaka-1213

2 4 NOV 2020

### The Premier Bank Limited Consolidated Profit and Loss statement

For the period ended 30 June 2022

|                       |                              |                  |                         | Amount                         | in Taka                        |
|-----------------------|------------------------------|------------------|-------------------------|--------------------------------|--------------------------------|
|                       |                              |                  |                         | January to June                | January to June                |
|                       |                              |                  | Notes                   | 2022                           | 2021                           |
| OPERATING I           |                              |                  |                         |                                |                                |
| Interest income       | profit on islamic investment | s                | 24(a)                   | 9,638,750,790                  | 8,745,200,402                  |
| Interest/profit p     | paid on deposits, borrowings | etc              | 25(a)                   | (7,145,396,071)                | (6,631,936,066)                |
| Net interest in       | ncome/ net profit on inve    | stments          | (-)                     | 2,493,354,719                  | 2,113,264,336                  |
| Investment inco       | ome                          |                  | 26(a)                   | 1 595 470 912                  | 1 512 046 044                  |
| Commission, ex        | change and brokerage         |                  | 27(a)                   | 1,585,479,812<br>3,953,587,341 | 1,512,946,044                  |
| Other operating       |                              |                  | 28(a)                   | 804,876,303                    | 1,735,881,338                  |
|                       |                              |                  | 20(0)                   | 6,343,943,456                  | 609,878,035                    |
| Total Operation       | ng Income (A)                |                  |                         | 8,837,298,175                  | 3,858,705,417<br>5,971,969,753 |
| OPERATING E           | XPENSES                      |                  |                         |                                |                                |
| Salary and allow      | vances                       |                  | 29(a)                   | 1 541 527 460                  | 1 204 052 272                  |
| Rent, taxes, insi     | urance, electricity, etc.    |                  | 30(a)                   | 1,541,537,468<br>844,575,909   | 1,294,952,273                  |
| Legal expenses        |                              |                  | 31(a)                   |                                | 734,726,670                    |
| Postage, stamps       | s, telecommunication, etc.   |                  | 32(a)                   | 63,146,013<br>81,496,201       | 62,881,205                     |
| Stationery, print     | ting, advertisement, etc.    |                  | 33(a)                   | 1,262,790,357                  | 54,702,298                     |
| Chief executive's     | s salary and fees            |                  | 34                      | 9,600,000                      | 187,329,894                    |
| Directors' fees       |                              |                  | 35(a)                   | 1,688,000                      | 8,860,000                      |
| Auditors' fee         |                              |                  | 33(8)                   | 172,500                        | 1,528,000                      |
| Depreciation and      | d repair of Bank's assets    |                  | 36(a)                   |                                | 172,500                        |
| Other expenses        |                              |                  | 37(a)                   | 337,974,302<br>842,702,493     | 294,950,469                    |
| <b>Total Operatin</b> | ng Expenses (B)              |                  | 37(a) [                 | 4,985,683,243                  | 327,798,463                    |
| Profit before p       | provision (C = A-B)          |                  |                         | 3,851,614,932                  | 2,967,901,772<br>3,004,067,981 |
| Provision for loa     | ins & advances               |                  | 38 [                    |                                |                                |
| Provision for off     | -balance sheet items         |                  | 38                      |                                | 117,805,957                    |
| Provision for inv     | estment in shares            |                  | 38.1 (a)                | 120 567 162                    | 165,981,983                    |
| Other provisions      |                              |                  | 38.1 (b)                | 138,567,163                    |                                |
| Total provision       |                              |                  | 30.1 (D) [              | 900,000,000                    | 153,545,029                    |
| Profit before t       |                              |                  | -                       | 1,038,567,163                  | 437,332,969                    |
| Provision for t       |                              |                  |                         | 2,813,047,769                  | 2,566,735,012                  |
| Current Tax           |                              |                  | 15.6(aa)                | 953,198,781                    | 907,111,588                    |
| Deferred tax exp      | pense (Income)               |                  | 10.1.2.1                | 91,741,216                     | 10,541,737                     |
|                       |                              |                  |                         | 1,044,939,997                  | 917,653,325                    |
| Profit after tax      |                              |                  |                         | 1,768,107,772                  | 1,649,081,687                  |
| Retained earn         | ings brought forward         |                  | 20 (a)                  | 4,057,490,306                  | 3,859,218,383                  |
| Profit available      | e for appropriation          |                  |                         | 5,825,598,078                  | 5,508,300,070                  |
| Appropriations        |                              |                  |                         |                                |                                |
| Statutory reserve     | e                            | 2000             | 17                      | 555,038,302                    | 504,781 351                    |
| Start-up fund         |                              | 2 4 NOV 2022     |                         |                                | 20,636,358                     |
| Coupon/dividend       | d on perpetual bond          | 2 +0             |                         | 99,900,000                     |                                |
| Issue of bonus s      | hares and Dividend paid      | Ans              | 20 (a)                  | 2,346,909,129                  | 1,940,596,699                  |
| Non controlling       | interest                     | Baten            | 20 (b)                  | 193                            | 126                            |
|                       | 2 7000                       | Nasimul Baten    | 0                       | 3,001,847,624                  | 2,466,014,534                  |
| Retained earn         | ings carried forward         |                  | The same of the same of | 2,823,750,454                  | 3,042,285,536                  |
| Earnings per s        | hare (EPS)                   | DBH Finance PLC. | 39 (a)                  | 1.54                           | 1.44                           |
|                       |                              |                  |                         |                                | 4,77                           |

These Financial Statements should be read in conjunction with the annexed notes

Chairman

Director

The

Director,

Managing Director

K. M. HASAN & CO.

Signed as per our annexed report of even date

Place: Dhaka Bangladesh Dated: 21 November 2022

Mohammad Akram Hossain, FCS Company Secretary The Premier Bank Limited Head Office, Dhaka

2 4 NOV 2022

Sayed Abul Hashem FCA, FCMA Deputy Managing Director & CFO lead Office

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CHARTERED ACCOUNTANTS

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Chartered Accountants -M. REAZOL KARIM, FCMA Managing Director & CEO The Premier Bank Ltd. Head Office, Banani Dhaka-1213

### The Premier Bank Limited Consolidated Statement of Changes in Equity For the period ended 30 June 2022

| Darkinitas                                              |                 | Equity att                   | ributable to share | Equity attributable to shareholder of Premier Bank Ltd. | Bank Ltd.                         |                 | Non         | AIRCUIT III I I I I I I I I I I I I I I I I |
|---------------------------------------------------------|-----------------|------------------------------|--------------------|---------------------------------------------------------|-----------------------------------|-----------------|-------------|---------------------------------------------|
| S. C.               | Paid-up capital | Statutory reserve            | Other reserve      | General Reserve                                         | General Reserve Retained earnings | Total           | controlling | Total                                       |
| Balance as at 01 January 2022                           | 10,430,707,270  | 7,461,553,588                | 114,549,753        | 300,000,000                                             | 4.057.490.306                     | 27 364 300 047  | Interest    |                                             |
| Surplus/deficit on account of revaluation of properties | •               | •                            |                    |                                                         | portoet troit                     | 44,304,300,917  | 22,025      | 22,364,325,942                              |
| Surplus/deficit on account of revaluation of important  |                 |                              |                    |                                                         |                                   |                 |             |                                             |
| Net profit for the period ended                         |                 |                              | 29,037,526         |                                                         | •                                 | 29,037,526      |             | 29,037,526                                  |
| Payment of cash dividend                                |                 | •                            |                    |                                                         | 1,768,107,772                     | 1,768,107,772   |             | 1,768,107,772                               |
| Transfer to statutory reserve                           |                 |                              |                    |                                                         | (1,303,838,409)                   | (1,303,838,409) |             | (1,303,838,409)                             |
| Transfer to start-up fund                               |                 | 205,850,505                  |                    |                                                         | (555,038,302)                     |                 |             |                                             |
| Coupon/dividend on perpetual bond                       |                 |                              |                    |                                                         | •                                 |                 |             |                                             |
| Issue of bonus shares                                   | 1 043 070 270   |                              |                    |                                                         | (000'006'66)                      | (000'006'66)    |             | (000'006'66)                                |
| Non controlling interest                                | משלימומיברמיז   |                              |                    |                                                         | (1,043,070,720)                   |                 |             | •                                           |
| Balance as at 30 June 2022                              | *** 475 ***     |                              |                    |                                                         | (193)                             | (193)           | 193         |                                             |
| 7707                                                    | 11,4/3,///,990  | 8,016,591,890                | 143,587,279        | 300,000,000                                             | 2,823,750,454                     | 22,757,707,613  | 25,218      | 22,757,732,831                              |
| Balance as at 30 June 2024                              |                 |                              |                    |                                                         |                                   |                 |             |                                             |
| TYON DIEGOCAL CO.                                       | 10,430,707,270  | 10,430,707,270 6,877,664,682 | 117,149,377        | 300,000,000                                             | 3.042.285.536                     | 30 300 757 00   | 20.000      |                                             |

24 NOV 2022

Managing Director & CEO DBH Finance PLC. Nasimul Baten

24 NOV 2022

Place: Dhaka, Bangladesh Dated: 21 November 2022

24 NOV 2022

The Premier Bank Limited Head Office, Dhaka Mohammad Akram Hossain, FCS

Sayed Abul Hashem FCA, FCMA Deput Managing Director & CFO

The Premier Bank Limited Head Office

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Mohammad Akram Hossain, FCS Company Secretary The Premier Bank Limited Head Office, Dhaka

### The Premier Bank Limited **Consolidated Cash Flow Statement** For the period ended 30 June 2022

**Amount in Taka** Jan to June 2022 Jan to June 2021 Note Cash Flows from Operating Activities Interest received in cash 11,139,710,892 10,270,517,131 Interest paid (6,227,492,803) (6,533,773,200) Fee and commission received in cash 1,229,824,640 1,015,655,896 Payments to employees (1,551,137,468) (1,303,812,273) Payments to suppliers (1,336,305,096) (249,906,428) Income taxes paid (945,510,446) (1,135,956,657) Receipts from other operating activities 804,876,303 609,878,035 Payments for other operating activities (1,182,118,557) (1,834,090,537) Cash generated from operating activities before 1,279,875,485 changes in operating assets and liabilities 1,490,483,947 Increase/decrease in operating assets and liabilities Loans and advances to customers (14,966,454,366) (16,306,733,468) Other assets 812,118,937 (1,458,664,765) Borrowings from other banks and agents 519,803,004 9,010,676,276 Deposits from customers 19,091,772,490 1,371,401,045 Other liabilities 842,197,872 179,234,534 6,299,437,937 (7,204,086,378) Net cash from operating activities (A) 7,579,313,422 (5,713,602,431) Cash Flows from Investing Activities Purchase/sale of trading securities, shares, bonds, etc. (7,853,935)(63,860,697) Purchase of property, plant and equipment (358,900,263) (513,730,168) Net cash used in investing activities (B) (366,754,198) (577,590,865) Cash Flows from Financing Activities Dividend paid (1,303,838,409)(1,212,872,939) Coupon/dividend on perpetual bond (99,900,000) Issue of non- convertible variable coupon rate bond (200,000,000)Net cash from financing activities (C) (1,603,738,409) (1,212,872,939) Net increase in cash (A+B+C) 5,608,820,815 (7,504,066,235) Effects of exchange rate changes on cash and cash equivalents 2,723,762,701 720,225,442 Cash and cash equivalents at the beginning of the year 68,765,620,674 72,363,303,224 Cash and cash equivalents for the period ended (\*) 77,098,204,190 65,579,462,431

|     | Cash in hand (including foreign currencies)         | 4.1 (a) |
|-----|-----------------------------------------------------|---------|
|     | Investments in government securities                | (0)     |
|     | Money at call on short notice                       | 6       |
|     | Balance with Bangladesh Bank and its agent bank(s)  | 4.2     |
|     | Balance with other banks and financial institutions | 5 (a)   |
| Net | operating cash flow per share (NOCFPS)              |         |

2,157,866,560 2,593,418,498 45,795,936,281 31,552,764,642 2,350,000,000 19,202,002,402 29,708,774,665 7,156,847,009 2,160,056,564 77,098,204,190 65,579,462,431 6.61 (4.98)

Director

Director

Place: Dhaka, Bangladesh

Dated: 21 November 2022

2 4 NOV 2022

Mohammad Akram Hossain, FCS Company Secretary The Premier Bank Limited Head Office, Dhaka

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Sayed Ahui Hashem FCA, FCMA aging Director & CF ead Office

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Nasimul Baten Managing Director & CEO DBH Finance PLC.

2 4 NOV 2022

Managin Director & CEO The Premier Bank Ltd. Head Office, Banani Dhake 1213

# The Premier Bank Limited Consolidated Statement of Liquidity Analysis (Maturity of Assets and Liabilities) As at 31 December 2021

|                                                         |                          |                         |                          |                        |                                | AIIIVAIIL III I GRA |
|---------------------------------------------------------|--------------------------|-------------------------|--------------------------|------------------------|--------------------------------|---------------------|
| Particulars                                             | Up to 1 month's maturity | 1-3 months'<br>maturity | 3-12 months'<br>maturity | 1-5 years'<br>maturity | More than 5 years'<br>maturity | Total               |
| Assets                                                  |                          |                         |                          |                        |                                |                     |
| Cash                                                    | 10,598,820,900           | •                       |                          |                        | 11.196,600,000                 | 21,795,420,900      |
| Balance with other banks and financial institutions     | 7,156,847,009            |                         |                          |                        |                                | 7,156,847,009       |
| Money at call on short notice                           | 2,350,000,000            |                         |                          |                        |                                | 2,350,000,000       |
| Investments                                             | 3,684,200,000            | 1,757,900,000           | 6,269,621,801            | 16,719,200,000         | 27,945,562,180                 | 56,376,483,981      |
| Loans and advances                                      | 49,647,202,764           | 66,131,485,909          | 73,564,285,432           | 40,682,300,000         | 36,932,500,000                 | 266,957,774,105     |
| Fixed assets including premises, furniture and fixtures | •                        |                         | 445,511,939              | 1,817,698,212          | 1,166,805,152                  | 3,430,015,303       |
| Other assets                                            | 1,604,053,523            | 6,750,548,115           | 6,739,704,774            | 5,326,479,958          | 2,499,980,000                  | 22,920,766,370      |
| Non-banking assets                                      |                          |                         |                          |                        | •                              | •                   |
| Total Assets (A)                                        | 75,041,124,196           | 74,639,934,024          | 87,019,123,946           | 64,545,678,170         | 79,741,447,332                 | 380,987,307,668     |
| Liabilities                                             |                          |                         |                          |                        |                                |                     |
| Borrowings from Bangladesh Bank, other banks,           | 2 369 000 000            | 010 577 733 0           | 12 451 272 010           | 0 757 550 070          |                                | 25 245 205 115      |
| financial institutions and agents                       | 2,303,000,000            | 610,577,00,6            | 27,27,27,27,010          | ביוייחתרי וכיויב       |                                | 017'00/'647'66      |
| Non-convertible Subordinated bonds                      |                          |                         | 1,800,000,000            | 2,000,000,000          | 3,000,000,000                  | 9,800,000,000       |
| Premier Bank Perpetual Bond                             |                          |                         |                          |                        | 2,000,000,000                  | 2,000,000,000       |
| Deposits and other accounts                             | 21,252,633,839           | 104,653,054,405         | 135,886,546,276          | 18,342,868,400         | 8,740,714,002                  | 288,875,816,922     |
| Provision and other liabilities                         | 5,053,384,300            | 4,939,041,477           | 4,998,062,767            | 4,031,476,633          | 3,286,086,622                  | 22,308,051,799      |
| Total Liabilities (B)                                   | 28,675,018,139           | 119,259,868,901         | 156,135,982,061          | 37,131,905,112         | 17,026,800,624                 | 358,229,574,837     |
| Net Liquidity Excess/(Shortage) (C=A-B)                 | 46,366,106,057           | (44,619,934,877)        | (69,116,858,115)         | 27,413,773,058         | 62,714,646,708                 | 22,757,732,831      |

24 NOV 2022

Managing Director & CEO Nasimul Baten DBH Finance PLC.

2 4, NOV 2022

Place: Dhaka, Bangladesh Dated: 21 November 2022

Mohammad Akram Hossain, FCS
The Premier Bank Limited
Head Office, Dhaka

Sayed Abul Hashern FCA, FCMA Deputy Managing Director & CFO

2 4, NOV 2022

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### The Premier Bank Limited **Balance Sheet**

| As at 30 June 2022 |
|--------------------|
|--------------------|

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | 2. r  |                                     |                                 |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------|-------------------------------------|---------------------------------|
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |       | Amount                              |                                 |
| PROPERTY AND ASSETS                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | Notes | June 2022                           | Dec 2021                        |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |       |                                     |                                 |
| Cash                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | 4     | 21,795,291,421                      | 16,459,278,343                  |
| In hand (including foreign currencies)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | 4.1   | 2,593,289,019                       | 2,808,726,290                   |
| Balance with Bangladesh Bank and its agent bank(s)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | 4.2   | 19,202,002,402                      | 13,650,552,053                  |
| (including foreign currencies)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |       |                                     | 10,000,000,000                  |
| Balance with other banks and financial institutions                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | 5     | 6 070 727 001                       | 4 707 660 400                   |
| In Bangladesh                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 5.1 F | <b>6,879,727,081</b><br>544,541,189 | 4,727,660,107                   |
| Outside Bangladesh                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | 5.2   | 6,335,185,892                       | 1,683,002,749                   |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | 5.2   | 0,555,165,652                       | 3,044,657,358                   |
| Money at call on short notice                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 6     | 2,350,000,000                       | 600,000,000                     |
| Investments                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | 7     | 55,562,121,801                      | E6 602 121 0E4                  |
| Government securities                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | 7.1   | 45,840,031,123                      | 56,603,121,054                  |
| Others                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | 7.2   | 9,722,090,678                       | 46,881,030,376<br>9,722,090,678 |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |       | 3/122/030/010                       | 3,722,030,070                   |
| Loans, advances and lease/ investments                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | 8     | 264,679,631,413                     | 249,829,580,581                 |
| Loans, cash credits, overdrafts, etc.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | 8.1.1 | 241,387,463,120                     | 227,012,420,281                 |
| Bills purchased and discounted                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | 8.1.2 | 23,292,168,293                      | 22,817,160,300                  |
| Fixed assets including premises, furniture and fixtures                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | 9     | 3,427,014,913                       | 3,332,025,016                   |
| Other assets                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | 10    | 35 464 460 650                      |                                 |
| Non-banking assets                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | 10    | 25,164,468,653                      | 25,023,315,167                  |
| Total Assets                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |       | 379,858,255,282                     | 356,574,980,268                 |
| LIABILITIES AND CAPITAL                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |       |                                     |                                 |
| Liabilities                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |       |                                     |                                 |
| Borrowings from other banks, financial institutions and agents                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | - 11  | 3F 34F 706 446                      |                                 |
| Non-convertible Subordinated bonds                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |       | 35,245,706,116                      | 34,725,903,112                  |
| Premier Bank Perpetual Bond                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | 12    | 9,800,000,000                       | 10,000,000,000                  |
| A CONTRACTOR OF THE CONTRACTOR | 13    | 2,000,000,000                       | 2,000,000,000                   |
| Deposits and other accounts                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | 14 _  | 288,658,269,227                     | 268,803,053,082                 |
| Savings / Mudaraba Saving deposits                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |       | 25,311,477,565                      | 20,860,458,810                  |
| Fixed deposits/Mudaraba term deposits                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |       | 145,384,203,694                     | 141,808,661,634                 |
| Current deposits and other accounts Bills payable                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |       | 111,944,665,334                     | 102,334,267,257                 |
| biis payable                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | L     | 6,017,922,634                       | 3,799,665,381                   |
| Other liabilities                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | 15    | 21,590,950,757                      | 18,851,987,343                  |
| Total Liabilities                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | _     | 357,294,926,100                     | 334,380,943,537                 |
| Capital/ Shareholders' Equity                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |       |                                     |                                 |
| Paid-up capital                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | 16    | 11,473,777,990                      | 10 420 707 272                  |
| Statutory reserve                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | 17    |                                     | 10,430,707,270                  |
| Other reserve                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |       | 8,016,591,890                       | 7,461,553,588                   |
| General Reserve                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | 18    | 86,017,731                          | 56,980,205                      |
| Retained earnings                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | 19    | 300,000,000                         | 300,000,000                     |
| Total Shareholders' Equity                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | 20    | 2,686,941,571                       | 3,944,795,668                   |
| Total Liabilities and Shareholders' Equity                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | _     | 22,563,329,182                      | 22,194,036,731                  |
| Equity                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | _     | 379,858,255,282                     | 356,574,980,268                 |

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Nasimul Baten Managing Director & CEO DBH Finance PLC.

24 NOV 2022 Michammad Akram Hessain, FCS Company Secretary The Premier Bank Limited Head Office, Dhaka ASA

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Sayed bul Hashem FCA, FCMA Deputy Managing Difector & CFO Head Office The Premier Bank Limited

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M. REAZUL ARIM, FCMA Managing Director & CEO The Premier Bank Ltd. Head Office, Banani Dhaka-1213

### The Premier Bank Limited **Balance Sheet** As at 30 June 2022

| OFF- BALANCE SHEET ITEMS                                                                                                                                                                                                                                                                                           | Notes | Amount i<br>June 2022                                                                   | n Taka<br>Dec 2021                                                                      |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------|-----------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------|
| OFF- BALANCE SHEET ITEMS                                                                                                                                                                                                                                                                                           | Notes | June 2022                                                                               | Dec 2021                                                                                |
|                                                                                                                                                                                                                                                                                                                    |       |                                                                                         | DCC 2021                                                                                |
| Contingent Liabilities Acceptances and endorsements Letters of guarantee Irrevocable letters of credit Bills for collection Other contingent liabilities                                                                                                                                                           | 21.1  | 235,329,464,094<br>81,409,125,768<br>65,169,620,494<br>52,574,551,664<br>36,176,166,168 | 228,259,542,876<br>74,363,830,201<br>61,313,913,077<br>59,465,264,211<br>33,116,535,387 |
| Other commitments  Documentary credits and short term trade-related transactions Forward assets purchase and forward deposits placed Spot and forward foreign exchange contracts Undrawn note issuance and revolving underwriting facilities Undrawn formal standby facilities, credit lines and other commitments | 22    | 3,063,114,000<br>3,063,114,000                                                          | <b>5,940,855,593</b> 5,940,855,593                                                      |
| Total Off-Balance Sheet Items including contingent liabilities:                                                                                                                                                                                                                                                    |       | 238,392,578,094                                                                         | 234,200,398,469                                                                         |

These Financial Statements should be read in conjunction with the annexed notes

Director

**Managing Dire** 

Signed as per our annexed report of even date

Place: Dhaka, Bangladesh Dated: 21 November 2022

**Chartered Accountants** 

Nasimul Baten Managing Director & CEO DRH Finance PLC.

2 1, NOV 2022

Mohammad Akram Hossain, FCS Company Secretary The Premier Bank Limited Head Office, Dhaka

Sayed Abul Hashem FCA, FCMA Deputy Managing Director & CFO Head Office

The Premier Bank Limited

4 NOV 2022

Managin Director & CEO
The Premier Bank Ltd.
Head Office, Banani
Dhakar 1219

### The Premier Bank Limited **Profit and Loss Statement** For the period ended 30 June 2022

|                                                     |                         | Amount          | in Taka               |
|-----------------------------------------------------|-------------------------|-----------------|-----------------------|
|                                                     |                         | January to June | January to June       |
|                                                     | Notes                   | 2022            | 2021                  |
| OPERATING INCOME                                    |                         |                 |                       |
| Interest income/profit on Islamic investments       | 24                      | 9,584,523,532   | 8,722,732,479         |
| Interest/profit paid on deposits, borrowings, e     |                         | (7,145,396,071) | (6,631,936,066)       |
| Net interest income/ net profit on invest           |                         | 2,439,127,461   | 2,090,796,413         |
| Investment income                                   | 26                      | 1,578,353,936   | 1,484,694,156         |
| Commission, exchange and brokerage                  | 27                      | 3,884,071,669   | 1,642,449,734         |
| Other operating income                              | 28                      | 799,027,559     | 605,051,894           |
|                                                     |                         | 6,261,453,164   | 3,732,195,784         |
| Total Operating Income (A)                          |                         | 8,700,580,625   | 5,822,992,197         |
| OPERATING EXPENSES                                  |                         |                 |                       |
| Salary and allowances                               | 29                      | 1,523,435,410   | 1,278,956,865         |
| Rent, taxes, insurance, electricity, etc.           | 30                      | 777,744,841     | 657,414,269           |
| Legal expenses                                      | 31                      | 63,146,013      | 62,881,205            |
| Postage, stamps, telecommunication, etc.            | 32                      | 80,841,489      | 54,165,278            |
| Stationery, printing, advertisement, etc.           | 33                      | 1,262,713,902   | 186,958,866           |
| Chief executive's salary and fees                   | 34                      | 9,600,000       | 8,860,000             |
| Directors' fees                                     | 35                      | 1,688,000       | 1,528,000             |
| Auditors' fee                                       | 33                      | 172,500         | 172,500               |
| Depreciation and repair of Bank's assets            | 36                      | 337,640,926     | 294,665,544           |
| Other expenses                                      | 37                      | 829,838,872     | 316,149,947           |
| Total Operating Expenses (B)                        | 3/                      | 4,886,821,953   | 2,861,752,474         |
| Profit before provision (C = A-B)                   |                         | 3,813,758,672   | 2,961,239,723         |
|                                                     |                         |                 |                       |
| Provision for loans & advances                      | 38                      | •               | 117,805,957           |
| Provision for off-balance sheet items               | 38                      |                 | 165,981,983           |
| Provision for investment in shares                  | 38                      | 138,567,163     | •                     |
| Other provision                                     | 38                      | 900,000,000     | 153,545,029           |
| Total provision (D)                                 |                         | 1,038,567,163   | 437,332,969           |
| Profit before taxation (C-D) Provision for taxation |                         | 2,775,191,509   | 2,523,906,754         |
| Current tax                                         | 15.6                    | 939,456,959     | 880,000,000           |
| Deferred tax expense (Income)                       | 10.1.2.1                | 91,741,216      | 10,541,737            |
| befored tax expense (Income)                        |                         | 1,031,198,175   | 890,541,737           |
| Profit after taxation                               | 2 1, NOV 2022           | 1,743,993,334   | 1,633,365,017         |
| Retained earnings brought forward                   | 20                      | 3,944,795,668   | 3,758,264,921         |
| Profit available for appropriation                  | 20                      | 5,688,789,002   | 5,391,629,938         |
| Appropriations                                      |                         |                 |                       |
| Statutory reserve                                   | 9.10 17                 | 555,038,302     | 504,781,351           |
| Start-up fund                                       | Buss "                  | 3,5,050,502     | 20,636,358            |
| Coupon/dividend on perpetual bond                   | 1 Detan                 | 99,900,000      | a see see see see see |
| Issue of bonus shares and Dividend paid             | Nasimul Baten           | 2,346,909,129   | 1,940,596,699         |
| 13500 of borids stigles and bividend paid           | Managing Director & CEO | 3,001,847,431   | 2,466,014,408         |
| Retained earnings carried forward                   | DBH Finance PLC.        | 2,686,941,571   | 2,925,615,530         |
| Earnings per share (EPS)                            | DBH 1 11111111 39       | 1.52            | 1.42                  |
| Laitings per share (LPS)                            | 33                      |                 |                       |

These Financial Statements should be read in conjunction with the annexed notes

Director

Director

Managing Director

K.M. HASAN & CO.

**Chartered Accountants** 

Signed as per our annexed report of even date

Place: Dhaka, Bangladesh

Dated: 21 November 2022

Chairman

2 4 NOV 2022

Sayed Abul Hashem FCA, FCMA Deputy Managing Director & CFC Head Office

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The Premie Bank Limited

NOV 2022

ram Hossain, FCS Mohammad Al Company Secretary
The Premier Bank Limited
Head Office, Dhaka

24 NOV 2022

The Premier Bank Limited Statement of Changes in Equity For the Period ended 30 June 2022

|                                                                      |                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                 |                   | Amount in Taka  |
|----------------------------------------------------------------------|-----------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------|-------------------|-----------------|
| Particulars                                                          | Paid-Up Capital | Statutory Reserve Other Reserve General Reserve Retained Earnings                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | Other Reserve                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | General Reserve | Retained Earnings | Total           |
| Balance as at 01 January 2022                                        | 10,430,707,270  | 7,461,553,588                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 56,980,205                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | 300,000,000     | 3,944,795,668     | 22,194,036,731  |
| Surplus/deficit on account of revaluation of properties              |                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                 |                   |                 |
| Surplus/deficit on account of revaluation of investments             |                 | •                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | 29.037.526                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                 |                   | 20 027 536      |
| Currency translation differences                                     |                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | 2000                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                 |                   | 075'/50'67      |
| Adjustment of deferred tax income                                    |                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                 |                   | •)              |
| Net gains and losses not recognised in the Profit and Loss Statement |                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                 |                   |                 |
| Net profit for the period                                            |                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | •                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                 | 1 742 000 224 1   | * 747 000 274   |
| Payment of cash dividend                                             |                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                 | (1 303 838 400)   | (1 302 020 400) |
| Transfer to start-up fund                                            |                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                 | (cot oco coct)    | (40+'000'cnc't) |
| Transfer to statutory reserve                                        |                 | 555.038.302                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                 | 7555 038 3031     |                 |
| Transfer to general reserve                                          |                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                 | (אחריסרחיררר)     |                 |
| Coupon/dividend on perpetual bond                                    |                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                 | (000 000 00)      | ,000 000 00/    |
| Issue of bonus shares                                                | 1,043,070,720   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                 | (1,043,070,000)   | (000'005'65)    |
| Balance as at 30 June 2022                                           | 11,473,777,990  | 8,016,591,890                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 86,017,731                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | 300,000,000     | 2,686,941,571     | 22,563,329,182  |
|                                                                      |                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                 |                   |                 |
| Balance as at 30 June 2021                                           | 10,430,707,270  | 10,430,707,270 6,877,664,682 59,579,829 300,000,000                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | 59,579,829                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | 300,000,000     | 2.925.615.530     | 20 503 567 311  |
|                                                                      |                 | Control of the Contro | The second secon |                 | 2000              | 440/00/00/00    |

Chairman

Director

Director

Managing Dispoter

Place: Dhaka, Bangladesh Dated: 21 November 2022

Mohammad Akram Hossain, FCS
Company Secretary
Head Office, Dhaka

2 4, NOV 2022

Sayed Abul Hashem FCA, FCMA Deputy Managing Director & CFO Head Office The Cremer Bank Limited

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The Premier Bank
Head Office, Bank
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Nasimul Baten

Nasimul Baten Managing Director & CEO DBH Finance PLC.

### The Premier Bank Limited Cash Flow Statement

For the period ended 30 June 2022

|                                                            |       | Amount           |                  |
|------------------------------------------------------------|-------|------------------|------------------|
|                                                            | Notes | Jan to June 2022 | Jan to June 2021 |
| Cash Flows from Operating Activities                       |       |                  |                  |
| Interest received in cash                                  |       | 11,078,357,758   | 10,219,797,320   |
| Interest paid                                              |       | (6,227,492,803)  | (6,533,773,200)  |
| Fee and commission received in cash                        |       | 1,160,308,968    | 922,224,292      |
| Payments to employees                                      |       | (1,533,035,410)  | (1,287,816,865)  |
| Payments to suppliers                                      |       | (1,336,228,641)  | (249,535,400)    |
| Income taxes paid                                          |       | (932,033,031)    | (1,119,589,874)  |
| Receipts from other operating activities                   |       | 799,027,559      | 605,051,894      |
| Payments for other operating activities                    |       | (1,753,741,136)  | (1,092,620,620)  |
| Cash generated from operating activities before changes in |       | 4 355 463 364    | 1 460 707 547    |
| operating assets and liabilities                           |       | 1,255,163,264    | 1,463,737,547    |
| Increase/decrease in operating assets and liabilities      |       |                  |                  |
| Loans and advances to customers                            |       | (14,850,050,832) | (16,303,753,528) |
| Other assets                                               |       | 787,496,359      | (1,334,541,400)  |
| Deposits from other banks                                  |       | 519,803,004      | 9,010,676,276    |
| Deposits from customers                                    |       | 18,937,312,877   | 1,450,195,607    |
| Other liabilities                                          |       | 757,100,972      | 231,411,208      |
|                                                            |       | 6,151,662,380    | (6,946,011,837)  |
| Net cash from operating activities (A)                     |       | 7,406,825,644    | (5,482,274,290)  |
| Cash Flows from Investing Activities                       |       |                  |                  |
| Purchase/sale of trading securities, shares, bonds, etc.   |       |                  | (13,432,706)     |
| Purchase of property, plant and equipment                  |       | (358,806,663)    | (513,730,168     |
| Net cash used in investing activities (B)                  |       | (358,806,663)    | (527,162,874)    |
| Cash Flows from Financing Activities                       |       |                  |                  |
| Dividend paid                                              |       | (1,303,838,409)  | (1,212,872,939)  |
| Coupon/dividend on perpetual bond                          | ¥     | (99,900,000)     |                  |
| Issue of non- convertible variable coupon rate bond        |       | (200,000,000)    |                  |
| Net cash from financing activities (C)                     |       | (1,603,738,409)  | (1,212,872,939)  |
| Net increase in cash (A+B+C)                               |       | 5,444,280,572    | (7,222,310,103   |
| Effects of exchange rate changes on cash and cash equivale | ents  | 2,723,762,701    | 720,225,442      |
| Cash and cash equivalents at beginning of the year         |       | 68,652,911,510   | 72,018,078,831   |
| Cash and cash equivalents for the period ended (*)         |       | 76,820,954,783   | 65,515,994,170   |
| (*) Cash and cash equivalents at the end of the year:      |       |                  |                  |
| Cash in hand (including foreign currencies)                | 4.1   | 2,593,289,019    | 2,157,623,429    |
| Investments in government securities                       |       | 45,795,936,281   | 31,552,764,642   |
| Money at call on short notice                              | 6     | 2,350,000,000    |                  |
| Balance with Bangladesh Bank and its agent bank(s)         | 4.2   | 19,202,002,402   | 29,708,774,665   |
| Balance with other banks and financial institutions        | 5     | 6,879,727,081    | 2,096,831,434    |
|                                                            |       | 76,820,954,783   | 65,515,994,170   |
| Net operating cash flow per share (NOCFPS)                 | 41.1  | 6.46             | (4.78)           |
|                                                            |       |                  | , c              |

2 4 NOV 2022

Director

Place: Dhaka, Bangladesh Dated: 21 November 2022

Nasimul Baten Managing Director & CEO DBH Finance PLC.

2 4 NOV 2022

Mohammad Akram Hossam, FCS
Company Secretary
The Premier Bank Limited
Head Office, Dhaka

2 4 NOV 2022

Sayed Abul Hashem FCA, FCMA
Deputy Managing Director & CFO
Head Office
The Premier Bank Limiteu

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M. Hard Control & CEO
The Premier Bank Ltd.
Head Office, Baneni
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## The Premier Bank Limited Statement of Liquidity Analysis (Maturity of Assets and Liabilities) As at 30 June 2022

| Particulars                                                                                                                                                                                       | Up to 1 month's maturity                                                                             | 1-3 months'<br>maturity                    | 3-12 months'                                                    | 1-5 years'                                                         | More than 5 years'                                                                                     | Total                                                                                                                    |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------|--------------------------------------------|-----------------------------------------------------------------|--------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------|
| Assets Cash Balance with other banks and financial institutions Money at call on short notice Investments Loans and advances Fixed assets including premises, furniture and fixtures Other assets | 10,598,691,421<br>6,879,727,081<br>2,350,000,000<br>3,684,200,000<br>47,369,060,072<br>2,162,192,803 | 1,757,900,000 66,131,485,909 7,308,687,395 | 6,269,621,801<br>73,564,285,432<br>445,511,939<br>7,308,989,218 | 16,719,200,000<br>40,682,300,000<br>1,816,317,904<br>5,884,619,237 | 11,196,600,000<br>11,196,600,000<br>27,131,200,000<br>36,932,500,000<br>1,165,185,070<br>2,499,980,000 | 21,795,291,421<br>6,879,727,081<br>2,350,000,000<br>55,562,121,801<br>264,679,631,413<br>3,427,014,913<br>25,164,468,653 |
| Total Assets (A)                                                                                                                                                                                  | 73,043,871,377                                                                                       | 75,198,073,304                             | 87,588,408.390                                                  | 65.102.437.141                                                     |                                                                                                        |                                                                                                                          |
| Borrowings from Bangladesh Bank, other banks, financial institutions and agents                                                                                                                   | 2,369,000,000                                                                                        | 9,667,773,019                              | 13,451,373,018                                                  | 9.757.560.079                                                      | 0/0/504/67/6/                                                                                          | 379,858,255,282                                                                                                          |
| Non-convertible Subordinated bonds<br>Premier Bank Perpetual Bond                                                                                                                                 |                                                                                                      | •                                          | 1,800,000,000                                                   | 2,000,000,000                                                      | 3,000,000,000                                                                                          | 9,800,000,000                                                                                                            |
| Deposits and other accounts Provision and other liabilities                                                                                                                                       | 21,035,086,145                                                                                       | 104,653,054,405                            | 135,886,546,275                                                 | 18,342,868,400                                                     | 2,000,000,000<br>8,740,714,002                                                                         | 2,000,000,000                                                                                                            |
| Net Liquidity Excess/(Shortage) (C=A-R)                                                                                                                                                           | 28,234,979,258                                                                                       | 119,136,216,437                            | 156,012,329,597                                                 | 37,008,252,648                                                     | 16,903,148,160                                                                                         | 357.294.926.100                                                                                                          |
| 1                                                                                                                                                                                                 | 44,808,892,119                                                                                       | (43,938,143,133)                           | (68,423,921,207)                                                | 28,094,184,493                                                     | 62,022,316,910                                                                                         | 22.563.329.182                                                                                                           |

Managing Di

Managing Director & CEO DBH Finance PLC. Nasimul Baten

24, NOV 2022

Place: Dhaka, Bangladesh Dated: 21 November 2022

Mohammad Akram Hossain, FCS The Premier Bank Limited Head Office, Diaka

Sayed Abul Hashem FCA, FCMA Deputy Managing Director & CFO Head Office The Premier Bank Limited

The Premier Bank Ltd M. REAZUK KARIM, Managing Director &

### The Premier Bank Limited Notes to the Financial Statements For the Period ended 30 June 2022

### 1 The Bank and its activities

### 1.1 The Premier Bank Limited

The Premier Bank Limited ("the Bank") is one of the third generation private commercial bank incorporated in Bangladesh on 10 June 1999 as a public company limited by shares under the Companies Act, 1994, governed by the Banking Companies Act, 1991. The Bank went for public issue of its share by initial public offering in 2007 and its share is listed with Dhaka Stock Exchange Limited and Chittagong Stock Exchange Limited. The Registered office of the company is located at Iqbal center, 42 Kamal Ataturk Avenue, Banani, Dhaka-1213, Bangladesh.

At present the Bank has 128 branches including 12 SME Service Centers/Agricultural Branches, 58 Sub-Branches and 104 own ATM booths with no overseas branch. The Bank has one subsidiary companies namely, Premier Bank Securities Limited. The Bank also operates one Offshore Banking Unit (OBU) after obtaining its license from Bangladesh Bank on 10 November 2009.

### 1.2 Principal activities

The principal activities of the Bank are to provide all kinds of conventional and Islamic commercial banking services to its customers which includes deposit, loans and advances, export & import financing, local and international remittance facility etc. through its branches, Islamic windows, SME centers, and vibrant alternative delivery channels (ATM booths, mobile banking, internet banking, Fast Track, Agent Banking) in Bangladesh.

### 1.3 Islamic Banking Unit

The Bank obtained permission from Bangladesh Bank to operate Islamic Banking Unit vide Bangladesh Bank's letter no. BRPD(P-3)745(53)/2008-4804 dated 17 December, 2008. The Bank commenced operation of this Unit from 24 December 2008. The Islamic Banking Unit is governed under the rules and regulations of Bangladesh Bank. Out of the 128 branches, 2 branches are designated Islamic Banking branch complying with the rules of Islamic Shariah the modus operandi of which is substantially different from other branches run on commercial conventional basis.

Moreover, The Premier Bank opened islamic windows in different branches to facilate the customers for doing transations in Islamic module.

### 1.4 Offshore Banking Units

The Bank obtained two off-shore banking units permission from Bangladesh Bank vide its letter no. BRPD (P-3)744(102)/2009-4138 dated 10 November 2009 in Dhaka Export Processing Zone and Chittagong Export Processing Zone. Operation of these units commenced from 07 December 2009 from the Bank's Head Office. Presently one unit is operating at full-fledged from Banani Branch premises from July 2011. Off-shore banking unit is governed under the rules and regulations of Bangladesh Bank.

### 1.5 Agent Banking

The Bank obtained permission from Bangladesh Bank on July 13, 2017 vide reference no BRPD (P-3) 745 (47)/2017-4316 to start the operation of Agent Banking and subsequently started its commercial operation on October 12, 2017. Till June 30, 2022 there are 110 agent outlets launched around the country. The services that are currently being offered includes-Account Opening ( Savings), Cash deposit & withdrawal (Agent Banking A/C),Cash Deposit in Branch A/C, Inward foreign remittance disbursement, Transfer of funds, Payment of salaries, Generation and issuance of bank statements etc.

### 1.6 (a) The Bank has 01(One) operational subsidiary with following details as presented in note 1.6 (a) Premier Bank Securities Limited

Premier Bank Securities Limited, a majority owned subsidiary company of The Premier Bank Limited was incorporated as a private company limited by share in Bangladesh on 23 June 2010 bearing certificate of incorporation no. C-85332/10 under the Companies Act, 1994 having its registered office at Iqbal Centre (3rd Floor), 42 Kamal Ataturk Avenue, Banani, Dhaka-1213, Bangladesh, which tormenced its business from the 17 April 2011.

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### 2 Basis of preparation of financial statements & Significant accounting policies

### 2.1 . Statement of Compliance

The financial statements of the Bank have been prepared in accordance with the "First Schedule (Section 38) of the Bank Company Act 1991 (amended upto 2018), BRPD circular no. 14 dated 25 June 2003, other Bangladesh Bank Circulars, International Financial Reporting Standards (IFRSs), International Accounting Standards (IAS), and Reporting Act 2015 (FRA) and the standards set by the Financial Reporting Council (FRC). In addition to this, the bank complied with the requirement of the following regulatory and authorities:

- i. Bank Company Act 1991 (amended upto 2018)
- ii. Companies Act 1994 (amended upto 2020)
- iii. Rules, regulations and circulars issued by the Bangladesh Bank from time to time
- iv. The Securities and Exchange Ordinance 1969
- v. The Securities and Exchange Rules 1987
- vi. Bangladesh Securities and Exchange Commission Act 1993
- vii. Banqladesh Securities and Exchange Commission (Public Issues) Rules 2015
- viii. Income Tax Ordinance and Rules 1984
- ix. Value Added Tax Act 1991
- x. Dhaka Stock Exchange (DSE), Chittagong Stock Exchange (CSE) and Central Depository Bangladesh (CDBL) rules and regulations.

### 2.2 **Departures from IFRS**

The consolidated financial statements of the Group and the Separate financial statements of the Bank as at and for the year ended 30 June 2022 have been prepared under the historical cost convention except investments and in accordance with the "First Schedule" (section 38) of the Bank Companies Act 1991, as amended by Bangladesh Bank (the Central Bank of Bangladesh) through BRPD Circular No. 14 dated 25 June 2003, other Bangladesh Bank Circulars, International Financial Reporting Standards (IFRSs), the Companies Act 1994, the Securities and Exchange Rules 1987, Dhaka and Chittagong Stock Exchange's listing regulations. In case any requirement of provisions and circulars issued by Bangladesh Bank differs with those of other regulatory authorities, the provisions and circulars issued by Bangladesh Bank shall prevail.

As such the Group and the Bank has departed from those contradictory requirements of IFRSs in order to comply with the rules and regulations of Bangladesh Bank which are disclosed below:

### i) Presentation of financial statements

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

Bangladesh Bank: A format of financial statements (i.e. balance sheet, profit and loss account, cash flows statement, changes inequity, liquidity statement) prescribed in the "First Schedule" of section 38 of the Bank Company Act 1991 (amended up to 2018) and BRPD circular no. 14 dated 25 June 2003 of Bangladesh Bank. Assets and liabilities not classified under current and non-current heading in the prescribed format of financial statements.

### i) Investment in shares and Securities

IFRS: As per requirements of IFRS investment in shares and securities generally falls either under "at fair value through profit and loss account" or under "available for sale" 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 revaluation reserve respectively.

Bangladesh Bank: As per BRPD circular no. 14 dated 25 June 2003 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 investment; otherwise investments are recognized at costs.

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Head Office The Premier Bank Limited

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### ii) Revaluation gain/loss on Government securities

IFRS: As per requirement of IFRS where securities T-bills and T-bonds will fall under the category of "held for trading", any change in the fair value of held for trading assets is recognized through profit and loss account.

Securities T-bills designated as held to maturity are measured at amortized cost method and interest income is recognized through the profit & loss account.

**Bangladesh Bank:** HFT securities are revalued on the basis of mark to market and at year end any gains on revaluation of securities which have not matured as at the balance sheet date are recognized in other reserves as a part of equity and any losses on revaluation of securities which have not matured as at the balance sheet date are charged in the profit and loss account. Interest on HFT securities including amortization of discount are recognized in the profit and loss account. HTM securities which have not matured as at the balance sheet date are amortized at the year end and gains or losses on amortization are recognized in other reserve as a part of equity.

### iii) Provision for loans and advances

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

**Bangladesh Bank:** As per Bangladesh Bank BRPD Circular no.14 dated 23 September 2012, BRPD Circular no. 5 dated 29 May 2013, BRPD Circular no. 8 dated 02 August 2015, BRPD 12 dated 20 August 2017, BRPD 15 dated 27 September 2017, BRPD Circular no.01 dated 20 February 2018, BRPD Circular no.03 dated 21 April 2019, BRPD Circular No.16 dated 21 July 2020 and BRPD Circular No. 07 dated 19 March 2020 and BRPD Circular no. 52 dated 20 October 2020 provision have been calculated and maintained. Such provision policies are not specifically in line with those prescribed by IFRS.

### iv) Recognition of interest in suspense

**IFRS**: Loans and advances to customers are generally classified as 'loans and receivables' as per IFRS and interest income is recognized through effective interest rate method over the term of the loan. Once a loan is impaired, interest income is recognized in profit and loss account on the same basis based on revised carrying amount.

**Bangladesh Bank:** As per BRPD circular no. 14 dated 23 September 2012, once a loan is classified, interest on such loans are 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 liability in the balance sheet.

### v) Other comprehensive income

IFRS: As per IAS 1 Other Comprehensive Income is a component of financial statements or the elements of Other Comprehensive Income are to be included in a Single Comprehensive Income Statement.

**Bangladesh Bank:** Bangladesh Bank has issued templates for financial statements which are to be strictly followed by all banks. The templates of financial statements issued by Bangladesh Bank do not include Other Comprehensive Income (OCI) nor are the elements of Other Comprehensive Income allowed to include in a Single Comprehensive Income Statement. As such the company does not prepare the other comprehensive income statement. However elements of OCI, if any, are shown in the statements of changes in equity.

### vi) Financial instruments - presentation and disclosure

In several cases Bangladesh Bank guidelines categorize, recognize, measure and present financial instruments differently from those prescribed in IFRS. As such some disclosure and presentation requirements of IFRS 7 and IAS 32 could not the met in the accounts.

### vii) Repo transactions

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

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Deputy Managing Director All
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Nasimul Baten

Managing Director & CEO

**Bangladesh Bank:** As per BRPD guidelines, when a bank sells a financial asset and simultaneously enters into an agreement to repurchase the asset (or a similar asset) at a fixed price on a future date (repo or stock lending), the arrangement is accounted for as a normal sales transactions and the financial assets are derecognized in the seller's book and recognized in the buyer's book.

### viii) Financial guarantees

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

Bangladesh Bank: As per BRPD 14/2003, 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.

### ix) Cash and cash equivalent

IFRS: Cash and cash equivalent items should be reported as cash item as per IAS 7.

Bangladesh Bank: Some cash and cash equivalent items such as 'money at call and on short notice', Treasury bills, Prize bond are not shown as cash and cash equivalent. Money at call and on short notice presented on the face of the balance sheet, and Treasury bills, Prize bonds are shown in Investments.

### x) Non-banking asset

IFRS: No indication of Non-banking asset is found in any IFRS.

Bangladesh Bank: As per BRPD 14/2003, there must exist a face item named Non-banking asset.

### xi) Cash flow statement

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

Bangladesh Bank: As per BRPD 14/2003, cash flow is the mixture of direct and indirect method.

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

IFRS: Balance with Bangladesh Bank should be treated as other asset as it is not available for use in day to day operations as per IAS 7.

Bangladesh Bank: Balance with Bangladesh Bank is treated as cash and cash equivalents.

### xiii) Presentation of intangible asset

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

Bangladesh Bank: There is no requirement for regulation of intangible assets in BRPD 14/2003.

xiv) Off-balance sheet items

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DBH Finance PLC.

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

**Bangladesh Bank:** As per BRPD 14, off balance sheet items (e.g. Letter of credit, Letter of guarantee etc.) must be disclosed separately in face of balance sheet.

### xv) Disclosure of appropriation of profit

IFRS: There is no requirement to show appropriation of profit in the face of statement of comprehensive income.

NOV 2 Bangladesh Bank: As per BRPD 14/2003, an appropriation of profit should be disclosed in the late of profit and loss

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Deputy Managing Director & Cri

### xvi) Loans and advance net off provision

IFRS: Loans and advances should be presented net off provisions.

**Bangladesh Bank:** As per BRPD 14, provision on loans and advances are presented separately as liability and cannot be netted off against loans and advances.

### xvii) Recovery of written off loans

IFRS: As per IAS 1 an entity shall not offset assets and liabilities or income and expenses, unless required or permitted by an IFRS. Again recovery of written off loans should be charged to profit & loss account as per IFRS 15 "Revenue from Contracts with Customers".

Bangladesh Bank: As per BRPD 14, recoveries of amount previously written off should be adjusted with the specific provision for loans and advances.

The financial statements of the Islamic banking branches have also been prepared as per Bank Companies Act 1991, IFRSs and other prevailing laws and regulations applicable in Bangladesh.

### 2.3 Basis of measurement

These financial statements of the Bank are prepared on the basis of historical cost except for investment in shares and treasury bills and treasury bonds which have been "Marked to market" in accordance with the DOS Circular 05 (28 January 2009) and represent the financial performance and financial position of the branches in operation within Bangladesh.

### 2.4 Use of estimates and judgment and changes of estimate

The preparation of financial statements requires management to make judgments, estimates and assumptions that affect the application of accounting policies and the reported amounts of assets, liabilities, income and expenses. Actual results may differ from these estimates. Estimates and underlying assumptions are reviewed on an ongoing basis. Revision to accounting estimates are recognized prospectively. Changes in estimate has been applied with IAS-8.

### Impairment losses on loans and advances

In addition to the provision made for loans and advances based on the guidance of Bangladesh Bank, the bank reviews its loans and advances portfolio on a monthly basis to assess whether a further allowance for impairment should be provided in the income statement. Judgements by the management is required in the estimation of these amounts, and such estimations are based on assumptions about a number of factors, though actual results may differ, resulting in future changes to the provisions.

### 2.5 Islamic banking

The Bank operates Islamic banking in 2 designated branches and islamic window indifferent branches in compliance with the rules of Islamic Shariah. The Financial Statements of the branches have also been prepared as per International Financial Reporting Standards and Bangladesh Bank circular. A separate balance sheet and profit and loss account are shown in **Annexure-I** and figures under different heads appearing in the annexure have been converted into relevant heads of accounts under conventional banking for consolidation and incorporation.

### 2.6 Basis of Consolidation

The consolidated financial statements have been prepared in accordance with International Accounting Standards; International Financial Reporting Standards (IFRS) 10: Consolidated Financial Statements, for the period than ended 30 June 2022.

The financial statements includes the main operation of The Premier Bank Ltd and its two business units namely, Islamic banking Unit and Offshore Banking Unit operating in Bangladesh.

The consolidated financial statements include the financial statements of The Premier Bank Limited and its subsidiary which consists of Premier Bank Securities Limited up to the end of the financial year.

### 2.6.1 Basis of Consolidation

Intra-group balances, income and expenses (except for foreign currency transaction gains or losses) arising from intragroup transactions, are eliminated in preparing the consolidated financial statements. Unrealized losses are eliminated in the same way as unrealized gains, but only to the extent that there is no evidence of impairment.

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2.6.2 Non-controlling interest

For each business combination, the Group elects to measure any non-controlling interests in the acquire either:

- a) at fair value; or
- b) at their proportionate share of the acquirer's identifiable net assets, which are generally at fair value.

Changes in the Group's interest in a subsidiary that do not result in a loss of control are accounted for as transactions with owners in their capacity as owners. Adjustments to non-controlling interests are based on a proportionate amount of the net assets of the subsidiary.

Subsidiaries are the entities controlled by the Group. The financial statements of subsidiaries are included in the consolidated financial statements from the date that control commences until the date that control ceases.

### 2.7 Foreign currency transactions

### 2.7.a Functional and presentation currencies

Items included in the financial statements of the Bank are measured using the currency of the primary economic environment in which the entity operates ('the functional currency'). The financial statements of the Bank are presented in Bangladesh Taka (BDT) which is the Bank's functional and presentation currency. Functional currency for Off-shore banking unit is US Dollar and for Premier money transfer company limited is UK pound starling. Except as indicated, financial information have been rounded off to the nearest Taka.

### 2.7.b Foreign currency transactions

- (a) According to IAS 21 "The Effects of Changes in Foreign Exchange Rates" transactions in foreign currencies are recorded in the functional currency at the rate of exchange prevailing on the date of the transactions.
- (b) Assets and liabilities in foreign currencies as at 30 June 2022 have been converted into Taka currency at the average of the prevailing buying and selling rates of the relevant foreign currencies at that date except "balances with other banks and financial institution" which have been converted as per directives of Bangladesh Bank vide its circular no. BRPD (R) 717/2004-959 dated 21 November 2004.
- (c) Differences arising through buying and selling transactions of foreign currencies on different dates of the Year have been adjusted by debiting /crediting exchange gain or loss account in the Profit and Loss Statement.

### 2.7.c Commitments

Commitments for outstanding forward foreign exchange contracts disclosed in the financial statements have been translated at contracted rates. Contingent liabilities/ commitments for letter of credit, letter of guarantee and acceptance denominated in foreign currencies have been expressed in Taka currency at the rate of notional rate.

### 2.7.d Translation gain/ losses

Gains/ losses arising out of translation of foreign exchange have been included in the profit and loss statement, except those arising on the translation of net investment in foreign subsidiaries.

### 2.7.e Foreign operation

As per IAS 21 "The Effect of changes in foreign exchange rates" the result of financial statements of any foreign operation (Off shore Banking Unit) whose functional currency is not Bangladesh taka are translated into Bangladesh taka as follows:

i. Asset and Liabilities for each statement of Balance sheet have been translated at closing rate on the date of the Balance sheet.

ii. Income and expenditure for profit and Loss statement have been translated at average rate.

iii. All resulting exchange difference have been recognized as a separate components of equity.

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### 2.8 Statement of Cash flows

Generally statement of cash flows is prepared in accordance with IAS 7: "Statement of cash flows"; however, Statement of 2 l, Wodash Flows are prepared and presented for the Banks under direct method as per guidelines of BRPD director flows are prepared by Bangladesh Bank.

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# 2.9 Liquidity statement

The liquidity statement has been prepared in accordance with the remaining maturity grouping of the value of the assets and liabilities as on 30 June 2022 and under the guidelines of Bangladesh Bank BRPD Circular No.14 dated 25 June 2003.

### 2.10 Reporting period

These financial statements cover from 01 January 2022 to 30 June 2022.

### 2.11 Going Concern

The accompanying financial statements have been prepared on a going concern assumption that the Bank will continue in operation over the foreseeable future. The Bank has neither any intention nor any legal or regulatory compulsion to liquidate or curtail materially the scale of any of its operations. Key financial parameters (including liquidity, profitability, asset quality, provision, provision sufficiency and capital adequacy) of the bank continued to demonstrate a healthy trend for a couple of years. The management does not see any issue with respect to going concern due to recent pandemic COVID-19. Besides, the management is not aware of any other material uncertainties that may cast significant doubt upon the bank's ability to continue as going concern.

# 3 Significant Accounting Policies

The accounting policy set out below have applied consistently to all the periods presented in the financial statements and have been applied consistently by the bank. Any changes in accounting policy are dealt with as per IAS 8: Accounting policies, changes in accounting estimate and errors.

# 3.1 Assets and basis of their valuation

# 3.1.1 Cash and cash equivalent

Cash and cash equivalent includes cash in hand, balance with Bangladesh Bank and its agent Bank, balance with other Banks and financial institution, money at call on short notice.

### 3.1.2 Investment

Investment in securities (bills and bonds) are initially recognized at purchased price excluding commission and accrued coupon interest. Investments are segregated in two broad categories i.e. held to maturity (HTM) and held for trading (HFT) and prize bonds.

# 3.1.2.a Held to Maturity (HTM)

Securities that a firm has intention to hold until maturity. Thereof these are reported at amortized cost and which is not affected by the market fluctuation.

# 3.1.2.b Held for trading (HFT)

Securities that a firm has intention to sell in order to generate profit. HFT securities are revalued at market price.

# 3.1.2.c Revaluation of bond

As per Bangladesh Bank DOS circular letter no. 5 dated 28 January 2009, HFT securities are revalued each week using Marked to market concept and HTM securities are amortized once a year according to Bangladesh Bank guideline. The HTML securities are also revalued if these are reclassified to HFT category with the Board approval.

Value of investment has been enumerated as follows:

Nasimul Baten Managing Director & CEO

| Items                                                                                                                     | Applicable accounting value                                                                                                    |
|---------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------|
| Government Treasury Bills & Bonds (HTM) Government Treasury Bills & Bonds (HFT) Prize Bonds Unquoted Shares Quoted Shares | At present value ( applying amortization concept) At present value (applying marked to market concept) At cost At cost At cost |

# 3.1.3 Investment in quoted shares

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Minvestment in quoted shares are bought and held primarily for the purpose of selling them in future or held for dividend income. Such share measured at cost. Unrealized gains are not recognized in the profit and loss statement, but provision

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#### 3.1.4 Investment in unquoted share

Investment in unquoted share is reported at cost. Adjustment is given for any shortage of book value over cost for determining the carrying amounts of investment in unquoted share.

#### 3.1.5 Investment in subsidiary

Investment in subsidiaries are accounted for under the cost method of accounting in the Bank's financial statements in accordance with IAS 27: "Separate Financial Statements" and IFRS 10: "Consolidated Financial Statements".

#### 3.1.6 Property Plant and Equipment

# 3.1.6.a Recognition and Measurement

- Fixed assets have been shown at cost less accumulated depreciation as per IAS 16: "Property Plant and Equipment" except land, which is measured at cost.
- The cost of an item of property plant and equipment is recognized as an assets 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.

### 3.1.6.b Initial cost

The initial cost of an item of property plant and equipment includes its purchase price, and any directly attributable cost such as import duties, non-refundable vat/ taxes, duties and any cost to bringing the asset to the location and condition necessary for it to be capable of operating in the manner intended by the management.

### 3.1.6.c Subsequent cost

The cost of replacing part of an item of fixed assets is recognized in the carrying amount of the item if it is probable that the future economic benefits embodied within the part will flow to the company and its cost can be measured reliably. The carrying amount of the replaced part is derecognized. The costs of the day-to-day servicing of fixed assets are recognized in profit or loss as incurred.

### 3.1.6.d Depreciation

Depreciation is charged at the following rates on reducing balance method on all fixed assets other than vehicles, which are depreciated on straight-line method. For additions during the period, depreciation is charged for the remaining days of the period and in case of disposal, depreciation is charged up to the date of disposal. No depreciation is charged on land.

| Asset categories                                                                 | Rate of depreciation      | Method of depreciation                                           |
|----------------------------------------------------------------------------------|---------------------------|------------------------------------------------------------------|
| Vehicles<br>Furniture and fixtures<br>Equipment and computers<br>Land & Building | 20%<br>10%<br>20%<br>2.5% | Straight-line Reducing balance Reducing balance Reducing balance |

# 3.1.6.e Impairment of assets

As per IAS 36: Impairment of assets, at each balance sheet date, the Bank assess whether there is any indication that the carrying amount of an asset exceeds its recoverable amount. An asset is carried at more than its recoverable amount if its carrying amount exceeds the amount to be recovered through use or sale of the asset. If this is the case, the asset is described as impaired and an impairment loss is recognized as an expense in the profit and loss statement unless the asset is carried at revalued amount in accordance with International Accounting Standard (IAS) 16 - Property, Plant and Equipment, in which case any impairment loss of a revalued asset should be treated as a revaluation decrease under that Accounting Standard. No impairment loss was recognized for the period than ended 30 tune 2022, as there were no such indication existed as on Balance Sheet date.

# 3.1.6.f Disposal of Assets:

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On disposal of fixed assets, the cost and accumulated depreciation are eliminated from the fixed assets schedule and gain or loss on such disposal is reflected in the income statement, which is determined with reference to the net book value of

3.1.6. g Leases (Implementation of IFRS 16 and its relevant assumptions and disclosures)

The Premier Bank has applied IFRS-16: Leases for the first time with the date of initial application of 01 Japuary 2019. As 7 I, NOV 2022 IFRS 16 supersedes IAS 17: Leases, the bank has made recognition, measurement and disclosure in the financial statements of 30 June 2022 both as Lessee and Lessor as per IFRS 16.

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#### The Bank as Lessee

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 applied 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.

Right-of-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 ROU assets are presented in the note -9 of these financial statements.

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.

3.1.7 Loans and advances/ investments

Loans and advances of conventional banking and investments of Islamic banking branches are stated in the balance sheet on gross basis.

Interest/ profit is calculated on daily product basis, but charged and accounted for quarterly on accrual basis. Interest/profit on classified loans and advances/ investments is kept in interest/ profit suspense account as per BRPD circular no. 14 dated September 23, 2012 on Master Circular: Loan Classification and Provisioning. Interest/ profit is not charged on bad and loss loans and advances/ investments as per guidelines of Bangladesh Bank. Records of such interest/ profit amounts are kept in separate memorandum accounts.

Commission and discounts on bills purchased and discounted are recognized at the time of realization.

Provision for loans and advances is made on the basis of periodical review by the management through following instruction contained in the Bangladesh Bank BRPD Circular no.14 dated 23 September 2012, BRPD Circular no. 5 dated 29 May 2013, BRPD Circular no. 8 dated 02 August 2015, BRPD 12 dated 20 August 2017, BRPD 15 dated 27 September 2017, BRPD Circular no.01 dated 20 February 2018, BRPD Circular no.03 dated 21 April 2019, BRPD Circular No.16 dated 21 July 2020 and BRPD Circular No. 07 dated 19 March 2020 and BRPD Circular no. 52 dated 20 October 2020. The rates of provision are given below:

| Types of loans and advances |                                                                          | Provision |       |     |     |      |
|-----------------------------|--------------------------------------------------------------------------|-----------|-------|-----|-----|------|
| Cana                        | [H                                                                       | UC        | SMA   | SS  | DF  | BL   |
|                             | House building                                                           | 1%        | 1%    | 20% | 50% | 100% |
| umer                        | Other than housing finance & professionals to setup business             | 2%        | 2%    | 20% | 50% | 100% |
| Provis<br>dealer            | ion for loan to broker house, merchant banks, stock rs, Credit Card etc. | 2%        | 2%    | 20% | 50% | 100% |
| Short-                      | term agro-credit and micro credit                                        | 1%        | 1%    | 5%  | 5%  | 100% |
| Small                       | and medium enterprise finance                                            | 0.25%     | 0.25% | 5%  | 20% | 100% |
| Other                       | 3                                                                        | 1%        | 1%    | 20% | 50% | 100% |

Loans and advances/ investment are written off in accordance with Bangladesh bank Guideline to the extent that (i) there is no realistic prospect of recovery, and (ii) against which legal cases are filed and classified as bad loss as per guidelines of Bangladesh Bank. These write off however will not undermine/affect the claim amount from borrower. Detailed memorandum records for all such write off accounts are maintained and followed up. 2 4 NOV 2022

#### 3.1.8 **Inventories**

Inventories are measured as per IAS 2: Inventories, at the lower of cost and net realizable value.

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### 3.1.8.a Receivables

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

#### 3.1.9 Other assets

Other assets include all other financial assets and include fees and other unrealized income receivable, advance for operating and capital expenditure and stocks of stationery and stamps. Details are shown in Note 10.

# 3.1.9.a Non-Banking Assets

Non-banking assets are acquired on account of the failure of a borrower to repay the loan on time after receiving the decree from the Court regarding the right and title of the mortgage property. The Bank have no non-banking assets at the

# Liabilities and basis of their valuation

### Borrowings from other banks, financial institutions and agents 3.2.1

Borrowings from other banks, financial institutions and agents includes call money deposit, borrowings, Bangladesh Bank refinance borrowing and other term borrowings from banks. These items are brought to financial statements at the gross value of the outstanding balance. Details are shown in Note-11.

#### 3.2.2 Deposit and other accounts

Deposits are recognized when the banks enter into contractual provisions of the arrangements with the counterparties on arrangements date and initially measured at the consideration received. Which includes non interest-bearing current deposit redeemable at call, bills payable, interest bearing on demand and special notice deposits, savings deposit and fixed deposit. These items are brought to financial statements at the gross value of the outstanding balance. Details are shown

#### 3.2.3 Other liabilities

As per IAS 37 "Provisions, Contingent Liabilities and Contingent Assets" the Bank recognizes 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 amount of the obligation can be made.

# 3.2.3.a Provisions on balances with foreign banks and financial institutions (Nostro accounts)

Provisions for unsettled transactions on nostro accounts made are reviewed on a semi - annual basis by management and certified by our external auditors in accordance with Bangladesh Bank Foreign Exchange Policy Department (FEPD) Circular No. 677 (13 September, 2005).

# 3.2.3.b Provisions for off balance sheet exposures

BRPD Circular No.10 dated 18 September 2007 requires a general provision for off balance sheet exposures to be calculated at 1% on all off balance sheet exposures as defined in BRPD Circular No.10 dated 24 November 2002. Accordingly the bank has recognized a provision of 1% on the following off balance sheet items:

- Acceptance and endorsements
- Letters of guarantee
- Irrevocable letters of credit
- Foreign exchange contracts

Nasimul Baten Managing Director & CEO DBH Finance PLC.

Moreover BRPD Circular No. 13 dated 18 October 2019 requires provisioning require ntee has been

| BB rating grade equivalence of the Bank/ Financial institution/ Organization | Provision required (% of the exposure amount) |
|------------------------------------------------------------------------------|-----------------------------------------------|
| 1                                                                            | nil                                           |
| 2-1                                                                          | 0.5                                           |
| 3 or 4                                                                       | 0.75                                          |
| Others                                                                       | 1                                             |

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### 3.2.3.c Provisions for other assets

Provision for other assets have been calculated as per BRPD Circular No.14 dated 25 June 2001 and necessary provision have been made accordingly.

#### 33 Shareholders' equity

#### 3.3.a Share Capital

Ordinary shares are classified as equity when there is no contractual obligation to transfer cash or other financial assets.

#### 3.3.1 **Authorized capital**

Authorized capital is the maximum amount of share capital that the Bank is authorized by its Memorandum and Articles of Association.

#### 3.3.2 Paid-up capital

Paid up capital represents total amount of share 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 winding-up of the company, ordinary shareholders rank after all other shareholders and creditors and are fully entitled to receive any residual proceeds of liquidation. Details are shown in Note 16.

#### 3.3.3 Statutory reserve

Statutory reserve has been maintained @ 20% of profit before tax in accordance with provisions of section 24 of the Banking Companies Act 1991 until such reserve equal to its paid-up capital together with the share premium.

#### Revaluation reserve 3.3,4

As per IAS 16: "Property Plant and Equipment" revaluation surplus on fixed assets directly transferred to equity under the head of revaluation reserve and subsequently the reserve will be transferred to retained earnings proportionately year by

Another revaluation reserve arises from the revaluation of Treasury bills and bonds (HFT & HTM) in accordance with the Bangladesh Bank DOS circular no. 5 dated 26 May 2008. The tax effects on revaluation gain are measured and recognized in the financial statements as per IAS 12: Income Taxes.

#### 3.3.5 Non-controlling interest

Non-controlling interest in business is an accounting concept that refers to the portion of a subsidiary company's stock that is not owned by the parent company. The magnitude of the Non controlling interest in The Premier Bank Securities Limited, a majority owned subsidiary (99.99%) of The Premier Bank Limited is very insignificant. Non-controlling interest belongs to a sponsor Director of the Bank and is reported on the consolidated balance sheet to reflect the claim on assets belonging to the other non-controlling shareholders. Also, non-controlling interest is reported on the consolidated income statement as a share of profit belonging to the Non-controlling shareholder.

#### 3.3.6 **Premier Bank Perpetual Bond**

Premier Bank Perpetual Bond issued by the Bank under the Basel III guidelines as per approval of Bangladesh Bank Letter No. BRPD/ (BS) 661/14B(P)/2021-9329 dated 12.10.2021 and Bangladesh Securities and Exchange Commission Letter No. BSEC/CI/DS-175/2021/604 dated 30.11.2021 where MTB capital Ltd working as trustees of the Bond .Premier Bank perpetual Bond listed with Dhaka Stock Exchange Ltd. & Chittagong Stock Exchange Ltd. and trading of the same started from 10th January 2022. It will be considered as component of Additional Tier-I Capital (AT-I). The Bonds shall be perpetual i.e. there is no maturity date and there are no step-ups or other incentives to redeem perpetual in nature i.e. no maturity but contingent convertible. Coupon will be paid 20-year Treasury-Bond rate (Latest available rate of 20-year Treasury-Bond rate as published by Debt Management Department of Bangladesh Bank on the quotation day) and an additional 2% margin confirmed by the Trustee of the Bond.

# 3.3.7 (a) Non Convertible Subordinated Bonds - 1

In the year 2014, The Bank received approval for issuance of Non-Convertible Subordinated Bond for an amount of Taka 200.00 crore as Tier-II Capital of the Bank imider Basel - III for a term of 05 (five) years to strengthen the capital base of the Bank from Bangladesh Bank and Bangladesh Securities and Exchange Commission (BSEC) vide their letter ref. no. BRPD(BIC)661/14B(P)/2013/2497 dated 29 December 2013 and BSEC/CI/DS-03/2013/2912 dated 24 December 2013 respectively. The Bondawas fully subscribed in the year 2014 and subsequently redeemed on maturity i.e. 23 December

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The Premier Bank Limited

3.3.7 (b) Non Convertible Subordinated Bonds - 2

The Bank issued Non-Convertible Subordinated Bond for amount of Taka 200.00 crore (Taka 100.00 crore was executed in 2015 and Taka 100.00 crore was executed in 2016) as Tier-II Capital of the Bank under Basel - III for a term of 07 (seven) years to strengthen the capital base of the Bank after obtaining approval from Bangladesh Bank and Bangladesh Securities and Exchange Commission (BSEC) vide their letter ref. no. BRPD(BFIS)661/14B(P)/2015/18087 dated 27 December 2015 and BSEC/CI/DS-03/2013/601 dated 30 November 2015 respectively.

3.3.7 (c) Non Convertible Subordinated Bonds - 3

The Bank issued Non-Convertible Subordinated Bond for an amount of Taka 500.00 crore (Taka 200.00 crore was executed in 2016, Taka 100.00 crore was executed in 2017 and Taka 200.00 crore was executed in 2018) as Tier-II Capital of the Bank under Basel - III for a term of 05 (five) years to strengthen the capital base of the Bank after obtaining approval from Bangladesh Bank and Bangladesh Securities and Exchange Commission (BSEC) vide their letter ref. no. BRPD(BFIS)661/14B(P)/2016-8384 dated 26 December 2016 and BSEC/CI/DS-03/2013/723 dated 21 December 2016 respectively. At which Taka 200.00 crore is redeemed on maturity; and, total outstanding of the said Bond as on 30 June 2022 is Taka 300.00 crore.

# 3.3.7 (d) Non Convertible Subordinated Bonds - 4

In the year 2019, The Bank received approval for issuance of Non-Convertible Subordinated Bond for an amount of Taka 500.00 crore (Taka 200.00 crore was executed in 2019, Taka 100.00 crore was executed in 2020 and Taka 300.00 crore was executed in 2021) as Tier-II Capital of the Bank under Basel - III for a term of 07 (seven) years to strengthen the capital base of the Bank from Bangladesh Bank and Bangladesh Securities and Exchange Commission (BSEC) vide their letter ref. no. BRPD(BFIS)661/14B(P)/2019-5870 dated 28 July, 2019 and BSEC/CI/DS-106/2019/427 dated 03 July, 2019 respectively. At which Taka 20.00 crore is redeemed on maturity; and, total outstanding of the said Bond as on 30 June 2022 is Taka 480.00 crore.

3.4 Provision for Startup:

Provision for Start-Up Fund has been maintained in accordance with Bangladesh bank SMESPD circular no: 04, dated 29 March 2021.

3.5 Contingent liabilities

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

- it is not probable that an outflow of resources embodying economic benefits will be required to settle the obligation;
- ii) the amount of the obligation cannot be measured with sufficient reliability.

Contingent liabilities are not recognized but disclosed in the financial statements unless the possibility of an outflow of resources embodying economic benefits is reliably estimated.

Contingent assets are not recognized in the financial statements as this may result in the recognition of income which may never be realized.

3.6 Revenue recognition

The accounting policies adopted for the recognition of revenue as prescribed by IFRS 15 "Revenues from Contracts with Customers" and Bangladesh Bank guideline are as follows:

3.6.1 Interest income

- (a) Interest is calculated on daily product basis on unclassified loans and advances but charged on quarterly basis.
- (b) Interest is charged on classified loans and advances as per BCD and BRPD circulars of Bangladesh Bank and such interests were not taken into income.
- 7 L NOV ZOLL (c) Profit on investment (Islamic Banking)

  Mark-up on investment is taken into income account

Mark-up on investment is taken into income account proportionately from profit receivable account. Overdue charge/compensation on classified investments is transferred to profit suspense account instead of income account.

Nasimul Bat (d) Fees and commission income

Managing Director & CEOCommission and discounts on bills purchased and discounted are recognized at the time of realization.

Investment income

Investment income

Investment income is recognized on accrual basis. Income on investments is recognized on accrual basis. Income includes discount on treasury bills and zero coupon bonds, interest on treasury bonds, debentures and fixed deposits with other banks. Capital gain on investments in shares and dividend on investment in shares and dividend on investment in

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The Premier Bank Ltd.
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#### 3.6.2 Dividend income on shares

Dividend income from investment in shares is recognized when the Bank's right to receive dividend is established. It recognized when:

- It is probable that the economic benefits associated with the transaction will flow to the entity; and a.
- b. the amount of the revenue can be measured reliably.

#### 3.6.3 Other operating expenses

All other operating expenses are provided for in the books of the account on accrual basis according to IFRS.

#### 3.6.4 Interest and fees receivable on credit cards

Interest and fees receivable on credit cards are recognized on accrual basis. Interest and fees ceases to be taken into income when the recovery of interest and fees is in arrear for over three months. Thereafter, interest and fees are accounted for on cash basis.

#### 3.7 Number of employees

The number of employees employed in the Bank as on 30 June 2022 were 2241 and 2286 as on 31 December 2021.

#### 3.8 **Employee benefits**

#### 3.8.1 Short-term employee benefits

Short-term employee benefits are employee benefits, which fall due wholly within twelve months after the end of the period in which the employees render the related service including salaries, bonuses and other allowances. Payments are charged as an expense in the profit and loss account as they fall due. Payments due are accrued as a liability in "Provisions for liabilities and charges" on an undiscounted basis.

#### 3.8.2 Long term employee benefits

### 3.8.2 (a) Provident Fund

The Bank operates a contributory provident fund for its eligible employees. The Commissioner of Income Taxes, Dhaka has approved the provident fund as a recognized provident fund as per section 2(1) of Part B of the First Schedule of Income Tax Ordinance 1984. The Fund is administered by a Board of Trustees consisting 5 (five) members and funded by contributions both from employees and Bank @10% of basic salary. Interest earned from the investment is credited to the members' accounts annually. Provident fund benefits are given to the employees of the Bank in accordance with provident fund rules of the Bank.

# 3.8.2 (b) Gratuity Fund

Provision for gratuity is made for past services of the employees which would be payable at the time of their retirement/time of eligibility.

#### 3.9 Reconciliation of books of account

Books of account in regard to inter-bank (in Bangladesh and outside Bangladesh) and inter-branch transactions are reconciled and no material difference was found which may affect the financial statements significantly. There exists no unreconciled revenue items in Nostro accounts as at 30 June 2022.

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Head Office, Dhaka

### 3.10 Related party transactions

 As on the Balance Sheet date, the Bank had the following transactions with the related parties in respect of banking business like, loans and advances, guarantees and commitments.

| Name of Directors interested in to<br>Company / Firm | he Name of the company/<br>firm/ Individual                                                                                                   | Nature of Advance | Amount in |
|------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------|-------------------|-----------|
| Dr.H.B.M Iqbal                                       | Beacon Travels International Ltd, Premier Hotel Management Co. Ltd, Premier Hotel & Resort, Bengal Tiger Cement Industries Ltd                | Non funded        | 1,073.10  |
| Mr.Moin Iqbal                                        | Individual                                                                                                                                    | Credit Card       | 0.03      |
| Mr. B. H. Haroon, MP                                 | Individual                                                                                                                                    | Credit Card       | 5.14      |
| Mr. Abdus Salam Murshedy, MP                         | Envoy Textiles Ltd. (Concern<br>of Envoy Group), Manta<br>Apparels Ltd. (Concern of<br>Envoy Group),Bengal Meat<br>Processing Industries Ltd. | Funded            | 3,164.19  |
| Mr. Mohammad Imran Iqbal                             | Individual                                                                                                                                    | Credit Card       | 0.25      |
| Mr.Jamal G Ahmed                                     | Individual                                                                                                                                    | Credit Card       | 5.26      |

 b) i. The Bank entered into transactions with the following related party, other than banking business for Purchase and repairs of computers, Money counting machine etc.

| Name of<br>service                         | Name of Directors interested with the Company                                                                |        |
|--------------------------------------------|--------------------------------------------------------------------------------------------------------------|--------|
| National System<br>Solutions (Pvt)<br>Ltd. | Mr. Abdus Salam Murshedy MP, Director of the Bank Managing Director of National System Solutions (Pvt) Ltd . | 158.24 |

- b) ii. As per Bangladesh Bank approval, the Bank has taken lease of 41,750 sft. Floor space @ TK. 402.50 per sft.per month at 4th, 5th,7th, 10th and 14th floor and 17,650 @ 420 per sft. per month 12th, 20th & 21th floor of "Iqbal Centre", 42 Kemal Attaturk avenue, Banani, Dhaka-1213 from Dr. H.B.M. Iqbal, Honorable Chairman of the Bank for use of its Head Office.
- b) iii. As per Bangladesh Bank approval, the Bank has taken lease of 550 sft. Floor space @ 400per sft. at 1st Floor & 21,450 sft. Floor space @ TK. 402.50 per sft. per month at 3rd, 6th and 8th floor of "Iqbal Centre", 42 Kemal Attaturk avenue, Banani, Dhaka-1213 and 25000 sft. @ 115 per sft. at central warehouse from Mr. Moin Iqbal, Honorable Vice Chairman of the Bank for use of its Head Office.
- b) iv. As per Bangladesh Bank approval, Bank has taken lease of 21,450 sft. Floor space @ Tk 402.50 per sft. per month at 9th, 11th and 19th floor of "Iqbal center", 42 Kemal Attaturk Avenue, Banani Dhaka-1213 from Mr. Mohammad Imran Iqbal, Honorable Director of the Bank for use of our Head Office.

3.11 Core risk management

Bangladesh Bank has identified 6 (six) core risks for management of the banks and has provided the necessary guidelines for their implementation. The risks are:

Credit risk
Foreign exchange risk
Asset liability/ balance sheet risks
Money laundering risk
Internal control and compliance risk
ICT Risk

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Managing Director & CEO
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The prime objective of the risk management is that the Bank takes well calculated business risk to safeguard its capital, financial resources and growth of sustainable profitability. In this context, the Bank has formed a management committee [1,1] to overview proper implementation and regular monitoring of those critical areas.

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### 3.11.1 Credit risk

Credit risk is one of the major risks faced by the Bank. This can be described as potential loss arising from the failure of a counter party to perform with agreed terms with the Bank. To assess and to mitigate the credit risk, the management has implemented Credit Risk Management (CRM) Manual, which is considered an important tool for retaining the quality and performance of the assets. Accordingly, Bank's credit risk management functions have been designed to address all these issues including risk that arises from global changes in banking, finance and related issues.

The Bank has segregated duties of the officers/ executives engaged in the credit related activities. Moreover, credit approval, administration, monitoring and recovery functions have been segregated. For this purpose, four separate units have been formed within the Credit Department. These are:

- (i) Credit Risk Management Division,
- (ii) Credit Administration Division,
- (iii) Credit Monitoring and Recovery Unit, and
- (iv) Credit Recovery Division.

### 3.11.2 Foreign exchange risk

Foreign exchange risk is defined as the potential change in earnings arising due to unfavorable change in exchange rates. Treasury front office conducts deal for commercial purpose and back office of treasury keeps record and passes entries in books of account. The main risks in treasury and foreign exchange business are exchange rates risk, fund management and liquidity risk. As per Bangladesh Bank guidelines, the Treasury Department was operationally and physically divided into front office and back office to mitigate the risk. Separate telephone and fax lines were installed in the dealing room to meet Bangladesh Bank guidelines.

# 3.11.3 Asset liability/ balance sheet risks

The Bank has an Asset Liability Committee (ALCO) which is responsible for managing short-term and long-term liquidity to ensure that the Bank has adequate liquidity at all times at the most appropriate funding cost. ALCO reviews liquidity requirements of the Bank, maturity of assets and liabilities, deposit and lending pricing strategy and the liquidity contingency plan. The Asset Liability Committee also monitors Balance Sheet risk. The Balance Sheet risk is defined as potential changes in earnings due to changes in rate of interest and exchange rates which are not of trading nature and the Bank is completely maintaining the risks.

# Money laundering risk

Money laundering risk is defined as the loss of reputation and expenses incurred as penalty for being negligent in prevention of money laundering. For mitigating the risk, the Bank has designated Chief Compliance Officer at Head Office and Compliance Officers at Branches, who independently review the transactions of the accounts to verify suspicious transactions. Manuals for Prevention of Money Laundering have been established and transaction profile has been introduced. Training has been continuously given to all the categories of Executives and Officers for developing awareness and skill for identifying suspicious transactions and other activities relating to money laundering.

# 3.11.5 Internal control and compliance risk

Operational loss may arise from errors and fraud due to lack of internal control and compliance. Management through Internal Control and Compliance Division controls operational procedure of the Bank. Internal Control and Compliance Division undertakes periodical and special audit of the branches and departments at Head Office for review of the operation and compliance of the statutory requirements. The Audit Committee of the Board subsequently reviews the report of the Internal Control and Compliance Division and guides the Division effectively to monitor the risks.

3.11.6 Information Communication and Technology (ICT) risk

ICT risk management is embedded in Internal Control and Compliance Policy of the Bank which are widely used for managing the union between business processes and information systems effectively. However, this control emphasizes both business and technological regulation and monitoring which in turn support business requirement and governance and at the same time ensure that ICT risks are properly identified and managed. According to Central Bank ICT Guidelines, the Bank ICT Policies have been prepared and reviewed on regular basis based on which operating procedures for all ICT functions are carried out. Besides, in order to assure the appropriate usage of resources and information, the Bank IT Audit Policy ensures that the IT systems are properly protected and is free from unauthorized access illegal tempering and Nasimul Bamalicious actions and all these actions are continuously monitored and supervised by Bank's IT auditor

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### 3.11.7 Market Risk

The exposure of market risk of the Bank is restricted to foreign exchange risk, interest rate risk and equity risk.

### Foreign exchange risk

As described in note no. 3.11.2

### Interest rate risk

Interest rate risk may arise either from trading portfolio or non-trading portfolio. The trading portfolio of the Bank consists of Government treasury bills of 91 days maturity. The short-term movement in interest rate is negligible or nil. Interest rate risk of non-trading business arises from mismatches between the future yield of an asset and its funding cost. Asset Liability Committee (ALCO) monitors the interest rate movement on a regular basis.

### **Equity Risk**

Equity risk arises from movement in market value of equities held. The risks are monitored by Investment Committee under a well designed policy framework.

### 3.12 Taxation

Income tax expenses represent the sum of the tax currently payable and deferred tax.

### 3.12.1 Current tax

Provision for current income tax for the year has been made @ 37.5% as prescribed in the Finance Act 2022 on the profit from business after considering some of the taxable add back income and disallowance of expenditure. Also, different tax rates as prescribed in the Finance Act 2022 are taken into account for other heads of income

### 3.12.2 Deferred tax

The Bank has adopted deferred tax accounting policy as per International Accounting Standard (IAS) 12. Accordingly, deferred tax liability/asset is accounted for all temporary timing differences arising between the tax base of the assets and liabilities and their carrying value for financial reporting purpose. Deferred tax is computed at the prevailing tax rate as per Finance Act, 2022. Deferred tax liabilities are generally recognized for all taxable temporary differences and deferred tax assets are recognized to the extent that it is probable that taxable profits will be available against which deductible temporary differences, unused tax losses or unused tax credits can be utilized. Such assets and liabilities are not recognized if the temporary difference arises from goodwill or from the initial recognition (other than in a business combination) of other assets and liabilities in a transaction that affects neither the taxable profit nor the accounting profit.

The carrying amount of deferred tax assets is reviewed at each balance sheet date and reduced to the extent that it is no longer probable that sufficient taxable profits will be available to allow all or part of the asset to be recovered. Deferred tax assets and liabilities are offset when there is a legally enforceable right to set off current tax assets against

current tax liabilities and when they relate to income taxes levied by the same taxation authority and the company intends to settle its current tax assets and liabilities on a net basis.

The impact on the account of changes in the deferred tax assets and liabilities has also been recognized in the Profit and Loss Account as per IAS-12 "Income Taxes" (Note 10.1.2.1).

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### 3.15 Compliance checklist of IAS and IFRS:

The Financial Reporting Act, 2015 (FRA), was enacted in the year 2015. The Financial Reporting Council (FRC) under the FRA was constituted in 2017, but the Financial Reporting Standards (FRS) under this council are yet to be issued for public interest entities such as Banks. The Bank Company Act, 1991, was amended to require banks to prepare their financial statements under such financial reporting standards.

As FRS is yet to be issued by FRC, as per the provisions of FRA (Section-69), Consolidated and Separate financial statements of the Group and the Bank, respectively, have been prepared in accordance with the International Financial Reporting Standards (IFRS) and International Accounting Standards (IAS) as adopted by The Institute of Chartered Accountants of Bangladesh (ICAB) and, in addition to this, the bank also complied with the requirements of Laws and Regulations of various Govt. bodies as mentioned in the note no. 2.1.

| Name of the standards                                                    | Ref.          | Status                                |
|--------------------------------------------------------------------------|---------------|---------------------------------------|
| First-time Adoption of International Financial Reporting Standards       | IFRS-1        | Not applicable                        |
| Share-based Payment                                                      | IFRS-2        | Not applicable                        |
| Business Combinations                                                    | IFRS-3        | Applied                               |
| Insurance Contracts                                                      | IFRS-4        | Not applicable                        |
| Non-current Assets Held for Sale and Discontinued Operations             | IFRS-5        | Not applicable                        |
| Exploration for and Evaluation of Mineral Resources                      | IFRS-6        | Not applicable                        |
| Financial Instruments: Disclosures                                       | IFRS-7        | Applied with som<br>departure         |
| Operating Segments                                                       | IFRS-8        | Applied with some                     |
| Financial Instruments                                                    | IFRS-9        | Applied with some departure           |
| Consolidated Financial Statements                                        | IFRS-10       |                                       |
| Joint Arrangements                                                       | IFRS-11       | Applied                               |
| Disclosure of Interests in other Entities                                | IFRS-12       | Not applicable                        |
| Fair Value Measurement                                                   | IFRS-13       | Applied                               |
| Revenue from Contracts with Customers                                    | IFRS-15       | Applied                               |
| Leases                                                                   |               | Applied with some departure           |
| Insurance Contracts                                                      | IFRS-16       | Applied                               |
| Presentation of Financial Statements                                     | IFRS-17       | Not applicable                        |
|                                                                          | IAS-1         | Applied with some departure           |
| Inventories                                                              | IAS-2         | Applied                               |
| Statement of Cash Flows                                                  | IAS-7         | Applied with some departure           |
| Accounting Policies, Changes in Accounting Estimates and Errors          | IAS-8         |                                       |
| Events after the Reporting Period                                        | IAS-10        | Applied                               |
| Construction Contracts                                                   | IAS-11        | Applied                               |
| Income Taxes                                                             | IAS-12        | Not Applicable Applied                |
| Property, Plant and Equipment                                            | IAS-16        | Applied                               |
| Leases                                                                   | IAS-17        | Applied                               |
| Employee Benefits                                                        | IAS-19        | Applied                               |
| Accounting for Government Grants and Disclosure of Government Assistance | IAS-20        |                                       |
| The Effects of Changes in Foreign Exchange Rates                         | IAS-21        | Not Applicable Applied                |
| Borrowing Costs                                                          | IAS-23        | Applied                               |
| Related Party Disclosures                                                | IAS-24        | Applied                               |
| Accounting and Reporting by Retirement Benefit Plans                     | IAS-26        | Not Applicable                        |
| Separate Financial Statements                                            | IAS-27        | Applied                               |
| Investments in Associates & Joint venture                                | IAS-28        | Not Applicable                        |
| interests in Joint Ventures                                              | IAS-31        | Not Applicable                        |
| Financial Instruments: Presentation                                      | IAS-32        | Applied with some departure           |
| arnings per Share Nasimul Baten                                          | IAS-33        | Applied                               |
| nterim Financial Reporting                                               |               | Applied                               |
| impairment or Assets                                                     | IAS-36        | Applied                               |
| Tovisions, Condugent Liabilities and Contingent Assets                   | IAS-37        | Applied with some                     |
| ntangible Assets                                                         | IAS-38        | departure Applied with some departure |
| inancial Instruments: Recognition and Measurement                        | TAC 20        |                                       |
| ivestment property                                                       | IAS-39        | Not Applicable                        |
| griculture 2 4 NOV 2022                                                  | IAS-40 IAS-41 | Not Applicable                        |

Mohammad Akram Hossain, FCS Company Secretary The Premier Bank Limited Head Office, Dhaka

Sayed Abul Hashem FCA DOCUMNANTS C Deputy Managing Director SSEC HAKP

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M. REA IL KARIM, FCM.
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The Premier Barry [2]
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|                                         | Balance with Bangladesh Bank and its agent bank(                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             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| 4(a)                                    | Consolidated Cash and Balance With Banglad In Bangladesh                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     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| 4.1                                     | Cash in hand                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 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|                                         | In local currency                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            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| 1/2)                                    | Consolidated Coal In the                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | - 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| .1(a)                                   | Consolidated Cash in hand                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    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| 4.2                                     | Balance with Bangladesh Bank and its agent                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   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| ,,,,,                                   | Balance with Bangladesh Bank                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 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|                                         | Sonali Bank(as an agent bank of                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              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                                                                                                                                        | 19,054,603,604                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | 13,313,667,194                                                                                                                                      |
|                                         | Bangladesh Bank)-local currency                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              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|                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | 19,202,002,402                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | 336,884,859                                                                                                                                         |
| 1000                                    | Statutory deposits                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | - 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|                                         | Cash reserve requirement (CRR) and statutor<br>Cash reserve requirement and statutory liquidity rat<br>of Bank Companies Act 1991 (amended up to 2018<br>no.03 dated 09 April 2020.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          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                                                                                                                                                                                       | rdance with section 3:<br>, 2013 & MPD Circula                                                                                                      |
|                                         | Cash reserve requirement (CRR) and statutor<br>Cash reserve requirement and statutory liquidity rat<br>of Bank Companies Act 1991 (amended up to 2018<br>no.03 dated 09 April 2020.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | io have been calcula<br>i) and MPD Circular                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | ted and maintained in acco<br>No.02 dated December 10                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | , 2013 & MPD Circula                                                                                                                                |
|                                         | Cash reserve requirement (CRR) and statutor Cash reserve requirement and statutory liquidity rat of Bank Companies Act 1991 (amended up to 2018 no.03 dated 09 April 2020.  Cash reserve requirement required on the Bank's tire.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    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                                                                                                                     |
| (                                       | Cash reserve requirement (CRR) and statutor Cash reserve requirement and statutory liquidity ration Bank Companies Act 1991 (amended up to 2018 no.03 dated 09 April 2020.  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| ( ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( | Cash reserve requirement (CRR) and statutor Cash reserve requirement and statutory liquidity ration Bank Companies Act 1991 (amended up to 2018 no.03 dated 09 April 2020.  Cash reserve requirement required on the Bank's times been calculated and maintained with Bangladesi 5.50% for Islamic Banking statutory liquidity ratio (                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               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for count is also maintained in the                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      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| ( ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( | Cash reserve requirement (CRR) and statutor Cash reserve requirement and statutory liquidity ration Bank Companies Act 1991 (amended up to 2018 no.03 dated 09 April 2020.  Cash reserve requirement required on the Bank's times been calculated and maintained with Bangladesi 5.50% for Islamic Banking statutory liquidity ratio (                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               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for count is also maintained in the                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      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for count is also maintained in the                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      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| i i i i i i i i i i i i i i i i i i i   | Cash reserve requirement (CRR) and statutors Cash reserve requirement and statutory liquidity rations and Companies Act 1991 (amended up to 2018 no.03 dated 09 April 2020. Cash reserve requirement required on the Bank's times been calculated and maintained with Banglades 5.50% for Islamic Banking statutory liquidity rations and bonds including balance with Bangladesh Bangladesh catalutory requirements, as shown below:                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | io have been calcular i) and MPD Circular ine and demand liabi in Bank in current according the same liabilitie ik. 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| i i i i i i i i i i i i i i i i i i i   | Cash reserve requirement (CRR) and statutor Cash reserve requirement and statutory liquidity ration Bank Companies Act 1991 (amended up to 2018 no.03 dated 09 April 2020.  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| i i i i i i i i i i i i i i i i i i i   | Cash reserve requirement (CRR) and statutors Cash reserve requirement and statutory liquidity rations and Companies Act 1991 (amended up to 2018 no.03 dated 09 April 2020. 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| i i i i i i i i i i i i i i i i i i i   | Cash reserve requirement (CRR) and statutors Cash reserve requirement and statutory liquidity rations and Companies Act 1991 (amended up to 2018 no.03 dated 09 April 2020.  Cash reserve requirement required on the Bank's times been calculated and maintained with Banglades of 5.50% for Islamic Banking statutory liquidity rations and bonds including balance with Bangladesh Bangladesh gratutory requirements, as shown below:  For Conventional Banking  (a) Cash reserve requirement/ratio (Daily 3 Required reserve Actual reserve maintained (5.78%)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | io have been calcular i) and MPD Circular ine and demand liabi in Bank in current according the same liabilitie isk. 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| i i i i i i i i i i i i i i i i i i i   | Cash reserve requirement (CRR) and statutors Cash reserve requirement and statutory liquidity rations and Companies Act 1991 (amended up to 2018 no.03 dated 09 April 2020.  Cash reserve requirement required on the Bank's times been calculated and maintained with Banglades of 5.50% for Islamic Banking statutory liquidity rations and bonds including balance with Bangladesh Bangladesh gratutory requirements, as shown below:  For Conventional Banking  (a) Cash reserve requirement/ratio (Daily 3 Required reserve Actual reserve maintained (5.78%)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | io have been calcular i) and MPD Circular ine and demand liabi in Bank in current according the same liabilitie isk. 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| ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) | Cash reserve requirement (CRR) and statutor Cash reserve requirement and statutory liquidity ration Bank Companies Act 1991 (amended up to 2018 no.03 dated 09 April 2020.  Cash reserve requirement required on the Bank's times been calculated and maintained with Bangladesh 5.50% for Islamic Banking statutory liquidity ration and bonds including balance with Bangladesh Bangladesh catalutory requirements, as shown below:  For Conventional Banking  (a) Cash reserve requirement/ratio (Daily 3. Required reserve Actual reserve maintained (5.78%) Surplus / (Deficit)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | io have been calcular i) and MPD Circular ine and demand liabi in Bank in current according the same liabilitie ik. 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| ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) | Cash reserve requirement (CRR) and statutor Cash reserve requirement and statutory liquidity ration Bank Companies Act 1991 (amended up to 2018 no.03 dated 09 April 2020.  Cash reserve requirement required on the Bank's times been calculated and maintained with Bangladesh and bonds including balance with Bangladesh Ba | io have been calcular i) and MPD Circular ine and demand liabi in Bank in current according the same liabilitie isk. Both the reserve                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | lities at the rate of 3.5% of count (Taka) and 13% for count (Taka) and 13% for count also maintained in the smaintained by the Bank 9,341,035,000 15,430,159,316                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | daily and 4% bi-weekly conventional Banking 8 form of treasury bills are in excess of the 8,675,493,000 11,441,813,592                              |
| ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) | Cash reserve requirement (CRR) and statutor Cash reserve requirement and statutory liquidity ration Bank Companies Act 1991 (amended up to 2018 no.03 dated 09 April 2020.  Cash reserve requirement required on the Bank's times been calculated and maintained with Bangladesh and bonds including balance with Bangladesh Ba | io have been calcular i) and MPD Circular ine and demand liabi in Bank in current account the same liabilitie ik. Both the reserve                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | ted and maintained in according No.02 dated December 10 lities at the rate of 3.5% count (Taka) and 13% for count (Taka) and 13% for count is also maintained in the smaintained by the Bank 9,341,035,000 15,430,159,316 6,089,124,316                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | 8,675,493,000<br>11,441,813,592<br>2,766,320,592                                                                                                    |
| ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) | Cash reserve requirement (CRR) and statutor Cash reserve requirement and statutory liquidity ration Bank Companies Act 1991 (amended up to 2018 no.03 dated 09 April 2020.  Cash reserve requirement required on the Bank's times been calculated and maintained with Banglades 5.50% for Islamic Banking statutory liquidity ration and bonds including balance with Bangladesh Bangl | io have been calculary and MPD Circulary and MPD Circulary and and demand liabilities and the same liabilities and the same liabilities and the same liabilities and the reserve and the same liabilities and the same liabil | ted and maintained in according No.02 dated December 10 lities at the rate of 3.5% count (Taka) and 13% for count (Taka) and 13% for count is also maintained in the smaintained by the Bank 9,341,035,000 15,430,159,316 6,089,124,316                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | 8,675,493,000<br>11,441,813,592<br>2,766,320,592                                                                                                    |
| ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) | Cash reserve requirement (CRR) and statutor Cash reserve requirement and statutory liquidity ration Bank Companies Act 1991 (amended up to 2018 no.03 dated 09 April 2020.  Cash reserve requirement required on the Bank's times been calculated and maintained with Bangladesi 5.50% for Islamic Banking statutory liquidity ration and bonds including balance with Bangladesh Bangladesh bonds including balance with Bangladesh Banglade | io have been calcular in and MPD Circular me and demand liabi in Bank in current account the same liabilitie ik. Both the reserve                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | ted and maintained in acco<br>No.02 dated December 10<br>lities at the rate of 3.5% of<br>count (Taka) and 13% for of<br>its is also maintained in the<br>its maintained by the Bank<br>9,341,035,000<br>15,430,159,316<br>6,089,124,316                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | 8,675,493,000<br>11,441,813,592<br>2,766,320,592                                                                                                    |
| i i i i i i i i i i i i i i i i i i i   | Cash reserve requirement (CRR) and statutor Cash reserve requirement and statutory liquidity ration of Bank Companies Act 1991 (amended up to 2018 no.03 dated 09 April 2020. Cash reserve requirement required on the Bank's times been calculated and maintained with Bangladesh and bonds including balance with Bangladesh  | io have been calcular in and MPD Circular ine and demand liabi in Bank in current account the same liabilitie ik. Both the reserve                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | ted and maintained in according No.02 dated December 10 lities at the rate of 3.5% count (Taka) and 13% for count (Taka) and 13% for count is also maintained in the smaintained by the Bank 9,341,035,000 15,430,159,316 6,089,124,316                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | 8,675,493,000<br>11,441,813,592<br>2,766,320,592<br>32,384,829,000<br>46,660,926,200                                                                |
| i i i i i i i i i i i i i i i i i i i   | Cash reserve requirement (CRR) and statutor Cash reserve requirement and statutory liquidity ration of Bank Companies Act 1991 (amended up to 2018 no.03 dated 09 April 2020. Cash reserve requirement required on the Bank's times been calculated and maintained with Bangladesh and bonds including balance with Bangladesh  | io have been calcular in and MPD Circular ine and demand liabi in Bank in current account the same liabilitie ik. Both the reserve                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | ted and maintained in according No.02 dated December 10 lities at the rate of 3.5% count (Taka) and 13% for count (Taka) and 13% for count is also maintained in the smaintained by the Bank 9,341,035,000 15,430,159,316 6,089,124,316                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | 8,675,493,000<br>11,441,813,592<br>2,766,320,592<br>32,384,829,000<br>46,660,926,200                                                                |
| i i i i i i i i i i i i i i i i i i i   | Cash reserve requirement (CRR) and statutor Cash reserve requirement and statutory liquidity ration Bank Companies Act 1991 (amended up to 2018 no.03 dated 09 April 2020.  Cash reserve requirement required on the Bank's times been calculated and maintained with Bangladesh 5.50% for Islamic Banking statutory liquidity ration and bonds including balance with Bangladesh Bang | io have been calcular in and MPD Circular ine and demand liabi in Bank in current account the same liabilitie ik. Both the reserve                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | 9,341,035,000 15,430,159,316 6,089,124,316 34,904,057,000 46,930,605,280 12,026,548,280                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | 8,675,493,000<br>11,441,813,592<br>2,766,320,592<br>32,384,829,000<br>46,660,926,200<br>14,276,097,200                                              |
| i i i i i i i i i i i i i i i i i i i   | Cash reserve requirement (CRR) and statutor Cash reserve requirement and statutory liquidity ration Bank Companies Act 1991 (amended up to 2018 no.03 dated 09 April 2020.  Cash reserve requirement required on the Bank's times been calculated and maintained with Bangladesh Bank Bank Bank Bank Bank Bank Bank Bank                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | io have been calcular in and MPD Circular ine and demand liabi in Bank in current account the same liabilitie ik. Both the reserve                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | 10.02 dated December 10.00.02 dated December 10.00.00 dated December 10.00 dated Decemb | 8,675,493,000<br>11,441,813,592<br>2,766,320,592<br>398,990,000                                                                                     |
| E (                                     | Cash reserve requirement (CRR) and statutor Cash reserve requirement and statutory liquidity ration Bank Companies Act 1991 (amended up to 2018 no.03 dated 09 April 2020.  Cash reserve requirement required on the Bank's times been calculated and maintained with Bangladesi 5.50% for Islamic Banking statutory liquidity ration and bonds including balance with Bangladesh Bang | io have been calcular in and MPD Circular ine and demand liabi in Bank in current account the same liabilitie ik. Both the reserve                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | 10.02 dated December 10.00.02 dated December 10.00.00 dated December 10.00 dated Decemb | 8,675,493,000<br>11,441,813,592<br>2,766,320,592<br>398,990,000<br>585,692,347                                                                      |
| E (                                     | Cash reserve requirement (CRR) and statutor Cash reserve requirement and statutory liquidity ration Bank Companies Act 1991 (amended up to 2018 no.03 dated 09 April 2020.  Cash reserve requirement required on the Bank's times been calculated and maintained with Bangladesi 5.50% for Islamic Banking statutory liquidity ration and bonds including balance with Bangladesh Bang | io have been calcular in and MPD Circular ine and demand liabi in Bank in current account the same liabilitie ik. Both the reserve                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | 10.02 dated December 10.00.02 dated December 10.00.00 dated December 10.00 dated Decemb | 8,675,493,000<br>11,441,813,592<br>2,766,320,592<br>398,990,000                                                                                     |
| NOV F                                   | Cash reserve requirement (CRR) and statutory Cash reserve requirement and statutory liquidity ration of Bank Companies Act 1991 (amended up to 2018 no.03 dated 09 April 2020. Cash reserve requirement required on the Bank's times been calculated and maintained with Bangladesh and bonds including balance with Bangladesh | io have been calcular in and MPD Circular ine and demand liabi in Bank in current account the same liabilitie ik. Both the reserve                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | 10.02 dated December 10.00.02 dated December 10.00.00 dated December 10.00 dated Decemb | 8,675,493,000<br>11,441,813,592<br>2,766,320,592<br>398,990,000<br>585,692,347                                                                      |
| NOV F                                   | Cash reserve requirement (CRR) and statutory Cash reserve requirement and statutory liquidity ration of Bank Companies Act 1991 (amended up to 2018 no.03 dated 09 April 2020.  Cash reserve requirement required on the Bank's times been calculated and maintained with Bangladesh and bonds including balance with Bangladesh Banglades | io have been calcular in and MPD Circular ine and demand liabi in Bank in current account the same liabilitie ik. Both the reserve                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | 9,341,035,000<br>15,430,159,316<br>6,089,124,316<br>34,904,057,000<br>46,930,605,280<br>12,026,548,280<br>190,568,829                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | 8,675,493,000<br>11,441,813,592<br>2,766,320,592<br>398,990,000<br>585,692,347                                                                      |
| NOV (                                   | Cash reserve requirement (CRR) and statutory Cash reserve requirement and statutory liquidity ration of Bank Companies Act 1991 (amended up to 2018 no.03 dated 09 April 2020. Cash reserve requirement required on the Bank's times been calculated and maintained with Bangladesh 5.50% for Islamic Banking statutory liquidity ratio of and bonds including balance with Bangladesh | io have been calcular and MPD Circular me and demand liabi in Bank in current account the same liabilities ik. Both the reserve in MOV 2022 in MOV 202 | 9,341,035,000<br>15,430,159,316<br>6,089,124,316<br>34,904,057,000<br>46,930,605,280<br>12,026,548,280<br>190,568,829<br>190,568,829                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | 8,675,493,000<br>11,441,813,592<br>2,766,320,592<br>32,384,829,000<br>46,660,926,200<br>14,276,097,200                                              |
| NOV (                                   | Cash reserve requirement (CRR) and statutory Cash reserve requirement and statutory liquidity ration of Bank Companies Act 1991 (amended up to 2018 no.03 dated 09 April 2020. Cash reserve requirement required on the Bank's times been calculated and maintained with Bangladesh 5.50% for Islamic Banking statutory liquidity ratio of and bonds including balance with Bangladesh | in have been calcular and MPD Circular me and demand liabil in Bank in current account the same liabilities is. Both the reserve in MOV 2022 imul Batening Director & CER Finance PLC.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | 9,341,035,000 15,430,159,316 6,089,124,316  34,904,057,000 46,930,605,280  12,026,548,280  705,509,000 2,587,850,550                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | 8,675,493,000<br>11,441,813,592<br>2,766,320,592<br>32,384,829,000<br>46,660,926,200<br>14,276,097,200                                              |
| NOV (                                   | Cash reserve requirement (CRR) and statutory Cash reserve requirement and statutory liquidity ration of Bank Companies Act 1991 (amended up to 2018 no.03 dated 09 April 2020. Cash reserve requirement required on the Bank's times been calculated and maintained with Bangladesh 5.50% for Islamic Banking statutory liquidity ratio of and bonds including balance with Bangladesh | io have been calcular and MPD Circular me and demand liabi in Bank in current account the same liabilities ik. Both the reserve in MOV 2022 in MOV 202 | 9,341,035,000<br>15,430,159,316<br>6,089,124,316<br>34,904,057,000<br>46,930,605,280<br>12,026,548,280<br>190,568,829<br>190,568,829                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | 8,675,493,000<br>11,441,813,592<br>2,766,320,592<br>32,384,829,000<br>46,660,926,200<br>14,276,097,200                                              |
| NOV (                                   | Cash reserve requirement (CRR) and statutory Cash reserve requirement and statutory liquidity ration of Bank Companies Act 1991 (amended up to 2018 no.03 dated 09 April 2020. Cash reserve requirement required on the Bank's times been calculated and maintained with Bangladesh and bonds including balance with Bangladesh | in have been calcular and MPD Circular me and demand liabil in Bank in current account the same liabilities is. Both the reserve in MOV 2022 imul Batening Director & CER Finance PLC.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | 9,341,035,000 15,430,159,316 6,089,124,316  34,904,057,000 46,930,605,280  12,026,548,280  705,509,000 2,587,850,550                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | 8,675,493,000<br>11,441,813,592<br>2,766,320,592<br>32,384,829,000<br>46,660,926,200<br>14,276,097,200<br>398,990,000<br>585,692,347<br>186,702,347 |

|        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | Amount i                                                                                                                                                                                                                                                                                    | n Taka                                                                                                                                                                                                                                                                                                                                  |
|--------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | June 2022                                                                                                                                                                                                                                                                                   | Dec 2021                                                                                                                                                                                                                                                                                                                                |
| 5      | Balance with other banks and financial institutions                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                                                                                                                                                                                                                                                                                             |                                                                                                                                                                                                                                                                                                                                         |
|        | In Bangladesh (Note - 5.1)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | 544,541,189                                                                                                                                                                                                                                                                                 | 1,683,002,74                                                                                                                                                                                                                                                                                                                            |
|        | Outside Bangladesh (Note - 5.2)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | 6,335,185,892                                                                                                                                                                                                                                                                               | 3,044,657,35                                                                                                                                                                                                                                                                                                                            |
|        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | 6,879,727,081                                                                                                                                                                                                                                                                               | 4,727,660,10                                                                                                                                                                                                                                                                                                                            |
| 5(a)   | Consolidated balance with other banks and financial institutions                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                                                                                                                                                                                                                                                                                             |                                                                                                                                                                                                                                                                                                                                         |
|        | In Bangladesh Premier Bank Limited (Note - 5.1)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                                                                                                                                                                                                                                                                             |                                                                                                                                                                                                                                                                                                                                         |
|        | Premier Bank Securities Limited                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | 544,541,189                                                                                                                                                                                                                                                                                 | 1,683,002,74                                                                                                                                                                                                                                                                                                                            |
|        | The survive stream and second survive survive stream and the second stream and the secon | 557,260,094<br>1,101,801,283                                                                                                                                                                                                                                                                | 405,496,82                                                                                                                                                                                                                                                                                                                              |
|        | Less: Inter Company transaction                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | 280,140,166                                                                                                                                                                                                                                                                                 | <b>2,088,499,57</b><br>293,111,22                                                                                                                                                                                                                                                                                                       |
|        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | 821,661,117                                                                                                                                                                                                                                                                                 | 1,795,388,34                                                                                                                                                                                                                                                                                                                            |
|        | Outside Bangladesh                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                                                                                                                                                                                                                                                                             | -,,,,-                                                                                                                                                                                                                                                                                                                                  |
|        | Premier Bank Limited (Note - 5.2) Premier Bank Securities Limited                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | 6,335,185,892                                                                                                                                                                                                                                                                               | 3,044,657,35                                                                                                                                                                                                                                                                                                                            |
|        | Treffice bank Securities Lifficed                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                                                                                                                                                                                                                                                                                             | V                                                                                                                                                                                                                                                                                                                                       |
|        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | 6,335,185,892                                                                                                                                                                                                                                                                               | 3,044,657,35                                                                                                                                                                                                                                                                                                                            |
| i.(aa) | Account type-wise                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | 7,156,847,009                                                                                                                                                                                                                                                                               | 4,840,045,70                                                                                                                                                                                                                                                                                                                            |
| ··(uu) | Current account                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                                                                                                                                                                                                                                                                             |                                                                                                                                                                                                                                                                                                                                         |
|        | STD account                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | 44,395,536                                                                                                                                                                                                                                                                                  | 40,918,59                                                                                                                                                                                                                                                                                                                               |
|        | Fixed deposit                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 14,185,653                                                                                                                                                                                                                                                                                  | 784,15                                                                                                                                                                                                                                                                                                                                  |
|        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | 10,000<br>58,591,189                                                                                                                                                                                                                                                                        | 1,641,300,00                                                                                                                                                                                                                                                                                                                            |
| 5.1    | In Bangladesh                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 30,391,109                                                                                                                                                                                                                                                                                  | 1,683,002,74                                                                                                                                                                                                                                                                                                                            |
|        | Janata Bank Limited                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | 100 254                                                                                                                                                                                                                                                                                     |                                                                                                                                                                                                                                                                                                                                         |
|        | Standard Chartered Bank                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | 100,251                                                                                                                                                                                                                                                                                     | 91,20                                                                                                                                                                                                                                                                                                                                   |
|        | National Bank Limited                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | 44,268,568<br>203,621                                                                                                                                                                                                                                                                       | 40,800,28                                                                                                                                                                                                                                                                                                                               |
| 5.     | Islami Bank Bangladesh Limited                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | 26,717                                                                                                                                                                                                                                                                                      | 201,22                                                                                                                                                                                                                                                                                                                                  |
|        | Rupali Bank Limited                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | 13,424,370                                                                                                                                                                                                                                                                                  | 27,11<br>34,41                                                                                                                                                                                                                                                                                                                          |
|        | Agrani Bank Limited                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | 557,662                                                                                                                                                                                                                                                                                     | 548,50                                                                                                                                                                                                                                                                                                                                  |
|        | Bank Al-Falah                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | -                                                                                                                                                                                                                                                                                           | 200,000,00                                                                                                                                                                                                                                                                                                                              |
|        | NCC Bank Limited - Modhumoti Bank Limited                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                                                                                                                                                                                                                                                                                             | 741,300,00                                                                                                                                                                                                                                                                                                                              |
|        | AB Bank Limited                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | 185,950,000                                                                                                                                                                                                                                                                                 |                                                                                                                                                                                                                                                                                                                                         |
|        | Sonali Bank                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | 300,000,000                                                                                                                                                                                                                                                                                 | 300,000,00                                                                                                                                                                                                                                                                                                                              |
|        | Jamuna Bank Limited                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | 10,000                                                                                                                                                                                                                                                                                      |                                                                                                                                                                                                                                                                                                                                         |
|        | A DESCRIPTION OF THE PROPERTY  |                                                                                                                                                                                                                                                                                             | 400,000,00                                                                                                                                                                                                                                                                                                                              |
|        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | 544.541.189                                                                                                                                                                                                                                                                                 | 1 602 002 74                                                                                                                                                                                                                                                                                                                            |
|        | Outside Bangladesh                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | 544,541,189                                                                                                                                                                                                                                                                                 | 1,683,002,74                                                                                                                                                                                                                                                                                                                            |
|        | Outside Bangladesh Mashreq Bank PSC,New York, USA                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                                                                                                                                                                                                                                                                                             |                                                                                                                                                                                                                                                                                                                                         |
|        | Mashreq Bank PSC, New York, USA Standard Chartered Bank, New York, USA                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | 982,719,156                                                                                                                                                                                                                                                                                 | 206,304,85                                                                                                                                                                                                                                                                                                                              |
|        | Mashreq Bank PSC,New York, USA Standard Chartered Bank,New York, USA Commerz Bank AG, Frankfurt, Germany (EURO)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | 982,719,156<br>2,886,733,739                                                                                                                                                                                                                                                                | 206,304,85<br>1,279,151,06                                                                                                                                                                                                                                                                                                              |
|        | Mashreq Bank PSC,New York, USA Standard Chartered Bank,New York, USA Commerz Bank AG, Frankfurt, Germany (EURO) Bank of China Limited, Shanghai                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | 982,719,156<br>2,886,733,739<br>332,485,881                                                                                                                                                                                                                                                 | 206,304,85<br>1,279,151,06<br>1,438,79                                                                                                                                                                                                                                                                                                  |
|        | Mashreq Bank PSC,New York, USA Standard Chartered Bank,New York, USA Commerz Bank AG, Frankfurt, Germany (EURO) Bank of China Limited, Shanghai Bank of Ceylon, Colombo, Srilanka                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | 982,719,156<br>2,886,733,739<br>332,485,881<br>39,426,236                                                                                                                                                                                                                                   | 206,304,85<br>1,279,151,06<br>1,438,79<br>5,210,59                                                                                                                                                                                                                                                                                      |
|        | Mashreq Bank PSC,New York, USA Standard Chartered Bank,New York, USA Commerz Bank AG, Frankfurt, Germany (EURO) Bank of China Limited, Shanghai Bank of Ceylon, Colombo, Srilanka Standard Chartered Bank, Mumbai, India                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | 982,719,156<br>2,886,733,739<br>332,485,881<br>39,426,236<br>5,950,032                                                                                                                                                                                                                      | 206,304,85<br>1,279,151,06<br>1,438,79<br>5,210,59<br>5,462,95                                                                                                                                                                                                                                                                          |
|        | Mashreq Bank PSC,New York, USA Standard Chartered Bank,New York, USA Commerz Bank AG, Frankfurt, Germany (EURO) Bank of China Limited, Shanghai Bank of Ceylon, Colombo, Srilanka Standard Chartered Bank, Mumbai, India United Bank Ltd, Karachi, Pakistan                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | 982,719,156<br>2,886,733,739<br>332,485,881<br>39,426,236<br>5,950,032<br>72,111,347<br>23,666,695                                                                                                                                                                                          | 206,304,85<br>1,279,151,06<br>1,438,79<br>5,210,59<br>5,462,95<br>90,024,17                                                                                                                                                                                                                                                             |
|        | Mashreq Bank PSC,New York, USA Standard Chartered Bank,New York, USA Commerz Bank AG, Frankfurt, Germany (EURO) Bank of China Limited, Shanghai Bank of Ceylon, Colombo, Srilanka Standard Chartered Bank, Mumbai, India United Bank Ltd, Karachi, Pakistan ICICI Bank Limited, Mumbai, India                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 982,719,156<br>2,886,733,739<br>332,485,881<br>39,426,236<br>5,950,032<br>72,111,347<br>23,666,695<br>140,884,466                                                                                                                                                                           | 206,304,85<br>1,279,151,06<br>1,438,79<br>5,210,59<br>5,462,95<br>90,024,17<br>18,417,01                                                                                                                                                                                                                                                |
|        | Mashreq Bank PSC,New York, USA Standard Chartered Bank,New York, USA Commerz Bank AG, Frankfurt, Germany (EURO) Bank of China Limited, Shanghai Bank of Ceylon, Colombo, Srilanka Standard Chartered Bank, Mumbai, India United Bank Ltd, Karachi, Pakistan ICICI Bank Limited, Mumbai, India Himalayan Bank Limited, Kathmandu, Nepal                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | 982,719,156<br>2,886,733,739<br>332,485,881<br>39,426,236<br>5,950,032<br>72,111,347<br>23,666,695<br>140,884,466<br>1,591,092                                                                                                                                                              | 206,304,85<br>1,279,151,06<br>1,438,79<br>5,210,59<br>5,462,95<br>90,024,17<br>18,417,01<br>75,778,29                                                                                                                                                                                                                                   |
|        | Mashreq Bank PSC, New York, USA Standard Chartered Bank, New York, USA Commerz Bank AG, Frankfurt, Germany (EURO) Bank of China Limited, Shanghai Bank of Ceylon, Colombo, Srilanka Standard Chartered Bank, Mumbai, India United Bank Ltd, Karachi, Pakistan ICICI Bank Limited, Mumbai, India Himalayan Bank Limited, Kathmandu, Nepal Commerz Bank AG, Frankfurt, Germany (USD)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | 982,719,156<br>2,886,733,739<br>332,485,881<br>39,426,236<br>5,950,032<br>72,111,347<br>23,666,695<br>140,884,466<br>1,591,092<br>128,967,313                                                                                                                                               | 206,304,85<br>1,279,151,06<br>1,438,79<br>5,210,59<br>5,462,95<br>90,024,17<br>18,417,01<br>75,778,29<br>1,460,84<br>80,400,91                                                                                                                                                                                                          |
|        | Mashreq Bank PSC, New York, USA Standard Chartered Bank, New York, USA Commerz Bank AG, Frankfurt, Germany (EURO) Bank of China Limited, Shanghai Bank of Ceylon, Colombo, Srilanka Standard Chartered Bank, Mumbai, India United Bank Ltd, Karachi, Pakistan ICICI Bank Limited, Mumbai, India Himalayan Bank Limited, Kathmandu, Nepal Commerz Bank AG, Frankfurt, Germany (USD) MUFG Bank Limited, Tokyo                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | 982,719,156<br>2,886,733,739<br>332,485,881<br>39,426,236<br>5,950,032<br>72,111,347<br>23,666,695<br>140,884,466<br>1,591,092<br>128,967,313<br>28,887,816                                                                                                                                 | 206,304,85<br>1,279,151,06<br>1,438,79<br>5,210,59<br>5,462,95<br>90,024,17<br>18,417,01<br>75,778,29<br>1,460,84<br>80,400,91<br>21,073,00                                                                                                                                                                                             |
|        | Mashreq Bank PSC, New York, USA Standard Chartered Bank, New York, USA Commerz Bank AG, Frankfurt, Germany (EURO) Bank of China Limited, Shanghai Bank of Ceylon, Colombo, Srilanka Standard Chartered Bank, Mumbai, India United Bank Ltd, Karachi, Pakistan ICICI Bank Limited, Mumbai, India Himalayan Bank Limited, Kathmandu, Nepal Commerz Bank AG, Frankfurt, Germany (USD) MUFG Bank Limited, Tokyo The National Commercial Bank, Jeddah, KSA AB Bank Limited, Mumbai, India                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | 982,719,156<br>2,886,733,739<br>332,485,881<br>39,426,236<br>5,950,032<br>72,111,347<br>23,666,695<br>140,884,466<br>1,591,092<br>128,967,313<br>28,887,816<br>6,834,920                                                                                                                    | 206,304,85<br>1,279,151,06<br>1,438,79<br>5,210,59<br>5,462,95<br>90,024,17<br>18,417,01<br>75,778,29<br>1,460,84<br>80,400,91<br>21,073,00<br>35,542,10                                                                                                                                                                                |
|        | Mashreq Bank PSC, New York, USA Standard Chartered Bank, New York, USA Commerz Bank AG, Frankfurt, Germany (EURO) Bank of China Limited, Shanghai Bank of Ceylon, Colombo, Srilanka Standard Chartered Bank, Mumbai, India United Bank Ltd, Karachi, Pakistan ICICI Bank Limited, Mumbai, India Himalayan Bank Limited, Kathmandu, Nepal Commerz Bank AG, Frankfurt, Germany (USD) MUFG Bank Limited, Tokyo The National Commercial Bank, Jeddah, KSA AB Bank Limited, Mumbai, India Bank Al Jazira, Jeddah, KSA                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | 982,719,156<br>2,886,733,739<br>332,485,881<br>39,426,236<br>5,950,032<br>72,111,347<br>23,666,695<br>140,884,466<br>1,591,092<br>128,967,313<br>28,887,816<br>6,834,920<br>8,041,575                                                                                                       | 206,304,85 1,279,151,06 1,438,79 5,210,59 5,462,95 90,024,17 18,417,01 75,778,29 1,460,84 80,400,91 21,073,00 35,542,10 25,516,37                                                                                                                                                                                                       |
|        | Mashreq Bank PSC, New York, USA Standard Chartered Bank, New York, USA Commerz Bank AG, Frankfurt, Germany (EURO) Bank of China Limited, Shanghai Bank of Ceylon, Colombo, Srilanka Standard Chartered Bank, Mumbai, India United Bank Ltd, Karachi, Pakistan ICICI Bank Limited, Mumbai, India Himalayan Bank Limited, Kathmandu, Nepal Commerz Bank AG, Frankfurt, Germany (USD) MUFG Bank Limited, Tokyo The National Commercial Bank, Jeddah, KSA AB Bank Limited, Mumbai, India Bank Al Jazira, Jeddah, KSA Habib American Bank, New York, USA                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | 982,719,156<br>2,886,733,739<br>332,485,881<br>39,426,236<br>5,950,032<br>72,111,347<br>23,666,695<br>140,884,466<br>1,591,092<br>128,967,313<br>28,887,816<br>6,834,920<br>8,041,575<br>64,776,732                                                                                         | 206,304,85 1,279,151,06 1,438,79 5,210,59 5,462,95 90,024,17 18,417,01 75,778,29 1,460,84 80,400,91 21,073,00 35,542,10 25,516,37 45,633,396                                                                                                                                                                                            |
|        | Mashreq Bank PSC, New York, USA Standard Chartered Bank, New York, USA Commerz Bank AG, Frankfurt, Germany (EURO) Bank of China Limited, Shanghai Bank of Ceylon, Colombo, Srilanka Standard Chartered Bank, Mumbai, India United Bank Ltd, Karachi, Pakistan ICICI Bank Limited, Mumbai, India Himalayan Bank Limited, Kathmandu, Nepal Commerz Bank AG, Frankfurt, Germany (USD) MUFG Bank Limited, Tokyo The National Commercial Bank, Jeddah, KSA AB Bank Limited, Mumbai, India Bank Al Jazira, Jeddah, KSA Habib American Bank, New York, USA Mashreq Bank PSC, Mumbai, India                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | 982,719,156<br>2,886,733,739<br>332,485,881<br>39,426,236<br>5,950,032<br>72,111,347<br>23,666,695<br>140,884,466<br>1,591,092<br>128,967,313<br>28,887,816<br>6,834,920<br>8,041,575<br>64,776,732<br>475,263,476                                                                          | 206,304,85<br>1,279,151,06<br>1,438,79<br>5,210,59<br>5,462,95<br>90,024,17<br>18,417,01<br>75,778,29<br>1,460,84<br>80,400,91<br>21,073,00<br>35,542,10<br>25,516,37<br>45,633,398<br>103,530,764                                                                                                                                      |
|        | Mashreq Bank PSC, New York, USA Standard Chartered Bank, New York, USA Commerz Bank AG, Frankfurt, Germany (EURO) Bank of China Limited, Shanghai Bank of Ceylon, Colombo, Srilanka Standard Chartered Bank, Mumbai, India United Bank Ltd, Karachi, Pakistan ICICI Bank Limited, Mumbai, India Himalayan Bank Limited, Kathmandu, Nepal Commerz Bank AG, Frankfurt, Germany (USD) MUFG Bank Limited, Tokyo The National Commercial Bank, Jeddah, KSA AB Bank Limited, Mumbai, India Bank Al Jazira, Jeddah, KSA Habib American Bank, New York, USA Mashreq Bank PSC, Mumbai, India Riyad Bank, Riyad, KSA                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | 982,719,156<br>2,886,733,739<br>332,485,881<br>39,426,236<br>5,950,032<br>72,111,347<br>23,666,695<br>140,884,466<br>1,591,092<br>128,967,313<br>28,887,816<br>6,834,920<br>8,041,575<br>64,776,732<br>475,263,476<br>85,269,484                                                            | 206,304,85<br>1,279,151,06<br>1,438,79<br>5,210,59<br>5,462,95<br>90,024,17<br>18,417,01<br>75,778,29<br>1,460,84<br>80,400,91<br>21,073,00<br>35,542,10<br>25,516,37<br>45,633,398<br>103,530,764<br>186,944,63                                                                                                                        |
|        | Mashreq Bank PSC, New York, USA Standard Chartered Bank, New York, USA Commerz Bank AG, Frankfurt, Germany (EURO) Bank of China Limited, Shanghai Bank of Ceylon, Colombo, Srilanka Standard Chartered Bank, Mumbai, India United Bank Ltd, Karachi, Pakistan ICICI Bank Limited, Mumbai, India Himalayan Bank Limited, Kathmandu, Nepal Commerz Bank AG, Frankfurt, Germany (USD) MUFG Bank Limited, Tokyo The National Commercial Bank, Jeddah, KSA AB Bank Limited, Mumbai, India Bank AJ Jazira, Jeddah, KSA Habib American Bank, New York, USA Mashreq Bank PSC, Mumbai, India Riyad Bank, Riyad, KSA Standard Chartered Bank, London, United Kingdom                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | 982,719,156 2,886,733,739 332,485,881 39,426,236 5,950,032 72,111,347 23,666,695 140,884,466 1,591,092 128,967,313 28,887,816 6,834,920 8,041,575 64,776,732 475,263,476 85,269,484 388,856,514                                                                                             | 206,304,85 1,279,151,06 1,438,79 5,210,59 5,462,95 90,024,17 18,417,01 75,778,29 1,460,84 80,400,91 21,073,00 35,542,10 25,516,37 45,633,398 103,530,764 186,944,637 18,388,394                                                                                                                                                         |
|        | Mashreq Bank PSC, New York, USA Standard Chartered Bank, New York, USA Commerz Bank AG, Frankfurt, Germany (EURO) Bank of China Limited, Shanghai Bank of Ceylon, Colombo, Srilanka Standard Chartered Bank, Mumbai, India United Bank Ltd, Karachi, Pakistan ICICI Bank Limited, Mumbai, India Himalayan Bank Limited, Mumbai, India Himalayan Bank Limited, Kathmandu, Nepal Commerz Bank AG, Frankfurt, Germany (USD) MUFG Bank Limited, Tokyo The National Commercial Bank, Jeddah, KSA AB Bank Limited, Mumbai, India Bank AI Jazira, Jeddah, KSA Habib American Bank, New York, USA Mashreq Bank PSC, Mumbai, India Riyad Bank, Riyad, KSA Standard Chartered Bank, London, United Kingdom Panjab National Bank                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | 982,719,156<br>2,886,733,739<br>332,485,881<br>39,426,236<br>5,950,032<br>72,111,347<br>23,666,695<br>140,884,466<br>1,591,092<br>128,967,313<br>28,887,816<br>6,834,920<br>8,041,575<br>64,776,732<br>475,263,476<br>85,269,484                                                            | 206,304,85 1,279,151,06 1,438,79 5,210,59 5,462,95 90,024,17 18,417,01 75,778,29 1,460,84 80,400,91 21,073,00 35,542,10 25,516,37 45,633,398 103,530,764 186,944,637 18,388,394 12,575,471                                                                                                                                              |
|        | Mashreq Bank PSC, New York, USA Standard Chartered Bank, New York, USA Commerz Bank AG, Frankfurt, Germany (EURO) Bank of China Limited, Shanghai Bank of Ceylon, Colombo, Srilanka Standard Chartered Bank, Mumbai, India United Bank Ltd, Karachi, Pakistan ICICI Bank Limited, Mumbai, India Himalayan Bank Limited, Mumbai, India Himalayan Bank Limited, Kathmandu, Nepal Commerz Bank AG, Frankfurt, Germany (USD) MUFG Bank Limited, Tokyo The National Commercial Bank, Jeddah, KSA AB Bank Limited, Mumbai, India Bank Al Jazira, Jeddah, KSA Habib American Bank, New York, USA Mashreq Bank PSC, Mumbai, India Riyad Bank, Riyad, KSA Standard Chartered Bank, London, United Kingdom Panjab National Bank Commerz Bank AG, Frankfurt, Germany (CHF)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | 982,719,156 2,886,733,739 332,485,881 39,426,236 5,950,032 72,111,347 23,666,695 140,884,466 1,591,092 128,967,313 28,887,816 6,834,920 8,041,575 64,776,732 475,263,476 85,269,484 388,856,514 65,675,728 28,027,627 57,553,381                                                            | 206,304,85<br>1,279,151,06<br>1,438,79<br>5,210,59<br>5,462,95<br>90,024,17<br>18,417,01<br>75,778,29<br>1,460,84<br>80,400,91<br>21,073,00<br>35,542,10<br>25,516,37<br>45,633,398<br>103,530,764<br>186,944,63<br>18,388,394<br>12,575,471<br>25,735,363.00                                                                           |
|        | Mashreq Bank PSC, New York, USA Standard Chartered Bank, New York, USA Commerz Bank AG, Frankfurt, Germany (EURO) Bank of China Limited, Shanghai Bank of Ceylon, Colombo, Srilanka Standard Chartered Bank, Mumbai, India United Bank Ltd, Karachi, Pakistan ICICI Bank Limited, Mumbai, India Himalayan Bank Limited, Kathmandu, Nepal Commerz Bank AG, Frankfurt, Germany (USD) MUFG Bank Limited, Tokyo The National Commercial Bank, Jeddah, KSA AB Bank Limited, Mumbai, India Bank Al Jazira, Jeddah, KSA Habib American Bank, New York, USA Mashreq Bank PSC, Mumbai, India Riyad Bank, Riyad, KSA Standard Chartered Bank, London, United Kingdom Panjab National Bank Commerz Bank AG, Frankfurt, Germany (CHF) Mashreq Bank PSC, Dubai (AED)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | 982,719,156 2,886,733,739 332,485,881 39,426,236 5,950,032 72,111,347 23,666,695 140,884,466 1,591,092 128,967,313 28,887,816 6,834,920 8,041,575 64,776,732 475,263,476 85,269,484 388,856,514 65,675,728 28,027,627 57,553,381 67,801,422                                                 | 206,304,85 1,279,151,06 1,438,79 5,210,59 5,462,95 90,024,17 18,417,01 75,778,29 1,460,84 80,400,91 21,073,00 35,542,10 25,516,37 45,633,398 103,530,764 186,944,637 18,388,394 12,575,471 25,735,363.00 51,785,505.00 19,097,800.00                                                                                                    |
|        | Mashreq Bank PSC, New York, USA Standard Chartered Bank, New York, USA Commerz Bank AG, Frankfurt, Germany (EURO) Bank of China Limited, Shanghai Bank of Ceylon, Colombo, Srilanka Standard Chartered Bank, Mumbai, India United Bank Ltd, Karachi, Pakistan ICICI Bank Limited, Mumbai, India Himalayan Bank Limited, Kathmandu, Nepal Commerz Bank AG, Frankfurt, Germany (USD) MUFG Bank Limited, Tokyo The National Commercial Bank, Jeddah, KSA AB Bank Limited, Mumbai, India Bank Al Jazira, Jeddah, KSA Habib American Bank, New York, USA Mashreq Bank PSC, Mumbai, India Riyad Bank, Riyad, KSA Standard Chartered Bank, London, United Kingdom Panjab National Bank Commerz Bank AG, Frankfurt, Germany (CHF) Mashreq Bank PSC, Dubai (AED) Zhejiang Chouzhou Commercial Bank, Chaina (USD)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | 982,719,156 2,886,733,739 332,485,881 39,426,236 5,950,032 72,111,347 23,666,695 140,884,466 1,591,092 128,967,313 28,887,816 6,834,920 8,041,575 64,776,732 475,263,476 85,269,484 388,856,514 65,675,728 28,027,627 57,553,381 67,801,422 157,652,304                                     | 206,304,85 1,279,151,06 1,438,79 5,210,59 5,462,95 90,024,17 18,417,01 75,778,29 1,460,84 80,400,91 21,073,00 35,542,10 25,516,37 45,633,398 103,530,764 186,944,637 18,388,394 12,575,471 25,735,363.00 51,785,505.00 19,097,800.00 76,067,515.00                                                                                      |
|        | Mashreq Bank PSC, New York, USA Standard Chartered Bank, New York, USA Commerz Bank AG, Frankfurt, Germany (EURO) Bank of China Limited, Shanghai Bank of Ceylon, Colombo, Srilanka Standard Chartered Bank, Mumbai, India United Bank Ltd, Karachi, Pakistan ICICI Bank Limited, Mumbai, India Himalayan Bank Limited, Kathmandu, Nepal Commerz Bank AG, Frankfurt, Germany (USD) MUFG Bank Limited, Tokyo The National Commercial Bank, Jeddah, KSA AB Bank Limited, Mumbai, India Bank Al Jazira, Jeddah, KSA Habib American Bank, New York, USA Mashreq Bank PSC, Mumbai, India Riyad Bank, Riyad, KSA Standard Chartered Bank, London, United Kingdom Panjab National Bank Commerz Bank AG, Frankfurt, Germany (CHF) Mashreq Bank PSC, Dubai (AED) Zhejiang Chouzhou Commercial Bank, Chaina (USD) AXIS Bank Limited, Mumbai, India Zhejiang Chouzhou Commercial Bank, Chaina (CNY)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | 982,719,156 2,886,733,739 332,485,881 39,426,236 5,950,032 72,111,347 23,666,695 140,884,466 1,591,092 128,967,313 28,887,816 6,834,920 8,041,575 64,776,732 475,263,476 85,269,484 388,856,514 65,675,728 28,027,627 57,553,381 67,801,422 157,652,304 19,749,960                          | 206,304,85 1,279,151,06 1,438,79 5,210,59 5,462,95 90,024,17 18,417,01 75,778,29 1,460,84 80,400,91 21,073,00 35,542,10 25,516,37 45,633,398 103,530,764 186,944,63 18,388,394 12,575,471 25,735,363.00 51,785,505.00 19,097,800.00 76,067,515.00                                                                                       |
|        | Mashreq Bank PSC, New York, USA Standard Chartered Bank, New York, USA Commerz Bank AG, Frankfurt, Germany (EURO) Bank of China Limited, Shanghai Bank of Ceylon, Colombo, Srilanka Standard Chartered Bank, Mumbai, India United Bank Ltd, Karachi, Pakistan ICICI Bank Limited, Mumbai, India Himalayan Bank Limited, Kathmandu, Nepal Commerz Bank AG, Frankfurt, Germany (USD) MUFG Bank Limited, Tokyo The National Commercial Bank, Jeddah, KSA AB Bank Limited, Mumbai, India Bank AI Jazira, Jeddah, KSA Habib American Bank, New York, USA Mashreq Bank PSC, Mumbai, India Riyad Bank, Riyad, KSA Standard Chartered Bank, London, United Kingdom Panjab National Bank Commerz Bank AG, Frankfurt, Germany (CHF) Mashreq Bank PSC, Dubai (AED) Zhejiang Chouzhou Commercial Bank, Chaina (USD) AXIS Bank Limited, Mumbai, India Zhejiang Chouzhou Commercial Bank, Chaina (CNY) Diff-shore Banking Unit                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | 982,719,156 2,886,733,739 332,485,881 39,426,236 5,950,032 72,111,347 23,666,695 140,884,466 1,591,092 128,967,313 28,887,816 6,834,920 8,041,575 64,776,732 475,263,476 85,269,484 388,856,514 65,675,728 28,027,627 57,553,381 67,801,422 157,652,304 19,749,960 30,839,392               | 206,304,85<br>1,279,151,06<br>1,438,79<br>5,210,59<br>5,462,95<br>90,024,17<br>18,417,01<br>75,778,29<br>1,460,84<br>80,400,91<br>21,073,00<br>35,542,10<br>25,516,377<br>45,633,398<br>103,530,764<br>186,944,637<br>18,388,394<br>12,575,471<br>25,735,363.00<br>51,785,505.00<br>19,097,800.00<br>76,067,515.00<br>3,464,012.00      |
| 2 1    | Mashreq Bank PSC, New York, USA Standard Chartered Bank, New York, USA Commerz Bank AG, Frankfurt, Germany (EURO) Bank of China Limited, Shanghai Bank of Ceylon, Colombo, Srilanka Standard Chartered Bank, Mumbai, India United Bank Ltd, Karachi, Pakistan ICICI Bank Limited, Mumbai, India Himalayan Bank Limited, Kathmandu, Nepal Commerz Bank AG, Frankfurt, Germany (USD) MUFG Bank Limited, Tokyo The National Commercial Bank, Jeddah, KSA AB Bank Limited, Mumbai, India Bank AI Jazira, Jeddah, KSA Habib American Bank, New York, USA Mashreq Bank PSC, Mumbai, India Riyad Bank, Riyad, KSA Standard Chartered Bank, London, United Kingdom Panjab National Bank Commerz Bank AG, Frankfurt, Germany (CHF) Mashreq Bank PSC, Dubai (AED) Zhejiang Chouzhou Commercial Bank, Chaina (USD) AXIS Bank Limited, Mumbai, India Zhejiang Chouzhou Commercial Bank, Chaina (CNY) Diff-shore Banking Unit                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | 982,719,156 2,886,733,739 332,485,881 39,426,236 5,950,032 72,111,347 23,666,695 140,884,466 1,591,092 128,967,313 28,887,816 6,834,920 8,041,575 64,776,732 475,263,476 85,269,484 388,856,514 65,675,728 28,027,627 57,553,381 67,801,422 157,652,304 19,749,960 30,839,392 9,523,358,830 | 206,304,85<br>1,279,151,06<br>1,438,79<br>5,210,59<br>5,462,95<br>90,024,17<br>18,417,018<br>75,778,29<br>1,460,842<br>80,400,912<br>21,073,003<br>35,542,103<br>25,516,377<br>45,633,398<br>103,530,764<br>186,944,637<br>18,388,394<br>12,575,471<br>25,735,363.00<br>51,785,505.00<br>19,097,800.00<br>76,067,515.00<br>3,464,012.00 |
| 2 1    | Mashreq Bank PSC, New York, USA Standard Chartered Bank, New York, USA Commerz Bank AG, Frankfurt, Germany (EURO) Bank of China Limited, Shanghai Bank of Ceylon, Colombo, Srilanka Standard Chartered Bank, Mumbai, India United Bank Ltd, Karachi, Pakistan ICICI Bank Limited, Mumbai, India Himalayan Bank Limited, Kathmandu, Nepal Commerz Bank AG, Frankfurt, Germany (USD) MUFG Bank Limited, Tokyo The National Commercial Bank, Jeddah, KSA AB Bank Limited, Mumbai, India Bank AI Jazira, Jeddah, KSA Habib American Bank, New York, USA Mashreq Bank PSC, Mumbai, India Riyad Bank, Riyad, KSA Standard Chartered Bank, London, United Kingdom Panjab National Bank Commerz Bank AG, Frankfurt, Germany (CHF) Mashreq Bank PSC, Dubai (AED) Chejiang Chouzhou Commercial Bank, Chaina (USD) AXIS Bank Limited, Mumbai, India Chejiang Chouzhou Commercial Bank, Chaina (CNY) Diff-shore Banking Unit                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | 982,719,156 2,886,733,739 332,485,881 39,426,236 5,950,032 72,111,347 23,666,695 140,884,466 1,591,092 128,967,313 28,887,816 6,834,920 8,041,575 64,776,732 475,263,476 85,269,484 388,856,514 65,675,728 28,027,627 57,553,381 67,801,422 157,652,304 19,749,960 30,839,392 9,523,358,830 | 206,304,85: 1,279,151,06 1,438,79; 5,210,59; 5,462,95: 90,024,17; 18,417,018 75,778,29; 1,460,842 80,400,912 21,073,003 35,542,103 25,516,377 45,633,398 103,530,764 186,944,637 18,388,394 12,575,471 25,735,363.00 51,785,505.00 19,097,800.00 76,067,515.00 3,464,012.00                                                             |
| 21     | Mashreq Bank PSC, New York, USA Standard Chartered Bank, New York, USA Commerz Bank AG, Frankfurt, Germany (EURO) Bank of China Limited, Shanghai Bank of Ceylon, Colombo, Srilanka Standard Chartered Bank, Mumbai, India United Bank Ltd, Karachi, Pakistan ICICI Bank Limited, Mumbai, India Himalayan Bank Limited, Kathmandu, Nepal Commerz Bank AG, Frankfurt, Germany (USD) MUFG Bank Limited, Tokyo The National Commercial Bank, Jeddah, KSA AB Bank Limited, Mumbai, India Bank AI Jazira, Jeddah, KSA Habib American Bank, New York, USA Mashreq Bank PSC, Mumbai, India Riyad Bank, Riyad, KSA Standard Chartered Bank, London, United Kingdom Panjab National Bank Commerz Bank AG, Frankfurt, Germany (CHF) Mashreq Bank PSC, Dubai (AED) Zhejiang Chouzhou Commercial Bank, Chaina (USD) AXIS Bank Limited, Mumbai, India Zhejiang Chouzhou Commercial Bank, Chaina (CNY) Diff-shore Banking Unit                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | 982,719,156 2,886,733,739 332,485,881 39,426,236 5,950,032 72,111,347 23,666,695 140,884,466 1,591,092 128,967,313 28,887,816 6,834,920 8,041,575 64,776,732 475,263,476 85,269,484 388,856,514 65,675,728 28,027,627 57,553,381 67,801,422 157,652,304 19,749,960 30,839,392 9,523,358,830 | 206,304,859 1,279,151,069 1,438,796 5,210,599 5,462,950 90,024,175 18,417,018 75,778,297 1,460,842 80,400,912 21,073,003 35,542,103 25,516,377 45,633,398 103,530,764 186,944,637 18,388,394 12,575,471 25,735,363.00 51,785,505.00 19,097,800.00 76,067,515.00 3,464,012.00                                                            |

Sayed Abul Hashem FCA, FCMA
Deputy Managing Director & CFO

The Premier Bank Ltd.
Head Office, Banaril

| Amou      | nt in Taka |
|-----------|------------|
| June 2022 | Dec 2021   |

# 5.3 Maturity grouping of balance with other banks and financial institutions

Repayable on demand

Not more than 3 months

More than 3 months but not more than 1 year

More than 1 year but not more than 5 years

More than 5 years

| 6,879, | 727,081   | 4,727,660,107 |
|--------|-----------|---------------|
|        | -         | •             |
|        | -         |               |
|        | -         |               |
|        | -         | 736,900,000   |
| 6,87   | 9,727,081 | 3,990,760,107 |

# 5.3(a) Consolidated maturity grouping of Balance with other banks

Repayable on demand

Not more than 3 months

More than 3 months but not more than 1 year

More than 1 year but not more than 5 years

More than 5 years

| 7,156,847,009 | 4,840,045,701 |
|---------------|---------------|
|               | - 4           |
|               |               |
|               |               |
|               | 736,900,000   |
| 7,156,847,009 | 4,103,145,701 |

CHARTERED CONTANTS OF ACCOUNTANTS OF ACCOUNTANTS

2 4 NOV 2022 :

Nasimul Baten Managing Director & CEO DBH Finance PLC.

2 4 NOV 2022

Mohammad Akram Hossain, FCS Company Secretary The Premier Bank Limited Head Office, Dhaka 2 4 NOV 2022

Sayed Abul Hashem FCA, FCMA
Deputy Managing Director & CFO
Head Office
The Premier Bank Limited

2 4 NOV 2022

M. REAZUL PARIM, FCMA Managino Director & CEO The Pomier Bank Ltd. Head Office, Bancani Diletter 1270

|          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | Amount i                              | n Taka                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
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|          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | June 2022                             | Dec 2021                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| 6        | Money at call and short notice<br>Call money                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                       | ~                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|          | With Banking companies (Note 6.1) With Non-banking financial institutions                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | 2,350,000,000                         | 600,000,00                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
|          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | 2,350,000,000                         | 600,000,000                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| 6.1      | The state of the s |                                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
|          | Janata Bank Limted                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | 2,000,000,000                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
|          | Bank Al-Falah Limited NRB Commercial Bank Limited                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | 350,000,000                           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
|          | TAND COMMERCIAL BANK LIMITED                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                       | 600,000,00                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
|          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | 2,350,000,000                         | 600,000,000                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| 7        | Investments                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
|          | Government (Note - 7.1)<br>Others (Note - 7.2)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | 45,840,031,123                        | 46,881,030,376                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
|          | Others (Note - 7.2)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | 9,722,090,678                         | 9,722,090,67                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| 7(a)     | Consolidated Investment                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | 55,562,121,801                        | 56,603,121,054                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| /(a)     | Premier Bank Limited (Note - 7)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                       | In the second second                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
|          | Premier Bank Securities Limited                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | 55,562,121,801                        | 56,603,121,05                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
|          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | 814,362,180<br>56,376,483,981         | 806,508,24                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
|          | Less: Intercompany adjustment                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 50,570,465,561                        | 57,409,629,299                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
|          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | 56,376,483,981                        | 57,409,629,299                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| 7.1      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
|          | Treasury bills (Note - 7.1.1)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 3,933,513,950                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
|          | Treasury bonds (Note - 7.1.1.1)<br>Reverse Repo                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | 41,904,675,873                        | 46,878,480,376                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
|          | Prize bonds                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
|          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | 1,841,300<br>45,840,031,123           | 2,550,000                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| 7.1.1    | Treasury bills                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | 43,040,031,123                        | 46,881,030,376                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
|          | 91 day Treasury bills                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                                       | AS                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
|          | 182 day Treasury bills                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
|          | 364 day Treasury bills                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | 1,945,824,000<br>1,987,689,950        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
|          | 30 day Bangladesh Bank bills .                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | 1,907,009,950                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
|          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | 3,933,513,950                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| 7.1.1.   | 1 Treasury bonds                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
|          | Bangladesh Bank Islamic Investment Bond                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                                       | 500,000,000                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
|          | Ijarah Sukuk                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | 2,409,960,000                         | 2,409,960,000                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
|          | 2 years Bangladesh Government Treasury Bonds<br>5 years Bangladesh Government Treasury Bonds                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | 1,501,391,941                         | 5,452,779,266                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
|          | 10 years Bangladesh Government Treasury Bonds                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 10,926,430,824                        | 11,422,872,978                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
|          | 15 years Bangladesh Government Treasury Bonds                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 8,348,594,657                         | 8,369,335,063                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
|          | 20 years Bangladesh Government Treasury Bonds                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 14,039,620,068<br>4,678,678,383       | 14,040,153,848                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| 7.2      | Others                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | 41,904,675,873                        | 4,683,379,221<br>46,878,480,376                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| 7.2      | In shares and bonds (quoted and unquoted)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                                       | 10/070/100/370                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
|          | Quoted                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
|          | Investment in shares 2 4 NOV 2022                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | 2 044 445 072                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
|          | Capital Market Special Fund                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | 3,044,415,973<br>700,000,000          | 3,044,415,973<br>700,000,000                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
|          | " But =                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | 3,744,415,973                         | 3,744,415,973                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
|          | Unquoted Central Depository Bangladesh Limited Nasimul Baten                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                       | -1                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
|          | Central Depository Bangladesh Limited SWIFT Membership  Nasimul Baten  Managing Director & CEO                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | 3,138,890                             | 3,138,890                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
|          | Energy Prima Limited DBH Finance PLC.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | 5,559,065                             | 5,559,065                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
|          | Lanka Bangla Securities Limited                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | 9,500,000                             | 9,500,000                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
|          | Bangladesh Fixed Income Special Purpose Vehicle                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | 5,000,000<br>3,000,000,000            | 5,000,000                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
|          | RACE Special Opportunities Unit Fund                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | 250,000,000                           | 3,000,000,000                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
|          | ICB AMCL 2nd NRB<br>NCC Bank Perpetual Bond                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | 4,476,750                             | 250,000,000<br>4,476,750                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
|          | AB Bank Perpetual Bond                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | 950,000,000                           | 950,000,000                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
|          | SJIBL Mudaraba Perpetual Bond                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 1,050,000,000                         | 1,050,000,000                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
|          | NWPGCL's Coupon Bearing Floating Non-convertible Bond                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | 250,000,000                           | 250,000,000                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| 24 NO    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | 450,000,000<br>5,977,674,7 <b>6</b> 5 | 450,000,000<br><b>5,977,674,705</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| Pittaila | of investment in the                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | 9,722,090,678                         | 9,722,090,678                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| amm. d   | of investment in share are shown in Annexure - H                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | 4                                     | - man - man                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| Comp     | any Secretary 2 4 NOV 2012 CHARTERED CHARTERED                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | M. REAZIAN                            | 24 NOV 202                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
|          | PER BARRY SO                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | The Cemie                             | r Bank Ltd.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| Head (   | Office, Dhaka Sayed Abu Hashem FCA, FORHAKE                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | Head Office                           | a, Banaw                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
|          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                       | THE RESIDENCE OF THE PARTY OF T |

|        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | Amount                           | in Taka                           |
|--------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------|-----------------------------------|
|        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | June 2022                        | Dec 2021                          |
| 7.2(a) | Consolidated Others Investment                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                  |                                   |
|        | Premier Bank Limited (Note - 7.2) Premier Bank Securities Limited                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | 9,722,090,678                    | 9,722,090,678                     |
|        | Fremier bank securities Limited                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | 814,362,180                      | 806,508,245                       |
|        | Less: Intercompany adjustment                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | 10,536,452,858                   | 10,528,598,923                    |
|        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | 10,536,452,858                   | 10,528,598,923                    |
| 7.3    | Investments classified as per Bangladesh Bank circular                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                                  |                                   |
| 12     | Held for trading (HFT)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | 4,371,756,450                    | 5,378,565,064                     |
|        | Held to maturity (HTM) Other securities                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | 39,056,473,372                   | 38,589,955,313                    |
|        | Other securities                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | 12,133,891,979                   | 12,634,600,677                    |
|        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | 55,562,121,801                   | 56,603,121,054                    |
| 7.4    | Maturity grouping of Investment Not more than 1 month                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                                  |                                   |
|        | Not more than 1 month Not more than 3 months                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 3,684,200,000                    | 2,624,400,000                     |
|        | More than 3 months but not more than 1 year                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | 1,757,900,000                    | 1,574,100,000                     |
|        | More than 1 year but not more than 5 years                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | 6,269,621,801<br>16,719,200,000  | 8,291,521,054                     |
|        | More than 5 years                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | 27,131,200,000                   | 16,674,100,000<br>27,439,000,000  |
|        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | 55,562,121,801                   | 56,603,121,054                    |
| 4(a)   | Consolidated Maturity grouping of Investment                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                  |                                   |
|        | Not more than 1 month                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | 2 694 200 000                    | 2 (2) (2)                         |
|        | Not more than 3 months                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | 3,684,200,000<br>1,757,900,000   | 2,624,400,000<br>1,574,100,000    |
|        | More than 3 months but not more than 1 year                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | 6,269,621,801                    | 8,291,521,054                     |
|        | More than 1 year but not more than 5 years<br>More than 5 years                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | 16,719,200,000                   | 16,674,100,000                    |
|        | riore didir 3 years                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | 27,945,562,180                   | 28,245,508,245                    |
| _      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | 56,376,483,981                   | 57,409,629,299                    |
|        | Loans, advances and lease/investments                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | 264,679,631,413                  | 249,829,580,581                   |
| (a)    | Consolidated Loans, advances and lease/investments                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                                  |                                   |
|        | Premier Bank Limited (Note - 8.1.1)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | 241,387,463,120                  | 227,012,420,281                   |
|        | Premier Bank Securities Ltd.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 4,358,198,137                    | 4,256,870,070                     |
|        | Less: Intercompany adjustment                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | 245,745,661,257                  | 231,269,290,351                   |
|        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | 2,080,055,445<br>243,665,605,812 | 2,095,130,912                     |
|        | Consolidated bills purchased and discounted                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | 240,000,000,812                  | 229,174,159,439                   |
|        | Premier Bank Limited (Note - 8.1.2) Premier Bank Securities Ltd.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | 23,292,168,293                   | 22,817,160,300                    |
|        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | 23,292,168,293                   | 22,817,160,300                    |
|        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | 266,957,774,105                  | 251,991,319,739                   |
| 8.1    | Breakup of Loans, advances and lease/investments                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                                  |                                   |
|        | Ludis, cash credits, overdrafts, etc. (Note 8.1.1)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | 241,387,463,120                  | 227,012,420,281                   |
|        | Bills purchased and discounted (Note 8.1.2)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | 23,292,168,293                   | 22,817,160,300                    |
|        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | 264,679,631,413                  | 249,829,580,581                   |
| 1.1    | Broad category-wise breakup of Loans, cash credits, overdraft in Bangladesh                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | ts, etc.                         |                                   |
|        | Loans                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | 100.00                           |                                   |
|        | Overdrafts                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | 167,094,280,800                  | 155,709,338,829                   |
| (      | Cash credits 2 4 NOV 2022                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | 53,485,915,734<br>17,454,271,582 | 51,032,820,971                    |
|        | Cash credits 2 4 NOV 2022                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | 238,034,468,116                  | 17,487,551,394<br>224,229,711,194 |
| (      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                                  |                                   |
| L      | oans Nasimul Baten                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                                  | - Alie                            |
|        | Overdrafts Managing Director & CEO                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                                  |                                   |
|        | Cash credits  DBH Finance PLC.  Off-shore Banking Units                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                  |                                   |
|        | TANK THE PARTY OF | 3,352,995,004                    | 2,782,709,087                     |
| 4 NO   | 1 2022 XASAN &                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | 3,352,995,004                    | 2,782,709,087                     |
| ~      | S CHARTERED C                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | 241,387,463,120                  | 227,012,420,281                   |
| 12     | ( = (ACCOUNIANTS): //                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | 7                                | 24 NOV 2022                       |
| imad . | Akram Hossain, FCS OHAKT 2 4 NOV 2022                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | /                                |                                   |
| omp    | any Secretary 42                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | M. REAZUL                        | CARIM, FCMA                       |
| -1111  | er Bank Limited                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | O The Deserte                    |                                   |
|        | Office, Dhaka Sayed Abul Hashem FCA Deputy Managing Director                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | I VIIII                          | e, Banani                         |
|        | Deputy Managing Director                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | & CFC Head Office                | e, Banani                         |

Sayed Abul Hashem FCA, FCMA Deputy Managing Director & CFC Head Office

M. REAZUL ARIM, FCMA Managing Circutor & CEO The Premier Bank Ltd. Head Office, Banani Dhaka-1213

|              |                                                                                        | Amount                             | in Taka                           |
|--------------|----------------------------------------------------------------------------------------|------------------------------------|-----------------------------------|
|              |                                                                                        | June 2022                          | Dec 2021                          |
| 8.1.1.1      | Maturity grouping Loans, cash credits, overdrafts, etc.                                |                                    |                                   |
|              | Repayable on demand                                                                    | 4E 124 F07 260                     |                                   |
|              | Not more than 3 months                                                                 | 45,124,597,360                     | 46,511,676,101                    |
|              | More than 3 months but not more than 1 year                                            | 57,968,580,127                     | 30,899,459,909                    |
|              | More than 1 year but not more than 5 years                                             | 60,679,485,633                     | 42,000,676,256                    |
|              | More than 5 years                                                                      | 40,682,300,000                     | 58,383,600,000                    |
|              | riote dian's years                                                                     | 36,932,500,000                     | 49,217,008,015                    |
|              |                                                                                        | 241,387,463,120                    | 227,012,420,281                   |
| 8.1.2        | Bills purchased and discounted                                                         |                                    | -                                 |
|              | In Bangladesh                                                                          | 2 516 951 450                      | 2 242 522 424                     |
|              | Outside Bangladesh                                                                     | 2,516,851,450                      | 2,362,527,986                     |
|              | Off-shore Banking Units                                                                | 11,224,600,872                     | 12,032,730,225                    |
|              |                                                                                        | 9,550,715,971                      | 8,421,902,089                     |
|              |                                                                                        | 23,292,168,293                     | 22,817,160,300                    |
| 8.1.2.1      | Maturity grouping of bills purchased & discounted                                      |                                    |                                   |
|              | Payable within 1 month                                                                 | 2,244,462,712                      | 3,373,727,268                     |
|              | Over 1 month but below 3 months                                                        | 8,162,905,782                      | 6,229,811,826                     |
|              | Over 3 months but below 6 months                                                       | 9,314,983,699                      | 7,838,927,161                     |
|              | 6 months or over                                                                       | 3,569,816,100                      | 5,374,694,045                     |
|              |                                                                                        | 23,292,168,293                     | 22,817,160,300                    |
|              |                                                                                        |                                    | 22/01/100/300                     |
| 8.1.3<br>(a) | Consolidated Maturity grouping of Loans, advances and                                  |                                    |                                   |
| (a)          | lease/investments                                                                      | and the second second              |                                   |
|              | Repayable on demand                                                                    | 49,647,202,764                     | 52,047,142,527                    |
|              | Not more than 3 months                                                                 | 66,131,485,909                     | 37,129,271,735                    |
|              | More than 3 months but not more than 1 year                                            | 73,564,285,432                     | 55,214,297,462                    |
|              | More than 1 year but not more than 5 years                                             | 40,682,300,000                     | 58,383,600,000                    |
|              | More than 5 years                                                                      | 36,932,500,000                     | 49,217,008,015                    |
|              |                                                                                        | 266,957,774,105                    | 251,991,319,739                   |
| 8.2          | Industry wise consentration of Lawrence and                                            |                                    |                                   |
| 0.2          | Industry wise concentration of Loans & Advances including bills purchased & discounted |                                    |                                   |
|              | Advances to allied concerns of directors                                               | The second second                  |                                   |
|              | Advances to chief everyther and arrive                                                 | 317,485,934                        | 213,802,181                       |
|              | Advances to chief executives and senior executives                                     | 68,381,534                         | 48,348,064                        |
|              | Loans & Advances to industries                                                         |                                    |                                   |
|              | Textile & RMG industries                                                               | 75,312,372,134                     | 76,851,540,956                    |
|              | Cement and ceramic industries                                                          | 2,366,457,079                      | 2,310,684,747                     |
|              | Food and allied industries                                                             | 4,819,506,968                      | 5,176,972,129                     |
|              | Transport and communication industries                                                 | 400,546,746                        |                                   |
|              | Iron and steel industries                                                              | 4,264,104,121                      | 584,399,953                       |
|              | Other industries                                                                       | 55,066,089,597                     | 5,144,133,395                     |
|              |                                                                                        | 142,229,076,645                    | 57,934,514,975<br>148,002,246,155 |
|              |                                                                                        | 112/22/07 0/043                    | 140,002,240,125                   |
|              | Loans & Advances to other customer groups                                              |                                    |                                   |
|              | Commercial lending                                                                     | 22,636,364,467                     | 17,936,019,076                    |
|              | Export financing                                                                       | 312,493,966                        | 6,779,016,566                     |
|              | House building                                                                         | 6,952,621,918                      |                                   |
|              | Consumer credit                                                                        | 10,843,320,263                     | 7,101,257,114                     |
|              | Small and medium enterprises                                                           |                                    | 9,476,682,864                     |
|              | Other staff loan                                                                       | 63,254,006,625                     | 45,758,448,949                    |
|              | Other customers                                                                        | 579,950,674                        | 554,429,940                       |
|              |                                                                                        | 17 405 020 207                     | 12 050 220 672                    |
|              | odiei customers                                                                        | 17,485,929,387                     | 13,959,329,672                    |
|              | ouler customers                                                                        | 122,064,687,300<br>264,679,631,413 | 101,565,184,181                   |

2 4 NOV 2022

Mohammad Akram Hossain, FCS Company Secretary The Premier Bank Limited Head Office, Dhaka



Nasimul Baten Managing Director & CEO DBH Finance PLC.

2 4 NOV 2022

Sayed Abul Hashem FCA, FCMA
Deputy Managing Director & CFO
Head Office
The Premier Rank Limited

M. REAZUL ARIM, FOMA
Managing Director & GEO
The Premier Bank Ltd.
Head Office, Banani.
Dhaka-1213

|                                                                 | Amount                        | in Taka         |
|-----------------------------------------------------------------|-------------------------------|-----------------|
|                                                                 | June 2022                     | Dec 2021        |
| .2 (a) Consolidated Industry wise concentration of Loans & Adv  |                               |                 |
| including bills purchased & discounted                          | ances                         |                 |
| Advances to allied concerns of directors                        | 317,485,934                   | 242.000.404     |
| Advances to chief executives and senior executives              |                               | 213,802,181     |
| Loans & Advances to industries                                  | 68,381,534                    | 48,348,064      |
| Textile & RMG industries                                        | 75,312,372,134                | 76,851,540,956  |
| Cement and ceramic industries                                   | 2,366,457,079                 | 2,310,684,747   |
| Food and allied industries                                      | 4,819,506,968                 |                 |
| Transport and communication industries                          | 400,546,746                   | 5,176,972,129   |
| Iron and steel industries                                       | 4,264,104,121                 | 584,399,953     |
| Other industries                                                | 55,066,089,597                | 5,144,133,395   |
|                                                                 | 142,229,076,645               | 57,934,514,975  |
| Loans & Advances to other customer groups                       | 142,229,070,045               | 148,002,246,155 |
| Commercial lending                                              | 22 626 264 467                | 17 006 040 076  |
| Export financing                                                | 22,636,364,467                | 17,936,019,076  |
| House building                                                  | 312,493,966                   | 6,779,016,566   |
| Consumer credit                                                 | 6,952,621,918                 | 7,101,257,114   |
| Small and medium enterprises                                    | 10,843,320,263                | 9,476,682,864   |
| Other staff loan                                                | 63,254,006,625                | 45,758,448,949  |
| Other customers                                                 | 579,950,674                   | 554,429,940     |
| Sala distances                                                  | 19,764,072,079                | 16,121,068,830  |
|                                                                 | 124,342,829,992               | 103,726,923,339 |
|                                                                 | 266,957,774,105               | 251,991,319,739 |
| 8.3 Geographical location-wise (division) distribution of Loans | s advances and longs /invest- |                 |
| In Bangladesh                                                   | s, advances and lease/investm | ients           |
| Urban                                                           |                               |                 |

**Dhaka Division** Chittagong Division Khulna Division Sylhet Division Rajshahi Division **Barisal Division** Rangpur Division Mymensingh Division

### Rural

**Dhaka Division** Chittagong Division Rajshahi Division Khulna Division Mymensingh Division

| 217,100,419,443 | 206,377,239,724 |
|-----------------|-----------------|
| 21,599,743,419  | 20,354,688,202  |
| 2,378,280,929   | 1,944,949,135   |
| 2,405,119,381   | 1,998,073,710   |
| 5,595,477,369   | 3,968,641,525   |
| 667,788,810     | 456,461,482     |
| 1,490,498,075   | 817,681,830     |
| 524,428,228     | 1,411,979,834   |
| 251,761,755,654 | 237,329,715,442 |
| 9,650,817,068   | 11,248,216,446  |
| 2,524,681,004   | 936,467,374     |

| 9,650,817,068   | 11,248,216,446  |
|-----------------|-----------------|
| 2,524,681,004   | 936,467,374     |
| 65,078,096      | 50,780,345      |
| 21,861,067      | 16,069,503      |
| 655,438,524     | 248,331,471     |
| 12,917,875,759  | 12,499,865,139  |
| 264,679,631,413 | 249,829,580,581 |

# 8.3 (a) Consolidated Geographical location-wise (division) distribution of Loans, advances and lease/investments

## In Bangladesh

### Urban

Dhaka Division Chittagong Division Khulna Division Sylhet Division Rajshahi Division Barisal Division Rangpur Division Mymensingh Division

### Rural

Dhaka Division Chittagong Division Rajshahi Division

Mymensingh Division

Mohammad Akram Hossain, FCS Company Secretary The Premier Bank Limited Head Office, Dhaka

Nasimul Baten Managing Director & CEO DBH Finance PLC.

SAN

CHARTERED

| 1,411,979,834   |
|-----------------|
| 817,681,830     |
| 456,461,482     |
| 3,968,641,525   |
| 1,998,073,710   |
| 1,944,949,135   |
| 20,354,688,202  |
| 208,538,978,882 |
|                 |

| 9,650,817,068   | 11,248,216,446  |
|-----------------|-----------------|
| 2,524,681,004   | 936,467,374     |
| 65,078,096      | 50,780,345      |
| 21,861,067      | 16,069,503      |
| 655,438,524     | 248,331,471     |
| 12,917,875,759  | 12,499,865,139  |
| 266 957 774 166 | 254 004 240 4mm |

Sayed Abul Hashem FCA, FEMA Deputy Managing Director & CFO Head Office

4 NOV 2022

| Amount    | in Taka  |
|-----------|----------|
| June 2022 | Dec 2021 |

### Classification of Loans, advances and lease/investments Unclassified

Standard (Including staff loans) Special mention account

Classified

Substandard Doubtful Bad/Loss

|                 | The second secon |
|-----------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 245,922,165,327 | 237,133,333,575                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| 12,493,155,519  | 5,878,274,970                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| 258,415,320,846 | 243,011,608,545                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |

| 812,561,614     | 618,667,389     |
|-----------------|-----------------|
| 498,928,901     | 593,287,565     |
| 4;952,820,052   | 5,606,017,082   |
| 6,264,310,567   | 6,817,972,036   |
| 264,679,631,413 | 249,829,580,581 |
|                 |                 |

8.4 (a)

### Consolidated Classification of Loans, advances and lease/investments Unclassified

Standard (Including staff loans)

Classified Substandard Doubtful

Bad/Loss

Special mention account

| 239,295,072,733                         |
|-----------------------------------------|
| 5,878,274,970<br><b>245,173,347,703</b> |
|                                         |

| 812,561,614     | 618,667,389     |
|-----------------|-----------------|
| 498,928,901     | 593,287,565     |
| 4,952,820,052   | 5,606,017,082   |
| 6,264,310,567   | 6,817,972,036   |
| 266,957,774,105 | 251,991,319,739 |
|                 |                 |

2 4 NOV 2022

Mohammad Akram Hossain, FCS Company Secretary The Premier Bank Limited Head Office, Dhaka



2 4 NOV 2022

Sayed Abul Hashem FCA, FCMA Deputy Managing Director & CFO Head Office The Premier Bank Limited

2 4 NOV 2022 Nasimul Baten Managing Director & CEO DBH Finance PLC.

2 4 NOV 2022

Head Office, Ba Bhaka-1213

| Amour     | nt in Taka |
|-----------|------------|
| June 2022 | Dec 2021   |

# Particulars of required provision for Loans, advances and lease/investments

Unclassified

|                                                                             | PROC TOT DIOVISION                                 | Kate ( 70)                          |                                               |                                               |
|-----------------------------------------------------------------------------|----------------------------------------------------|-------------------------------------|-----------------------------------------------|-----------------------------------------------|
| Standard<br>Special mentioned account<br>Special General Provision-Covid-19 | 245,332,340,552<br>4,263,088,379<br>48,498,759,765 | (*) Various<br>(*) Various<br>2/1.5 | 2,417,367,169<br>1,366,644,613<br>728,573,929 | 2,349,015,951<br>1,322,540,958<br>915,981,167 |
| Sub-total (A)                                                               |                                                    |                                     | 4,512,585,711                                 | 4,587,538,076                                 |

(\*) General provision is kept @ 2% on loan for professional, 1% on housing loan , 2% on consumer financing and 2% on Brokerage House, 0.25% on cottage, micro small and medium enterprise (CMSME) sector (both standard and SMA category) and at the rate of 1% on all other unclassified loans and advances.

| Classified                                                                            | Base for provision                                                      | Rate(%)              |                                                          |                                                          |
|---------------------------------------------------------------------------------------|-------------------------------------------------------------------------|----------------------|----------------------------------------------------------|----------------------------------------------------------|
| Substandard<br>Doubtful<br>Bad/loss<br>Unclassified Ioan (stay order<br>Sub-total (B) | 247,828,281<br>260,736,142<br>2,139,578,242<br>er-Additional Provision) | 20/5<br>50/20<br>100 | 24,773,393<br>78,831,581<br>2,139,578,242<br>617,580,653 | 25,328,248<br>80,138,521<br>2,346,650,364<br>617,580,653 |
| Required provision for loan                                                           | ns and advances (C=A+B)                                                 |                      | 2,860,763,869<br>7,373,349,580                           | 3,069,697,786<br>7,657,235,862                           |

Specific provision is kept on substandard loans @ 5% for short term agro credit & micro credit and SME loans and 20% for rest amount, on doubtful loans @ 5% for short term agro credit & micro credit, 20% for SME loans and 50% for rest amount; on all bad/ loss loans @

|     | 1009   | %.                                                                                                                                                                                                                                                     |                 | on an and ross routs for |
|-----|--------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------|--------------------------|
| 8.6 | Part   | ticulars of Loans, advances and lease/investments                                                                                                                                                                                                      |                 |                          |
|     | (i)    | Loans considered good in respect of which the Bank is fully secured:                                                                                                                                                                                   | 161,349,631,740 | 144,620,959,584          |
|     | (ii)   | Loans considered good against which the Bank holds no security other than the                                                                                                                                                                          | 45,524,042,501  |                          |
|     | (iii)  | debtors' personal security;                                                                                                                                                                                                                            | 43,324,042,301  | 46,938,763.860           |
|     | -(111) | Loans considered good secured by the personal undertaking of one or more parties in addition to the personal security of the debtors.                                                                                                                  | 57,805,957,172  | 58,269,857,137           |
|     | (iv)   | Loans adversely classified but provision not maintained there against;                                                                                                                                                                                 |                 | 30,203,037,137           |
|     |        |                                                                                                                                                                                                                                                        | 264,679,631,413 | 249,829,580,581          |
|     | (v)    | Loans due by directors or officers of the Bank or any of them either separately or                                                                                                                                                                     |                 |                          |
|     |        | jointly with any other persons;                                                                                                                                                                                                                        | 897,436,608     | 816,580,185              |
|     | (vi)   | Loans due from companies or firms in which the directors of the Bank are                                                                                                                                                                               |                 |                          |
|     |        | interested as directors, partners or managing agents or in case of private companies, as members;                                                                                                                                                      | 317,485,934     | 213,802,181              |
|     | (vii)  | Maximum total amount of advances, including temporary advances made any                                                                                                                                                                                | -               |                          |
|     | 14     | time during the year to directors or managers or officers of the Bank or any of                                                                                                                                                                        |                 |                          |
|     |        | them either separately or jointly with any other persons;                                                                                                                                                                                              | 897,436,608     | 816,580,185              |
|     | (viii) | Maximum total amount of advances, including temporary advances granted during the year to companies or firms in which the directors of the Bank are interested as directors, partners or managing agents or, in case of private companies, as members; | 317,485,934     | 213,802,181              |
|     | (ix)   | Due from banking companies;                                                                                                                                                                                                                            |                 |                          |
|     | (x)    | Amount of classified loans on which interest has not been charged  (a) Increase/decrease of provision (specific)                                                                                                                                       | 6,264,310,567   | 6,817,972,036            |
|     |        | Amount of loan written off Amount realised against loan previously written off  2 4 NOV 2022                                                                                                                                                           | 3,838,320       | 854,117,150<br>492,470   |
|     |        | (b) Provision kept against loans classified as bad /loss                                                                                                                                                                                               | 3,154,101,041   | 3,360,262,271            |
|     | (xi)   | (c) Interest charged in interest suspense account                                                                                                                                                                                                      | 2,797,178,618   | 2,578,280,912            |
|     | (AI)   | Written off loan Opening balance Nasimul Baten                                                                                                                                                                                                         |                 |                          |
| 10  |        | During the year Managing Director & CEO                                                                                                                                                                                                                | 3,952,225,745   | 3,098,108,595            |
|     |        | Closing balance  DBH Finance PLC.                                                                                                                                                                                                                      | 2.052.225.745   | 854,117,150              |
|     | 12000  | DBH Finance FLC.                                                                                                                                                                                                                                       | 3,952,225,745   | 3,952,225,745            |
| 8.7 | Detai  | ils of pledged collaterals received against Loans, advances and lease/investn                                                                                                                                                                          | nents           |                          |
|     |        | eral of movable/immovable assets banks and financial institutions guarantee                                                                                                                                                                            | 144,424,194,540 | 132,834,428,270          |
|     | Gover  | nment guarantee                                                                                                                                                                                                                                        | 12,805,957,172  | 13,269,857,137           |
|     | Foreig | In Banks guarantee                                                                                                                                                                                                                                     | -               | 100000                   |
|     | 100000 |                                                                                                                                                                                                                                                        | - 11            |                          |

Export documents

ixed deposit receipts ersonal guarantee

ram Hossain, FCS Company Secretary
The Premier Bank Limited Head Office, Dhaka



Debuty Managing Director & CFO

2 4 NOV 2022

13,265,146,744

16,925,437,209

12,817,160,300

11,786,531,314

79,121,603,560

|       |                                                                                                                     | Amount in                                | 1 Taka                                   |
|-------|---------------------------------------------------------------------------------------------------------------------|------------------------------------------|------------------------------------------|
|       |                                                                                                                     | June 2022                                | Dec 2021                                 |
|       |                                                                                                                     |                                          |                                          |
| .7(a) | Consolidated details of pledged collaterals received against Loans, advan<br>Collateral of movable/immovable assets | 146,702,337,232                          | 134,996,167,428                          |
|       | Local banks and financial institutions guarantee                                                                    | 12,805,957,172                           | 13,269,857,137                           |
|       | Government guarantee                                                                                                |                                          |                                          |
|       | Foreign Banks guarantee                                                                                             | - 1                                      |                                          |
|       | Export documents                                                                                                    | 13,265,146,744                           | 12,817,160,300                           |
|       | Fixed deposit receipts                                                                                              | 16,925,437,200                           | 11,786,531,314                           |
|       | Personal guarantee                                                                                                  | 77,258,895,757<br><b>266,957,774,105</b> | 79,121,603,560<br><b>251,991,319,739</b> |
| 9     | Fixed assets including premises, furniture and fixtures                                                             | 3,427,014,913                            | 3,332,025,016                            |
|       | Details are shown in <b>Annexure - B.</b>                                                                           |                                          |                                          |
| 9.1   | Fixed assets including premises, furniture & fixture at cost                                                        |                                          |                                          |
|       | Cost                                                                                                                |                                          |                                          |
|       | Land and Building                                                                                                   | 1,786,103,674                            | 1,786,103,674                            |
|       | Furniture and fixtures                                                                                              | 1,868,037,614                            | 1,634,840,934                            |
|       | Equipment and computers                                                                                             | 1,543,261,316                            | 1,420,713,809                            |
|       | Vehicles                                                                                                            | 102,674,640                              | 99,612,164                               |
|       |                                                                                                                     | 1,351,067,238                            | 1,351,067,238                            |
|       | Right of Use Assets                                                                                                 | 6,651,144,482                            | 6,292,337,819                            |
|       | Less: Accumulated depreciation (details are in Annexure - B)                                                        | (3,224,129,569)                          | (2,960,312,803                           |
|       | Net book value at the end of the year                                                                               | 3,427,014,913                            | 3,332,025,016                            |
|       |                                                                                                                     |                                          |                                          |
| 9(a)  | Consolidated fixed assets including premises, furniture and fixtures                                                |                                          |                                          |
|       | Premier Bank Limited (Note - 9)                                                                                     | 3,427,014,913                            | 3,332,025,016                            |
|       | Premier Bank Securities Limited                                                                                     | 3,000,390                                | 3,240,165<br>3,335,265,181               |
|       |                                                                                                                     | 3,430,015,303                            | 3,333,203,101                            |
|       | Details are shown in Annexure - A.                                                                                  |                                          |                                          |
| 10    | Other assets                                                                                                        | 2,499,980,000                            | 2,499,980,000                            |
|       | Income generating assets Non-income generating assets                                                               | 22,664,488,653                           | 22,523,335,167                           |
|       | Non-income generating assets                                                                                        | 25,164,468,653                           | 25,023,315,167                           |
| (a)   | Consolidated other assets                                                                                           |                                          |                                          |
|       | Premier Bank Limited (Note - 10)                                                                                    | 25,164,468,653                           | 25,023,315,167                           |
|       | Premier Bank Securities Limited                                                                                     | 256,277,717                              | 267,422,880                              |
|       | Less: intercompany adjustment                                                                                       | 25,420,746,370                           | 25,290,738,047                           |
|       | Premier Bank Securities Ltd.                                                                                        | 2,499,980,000                            | 2,499,980,000                            |
|       | Francis bank Securities bas.                                                                                        | 22,920,766,370                           | 22,790,758,047                           |
| 10.1  | Breakup of other assets:                                                                                            |                                          |                                          |
|       | Adjusting account                                                                                                   | 5,709,261,955                            | 5,620,903,925                            |
|       | Advance office rent and maintenance                                                                                 | 1,992,723,425                            | 2,075,468,075                            |
|       | Advannce Income Tax (Note-10.1.1)                                                                                   | 2,991,308,193                            | 2,059,275,162                            |
|       | Head office general account                                                                                         | 2,694,756,392                            | 2,793,935,443<br>2,499,980,000           |
|       | Investment in share of subsidiary Companies (Note- 10.1.2) Stationery, stamps, printing materials, etc.             | 2,499,980,000                            | 2,499,980,000                            |
|       | Protested bills                                                                                                     | 50,433,370                               | 50,433,370                               |
|       | Receivable on Sanchaya Patras (from Bangladesh Bank)                                                                | 59,427,872                               | 82,540,425                               |
|       | Security deposits                                                                                                   | 3,098,892                                | 3,058,503                                |
|       | Off-shore Banking Units                                                                                             |                                          | 7,828,420                                |
|       | Others (Note - 10.1.3)                                                                                              | 9,133,296,362 <b>25,164,468,653</b>      | 9,800,421,895<br><b>25,023,315,167</b>   |
|       |                                                                                                                     | 23,104,400,033                           | 25/025/515/10/                           |
| 0.1.1 | Consolidated Advannce Income Tax                                                                                    | 0.00/ 000 /00 /00                        | 2 000 000                                |
|       | Premier Bank Limited                                                                                                | 2,991,308,193                            | 2,059,275,162                            |
|       | Premier Bank Securities Limited                                                                                     | 145,086,403 <b>3,136,394,596</b>         | 131,608,988<br><b>2,190,884,15</b> 0     |
| 0.1.2 | Investment in share of subsidiary Companies                                                                         | 3,230,337,330                            | 2/230/004/130                            |
|       | Premier Rank Securities Limited                                                                                     | 2,499,980,000                            | 2,499,980,000                            |
|       | 2 4 NOV 2022                                                                                                        | 2,499,980,000                            | 2,499,980,000                            |

2 4 NOV 2022

Mohammad Akram Hossain, FCS Company Secretary The Premier Bank Limited Head Office, Dhaka Nasimul Baten Managing Director & CEO DBH Finance PLC.

2 4 NOV 2022

Sayed Abul Hashem FCA, FCMA
Deputy Managing Director & CFO
Lload Office
The Premier Bank Limited

CHARTERED CO ACCOUNTANTS OF

2 4 NOV 2022

EZUNKARIM, FOMA paging Director & CEO Premier Bank Ltd. ead Office, Baneni Dhaka-1213

|          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | Amount                                   | in Taka                         |
|----------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------|---------------------------------|
|          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | June 2022                                | Dec 2021                        |
| 10.1.3   | 3 Others                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                                          |                                 |
| -5.21    | Sundry debtors                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | 454 777 705                              |                                 |
|          | Prepaid expenses                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | 4,511,777,789<br>3,158,408,613           | 3,773,015,670                   |
|          | Advance against petty cash                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | 1,591,953                                | 4,218,214,919<br>838,953        |
|          | Advance against suits/ cases                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 85,394,978                               | 85,089,503                      |
|          | Deferred tax asset (Note-10.1.2.1)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | 1,163,280,312                            | 1,255,021,528                   |
|          | Advance against proposed branch Cash remittance                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | 1,813,007                                | 13,851,087                      |
|          | Advance payment for remittance                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | 8,501,200                                | 2,200                           |
|          | Advance for card operations                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | 38,000,000                               | 38,000,000                      |
|          | Advance against TA/DA                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | 000 000                                  | 3,540,063                       |
|          | Other sundry debtors                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | 982,900                                  | 248,550                         |
|          | Receivable A/C for POS & ATM                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 28,969,544                               | 379,264,378<br>33,335,044       |
|          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | 9,133,296,362                            | 9,800,421,895                   |
| 10.1.2.  | 1 Deferred tax asset                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                                          |                                 |
|          | (a) Deferred tax asset                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                                          |                                 |
|          | Provision for classified loans and advances                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | 3,154,101,041                            | 3,360,262,721                   |
|          | Provision for gratuity                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | 876,404,746                              | 876,404,746                     |
|          | Total provision                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | 4,030,505,787                            | 4,236,667,467                   |
|          | Tax base of provision Total Temporary difference                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | T 12 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 |                                 |
|          | Effective tax rate @ 37.5%                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | 4,030,505,787                            | 4,236,667,467                   |
|          | Closing balance of deferred tax asset                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | 1 544 400 670                            | 4 500 500                       |
|          | Opening balance of deferred tax asset                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | 1,511,439,670                            | 1,588,750,300                   |
|          | Deferred tax income                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | 1,588,750,300<br>(77,310,630)            | 1,925,491,841                   |
|          | (b) Deferred tax liability                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | (77,310,630)                             | (336,741,541)                   |
|          | Opening balance                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | 333,728,772                              | 204 244 242                     |
|          | add: Provision made during the year                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | 14,430,586                               | 301,344,343<br>32,384,429       |
|          | Closing balance                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | 348,159,358                              | 333,728,772                     |
|          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                                          | 33/120/12                       |
|          | Net Deferred tax Income(expense)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | (91,741,216)                             | (369,125,970)                   |
|          | Net deferred tax assets (a-b)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | 1,163,280,312                            | 1,255,021,528                   |
| 11       | Borrowings from other banks formatel in the st                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                          |                                 |
| 11       | Borrowings from other banks, financial institutions and agents In Bangladesh (Note - 11.1)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                                          |                                 |
|          | Outside Bangladesh                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | 35,245,706,116                           | 34,725,903,112                  |
|          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | 3E 34E 706 116                           | 24 725 000 112                  |
| 11(a)    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | 35,245,706,116                           | 34,725,903,112                  |
|          | Premier Bank Limited (Note - 11)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | 35,245,706,116                           | 34 775 002 112                  |
|          | Premier Bank Securities Limited                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | 2,080,055,445                            | 34,725,903,112<br>2,095,130,912 |
|          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | 37,325,761,561                           | 36,821,034,024                  |
|          | Less: Inter Company Transaction                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | 2,080,055,445                            | 2,095,130,912                   |
|          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | 35,245,706,116                           | 34,725,903,112                  |
| 11.1     | To Donale deal                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                          | The second second second        |
| 11.1     | In Bangladesh Bangladesh Bank (Telamic Bond)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                          | *                               |
|          | Bangladesh Bank (Islamic Bond) FC Placement borrowing from other Banks                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | 500,000,000                              | 2,000,000.000                   |
|          | Bangladesh Bank (Refinance facility under SME)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | 1,920,667,400                            | 2,051,275,000                   |
|          | Bangladesh Bank (EDF)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | 1,129,873,876                            | 1,269,327,033                   |
|          | Bangladesh Bank Refinance Under 10/-TK Account Holder                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | 20,789,978,542<br>9,331,250              | 18,112,086,629                  |
|          | Bangladesh Bank (Refinance facility under HBL)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | 1,299,953                                | 5,590,000<br>1,651,081          |
|          | Quard From Bangladesh Bank                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | 817,102,160                              | 928,329,812                     |
|          | Bangladesh Bank (Refinance facility against salary wages for RMG workers)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | 1,719,170,650                            | 2,338,477,754                   |
|          | Bangladesh Bank (Refinance facility against working capital for Agricultural sector)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | 413,075,000                              | 562,850,000                     |
|          | Bangladesh Bank (Refinance facility against working capital for CMSMF sector)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | 2,386,786,478                            | 2,682,805,000                   |
|          | Bangladesh Bank (Refinance facility against working capital for RMG & large industry) Bangladesh Bank (Refinance facility against working capital for RMG & large industry)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | 1,014,557,157                            | 1,014,557,157                   |
|          | Bangladesh Bank (Refinance facility against working capital for Micro Finance) SME Foundation                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | 196,148,819                              | 245,347,149                     |
|          | Off-shore Banking Unit                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | 150,000,000                              | 200,000,000                     |
|          | Bangladesh Bank (GTF)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | 13,025,939,226                           | 11,254,465,003                  |
|          | Bangladesh Bank (Refinance facility under Agriculture Sector)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | 400,708,333                              | 400,708,333                     |
|          | Bangladesh Bank (Refinance facility under Women Enterprise) 2 4 NOV 2022                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | 19,006,498                               | 11,848,164                      |
|          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | 44,533,645,342                           | 43,079,318,115                  |
|          | Less: Inter Company transaction                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | 9,287,939,226                            | 8,353,415,003                   |
|          | Mo                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | 35,245,706,116                           | 34,725,903,112                  |
| 11.2     | Analysis by security  Nasimul Baten                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                          |                                 |
|          | Secured Nasimul Batch                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                                          |                                 |
|          | Unsequed Managing Director & CEC                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | 35,245,706,116                           | 34,725,903,112                  |
| O L MOV  | The same Plant                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | -                                        | 24 725 002 442                  |
| 24 NOV   | 2022                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | 35,245,706,116                           | 34,725,903,112                  |
| 11.3     | Repayment pattern ASAN                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                                          |                                 |
|          | Repayable on demand                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | AAA                                      | 10                              |
| $\alpha$ | Repayable or definated Signaturity Signature of definated Signature of Chartered Signature | 35,245,706,116                           | 34775 0025 NAV                  |
| Johamma  | d Alram Hossain, FCS                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | 35,245,706,116                           | 34,725,903,112                  |
| Cor      | many Secretary * 48                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                          | 11 50110                        |
| The Pret | Pank I mited                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | M. REAZUL K                              | CHOINI, FOMA                    |
| Hei      | od Office, Phales                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | A Managing Dire                          | ctor & CEO                      |
| 220      | Deputy Managing Director & CFO                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                          | Bank Ltd.                       |
|          | Head Office                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | Head Office<br>Dhaka-                    | 1019                            |
|          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                                          |                                 |

|          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | June 2022                                   | Dec 2021                     |
|----------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------|------------------------------|
| 12       | Non-convertible Subordinated Bond                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | 9,800,000,000                               |                              |
| 12.1     | Premier Bank Non-convertible Subordinated Bond (2nd Issue)(Tranc                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                                             | 10,000,000,000               |
|          | Sonali Bank Limited                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                                             | 300.000.00                   |
|          | Bank Asia Limited                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | 300,000,000                                 | 300,000,000                  |
|          | First Bangladesh Fixed Income Fund                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | 200,000,000                                 | 200,000,000                  |
|          | PHP First Mutual Fund                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | 100,000,000                                 | 100,000,000                  |
|          | AB Bank 1st Mutual Fund                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | 100,000,000                                 | 100,000,000                  |
|          | Multi Securities & Services Limited                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | 100,000,000                                 | 100,000,000                  |
|          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | 1,000,000,000                               | 200,000,000<br>1,000,000,000 |
|          | Premier Bank Non-convertible Subordinated Bond (2nd Issue)(Tranc                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | he-2)                                       | 2/000/000/000                |
|          | IFIC Bank 1st Mutual Fund                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                                             | 10,000,000                   |
|          | 1st Janata Bank Mutual Fund                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | - 1                                         | 50,000,000                   |
|          | Popular Life 1st Mutual Fund                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | - 1                                         | 80,000,000                   |
|          | PHP 1st Mutual Fund                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | - 1                                         | 10,000,000                   |
|          | EBL NRB Mutual Fund                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                                             | 50,000,000                   |
|          | 1st ACACIA SRIM SME Growth Unit Fund-Institutional Fixed Income Tranche                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | 150,000,000                                 | 30,000,000                   |
|          | INVESTASIA Growth Fund-Institutional Fixed Income Tranche                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | 50,000,000                                  |                              |
|          | Bank Asia Limited                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                                             | 200 000 000                  |
|          | Sonali Bank Limited                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | 300,000,000                                 | 300,000,000                  |
|          | The state of the s | 500,000,000                                 | 500,000,000                  |
|          | Premier Bank Non-convertible Subordinated Bond (3rd Issue)(Tranch                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | 1,000,000,000                               | 1,000,000,000                |
|          | Agrani Bank Limited                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | 200,000,000                                 | 200,000,000                  |
|          | First Bangladesh Fixed Income Fund                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                             | 200,000,000                  |
|          | 1st Janata Mutual Fund                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | 370,000,000                                 | 370,000,000                  |
|          | AB Bank 1st Mutual Fund                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | 150,000,000                                 | 150,000,000                  |
|          | PHP 1st Mutual Fund                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | 70,000,000                                  | 70,000,000                   |
|          | IFIC Bank 1st Mutual Fund                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | 140,000,000                                 | 140,000,000                  |
|          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | 50,000,000                                  | 50,000,000                   |
|          | Multi Securities & Services Limited                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | 20,000,000                                  | 20,000,000                   |
|          | Promier Pank New convertible Cut attack to the second                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | 1,000,000,000                               | 1,000,000,000                |
|          | Premier Bank Non-convertible Subordinated Bond (3rd Issue)(Tranch                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                                             |                              |
|          | Jananta Bank Limited                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | 1,000,000,000                               | 1,000,000,000                |
|          | Rupali Bank Limited                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | 1,000,000,000                               | 1,000,000,000                |
|          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | 2,000,000,000                               | 2,000,000,000                |
|          | Premier Bank Non-convertible Subordinated Bond (4th Issue)(Tranch                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | no.1)                                       |                              |
|          | Agrani Bank Limited                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                                             | F00 000 000                  |
|          | Sonali Bank Limited                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | 450,000,000                                 | 500,000,000                  |
|          | Trust Bank 1st Mutual Fund                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | 675,000,000                                 | 750,000,000                  |
|          | Popular Life 1st Mutual Fund                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | 45,000,000                                  | 50,000,000                   |
|          | PHP 1st Mutual Fund                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | 18,000,000                                  | 110,000,000                  |
|          | EBL NRB Mutual Fund                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | 162,000,000                                 | 180,000,000                  |
|          | EXIM Bank 1st Mutual Fund                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | 108,000,000                                 | 120,000,000                  |
|          | First Panaladesh Fixed Years 5                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | 63,000,000                                  | 20,000,000                   |
|          | First Bangladesh Fixed Income Fund                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | 99,000,000                                  | 110,000,000                  |
|          | AB Bank 1st Mutual Fund                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | 72,000,000                                  | 100,000,000                  |
|          | 1st Janata Mutual Fund                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | 9,000,000                                   | 50,000,000                   |
|          | 1st ACACIA SRIM SME Growth Unit Fund                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | 36,000,000                                  | 50,000,000                   |
|          | RACE Financial Inclusion Unit Fund-Inst. Fix Income Tranche                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | 54,000,000                                  |                              |
|          | IFIC Bank 1st Mutual Fund                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | 9,000,000                                   | 10,000,000                   |
|          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | 1,800,000,000                               | 2,000,000,000                |
|          | Premier Bank Non-convertible Subordinated Bond (4th Issue)(Tranch                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | 9-31                                        | 2,000,000,000                |
|          | FIRST Bangladesh Fixed Income Fund                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                             | 00 000 000                   |
|          | First Janata Mutual Fund                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | 230,000,000                                 | 80,000,000                   |
|          | IFIC First Mutual Fund                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | 130,000,000                                 | 30,000,000                   |
|          | PHP First Mutual Fund                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | 120,000,000                                 | 40,000,000                   |
|          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | 120,000,000                                 | 80,000,000                   |
|          | EBL NRB Mutual Fund  AB Bank First Mutual Fund  2 4 NOV 2022                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | 130,000,000                                 | 40,000,000                   |
|          | Trust Bank 1st Mutual Fund                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | 120,000,000                                 | 40,000,000                   |
|          | Evim Pank First M. t. o. I. S.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | 230,000,000                                 | 40,000,000                   |
|          | Exim Bank First Mutual Fund  Nasimul Baten  Nasimul Baten                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | 110,000,000                                 | 20,000,000                   |
|          | ropular Life 1st Mutual Fund                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | 140,000,000                                 | 100,000,000                  |
|          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | 170,000,000                                 | 30,000,000                   |
|          | Sonali Bank Limited DBH Finance PLC.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | 500,000,000                                 | ,,                           |
|          | Infrastructure Financing Series II - Sinking Fund                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | - 1                                         | 500,000,000                  |
|          | Sonali Bank Limited                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | 1 2                                         | 500,000,000                  |
|          | Multi Securities & Services Limited                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | - 1                                         | 500,000,000                  |
| NOV 2022 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | 2,000,000,000                               | 4-2,000,000,000              |
| Marin 17 | ~                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | OF                                          | Z 4 NOV 20                   |
| 4        | 24 NOV 2022 (XASA                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | 100                                         | X                            |
| . Mohami | nad Akram Hossain, FCS                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | M. REAZUL                                   | KARIM, FCMA                  |
|          | ompany Secretary 49 A CACCOUNT                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | ANIO/ A A A A A A A A A A A A A A A A A A A | TERESTON OF SWINSTER         |
| The Pr   | emier Bank Limited                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | /*// The Premis                             | er Bank Liu.                 |
| F        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | Head Off                                    | CC. Daneill                  |
|          | Sayed Abul Hashem FCA, FCK HA                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | Phala                                       | a-1218                       |

Sayed Abul Hashem FCA, FCM HAKE Deputy Managing Director & CFC

|       |                                                        | Г                                   | Amount                                                              | in Take                                                             |
|-------|--------------------------------------------------------|-------------------------------------|---------------------------------------------------------------------|---------------------------------------------------------------------|
|       |                                                        |                                     | Turne 2022                                                          | Dec 2021                                                            |
|       | Sonali Bank Limited                                    | rdinated Bond (4th Issue)(Tranche-3 |                                                                     | Dec 2021                                                            |
|       | Multi Securities & Services Limited                    |                                     | 500,000,000                                                         | 500,000,000                                                         |
|       | Trust Bank 1st Mutual Fund                             |                                     | 250,000,000                                                         | 250,000,000                                                         |
|       | 1st Janata Bank Mutual Fund                            |                                     | 30,000,000                                                          | 30,000,000                                                          |
|       | Popular Life 1st Mutual Fund                           |                                     | 30,000,000                                                          | 30,000,000                                                          |
|       | First Bangladesh Fixed Income Fund                     |                                     | 30,000,000                                                          | 30,000;000                                                          |
|       | AB Bank 1st Mutual Fund                                |                                     | 30,000,000<br>30,000,000                                            | 30,000,000                                                          |
|       | IFIC Bank 1st Mutual Fund                              |                                     | 60,000,000                                                          | 30,000,000                                                          |
|       | Exim Bank First Mutual Fund                            |                                     | 20,000,000                                                          | 60,000,000<br>20,000,000                                            |
|       | EBL 1st Mutual Fund                                    |                                     | 20,000,000                                                          | 20,000,000                                                          |
|       |                                                        |                                     | 1,000,000,000                                                       | 1,000,000,000                                                       |
| 13    | Premier Bank Perpetual Bond                            |                                     | 2,000,000,000                                                       | 2,000,000,000                                                       |
| 14    | Deposits and other accounts                            |                                     |                                                                     |                                                                     |
| 2     | Inter-bank deposits (Note - 14.1)                      |                                     |                                                                     |                                                                     |
|       | Other deposits (Note - 14.2)                           |                                     | 8,256,786,747                                                       | 8,805,807,154                                                       |
|       |                                                        | <u> </u>                            | 280,401,482,480<br>288,658,269,227                                  | 259,997,245,928<br>268,803,053,082                                  |
| 14(a) | Consolidated deposits and other acc                    | ounts —                             |                                                                     |                                                                     |
|       | Premier Bank Limited (Note - 14)                       |                                     | 200 650 260 227                                                     |                                                                     |
|       | Premier Bank Securities Ltd.                           |                                     | 288,658,269,227                                                     | 268,803,053,082                                                     |
|       |                                                        | _                                   | 497,687,861<br>289,155,957,088                                      | 356,199,310                                                         |
|       | Less: Inter Company transaction                        |                                     | 280,140,166                                                         | <b>269,159,252,392</b><br>293,111,228                               |
|       |                                                        |                                     | 288,875,816,922                                                     | 268,866,141,164                                                     |
| 14.1  | Inter-bank deposits                                    |                                     |                                                                     |                                                                     |
|       | Fixed Deposits                                         |                                     |                                                                     |                                                                     |
|       | Shahjalal Islami Bank Limited                          |                                     |                                                                     | 750,000,000                                                         |
|       | Al Arafa Islami Bank Limited                           |                                     | 2,000,000,000                                                       | 2,000,000,000                                                       |
|       | Bank Asia Limited                                      |                                     | 2,000,000,000                                                       | -,,,                                                                |
|       | Islami Bank Bangladesh Limited                         |                                     | 3,000,000,000                                                       | 3,000,000,000                                                       |
|       | Shimanto Bank Limited                                  |                                     |                                                                     | 200,000,000                                                         |
|       | Mutual Trust Bank Limited                              |                                     |                                                                     | 400,000,000                                                         |
|       | United Commercial Bank Limited Uttara Bank Limited     |                                     |                                                                     | 1,200,000,000                                                       |
| - 2   | Brac Bank Limited                                      |                                     | -                                                                   | 1,000,000,000                                                       |
|       | brac bank Limited                                      |                                     | 1,000,000,000                                                       |                                                                     |
|       | Special Notice Deposits                                |                                     | 8,000,000,000                                                       | 8,550,000,000                                                       |
|       | Basic Bank Limited                                     | _                                   | F 004                                                               |                                                                     |
|       | AB Bank Limited                                        |                                     | 5,004                                                               | 5,125                                                               |
|       | Shahjalal Islami Bank Limited                          |                                     | 719,252<br>253,057,619                                              | 712,919                                                             |
|       | Padma Bank Limited                                     |                                     | 253,037,619                                                         | 250,006,624                                                         |
|       | Current Deposits                                       |                                     | 253,782,122                                                         | 250,724,907                                                         |
|       | Padma Bank Limited                                     |                                     |                                                                     |                                                                     |
|       | Trust Bank Limited                                     |                                     | 21,264                                                              | 21,264                                                              |
|       | Midland Bank Limited                                   |                                     | 70,024                                                              | 70,024                                                              |
|       |                                                        |                                     | 2,913,337<br>3,004,625                                              | 4,990,959<br><b>5,082,247</b>                                       |
|       |                                                        |                                     | 8,256,786,747                                                       | 8,805,807,154                                                       |
| 14.2  | Other deposits                                         |                                     |                                                                     |                                                                     |
|       | Savings bank deposits Fixed deposits:                  |                                     | 25,311,477,565                                                      | 20,860,458,810                                                      |
|       |                                                        |                                     |                                                                     |                                                                     |
|       | One month                                              |                                     | 4,767,838,407                                                       | 3 334 626 157                                                       |
|       | Three months                                           |                                     | 4,767,838,407<br>47,579,286,218                                     | 3,334,626,157<br>46,481,008,027                                     |
|       | Three months Four months                               |                                     | 47,579,286,218                                                      | 46,481,008,027                                                      |
|       | Three months Four months Six months                    |                                     | 47,579,286,218<br>2,656,309,938                                     | 46,481,008,027<br>3,289,950,859                                     |
|       | Three months Four months Six months One year           | 2 L NOV 2022                        | 47,579,286,218                                                      | 46,481,008,027<br>3,289,950,859<br>33,920,562,701                   |
|       | Three months Four months Six months One year Two years | 2 4 NOV 2022                        | 47,579,286,218<br>2,656,309,938<br>30,624,903,666                   | 46,481,008,027<br>3,289,950,859<br>33,920,562,701<br>38,851,603,043 |
|       | Three months Four months Six months One year           | 2 4 NOV 2022                        | 47,579,286,218<br>2,656,309,938<br>30,624,903,666<br>44,125,423,541 | 46,481,008,027<br>3,289,950,859<br>33,920,562,701                   |

2 4 NOV 2022

Company Secretary
The Premier Bank Limited,
Head Office, Dhaka

Managing Director & CEO DBH Finance PLC. 2 4 NOV 2022

Nasimul Baten

Sayer Abul Hashem FCA, Deputy Managing Director & Head Office

CHARTERED ACCOUNTANTS

M. REAZU KARIM, FCMA Managiro Birector & CEO The Premier Bank Ltd. Head Office, Banani Bhaka-1218

24 NOV 2022

|             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | June 2022                                                                                                                                                                                                                                                                                                                                                                                                  | Dec 2021                                                                                                                                                                                                                                                                                                                                                                  |
|-------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|             | Others:<br>Current account                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | 70110 2022                                                                                                                                                                                                                                                                                                                                                                                                 | Dec 2021                                                                                                                                                                                                                                                                                                                                                                  |
|             | Unclaimed Cash Divided (Note-14.2.2)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | 19,167,986,617                                                                                                                                                                                                                                                                                                                                                                                             | 19,171,677,68                                                                                                                                                                                                                                                                                                                                                             |
|             | Special -notice deposits                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | 43,247,165                                                                                                                                                                                                                                                                                                                                                                                                 | 25,930,06                                                                                                                                                                                                                                                                                                                                                                 |
|             | Staff security deposits                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | 14,297,051,267                                                                                                                                                                                                                                                                                                                                                                                             | 17,549,265,31                                                                                                                                                                                                                                                                                                                                                             |
|             | Deposit in foreign currency                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | 9,299,695                                                                                                                                                                                                                                                                                                                                                                                                  | 9,439,43                                                                                                                                                                                                                                                                                                                                                                  |
|             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | 10,948,491,394                                                                                                                                                                                                                                                                                                                                                                                             | 4,386,200,22                                                                                                                                                                                                                                                                                                                                                              |
|             | Monthly savings scheme                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | 14,232,507,849                                                                                                                                                                                                                                                                                                                                                                                             | 13,811,015,64                                                                                                                                                                                                                                                                                                                                                             |
|             | Monthly income account                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | 12,631,255,781                                                                                                                                                                                                                                                                                                                                                                                             | 10,747,935,54                                                                                                                                                                                                                                                                                                                                                             |
|             | Education savings scheme                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | 365,877                                                                                                                                                                                                                                                                                                                                                                                                    | 351,22                                                                                                                                                                                                                                                                                                                                                                    |
|             | Special deposit scheme                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | 897,365,085                                                                                                                                                                                                                                                                                                                                                                                                | 901,811,69                                                                                                                                                                                                                                                                                                                                                                |
|             | Double benefit scheme                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | 18,579,461,209                                                                                                                                                                                                                                                                                                                                                                                             | 18,064,605,69                                                                                                                                                                                                                                                                                                                                                             |
|             | Mudaraba Hajj deposit                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | 8,017,194                                                                                                                                                                                                                                                                                                                                                                                                  | 8,328,55                                                                                                                                                                                                                                                                                                                                                                  |
|             | Off-shore Banking Unit                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | 1,026,954                                                                                                                                                                                                                                                                                                                                                                                                  | 937,66                                                                                                                                                                                                                                                                                                                                                                    |
|             | Sundry deposits (Note - 14.3)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | 20,871,802,500                                                                                                                                                                                                                                                                                                                                                                                             | 17,400,961,256                                                                                                                                                                                                                                                                                                                                                            |
|             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | 111,687,878,587                                                                                                                                                                                                                                                                                                                                                                                            | 102,078,460,103                                                                                                                                                                                                                                                                                                                                                           |
|             | Bills payable (Note - 14.4)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | 6,017,922,634                                                                                                                                                                                                                                                                                                                                                                                              | 3,799,665,38                                                                                                                                                                                                                                                                                                                                                              |
|             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | 280,401,482,480                                                                                                                                                                                                                                                                                                                                                                                            | 259,997,245,928                                                                                                                                                                                                                                                                                                                                                           |
|             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                                                                                                                                                                                                                                                                                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                           |
| 14.2.1      | Maturity analysis of other deposits                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                                                                                                                                                                                                                                                                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                           |
|             | Repayable on demand                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | 59,327,483,291                                                                                                                                                                                                                                                                                                                                                                                             | 46,661,875,908                                                                                                                                                                                                                                                                                                                                                            |
|             | Repayable within 1 month                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | 20,566,865,727                                                                                                                                                                                                                                                                                                                                                                                             | 22,385,867,521                                                                                                                                                                                                                                                                                                                                                            |
|             | Over 1 month but within 3 months                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | 70,612,730,802                                                                                                                                                                                                                                                                                                                                                                                             | 65,464,025,544                                                                                                                                                                                                                                                                                                                                                            |
|             | Over 3 months but within 1 year                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | 109,631,678,000                                                                                                                                                                                                                                                                                                                                                                                            | 107,355,692,900                                                                                                                                                                                                                                                                                                                                                           |
|             | Over 1 year but within 5 years                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | 7,630,441,925                                                                                                                                                                                                                                                                                                                                                                                              | 7,380,910,847                                                                                                                                                                                                                                                                                                                                                             |
|             | Over 5 years but within 10 years                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | 12,632,282,735                                                                                                                                                                                                                                                                                                                                                                                             | 10,748,873,208                                                                                                                                                                                                                                                                                                                                                            |
|             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | 280,401,482,480                                                                                                                                                                                                                                                                                                                                                                                            | 259,997,245,928                                                                                                                                                                                                                                                                                                                                                           |
| 14.2.2      | Unclaimed Cash Divided                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                                                                                                                                                                                                                                                                                                                                                                                                            | 233,337,243,320                                                                                                                                                                                                                                                                                                                                                           |
|             | Cash dividend remained unclaimed which were delcared for the year:                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                           |
|             | 2019                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | 10 370 373                                                                                                                                                                                                                                                                                                                                                                                                 | 40.454.000                                                                                                                                                                                                                                                                                                                                                                |
|             | 2020                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | 10,370,272                                                                                                                                                                                                                                                                                                                                                                                                 | 10,464,890                                                                                                                                                                                                                                                                                                                                                                |
|             | 2021                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | 15,188,987                                                                                                                                                                                                                                                                                                                                                                                                 | 15,465,176                                                                                                                                                                                                                                                                                                                                                                |
|             | 2021                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | 17,687,906                                                                                                                                                                                                                                                                                                                                                                                                 |                                                                                                                                                                                                                                                                                                                                                                           |
| 14.3        | Sundry deposits                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | 43,247,165                                                                                                                                                                                                                                                                                                                                                                                                 | 25,930,066                                                                                                                                                                                                                                                                                                                                                                |
|             | Sundry creditors                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                                                                                                                                                                                                                                                                                                                                                                                                            | ,                                                                                                                                                                                                                                                                                                                                                                         |
|             | Margin on letter of credit                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | 222,927,498                                                                                                                                                                                                                                                                                                                                                                                                | 233,277,016                                                                                                                                                                                                                                                                                                                                                               |
|             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | 6,054,175,377                                                                                                                                                                                                                                                                                                                                                                                              | 5,394,086,748                                                                                                                                                                                                                                                                                                                                                             |
|             | Margin on letter of guarantee                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | 5,322,350,494                                                                                                                                                                                                                                                                                                                                                                                              | 4,209,189,331                                                                                                                                                                                                                                                                                                                                                             |
|             | Interest/Profit payable on deposit                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | 2,467,457,571                                                                                                                                                                                                                                                                                                                                                                                              | 1,549,554,303                                                                                                                                                                                                                                                                                                                                                             |
|             | Income tax deducted at source                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | 116,481,647                                                                                                                                                                                                                                                                                                                                                                                                | 765,816,772                                                                                                                                                                                                                                                                                                                                                               |
|             | VAT payable to government                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                                                                                                                                                                                                                                                                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                           |
|             | projection and descriptions.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 222,838,635                                                                                                                                                                                                                                                                                                                                                                                                | 275,322,898                                                                                                                                                                                                                                                                                                                                                               |
|             | Margin on foreign documentary bill purchases                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 222,838,635<br>1,876,464                                                                                                                                                                                                                                                                                                                                                                                   | 275,322,898                                                                                                                                                                                                                                                                                                                                                               |
|             | Margin on foreign documentary bill purchases Other sundry deposits                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | 1,876,464                                                                                                                                                                                                                                                                                                                                                                                                  | 2,489,284                                                                                                                                                                                                                                                                                                                                                                 |
|             | Margin on foreign documentary bill purchases                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                                                                                                                                                                                                                                                                                                                                            | 2,489,284<br>4,971,224,904                                                                                                                                                                                                                                                                                                                                                |
|             | Margin on foreign documentary bill purchases<br>Other sundry deposits                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | 1,876,464<br>6,463,694,814                                                                                                                                                                                                                                                                                                                                                                                 | 2,489,284                                                                                                                                                                                                                                                                                                                                                                 |
| 14.4        | Margin on foreign documentary bill purchases Other sundry deposits  Bills payable                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | 1,876,464<br>6,463,694,814<br><b>20,871,802,500</b>                                                                                                                                                                                                                                                                                                                                                        | 2,489,284<br>4,971,224,904                                                                                                                                                                                                                                                                                                                                                |
| 14.4        | Margin on foreign documentary bill purchases Other sundry deposits  Bills payable Inside Bangladesh                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | 1,876,464<br>6,463,694,814                                                                                                                                                                                                                                                                                                                                                                                 | 2,489,284<br>4,971,224,904                                                                                                                                                                                                                                                                                                                                                |
| 14.4        | Margin on foreign documentary bill purchases Other sundry deposits  Bills payable                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | 1,876,464<br>6,463,694,814<br><b>20,871,802,500</b><br>6,017,922,634                                                                                                                                                                                                                                                                                                                                       | 2,489,284<br>4,971,224,904<br><b>17,400,961,256</b><br>3,799,665,381                                                                                                                                                                                                                                                                                                      |
| 14.4        | Margin on foreign documentary bill purchases Other sundry deposits  Bills payable Inside Bangladesh                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | 1,876,464<br>6,463,694,814<br><b>20,871,802,500</b>                                                                                                                                                                                                                                                                                                                                                        | 2,489,284<br>4,971,224,904<br><b>17,400,961,256</b>                                                                                                                                                                                                                                                                                                                       |
| 14.4        | Margin on foreign documentary bill purchases Other sundry deposits  Bills payable Inside Bangladesh                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | 1,876,464<br>6,463,694,814<br><b>20,871,802,500</b><br>6,017,922,634                                                                                                                                                                                                                                                                                                                                       | 2,489,284<br>4,971,224,904<br><b>17,400,961,256</b><br>3,799,665,381                                                                                                                                                                                                                                                                                                      |
|             | Margin on foreign documentary bill purchases Other sundry deposits  Bills payable Inside Bangladesh Outside Bangladesh  Other liabilities Provision against loans and advances (Note - 15.1)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 1,876,464<br>6,463,694,814<br>20,871,802,500<br>6,017,922,634<br>-<br>6,017,922,634                                                                                                                                                                                                                                                                                                                        | 2,489,284<br>4,971,224,904<br><b>17,400,961,256</b><br>3,799,665,381<br><b>3,799,665,381</b>                                                                                                                                                                                                                                                                              |
|             | Margin on foreign documentary bill purchases Other sundry deposits  Bills payable Inside Bangladesh Outside Bangladesh  Other liabilities Provision against loans and advances (Note - 15.1) Provision for gratuity (Note - 15.2)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | 1,876,464<br>6,463,694,814<br>20,871,802,500<br>6,017,922,634<br>-<br>6,017,922,634                                                                                                                                                                                                                                                                                                                        | 2,489,284<br>4,971,224,904<br><b>17,400,961,256</b><br>3,799,665,381<br><b>3,799,665,381</b><br>8,540,282,498                                                                                                                                                                                                                                                             |
|             | Margin on foreign documentary bill purchases Other sundry deposits  Bills payable Inside Bangladesh Outside Bangladesh  Other liabilities Provision against loans and advances (Note - 15.1) Provision for gratuity (Note - 15.2)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | 1,876,464<br>6,463,694,814<br>20,871,802,500<br>6,017,922,634<br>-<br>6,017,922,634<br>8,334,120,818<br>876,404,746                                                                                                                                                                                                                                                                                        | 2,489,284<br>4,971,224,904<br><b>17,400,961,256</b><br>3,799,665,381<br><b>3,799,665,381</b><br>8,540,282,498<br>876,404,746                                                                                                                                                                                                                                              |
|             | Margin on foreign documentary bill purchases Other sundry deposits  Bills payable Inside Bangladesh Outside Bangladesh  Other liabilities Provision against loans and advances (Note - 15.1) Provision for gratuity (Note - 15.2) Provision for off-balance sheet items (Note - 15.3)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | 1,876,464<br>6,463,694,814<br>20,871,802,500<br>6,017,922,634<br>-<br>6,017,922,634<br>8,334,120,818<br>876,404,746<br>1,561,831,995                                                                                                                                                                                                                                                                       | 2,489,284<br>4,971,224,904<br><b>17,400,961,256</b><br>3,799,665,381<br><b>3,799,665,381</b><br>8,540,282,498<br>876,404,746<br>1,561,831,995                                                                                                                                                                                                                             |
|             | Margin on foreign documentary bill purchases Other sundry deposits  Bills payable Inside Bangladesh Outside Bangladesh  Other liabilities Provision against loans and advances (Note - 15.1) Provision for gratuity (Note - 15.2) Provision for off-balance sheet items (Note - 15.3) Provision for start-up fund (Note - 15.4)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | 1,876,464<br>6,463,694,814<br>20,871,802,500<br>6,017,922,634<br>-<br>6,017,922,634<br>8,334,120,818<br>876,404,746<br>1,561,831,995<br>53,327,611                                                                                                                                                                                                                                                         | 2,489,284<br>4,971,224,904<br><b>17,400,961,256</b><br>3,799,665,381<br><b>3,799,665,381</b><br>8,540,282,498<br>876,404,746<br>1,561,831,995<br>53,327,611                                                                                                                                                                                                               |
|             | Margin on foreign documentary bill purchases Other sundry deposits  Bills payable Inside Bangladesh Outside Bangladesh  Other liabilities Provision against loans and advances (Note - 15.1) Provision for gratuity (Note - 15.2) Provision for off-balance sheet items (Note - 15.3) Provision for start-up fund (Note - 15.4) Other provision (Note - 15.5)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | 1,876,464<br>6,463,694,814<br>20,871,802,500<br>6,017,922,634<br>6,017,922,634<br>8,334,120,818<br>876,404,746<br>1,561,831,995<br>53,327,611<br>3,484,094,876                                                                                                                                                                                                                                             | 2,489,284<br>4,971,224,904<br><b>17,400,961,256</b><br>3,799,665,381<br><b>3,799,665,381</b><br>8,540,282,498<br>876,404,746<br>1,561,831,995<br>53,327,611<br>2,235,527,713                                                                                                                                                                                              |
|             | Margin on foreign documentary bill purchases Other sundry deposits  Bills payable Inside Bangladesh Outside Bangladesh  Other liabilities Provision against loans and advances (Note - 15.1) Provision for gratuity (Note - 15.2) Provision for off-balance sheet items (Note - 15.3) Provision for start-up fund (Note - 15.4) Other provision (Note - 15.5) Provision for corporate taxation (Note - 15.6)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 1,876,464<br>6,463,694,814<br>20,871,802,500<br>6,017,922,634<br>-<br>6,017,922,634<br>8,334,120,818<br>876,404,746<br>1,561,831,995<br>53,327,611<br>3,484,094,876<br>2,981,560,044                                                                                                                                                                                                                       | 2,489,284<br>4,971,224,904<br><b>17,400,961,256</b><br>3,799,665,381<br><b>3,799,665,381</b><br>8,540,282,498<br>876,404,746<br>1,561,831,995<br>53,327,611<br>2,235,527,713<br>2,042,103,085                                                                                                                                                                             |
|             | Margin on foreign documentary bill purchases Other sundry deposits  Bills payable Inside Bangladesh Outside Bangladesh  Other liabilities Provision against loans and advances (Note - 15.1) Provision for gratuity (Note - 15.2) Provision for off-balance sheet items (Note - 15.3) Provision for start-up fund (Note - 15.4) Other provision (Note - 15.5) Provision for corporate taxation (Note - 15.6) Interest suspense account (Note - 15.7)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | 1,876,464<br>6,463,694,814<br>20,871,802,500<br>6,017,922,634<br>-<br>6,017,922,634<br>8,334,120,818<br>876,404,746<br>1,561,831,995<br>53,327,611<br>3,484,094,876<br>2,981,560,044<br>2,797,178,618                                                                                                                                                                                                      | 2,489,284<br>4,971,224,904<br><b>17,400,961,256</b><br>3,799,665,381<br><b>3,799,665,381</b><br>8,540,282,498<br>876,404,746<br>1,561,831,995<br>53,327,611<br>2,235,527,713<br>2,042,103,085<br>2,578,280,912                                                                                                                                                            |
|             | Margin on foreign documentary bill purchases Other sundry deposits  Bills payable Inside Bangladesh Outside Bangladesh  Other liabilities Provision against loans and advances (Note - 15.1) Provision for gratuity (Note - 15.2) Provision for off-balance sheet items (Note - 15.3) Provision for start-up fund (Note - 15.4) Other provision (Note - 15.5) Provision for corporate taxation (Note - 15.6) Interest suspense account (Note - 15.7) Adjusting account                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | 1,876,464<br>6,463,694,814<br>20,871,802,500<br>6,017,922,634<br>-<br>6,017,922,634<br>-<br>6,017,922,634<br>8,334,120,818<br>876,404,746<br>1,561,831,995<br>53,327,611<br>3,484,094,876<br>2,981,560,044<br>2,797,178,618<br>560,979,297                                                                                                                                                                 | 2,489,284<br>4,971,224,904<br><b>17,400,961,256</b><br>3,799,665,381<br><b>3,799,665,381</b><br>8,540,282,498<br>876,404,746<br>1,561,831,995<br>53,327,611<br>2,235,527,713<br>2,042,103,085                                                                                                                                                                             |
|             | Margin on foreign documentary bill purchases Other sundry deposits  Bills payable Inside Bangladesh Outside Bangladesh  Other liabilities Provision against loans and advances (Note - 15.1) Provision for gratuity (Note - 15.2) Provision for off-balance sheet items (Note - 15.3) Provision for start-up fund (Note - 15.4) Other provision (Note - 15.5) Provision for corporate taxation (Note - 15.6) Interest suspense account (Note - 15.7) Adjusting account Credit card                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | 1,876,464<br>6,463,694,814<br>20,871,802,500<br>6,017,922,634<br>-<br>6,017,922,634<br>8,334,120,818<br>876,404,746<br>1,561,831,995<br>53,327,611<br>3,484,094,876<br>2,981,560,044<br>2,797,178,618<br>560,979,297<br>23,855,557                                                                                                                                                                         | 2,489,284<br>4,971,224,904<br><b>17,400,961,256</b><br>3,799,665,381<br><b>3,799,665,381</b><br>8,540,282,498<br>876,404,746<br>1,561,831,995<br>53,327,611<br>2,235,527,713<br>2,042,103,085<br>2,578,280,912                                                                                                                                                            |
|             | Margin on foreign documentary bill purchases Other sundry deposits  Bills payable Inside Bangladesh Outside Bangladesh  Other liabilities Provision against loans and advances (Note - 15.1) Provision for gratuity (Note - 15.2) Provision for off-balance sheet items (Note - 15.3) Provision for start-up fund (Note - 15.4) Other provision (Note - 15.5) Provision for corporate taxation (Note - 15.6) Interest suspense account (Note - 15.7) Adjusting account Credit card Investment compensation                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | 1,876,464<br>6,463,694,814<br>20,871,802,500<br>6,017,922,634<br>-<br>6,017,922,634<br>8,334,120,818<br>876,404,746<br>1,561,831,995<br>53,327,611<br>3,484,094,876<br>2,981,560,044<br>2,797,178,618<br>560,979,297<br>23,855,557<br>162,698,400                                                                                                                                                          | 2,489,284<br>4,971,224,904<br><b>17,400,961,256</b><br>3,799,665,381<br><b>3,799,665,381</b><br>8,540,282,498<br>876,404,746<br>1,561,831,995<br>53,327,611<br>2,235,527,713<br>2,042,103,085<br>2,578,280,912<br>363,901,062                                                                                                                                             |
|             | Margin on foreign documentary bill purchases Other sundry deposits  Bills payable Inside Bangladesh Outside Bangladesh  Other liabilities Provision against loans and advances (Note - 15.1) Provision for gratuity (Note - 15.2) Provision for off-balance sheet items (Note - 15.3) Provision for start-up fund (Note - 15.4) Other provision (Note - 15.5) Provision for corporate taxation (Note - 15.6) Interest suspense account (Note - 15.7) Adjusting account Credit card Investment compensation BEFT settlement Account                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | 1,876,464<br>6,463,694,814<br>20,871,802,500<br>6,017,922,634<br>-<br>6,017,922,634<br>8,334,120,818<br>876,404,746<br>1,561,831,995<br>53,327,611<br>3,484,094,876<br>2,981,560,044<br>2,797,178,618<br>560,979,297<br>23,855,557                                                                                                                                                                         | 2,489,284<br>4,971,224,904<br><b>17,400,961,256</b><br>3,799,665,381<br>3,799,665,381<br>8,540,282,498<br>876,404,746<br>1,561,831,995<br>53,327,611<br>2,235,527,713<br>2,042,103,085<br>2,578,280,912<br>363,901,062<br>15,808,833<br>12,879,776                                                                                                                        |
|             | Margin on foreign documentary bill purchases Other sundry deposits  Bills payable Inside Bangladesh Outside Bangladesh  Other liabilities Provision against loans and advances (Note - 15.1) Provision for gratuity (Note - 15.2) Provision for off-balance sheet items (Note - 15.3) Provision for start-up fund (Note - 15.4) Other provision (Note - 15.5) Provision for corporate taxation (Note - 15.6) Interest suspense account (Note - 15.7) Adjusting account Credit card Investment compensation BEFT settlement Account                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | 1,876,464<br>6,463,694,814<br>20,871,802,500<br>6,017,922,634<br>-<br>6,017,922,634<br>8,334,120,818<br>876,404,746<br>1,561,831,995<br>53,327,611<br>3,484,094,876<br>2,981,560,044<br>2,797,178,618<br>560,979,297<br>23,855,557<br>162,698,400                                                                                                                                                          | 2,489,284<br>4,971,224,904<br><b>17,400,961,256</b><br>3,799,665,381<br>3,799,665,381<br>8,540,282,498<br>876,404,746<br>1,561,831,995<br>53,327,611<br>2,235,527,713<br>2,042,103,085<br>2,578,280,912<br>363,901,062<br>15,808,833<br>12,879,776<br>11,830,888                                                                                                          |
|             | Margin on foreign documentary bill purchases Other sundry deposits  Bills payable Inside Bangladesh Outside Bangladesh Outside Bangladesh  Other liabilities Provision against loans and advances (Note - 15.1) Provision for gratuity (Note - 15.2) Provision for off-balance sheet items (Note - 15.3) Provision for start-up fund (Note - 15.4) Other provision (Note - 15.5) Provision for corporate taxation (Note - 15.6) Interest suspense account (Note - 15.7) Adjusting account Credit card Investment compensation BEFT settlement Account LDBD Exchange Risk Premium Government cash incentive fund on wage earners Remittance                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | 1,876,464<br>6,463,694,814<br>20,871,802,500<br>6,017,922,634<br>6,017,922,634<br>6,017,922,634<br>8,334,120,818<br>876,404,746<br>1,561,831,995<br>53,327,611<br>3,484,094,876<br>2,981,560,044<br>2,797,178,618<br>560,979,297<br>23,855,557<br>162,698,400<br>66,751,558<br>5,890                                                                                                                       | 2,489,284<br>4,971,224,904<br>17,400,961,256<br>3,799,665,381<br>3,799,665,381<br>8,540,282,498<br>876,404,746<br>1,561,831,995<br>53,327,611<br>2,235,527,713<br>2,042,103,085<br>2,578,280,912<br>363,901,062<br>15,808,833<br>12,879,776<br>11,830,888<br>5,890                                                                                                        |
|             | Margin on foreign documentary bill purchases Other sundry deposits  Bills payable Inside Bangladesh Outside Bangladesh  Other liabilities Provision against loans and advances (Note - 15.1) Provision for gratuity (Note - 15.2) Provision for off-balance sheet items (Note - 15.3) Provision for start-up fund (Note - 15.4) Other provision (Note - 15.5) Provision for corporate taxation (Note - 15.6) Interest suspense account (Note - 15.7) Adjusting account Credit card Investment compensation BEFT settlement Account                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | 1,876,464<br>6,463,694,814<br>20,871,802,500<br>6,017,922,634<br>6,017,922,634<br>6,017,922,634<br>8,334,120,818<br>876,404,746<br>1,561,831,995<br>53,327,611<br>3,484,094,876<br>2,981,560,044<br>2,797,178,618<br>560,979,297<br>23,855,557<br>162,698,400<br>66,751,558<br>5,890<br>228,200,129                                                                                                        | 2,489,284<br>4,971,224,904<br>17,400,961,256<br>3,799,665,381<br>3,799,665,381<br>8,540,282,498<br>876,404,746<br>1,561,831,995<br>53,327,611<br>2,235,527,713<br>2,042,103,085<br>2,578,280,912<br>363,901,062<br>15,808,833<br>12,879,776<br>11,830,888<br>5,890<br>150,200,129                                                                                         |
|             | Margin on foreign documentary bill purchases Other sundry deposits  Bills payable Inside Bangladesh Outside Bangladesh Outside Bangladesh  Other liabilities Provision against loans and advances (Note - 15.1) Provision for gratuity (Note - 15.2) Provision for off-balance sheet items (Note - 15.3) Provision for start-up fund (Note - 15.4) Other provision (Note - 15.5) Provision for corporate taxation (Note - 15.6) Interest suspense account (Note - 15.7) Adjusting account Credit card Investment compensation BEFT settlement Account LDBD Exchange Risk Premium Government cash incentive fund on wage earners Remittance                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | 1,876,464<br>6,463,694,814<br>20,871,802,500<br>6,017,922,634<br>-<br>6,017,922,634<br>-<br>6,017,922,634<br>8,334,120,818<br>876,404,746<br>1,561,831,995<br>53,327,611<br>3,484,094,876<br>2,981,560,044<br>2,797,178,618<br>560,979,297<br>23,855,557<br>162,698,400<br>66,751,558<br>5,890<br>228,200,129<br>13,748,293                                                                                | 2,489,284<br>4,971,224,904<br>17,400,961,256<br>3,799,665,381<br>3,799,665,381<br>8,540,282,498<br>876,404,746<br>1,561,831,995<br>53,327,611<br>2,235,527,713<br>2,042,103,085<br>2,578,280,912<br>363,901,062<br>15,808,833<br>12,879,776<br>11,830,888<br>5,890<br>150,200,129<br>11,469,120                                                                           |
|             | Margin on foreign documentary bill purchases Other sundry deposits  Bills payable Inside Bangladesh Outside Bangladesh Outside Bangladesh  Other liabilities Provision against loans and advances (Note - 15.1) Provision for gratuity (Note - 15.2) Provision for off-balance sheet items (Note - 15.3) Provision for start-up fund (Note - 15.4) Other provision (Note - 15.5) Provision for corporate taxation (Note - 15.6) Interest suspense account (Note - 15.7) Adjusting account Credit card Investment compensation BEFT settlement Account LDBD Exchange Risk Premium Government cash incentive fund on wage earners Remittance 2% cash incentive for all account credit transaction Lease Liability                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | 1,876,464<br>6,463,694,814<br>20,871,802,500<br>6,017,922,634<br>-<br>6,017,922,634<br>-<br>6,017,922,634<br>8,334,120,818<br>876,404,746<br>1,561,831,995<br>53,327,611<br>3,484,094,876<br>2,981,560,044<br>2,797,178,618<br>560,979,297<br>23,855,557<br>162,698,400<br>66,751,558<br>5,890<br>228,200,129<br>13,748,293<br>208,473,609                                                                 | 2,489,284 4,971,224,904 17,400,961,256 3,799,665,381 3,799,665,381 8,540,282,498 876,404,746 1,561,831,995 53,327,611 2,235,527,713 2,042,103,085 2,578,280,912 363,901,062 15,808,833 12,879,776 11,830,888 5,890 150,200,129 11,469,120 316,647,071                                                                                                                     |
|             | Margin on foreign documentary bill purchases Other sundry deposits  Bills payable Inside Bangladesh Outside Bangladesh Outside Bangladesh  Other liabilities Provision against loans and advances (Note - 15.1) Provision for gratuity (Note - 15.2) Provision for off-balance sheet items (Note - 15.3) Provision for start-up fund (Note - 15.4) Other provision (Note - 15.5) Provision for corporate taxation (Note - 15.6) Interest suspense account (Note - 15.7) Adjusting account Credit card Investment compensation BEFT settlement Account LDBD Exchange Risk Premium Government cash incentive fund on wage earners Remittance 2% cash incentive for all account credit transaction Lease Liability Automatic Challan Settlement Account                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | 1,876,464<br>6,463,694,814<br>20,871,802,500<br>6,017,922,634<br>6,017,922,634<br>6,017,922,634<br>8,334,120,818<br>876,404,746<br>1,561,831,995<br>53,327,611<br>3,484,094,876<br>2,981,560,044<br>2,797,178,618<br>560,979,297<br>23,855,557<br>162,698,400<br>66,751,558<br>5,890<br>228,200,129<br>13,748,293<br>208,473,609                                                                           | 2,489,284 4,971,224,904 17,400,961,256 3,799,665,381 3,799,665,381 8,540,282,498 876,404,746 1,561,831,995 53,327,611 2,235,527,713 2,042,103,085 2,578,280,912 363,901,062 15,808,833 12,879,776 11,830,888 5,890 150,200,129 11,469,120 316,647,071 12,162,431                                                                                                          |
|             | Margin on foreign documentary bill purchases Other sundry deposits  Bills payable Inside Bangladesh Outside Bangladesh Outside Bangladesh  Other liabilities Provision against loans and advances (Note - 15.1) Provision for gratuity (Note - 15.2) Provision for off-balance sheet items (Note - 15.3) Provision for start-up fund (Note - 15.4) Other provision (Note - 15.5) Provision for corporate taxation (Note - 15.6) Interest suspense account (Note - 15.7) Adjusting account Credit card Investment compensation BEFT settlement Account LDBD Exchange Risk Premium Government cash incentive fund on wage earners Remittance 2% cash incentive for all account credit transaction Lease Liability Automatic Challan Settlement Account Interest Subsidy  Nasimul B                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | 1,876,464<br>6,463,694,814<br>20,871,802,500<br>6,017,922,634<br>6,017,922,634<br>6,017,922,634<br>8,334,120,818<br>876,404,746<br>1,561,831,995<br>53,327,611<br>3,484,094,876<br>2,981,560,044<br>2,797,178,618<br>560,979,297<br>23,855,557<br>162,698,400<br>66,751,558<br>5,890<br>228,200,129<br>13,748,293<br>208,473,609<br>197,160,068<br>32,158                                                  | 2,489,284 4,971,224,904 17,400,961,256 3,799,665,381 3,799,665,381 8,540,282,498 876,404,746 1,561,831,995 53,327,611 2,235,527,713 2,042,103,085 2,578,280,912 363,901,062 15,808,833 12,879,776 11,830,888 5,890 150,200,129 11,469,120 316,647,071                                                                                                                     |
| 15          | Margin on foreign documentary bill purchases Other sundry deposits  Bills payable Inside Bangladesh Outside Bangladesh Outside Bangladesh  Other liabilities Provision against loans and advances (Note - 15.1) Provision for gratuity (Note - 15.2) Provision for off-balance sheet items (Note - 15.3) Provision for start-up fund (Note - 15.4) Other provision (Note - 15.5) Provision for corporate taxation (Note - 15.6) Interest suspense account (Note - 15.7) Adjusting account Credit card Investment compensation BEFT settlement Account LDBD Exchange Risk Premium Government cash incentive fund on wage earners Remittance 2% cash incentive for all account credit transaction Lease Liability Automatic Challan Settlement Account Interest Subsidy Fees and Charges From Agent Banking Customes  Managing Direct                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | 1,876,464<br>6,463,694,814<br>20,871,802,500<br>6,017,922,634<br>6,017,922,634<br>6,017,922,634<br>8,334,120,818<br>876,404,746<br>1,561,831,995<br>53,327,611<br>3,484,094,876<br>2,981,560,044<br>2,797,178,618<br>560,979,297<br>23,855,557<br>162,698,400<br>66,751,558<br>5,890<br>228,200,129<br>13,748,293<br>208,473,609<br>197,160,068<br>32,158<br>6 & CEO 41,303                                | 2,489,284 4,971,224,904 17,400,961,256 3,799,665,381 3,799,665,381 8,540,282,498 876,404,746 1,561,831,995 53,327,611 2,235,527,713 2,042,103,085 2,578,280,912 363,901,062 15,808,833 12,879,776 11,830,888 5,890 150,200,129 11,469,120 316,647,071 12,162,431                                                                                                          |
| 15          | Margin on foreign documentary bill purchases Other sundry deposits  Bills payable Inside Bangladesh Outside Bangladesh Outside Bangladesh  Other liabilities Provision against loans and advances (Note - 15.1) Provision for gratuity (Note - 15.2) Provision for off-balance sheet items (Note - 15.3) Provision for start-up fund (Note - 15.4) Other provision (Note - 15.5) Provision for corporate taxation (Note - 15.6) Interest suspense account (Note - 15.7) Adjusting account Credit card Investment compensation BEFT settlement Account LDBD Exchange Risk Premium Government cash incentive fund on wage earners Remittance 2% cash incentive for all account credit transaction Lease Liability Automatic Challan Settlement Account Interest Subsidy Fees and Charges From Agent Banking Customes  Managing Direct                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | 1,876,464<br>6,463,694,814<br>20,871,802,500<br>6,017,922,634<br>6,017,922,634<br>6,017,922,634<br>8,334,120,818<br>876,404,746<br>1,561,831,995<br>53,327,611<br>3,484,094,876<br>2,981,560,044<br>2,797,178,618<br>560,979,297<br>23,855,557<br>162,698,400<br>66,751,558<br>5,890<br>228,200,129<br>13,748,293<br>208,473,609<br>197,160,068<br>32,158<br>6 & CEO 41,303                                | 2,489,284 4,971,224,904 17,400,961,256  3,799,665,381  8,540,282,498 876,404,746 1,561,831,995 53,327,611 2,235,527,713 2,042,103,085 2,578,280,912 363,901,062 15,808,833 12,879,776 11,830,888 5,890 150,200,129 11,469,120 316,647,071 12,162,431 32,158                                                                                                               |
| 15          | Margin on foreign documentary bill purchases Other sundry deposits  Bills payable Inside Bangladesh Outside Bangladesh  Other liabilities Provision against loans and advances (Note - 15.1) Provision for gratuity (Note - 15.2) Provision for off-balance sheet items (Note - 15.3) Provision for start-up fund (Note - 15.4) Other provision (Note - 15.5) Provision for corporate taxation (Note - 15.6) Interest suspense account (Note - 15.7) Adjusting account Credit card Investment compensation BEFT settlement Account LDBD Exchange Risk Premium Government cash incentive fund on wage earners Remittance 2% cash incentive for all account credit transaction Lease Liability Automatic Challan Settlement Account Interest Subsidy Fees and Charges From Agent Banking Customes Settlement Account Off-shore Banking Unit                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | 1,876,464<br>6,463,694,814<br>20,871,802,500<br>6,017,922,634<br>6,017,922,634<br>6,017,922,634<br>8,334,120,818<br>876,404,746<br>1,561,831,995<br>53,327,611<br>3,484,094,876<br>2,981,560,044<br>2,797,178,618<br>560,979,297<br>23,855,557<br>162,698,400<br>66,751,558<br>5,890<br>228,200,129<br>13,748,293<br>208,473,609<br>197,160,068<br>3,2158<br>or & CEO 41,303<br>PLC. 789,337<br>39,696,450 | 2,489,284 4,971,224,904 17,400,961,256 3,799,665,381 3,799,665,381 8,540,282,498 876,404,746 1,561,831,995 53,327,611 2,235,527,713 2,042,103,085 2,578,280,912 363,901,062 15,808,833 12,879,776 11,830,888 5,890 150,200,129 11,469,120 316,647,071 12,162,431 32,158 30,990                                                                                            |
| 15          | Margin on foreign documentary bill purchases Other sundry deposits  Bills payable Inside Bangladesh Outside Bangladesh  Other liabilities Provision against loans and advances (Note - 15.1) Provision for gratuity (Note - 15.2) Provision for off-balance sheet items (Note - 15.3) Provision for start-up fund (Note - 15.4) Other provision (Note - 15.5) Provision for corporate taxation (Note - 15.6) Interest suspense account (Note - 15.7) Adjusting account Credit card Investment compensation BEFT settlement Account LDBD Exchange Risk Premium Government cash incentive fund on wage earners Remittance 2% cash incentive for all account credit transaction Lease Liability Automatic Challan Settlement Account Interest Subsidy Fees and Charges From Agent Banking Customes Settlement Account Off-shore Banking Unit                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | 1,876,464<br>6,463,694,814<br>20,871,802,500<br>6,017,922,634<br>6,017,922,634<br>6,017,922,634<br>8,334,120,818<br>876,404,746<br>1,561,831,995<br>53,327,611<br>3,484,094,876<br>2,981,560,044<br>2,797,178,618<br>560,979,297<br>23,855,557<br>162,698,400<br>66,751,558<br>5,890<br>228,200,129<br>13,748,293<br>208,473,609<br>197,160,068<br>32,158<br>or & CEO 41,303<br>PLC. 789,337               | 2,489,284 4,971,224,904 17,400,961,256  3,799,665,381  8,540,282,498 876,404,746 1,561,831,995 53,327,611 2,235,527,713 2,042,103,085 2,578,280,912 363,901,062 15,808,833 12,879,776 11,830,888 5,890 150,200,129 11,469,120 316,647,071 12,162,431 32,158 30,990                                                                                                        |
| 15          | Margin on foreign documentary bill purchases Other sundry deposits  Bills payable Inside Bangladesh Outside Bangladesh Outside Bangladesh  Other liabilities Provision against loans and advances (Note - 15.1) Provision for gratuity (Note - 15.2) Provision for off-balance sheet items (Note - 15.3) Provision for start-up fund (Note - 15.4) Other provision (Note - 15.5) Provision for corporate taxation (Note - 15.6) Interest suspense account (Note - 15.7) Adjusting account Credit card Investment compensation BEFT settlement Account LDBD Exchange Risk Premium Government cash incentive fund on wage earners Remittance 2% cash incentive for all account credit transaction Lease Liability Automatic Challan Settlement Account Interest Subsidy Fees and Charges From Agent Banking Customes Settlement Account Off-shore Banking Unit  A NOV  24 NOV                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | 1,876,464<br>6,463,694,814<br>20,871,802,500<br>6,017,922,634<br>6,017,922,634<br>6,017,922,634<br>8,334,120,818<br>876,404,746<br>1,561,831,995<br>53,327,611<br>3,484,094,876<br>2,981,560,044<br>2,797,178,618<br>560,979,297<br>23,855,557<br>162,698,400<br>66,751,558<br>5,890<br>228,200,129<br>13,748,293<br>208,473,609<br>197,160,068<br>3,2158<br>or & CEO 41,303<br>PLC. 789,337<br>39,696,450 | 2,489,284 4,971,224,904 17,400,961,256 3,799,665,381 3,799,665,381 8,540,282,498 876,404,746 1,561,831,995 53,327,611 2,235,527,713 2,042,103,085 2,578,280,912 363,901,062 15,808,833 12,879,776 11,830,888 5,890 150,200,129 11,469,120 316,647,071 12,162,431 32,158 30,990                                                                                            |
| 15<br>OV 20 | Margin on foreign documentary bill purchases Other sundry deposits  Bills payable Inside Bangladesh Outside Bangladesh Outside Bangladesh  Other liabilities Provision against loans and advances (Note - 15.1) Provision for gratuity (Note - 15.2) Provision for off-balance sheet items (Note - 15.3) Provision for start-up fund (Note - 15.4) Other provision (Note - 15.5) Provision for corporate taxation (Note - 15.6) Interest suspense account (Note - 15.7) Adjusting account Credit card Investment compensation BEFT settlement Account LDBD Exchange Risk Premium Government cash incentive fund on wage earners Remittance 2% cash incentive for all account credit transaction Lease Liability Automatic Challan Settlement Account Interest Subsidy Fees and Charges From Agent Banking Customes Settlement Account Off-shore Banking Unit  CHARTERED O 5                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | 1,876,464<br>6,463,694,814<br>20,871,802,500<br>6,017,922,634<br>6,017,922,634<br>6,017,922,634<br>8,334,120,818<br>876,404,746<br>1,561,831,995<br>53,327,611<br>3,484,094,876<br>2,981,560,044<br>2,797,178,618<br>560,979,297<br>23,855,557<br>162,698,400<br>66,751,558<br>5,890<br>228,200,129<br>13,748,293<br>208,473,609<br>197,160,068<br>3,2158<br>or & CEO 41,303<br>PLC. 789,337<br>39,696,450 | 2,489,284 4,971,224,904 17,400,961,256 3,799,665,381 3,799,665,381 8,540,282,498 876,404,746 1,561,831,995 53,327,611 2,235,527,713 2,042,103,085 2,578,280,912 363,901,062 15,808,833 12,879,776 11,830,888 5,890 150,200,129 11,469,120 316,647,071 12,162,431 32,158 30,990 887,344 68,373,091                                                                         |
| 15<br>OV 20 | Margin on foreign documentary bill purchases Other sundry deposits  Bills payable Inside Bangladesh Outside Bangladesh Outside Bangladesh  Other liabilities Provision against loans and advances (Note - 15.1) Provision for gratuity (Note - 15.2) Provision for off-balance sheet items (Note - 15.3) Provision for start-up fund (Note - 15.4) Other provision (Note - 15.5) Provision for corporate taxation (Note - 15.6) Interest suspense account (Note - 15.7) Adjusting account Credit card Investment compensation BEFT settlement Account LDBD Exchange Risk Premium Government cash incentive fund on wage earners Remittance 2% cash incentive for all account credit transaction Lease Liability Automatic Challan Settlement Account Interest Subsidy Fees and Charges From Agent Banking Customes Settlement Account Off-shore Banking Unit  Cash Countinnis  Countinnis | 1,876,464<br>6,463,694,814<br>20,871,802,500<br>6,017,922,634<br>6,017,922,634<br>6,017,922,634<br>8,334,120,818<br>876,404,746<br>1,561,831,995<br>53,327,611<br>3,484,094,876<br>2,981,560,044<br>2,797,178,618<br>560,979,297<br>23,855,557<br>162,698,400<br>66,751,558<br>5,890<br>228,200,129<br>13,748,293<br>208,473,609<br>197,160,068<br>32,158<br>or & CEO 41,303<br>PLC. 789,337<br>39,696,450 | 2,489,284<br>4,971,224,904<br>17,400,961,256<br>3,799,665,381<br>3,799,665,381<br>8,540,282,498<br>876,404,746<br>1,561,831,995<br>53,327,611<br>2,235,527,713<br>2,042,103,085<br>2,578,280,912<br>363,901,062<br>15,808,833<br>12,879,776<br>11,830,888<br>5,890<br>150,200,129<br>11,469,120<br>316,647,071<br>12,162,431<br>32,158<br>30,990<br>887,344<br>68,373,091 |
| 15<br>OV 20 | Margin on foreign documentary bill purchases Other sundry deposits  Bills payable Inside Bangladesh Outside Bangladesh Outside Bangladesh  Other liabilities Provision against loans and advances (Note - 15.1) Provision for gratuity (Note - 15.2) Provision for off-balance sheet items (Note - 15.3) Provision for start-up fund (Note - 15.4) Other provision (Note - 15.5) Provision for corporate taxation (Note - 15.6) Interest suspense account (Note - 15.7) Adjusting account Credit card Investment compensation BEFT settlement Account LDBD Exchange Risk Premium Government cash incentive fund on wage earners Remittance 2% cash incentive for all account credit transaction Lease Liability Automatic Challan Settlement Account Interest Subsidy Fees and Charges From Agent Banking Customes Settlement Account Off-shore Banking Unit  CHARTERED O 5                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | 1,876,464<br>6,463,694,814<br>20,871,802,500<br>6,017,922,634<br>6,017,922,634<br>6,017,922,634<br>8,334,120,818<br>876,404,746<br>1,561,831,995<br>53,327,611<br>3,484,094,876<br>2,981,560,044<br>2,797,178,618<br>560,979,297<br>23,855,557<br>162,698,400<br>66,751,558<br>5,890<br>228,200,129<br>13,748,293<br>208,473,609<br>197,160,068<br>32,158<br>or & CEO 41,303<br>PLC. 789,337<br>39,696,450 | 2,489,284 4,971,224,904 17,400,961,256 3,799,665,381 3,799,665,381 8,540,282,498 876,404,746 1,561,831,995 53,327,611 2,235,527,713 2,042,103,085 2,578,280,912 363,901,062 15,808,833 12,879,776 11,830,888 5,890 150,200,129 11,469,120 316,647,071 12,162,431 32,158 30,990 887,344 68,373,091                                                                         |

Pyed Abul Hashem FCA, FCMA
Deputy Managing Director & CFO
Head Office
The Deputy Rank Limited

Consolidated other liabilities

Premier Bank Limited (Note - 14) Premier Bank Securities Ltd.

Less: Intercompany adjustment

15.1 Accumulated provision against loans and advances On classified loans

Opening balance

Less: Fully provided debts written off during the year

Add: Recovery of amounts previously written off Less: Release for final settlement Transfer to provision to suspense accounts Add: Specific provision made during the year Closing balance

On unclassified loans

Opening balance Less : Release for the year Add: Provision made during the year

Closing balance

Special General Provison-COVID-19

Opening Balance

Add: Provision made during the year Less: Adjustment during the year Closing balance

Total closing balance

15.2 **Provision for gratuity** 

Opening balance

Add: Provision made during the year Less: Adjustment during the year Closing balance

Provision for off-balance sheet items 15.3

Opening balance

Add: Provision made during the year Less: Adjustment during the year

Closing balance

Provision for start-up fund 15.4

15.5

Provision for protested bills (Note - 15.5.1) Provision for suspense account (Note - 15.5.2) Provision for investment on shares (Note - 15.5.3)

15.5.1 Provision for protested bills

Opening balance Add: Provision made during the year Closing balance

15.5.2 Provision for suspense account

Opening balance Transfer from provision from classified loans Add: Provision made during the year Closing balance

2 4 NOV 2022

2 4 NOV 2022

Nasimul Baten Managing Director & CEO

DBH Finance PLC.

50,433,370 16,888,341 33,545,029 50,433,370 50,433,370 1,429,939,619 825,600,356

210,000,000 900,000,000 604,339,263 2,539,939,619 1,429,939,619

2 4 NOV 2022

CHARTERED ACCOUNTANTS

ASAN

Sayed Abul Hashem FCA Deputy Managing Director & CFO Managing Deector & CE Head Office, Banani Bhake-1213

Head Office

Company Secretary The Premier Bank Limited Head Office, Dhaka

Opening balance

Add: Provision made during the year

Closing balance

Other provisions

Provision for good borrowers (Note - 15.5.4)

53,327,611 53,327,611

53,327,611 53,327,611

**Amount in Taka** 

Dec 2021

18,851,987,343

19,470,249,662

4,521,727,283

788,871,008

4,924,470

77,518,024

(300,000,000)

3,360,262,721

2,956,033,525

,259,149,841

253,986,252

780,385,257

964,836,411

8,540,282,498

612,917.626

263,487,120

876,404,746

1,101,831,995

1,561,831,995

460,000,000

50,433,370

2,235,527,713

69,535,098

4,215,183,366

19,470,249,662

618,262,319

June 2022

21,590,950,757

22,308,051,798

3,360,262,721

3,838,320

(210,000,000)

3,154,101,041

4,215,183,366

4,215,183,366

964,836,411

964,836,411

8,334,120,818

876,404,746

876,404,746

1,561,831,995

1,561,831,995

22,308,051,798

717,101,041

50,433,370 2,539,939,619 888,721,887 5,000,000

1,429,939,619 750,154,724 5,000,000-3,484,094,876

Z 4 NOV 2022

|          |                                                                  | Amount i       | n Taka                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
|----------|------------------------------------------------------------------|----------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 15.5.3   | Provision for investment in shares                               | June 2022      | Dec 2021                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
|          | Opening balance                                                  | 750 454 704 7  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
|          | Less: Adjustment during the year                                 | 750,154,724    | <b>837,713,153</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
|          | Closing balance                                                  | (138,567,163)  | 87,558,429                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| 15.5.4   | Provision for good borrowers                                     | 888,721,887    | 750,154,724                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| -5.5.7   | Opening balance                                                  |                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
|          | Add: Provision made during the year                              | 5,000,000      | 5,000,000                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
|          | Closing balance                                                  | F 000 000      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| 15 5 (2) | Consolidated other provisions                                    | 5,000,000      | 5,000,000                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| 20.5 (a) | Premier Bank Limited (Note - 15.5)                               |                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
|          | Premier Bank Securities Ltd.                                     | 3,484,094,876  | 2,235,527,713                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
|          | ricinici bank securities Etd.                                    | 52,768,701     | 52,768,701                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| 15.6     | Provision for corporate taxation                                 | 3,536,863,577  | 2,288,296,414                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
|          | Opening balance                                                  | 2 242 422 222  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
|          | Add: Provision made during the period                            | 2,042,103,085  | 2,643,978,112                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
|          | Less: Adjustment during the year                                 | 939,456,959    | 1,805,100,000                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
|          | Closing balance                                                  |                | 2,406,975,027                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
|          |                                                                  | 2,981,560,044  | 2,042,103,085                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| 15.6 (a) | Consolidated Provision for taxation                              |                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
|          | Premier Bank Limited (Note - 14.6)                               | 2,981,560,044  | 2,042,103,085                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
|          | Premier Bank Securities Limited                                  | 146,840,169    | 133,098,347                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| F 6 />   | 10                                                               | 3,128,400,213  | 2,175,201,432                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| 5.6 (aa) | Consolidated Provision for taxation                              |                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
|          | Premier Bank Limited                                             | 939,456,959    | 1,805,100,200                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
|          | Premier Bank Securities Limited                                  | 13,741,822     | 43,552,549                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
|          |                                                                  | 953,198,781    | 1,848,652,549                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| 15.7     | Interest suspense account                                        |                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
|          | Opening balance                                                  | 2,578,280,912  | 2,209,946,189                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
|          | Add: Transfer during the year                                    | 218,897,706    | 941,905,070                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
|          | Less: Adjusted during the year                                   | 210,097,700    | 573,570,347                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
|          | Closing balance                                                  | 2,797,178,618  | 2,578,280,912                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| 16       | Share Capital                                                    |                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
|          |                                                                  | 11,473,777,990 | 10,430,707,270                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| 10.1     | Authorised Capital                                               |                | La serie de la companya del companya del companya de la companya d |
|          | 1500,000,000 ordinary shares of Taka 10 each                     | 15,000,000,000 | 15,000,000,000                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| 16.2     | Issued, subscribed and paid-up capital                           |                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
|          | Issued for cash                                                  |                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
|          | Directors & Sponsors: 48,650,355 ordinary shares of Taka 10 each | 486,503,550    | 486,503,550                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
|          |                                                                  | 486,503,550    | 486,503,250                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
|          | Issued for other than cash as bonus shares                       |                | .00,000,000                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
|          | Directors & Sponsors: 430,427,099 bonus shares of Taka 10 each   | 4,304,270,990  | 3,939,496,110                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
|          | No. of the                                                       | 4,304,270,990  | 3,939,496,110                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
|          | No.of shares owned by other than Directors & Sponsors            |                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
|          | (General shareholders)                                           |                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
|          | 668,300,345 ordinary shares of Taka 10 each                      | 6,683,003,450  | 6,004,707,610                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
|          |                                                                  | 11,473,777,990 | 10,430,707,270                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| 16.2a    | Initial public offer (IPO)                                       |                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |

Out of the total issued, subscribed and fully paid up capital of the Bank 8,449,950 ordinary shares of Taka 100 each amounting to Taka 844,995,000 was raised through public offering of shares in 2007.

# 16.3 Percentage of shareholding

|                                    | 30.0             | 6.2022                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | 31.12         | .2021                 |
|------------------------------------|------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------|-----------------------|
| Particulars                        | No. of shares    | % of share holding                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | No. of shares | % of share holding    |
| (i) Sponsors & Directors           | 5                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |               | 70 or other circumity |
| Local (individual)                 | 370,320,490      | 32.28                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | 336,654,996   | 32.28                 |
| Govt. of Bangladesh                |                  | -                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | 550,051,550   | 32.20                 |
| Foreign (individual)               | 30,931,937       | 2.70                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | 28,119,943    | 2.70                  |
| Independent Directo                |                  | -                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | ,,-           | 20,0                  |
| (ii) Associated compani            | es -             | 50 Table 10 |               |                       |
| (iii) Govt.of Bangladesh           |                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |               |                       |
| (iv) Corporate hodies              |                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |               |                       |
| 2 L NOV 2022 Local                 | 269,645,870      | 23.50                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | 186,453,906   | 17.88                 |
| Foreign                            | 16,764,398       | 1.46                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | 20,334,639    | 1.95                  |
| (V) General investors              | 3600.0780.       | -                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | 20,000,000    | 1.93                  |
| Local (individual)                 | 458,428,101      | 39.95                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | 470,241,977   | 45.08                 |
| Nasimul Baten Non-resident Banglar | deshi: 1,287,003 | 0.11                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | 1,265,266     |                       |
| hirector & Toreign mulvidual       | -                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | - /           | 2 P. NOV 2022         |
| DBH Finance PL(VI) Others          |                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | - //          | X                     |
| DBH Finance                        | 1,147,377,799    | 100                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | 1,043,070,727 | 100                   |

Mohammad Akeam Hossain, FCS Company Secretary The Premier Bank Limited Head Office, Dhaka Sayed Abul Hashem FCA, FSMA Deauty Managing Director & CFO

M. REAZU KARIM, FCMA Managing Director & CEO The Premier Bank Ltd. Head Office, Banani Dhaka: 1213

|    |                                               |                         | Amount in Taka     |                 |  |
|----|-----------------------------------------------|-------------------------|--------------------|-----------------|--|
| N  | lamas of the disease (assessed as a land      |                         | June 2022          | Dec 2021        |  |
| T. | lames of the directors/sponsor shareholders a | and their shareholdings | as on 30 June 2022 |                 |  |
| -1 | Name of the Director/Shareholder              | Status                  | Shareholding (Num  | nber of shares) |  |
|    | Status                                        | 30.06.2022              | 31.12.2021         |                 |  |
|    | r. H. B. M. Iqbal                             | Chairman                | 44,161,709         | 40,147,009      |  |
|    | Ir. Moin Iqbal                                | Vice Chairman           | 22,948,733         | 20,862,485      |  |
|    | r. Mohammad Imran Iqbal                       | Director                | 22,948,638         | 20,862,399      |  |
|    | Ir. B. H. Haroon, MP                          | Director                | 22,953,917         | 20,867,198      |  |
|    | r. Abdus Salam Murshedy, MP                   | Director                | 48,316,547         | 43,924,134      |  |
|    | r. Shafiqur Rahman                            | Director                | 22,957,684         | 20,870,622      |  |
| M  | r. Nahvan Harpon                              | Discontinu              |                    | 20,070,022      |  |

23,578,459

57,368,798

57,349,745

30,931,937

39,755,171

7,981,089

401,252,427

746,125,372

21,434,963

52,153,453

52,136,132

28,119,943

36,141,065

364,774,939

10,430,707,270

7,461,553,588

22,137,056,526

20,939,962,932

22,939,962,932

1,197,093,594

2,000,000,000

6,741,851,772

5,200,000,000

11,941,851,772

11,941,851,772

34,881,814,704

249,602,835,273

300,000,000 ,944,795,568

678,295,788

7,255,536

Sub-total No.of shares owned by other than Directors & Sponsors (General shareholders)

Total 16.5 Classification of shareholders by holding as on 30 June 2022

1,147,377,799 1,043,070,727

| Shareholding Range  | No. of<br>Shareholders | No. of Shares | Percentage of share holding |
|---------------------|------------------------|---------------|-----------------------------|
| 01 - 500            | 11,577                 | 2,099,507     | 0.18%                       |
| 501 - 5000          | 21,389                 | 44,306,001    | 3.86%                       |
| 5,001 - 10,000      | 2,945                  | 20,847,889    | 1.82%                       |
| 10,001 - 20,000     | 1,826                  | 25,401,013    | 2.21%                       |
| 20,001 - 30,000     | 619                    | 15,179,879    | 1.32%                       |
| 30,001 - 40,000     | 323                    | 11,213,221    | 0.98%                       |
| 40,001 - 50,000     | 157                    | 7,089,523     | 0.62%                       |
| 50,001 - 100,000    | 383                    | 26,374,621    | 2.30%                       |
| 100,001 - 1,000,000 | 343                    | 86,500,266    | 7.54%                       |
| Over 1,000,000      | 95                     | 908,365,879   | 79.17%                      |
| Total               | 39,657                 | 1,147,377,799 | 100.00%                     |

Capital to risk weighted assets ratio (CRAR)

In terms of section 13(2) of Bank Companies Act 1991 and Bangladesh Bank BRPD circulars no. 18 dated 21 December 2014, Minimum Capital Requirement (MCR) of the Bank as on 31 December 2021 was Taka 2,496.03 crore on solo basis and Taka 2,506.26 Crore on Consolidated basis against available capital of Taka 3,488.18 crore on solo basis and Taka 3,499.45 crore on consolidated basis thereby showing Surplus holding of Capital. Details are shown below:

Director

Director

Director

Director

Independent Director

Independent Director

Sponsor Shareholder

Sponsor Shareholder

# 16.6.1 Tier I Capital (Solo Basis)

SL. NO.

1

2

3 4

5

7

8

9

10

11

12

13

Mr. Nahyan Haroon

Mr. Jamal G. Ahmed

Mr. Yeh Cheng Min

Dr. Arifur Rahman

Mr. Nurul Amin

Mr. Naba Gopal Banik

Mrs. Shaila Shelley Khan

Mr. Kaiser Ahmed Chowdhury

Common Equity Tier I Capital

Paid-up capital Statutory reserve General Provision Retained earnings Sub-total

Less: Regulatory adjustment (As per Basel III Guideline) **Total Common Equity Tier I Capital** 

Additional Tier I Capital

Total Tier I Capital (Solo Basis)

16.6.2 Tier II Capital (Solo Basis)

General provision Subordinated debt (As per Basel III Guideline)

Revaluation Reserve for Securities and Fixed Assets (As per Basel III Guideline)

Less: Regulatory adjustment (As per Basel III Guideline) Total Admissible Tier II Capital

Total Regulatory Capital (Tier I & Tier II Capital) on Solo Basis (A) Total risk-weighted assets (RWA) on Solo Basis

(B) Minimum capital requirement (MCR) (D) Minimum Required Capital plus Capital Conservation Buffer (B+C) (C) Capital Conservation Buffer Requirement

Managing Director (E) Actual capital maintained DBH Finance P(G) Surplus/(Deficit) (E-D)

NOV 2022

| 1 | Capital to risk weighted as | sets ratio (CF | RAR) on | Solo Basis |
|---|-----------------------------|----------------|---------|------------|
| m | Capital to risk weighted as |                | 24 NO   | V 2022     |

Hossain, FCS Company Secretary The Premier Bank Limited Head Office, Dhaka

CHARTERED Sayed Abul Hashem FCA, POMA NIANTS Deputy Managing Director & CODA

NSAN

12.91%

270,340,157,963 27,034,015,796 6,758,503,949

11,473,777,990

8,016,591,890

2,686,941,571

1,123,648,496

,353,662,955

2,000,000,000

6,741,851,772

4,800,000,000

11,541,851,772

11,541,851,772

34,895,514,727

22,477,311,451

23,353,662,955

300,000,000

24,960,283,527 6,240,070,882 33,792,519,745 31,200,354,409

34,895,514,727 34,881,814,704 1,102,994,982 3,681,460,295

Head Office

| 10 |                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                                                                                                                                                                                                          |                                                         | Amount i                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | n Taka                                                                                                                          |
|----|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------|
|    | 6.6.1(a) Tier I Capital (Consolidate                                                                                                                                                                                                                                                                                                                                                                                                                    | d Davies                                                                                                                                                                                                 |                                                         | June 2022                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | Dec 2021                                                                                                                        |
|    | Common Equity Tier I Cap                                                                                                                                                                                                                                                                                                                                                                                                                                | u basis)<br>ital                                                                                                                                                                                         |                                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                                                                                                                 |
|    | Paid-up capital                                                                                                                                                                                                                                                                                                                                                                                                                                         |                                                                                                                                                                                                          | Г                                                       | 11 472 777 000                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | 10 100 100                                                                                                                      |
|    | Statutory reserve                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                                                                                                                                                                          |                                                         | 11,473,777,990<br>8,016,591,890                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | 10,430,707,2                                                                                                                    |
|    | General reserve                                                                                                                                                                                                                                                                                                                                                                                                                                         |                                                                                                                                                                                                          |                                                         | 300,000,000                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | 7,461,553,5                                                                                                                     |
|    | Retained earnings                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                                                                                                                                                                          |                                                         | 2,823,750,454                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | 300,000,0                                                                                                                       |
|    | Minority interest                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                                                                                                                                                                          |                                                         | 25,218                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | 4,057,490,3                                                                                                                     |
|    | Sub-total                                                                                                                                                                                                                                                                                                                                                                                                                                               |                                                                                                                                                                                                          |                                                         | 22,614,145,552                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | 25,0<br>22,249,776,18                                                                                                           |
| *  | Less: Regulatory adjustme                                                                                                                                                                                                                                                                                                                                                                                                                               | nt (As per Basel III Gui                                                                                                                                                                                 | deline)                                                 | 1,123,648,496                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | 1,197,093,5                                                                                                                     |
|    | <b>Total Common Equity Tier</b>                                                                                                                                                                                                                                                                                                                                                                                                                         | I Capital                                                                                                                                                                                                |                                                         | 21,490,497,056                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | 21,052,682,59                                                                                                                   |
|    | Additional Tier I Capital                                                                                                                                                                                                                                                                                                                                                                                                                               |                                                                                                                                                                                                          |                                                         | 2,000,000,000                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                                                                                                                                 |
|    | Total Tier I Capital (Consol                                                                                                                                                                                                                                                                                                                                                                                                                            | idated Basis)                                                                                                                                                                                            | =                                                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | 2,000,000,0                                                                                                                     |
|    |                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                                                                                                                                                                                                          |                                                         | 23,490,497,056                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | 23,052,682,59                                                                                                                   |
| 16 | 5.6.2(a) Tier II Capital (Consolidate                                                                                                                                                                                                                                                                                                                                                                                                                   | d Basis)                                                                                                                                                                                                 |                                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                                                                                                                 |
|    | General provision                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                                                                                                                                                                          |                                                         | 6,741,851,772                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | 6,741,851,7                                                                                                                     |
|    | Subordinated debt (As per Base                                                                                                                                                                                                                                                                                                                                                                                                                          | el III Guideline)                                                                                                                                                                                        |                                                         | 4,800,000,000                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | 5,200,000,0                                                                                                                     |
|    | Revaluation Reserve for Securit Sub-total                                                                                                                                                                                                                                                                                                                                                                                                               | ties and Fixed Assets (As pe                                                                                                                                                                             | er Basel III Guideline)                                 | ,,,,                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | 3,200,000,0                                                                                                                     |
|    | our cottai                                                                                                                                                                                                                                                                                                                                                                                                                                              |                                                                                                                                                                                                          |                                                         | 11,541,851,772                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | 11,941,851,77                                                                                                                   |
|    | Less: Regulatory adjustmer<br>Total Admissible Tier II Cap                                                                                                                                                                                                                                                                                                                                                                                              | it (As per Basel III Guid                                                                                                                                                                                | deline)                                                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                                                                                                                 |
|    | Total Regulatory Capital (Ties                                                                                                                                                                                                                                                                                                                                                                                                                          | ntai                                                                                                                                                                                                     |                                                         | 11,541,851,772                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | 11,941,851,77                                                                                                                   |
|    | Total Regulatory Capital (Tier                                                                                                                                                                                                                                                                                                                                                                                                                          | 1 & Her II Capital) on Co                                                                                                                                                                                | nsolidated Basis                                        | 35,032,348,828                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | 34,994,534,36                                                                                                                   |
|    | (A) Total risk-weighted assets/s                                                                                                                                                                                                                                                                                                                                                                                                                        | 314/41 C                                                                                                                                                                                                 |                                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,                                                                                         |
|    | <ul><li>(A) Total risk-weighted assets(F</li><li>(B) Minimum capital requirement</li></ul>                                                                                                                                                                                                                                                                                                                                                              | (WA) on Consolidated Bas                                                                                                                                                                                 | is                                                      | 271,527,852,178                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | 250,641,151,34                                                                                                                  |
|    | (C ) Capital Conservation Buffer                                                                                                                                                                                                                                                                                                                                                                                                                        | Paguirament                                                                                                                                                                                              |                                                         | 27,152,785,218                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | 25,064,115,13                                                                                                                   |
|    | (D ) Minimum Required Capital                                                                                                                                                                                                                                                                                                                                                                                                                           | DIUS Capital Conservation                                                                                                                                                                                | Duffer (D. C)                                           | 6,788,196,304                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | 6,266,028,78                                                                                                                    |
|    | ,                                                                                                                                                                                                                                                                                                                                                                                                                                                       | plus capital collservation                                                                                                                                                                               | buller (B+C)                                            | 33,940,981,522                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | 31,330,143,91                                                                                                                   |
|    | (F) Actual capital maintaine                                                                                                                                                                                                                                                                                                                                                                                                                            | d                                                                                                                                                                                                        |                                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                                                                                                                 |
|    | (G ) Surplus/(Deficit) (C-D)                                                                                                                                                                                                                                                                                                                                                                                                                            |                                                                                                                                                                                                          | -                                                       | 35,032,348,828                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | 34,994,534,36                                                                                                                   |
|    |                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                                                                                                                                                                                                          | -                                                       | 1,091,367,306                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | 3,664,390,44                                                                                                                    |
|    | Capital to risk weighted ass                                                                                                                                                                                                                                                                                                                                                                                                                            | ets ratio (CRAR) on Cor                                                                                                                                                                                  | nsolidated Basis                                        | 12.90%                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | 12.000                                                                                                                          |
|    | 16.7 Capital requirement                                                                                                                                                                                                                                                                                                                                                                                                                                |                                                                                                                                                                                                          |                                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | 13.96%                                                                                                                          |
|    | , and a quantum content                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                                                                                                                                                                                          |                                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                                                                                                                 |
|    |                                                                                                                                                                                                                                                                                                                                                                                                                                                         | June 2022 Unde                                                                                                                                                                                           |                                                         | Dec 2021 Unde                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | r Basel-III                                                                                                                     |
|    | Minimum Tier I capital Ratio                                                                                                                                                                                                                                                                                                                                                                                                                            | Required                                                                                                                                                                                                 | Maintained                                              | Required                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | Maintained                                                                                                                      |
|    | Minimum Total Capital Ratio                                                                                                                                                                                                                                                                                                                                                                                                                             | 8.50%<br>10.00%                                                                                                                                                                                          | 8.64%                                                   | 8.50%                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | 9.19%                                                                                                                           |
|    | Minimum Total Capital plus                                                                                                                                                                                                                                                                                                                                                                                                                              | 10.00%                                                                                                                                                                                                   | 12.91%                                                  | 10.00%                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | 13.97%                                                                                                                          |
|    | Capital Conservation Buffer                                                                                                                                                                                                                                                                                                                                                                                                                             | 12.50%                                                                                                                                                                                                   | 12.91%                                                  | 12.50%                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | 12.070/                                                                                                                         |
|    |                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                                                                                                                                                                                                          | 1910                                                    | 12.50%                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | 13.97%                                                                                                                          |
| 16 | .7(a) Consolidated Capital require                                                                                                                                                                                                                                                                                                                                                                                                                      | ment                                                                                                                                                                                                     |                                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | 1.                                                                                                                              |
|    |                                                                                                                                                                                                                                                                                                                                                                                                                                                         | June 2022 Unde                                                                                                                                                                                           | er Basel-III                                            | Dec 2021 Under                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | Racel-TTT                                                                                                                       |
|    |                                                                                                                                                                                                                                                                                                                                                                                                                                                         | Required                                                                                                                                                                                                 | Maintained                                              | n i i i i i i i i i i i i i i i i i i i                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | Dagel-III                                                                                                                       |
|    | Minimum Tier I control nous                                                                                                                                                                                                                                                                                                                                                                                                                             |                                                                                                                                                                                                          | - raminamired                                           | Required                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                                                                                                                                 |
|    | Minimum Tier I capital Ratio                                                                                                                                                                                                                                                                                                                                                                                                                            | 8.50%                                                                                                                                                                                                    | 8.65%                                                   | Required<br>8.50%                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | Maintained                                                                                                                      |
|    | Minimum Total Capital Ratio                                                                                                                                                                                                                                                                                                                                                                                                                             | 8.50%<br>10.00%                                                                                                                                                                                          |                                                         | 8.50%                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | Maintained<br>9.20%                                                                                                             |
|    | Minimum Total Capital Ratio Minimum Total Capital plus                                                                                                                                                                                                                                                                                                                                                                                                  | 10.00%                                                                                                                                                                                                   | 8.65%<br>12.90%                                         | 8.50%<br>10.00%                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | Maintained                                                                                                                      |
|    | Minimum Total Capital Ratio                                                                                                                                                                                                                                                                                                                                                                                                                             |                                                                                                                                                                                                          | 8.65%                                                   | 8.50%                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | Maintained<br>9.20%                                                                                                             |
|    | Minimum Total Capital Ratio<br>Minimum Total Capital plus<br>Capital Conservation Buffer                                                                                                                                                                                                                                                                                                                                                                | 10.00%                                                                                                                                                                                                   | 8.65%<br>12.90%                                         | 8.50%<br>10.00%                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | Maintained<br>9.20%<br>13.96%                                                                                                   |
|    | Minimum Total Capital Ratio Minimum Total Capital plus Capital Conservation Buffer  Statutory reserve                                                                                                                                                                                                                                                                                                                                                   | 10.00%                                                                                                                                                                                                   | 8.65%<br>12.90%<br>12.90%                               | 8.50%<br>10.00%<br>12.50%                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | Maintained<br>9.20%<br>13.96%<br>13.96%                                                                                         |
|    | Minimum Total Capital Ratio Minimum Total Capital plus Capital Conservation Buffer  Statutory reserve                                                                                                                                                                                                                                                                                                                                                   | 10.00%                                                                                                                                                                                                   | 8.65%<br>12.90%<br>12.90%                               | 8.50%<br>10.00%<br>12.50%                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | Maintained<br>9.20%<br>13.96%<br>13.96%                                                                                         |
|    | Minimum Total Capital Ratio Minimum Total Capital plus Capital Conservation Buffer  17 Statutory reserve An amount equivalent to 20% of Opening Balance                                                                                                                                                                                                                                                                                                 | 10.00%<br>12.50%<br>the profit before tax has b                                                                                                                                                          | 8.65%<br>12.90%<br>12.90%                               | 8.50%<br>10.00%<br>12.50%                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | Maintained<br>9.20%<br>13.96%<br>13.96%                                                                                         |
|    | Minimum Total Capital Ratio Minimum Total Capital plus Capital Conservation Buffer  17 Statutory reserve An amount equivalent to 20% of Opening Balance Add: Addition during the year (2)                                                                                                                                                                                                                                                               | 10.00%<br>12.50%<br>the profit before tax has b                                                                                                                                                          | 8.65%<br>12.90%<br>12.90%                               | 8.50%<br>10.00%<br>12.50%<br>stutory reserve fund as und<br>7,461,553,588                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | Maintained<br>9.20%<br>13.96%<br>13.96%<br>ler:<br>6,372,883,331                                                                |
|    | Minimum Total Capital Ratio Minimum Total Capital plus Capital Conservation Buffer  17 Statutory reserve An amount equivalent to 20% of Opening Balance                                                                                                                                                                                                                                                                                                 | 10.00%<br>12.50%<br>the profit before tax has b                                                                                                                                                          | 8.65%<br>12.90%<br>12.90%                               | 8.50%<br>10.00%<br>12.50%<br>stutory reserve fund as und<br>7,461,553,588<br>555,038,302                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | Maintained<br>9.20%<br>13.96%<br>13.96%<br>ler:<br>6,372,883,331<br>1,088,670,257                                               |
|    | Minimum Total Capital Ratio Minimum Total Capital plus Capital Conservation Buffer  17 Statutory reserve An amount equivalent to 20% of Opening Balance Add: Addition during the year (2 Closing balance                                                                                                                                                                                                                                                | 10.00%<br>12.50%<br>the profit before tax has b                                                                                                                                                          | 8.65%<br>12.90%<br>12.90%                               | 8.50%<br>10.00%<br>12.50%<br>stutory reserve fund as und<br>7,461,553,588                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | Maintained<br>9.20%<br>13.96%<br>13.96%<br>ler:<br>6,372,883,331<br>1,088,670,257                                               |
|    | Minimum Total Capital Ratio Minimum Total Capital plus Capital Conservation Buffer  17 Statutory reserve An amount equivalent to 20% of Opening Balance Add: Addition during the year (2 Closing balance  18 Other reserve                                                                                                                                                                                                                              | 10.00% 12.50% the profit before tax has b                                                                                                                                                                | 8.65%<br>12.90%<br>12.90%                               | 8.50%<br>10.00%<br>12.50%<br>stutory reserve fund as und<br>7,461,553,588<br>555,038,302                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | Maintained<br>9.20%<br>13.96%<br>13.96%<br>ler:<br>6,372,883,331<br>1,088,670,257                                               |
|    | Minimum Total Capital Ratio Minimum Total Capital plus Capital Conservation Buffer  1.7 Statutory reserve An amount equivalent to 20% of Opening Balance Add: Addition during the year (2 Closing balance  1.8 Other reserve Revaluation on HFT securities Tree                                                                                                                                                                                         | 10.00% 12.50% the profit before tax has be 0% of profit before tax)                                                                                                                                      | 8.65%<br>12.90%<br>12.90%                               | 8.50%<br>10.00%<br>12.50%<br>stutory reserve fund as und<br>7,461,553,588<br>555,038,302<br>8,016,591,890                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | Maintained 9.20% 13.96% 13.96% ler: 6,372,883,331 1,088,670,257 7,461,553,588                                                   |
|    | Minimum Total Capital Ratio Minimum Total Capital plus Capital Conservation Buffer  1.7 Statutory reserve An amount equivalent to 20% of Opening Balance Add: Addition during the year (2 Closing balance  1.8 Other reserve Revaluation on HFT securities Tre Revaluation on HFT securities Tre                                                                                                                                                        | 10.00%  12.50%  the profit before tax has be 0% of profit before tax)  easury bond (Note - 18.1)  easury bill (Note - 18.2)                                                                              | 8.65%<br>12.90%<br>12.90%                               | 8.50%<br>10.00%<br>12.50%<br>stutory reserve fund as und<br>7,461,553,588<br>555,038,302                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | Maintained<br>9.20%<br>13.96%<br>13.96%<br>ler:<br>6,372,883,331<br>1,088,670,257                                               |
|    | Minimum Total Capital Ratio Minimum Total Capital plus Capital Conservation Buffer  1.7 Statutory reserve An amount equivalent to 20% of Opening Balance Add: Addition during the year (2 Closing balance  1.8 Other reserve Revaluation on HFT securities Tre Revaluation on HFT securities Tre Amortization Reserve on HTM Tre                                                                                                                        | 10.00%  12.50%  the profit before tax has be 0% of profit before tax)  easury bond (Note - 18.1) easury bill (Note - 18.2) easury Bond (Note - 18.3)                                                     | 8.65%<br>12.90%<br>12.90%                               | 8.50%<br>10.00%<br>12.50%<br>12.50%<br>stutory reserve fund as und<br>7,461,553,588<br>555,038,302<br>8,016,591,890                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | Maintained 9.20% 13.96% 13.96% ler: 6,372,883,331 1,088,670,257 7,461,553,588                                                   |
|    | Minimum Total Capital Ratio Minimum Total Capital plus Capital Conservation Buffer  1.7 Statutory reserve An amount equivalent to 20% of Opening Balance Add: Addition during the year (2 Closing balance  1.8 Other reserve Revaluation on HFT securities Tre Revaluation on HFT securities Tre Amortization Reserve on HTM Tre Amortization Reserve on HTM Tre                                                                                        | 10.00%  12.50%  the profit before tax has be 0% of profit before tax)  easury bond (Note - 18.1) easury bill (Note - 18.2) easury Bond (Note - 18.3) easury Bill (Note - 18.4)                           | 8.65%<br>12.90%<br>12.90%                               | 8.50%<br>10.00%<br>12.50%<br>stutory reserve fund as und<br>7,461,553,588<br>555,038,302<br>8,016,591,890                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | Maintained 9.20% 13.96% 13.96% ler: 6,372,883,331 1,088,670,257 7,461,553,588                                                   |
|    | Minimum Total Capital Ratio Minimum Total Capital plus Capital Conservation Buffer  1.7 Statutory reserve An amount equivalent to 20% of Opening Balance Add: Addition during the year (2 Closing balance  1.8 Other reserve Revaluation on HFT securities Tre Revaluation on HFT securities Tre Amortization Reserve on HTM Tre                                                                                                                        | 10.00%  12.50%  the profit before tax has be 0% of profit before tax)  easury bond (Note - 18.1) easury bill (Note - 18.2) easury Bond (Note - 18.3) easury Bill (Note - 18.4) 18.5)                     | 8.65% 12.90% 12.90% een transferred to the sta          | 8.50%<br>10.00%<br>12.50%<br>12.50%<br>stutory reserve fund as und<br>7,461,553,588<br>555,038,302<br>8,016,591,890                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | Maintained 9.20% 13.96% 13.96%  ler: 6,372,883,331 1,088,670,257 7,461,553,588  9,706,000 5,351,316                             |
|    | Minimum Total Capital Ratio Minimum Total Capital plus Capital Conservation Buffer  1.7 Statutory reserve An amount equivalent to 20% of Opening Balance Add: Addition during the year (2 Closing balance  1.8 Other reserve Revaluation on HFT securities Tre Revaluation on HFT securities Tre Amortization Reserve on HTM Tre Amortization Reserve on HTM Tre                                                                                        | 10.00%  12.50%  the profit before tax has be 0% of profit before tax)  easury bond (Note - 18.1) easury bill (Note - 18.2) easury Bond (Note - 18.3) easury Bill (Note - 18.4) 18.5)                     | 8.65%<br>12.90%<br>12.90%                               | 8.50%<br>10.00%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50% | Maintained 9.20% 13.96% 13.96%  ler: 6,372,883,331 1,088,670,257 7,461,553,588  9,706,000 5,351,316 41,922,889                  |
| 1  | Minimum Total Capital Ratio Minimum Total Capital plus Capital Conservation Buffer  1.7 Statutory reserve An amount equivalent to 20% of Opening Balance Add: Addition during the year (2 Closing balance  1.8 Other reserve Revaluation on HFT securities Tre Revaluation on HFT securities Tre Amortization Reserve on HTM Tre Amortization Reserve on HTM Tre Fixed Assets Revaluation (Note -                                                       | 10.00%  12.50%  the profit before tax has be 0% of profit before tax)  easury bond (Note - 18.1) easury bill (Note - 18.2) easury Bill (Note - 18.4) 18.5)                                               | 8.65% 12.90% 12.90% een transferred to the sta          | 8.50%<br>10.00%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>3,041,553,588<br>555,038,302<br>8,016,591,890<br>41,053,500<br>41,053,500<br>3,041,342                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | Maintained 9.20% 13.96% 13.96%  ler: 6,372,883,331 1,088,670,257 7,461,553,588  9,706,000 5,351,316                             |
| 1  | Minimum Total Capital Ratio Minimum Total Capital plus Capital Conservation Buffer  1.7 Statutory reserve An amount equivalent to 20% of Opening Balance Add: Addition during the year (2 Closing balance  1.8 Other reserve Revaluation on HFT securities Tre Revaluation on HFT securities Tre Amortization Reserve on HTM Tre Amortization Reserve on HTM Tre Fixed Assets Revaluation (Note - 1)                                                    | 10.00%  12.50%  the profit before tax has be 0% of profit before tax)  easury bond (Note - 18.1) easury bill (Note - 18.2) easury Bill (Note - 18.4) 18.5)                                               | 8.65% 12.90% 12.90% een transferred to the sta          | 8.50%<br>10.00%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50% | Maintained 9.20% 13.96% 13.96% 13.96%  ler: 6,372,883,331 1,088,670,257 7,461,553,588  9,706,000 5,351,316 41,922,889           |
| 18 | Minimum Total Capital Ratio Minimum Total Capital plus Capital Conservation Buffer  1.7 Statutory reserve An amount equivalent to 20% of Opening Balance Add: Addition during the year (2 Closing balance  1.8 Other reserve Revaluation on HFT securities Tre Revaluation on HFT securities Tre Amortization Reserve on HTM Tre Amortization Reserve on HTM Tre Fixed Assets Revaluation (Note - 1)  3.1 Revaluation on HFT securities Opening balance | 10.00% 12.50%  the profit before tax has be 0% of profit before tax)  easury bond (Note - 18.1) easury bill (Note - 18.2) easury Bond (Note - 18.3) easury Bill (Note - 18.4) 18.5)  Treasury bond       | 8.65%<br>12.90%<br>12.90%<br>een transferred to the sta | 8.50%<br>10.00%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50% | Maintained 9.20% 13.96% 13.96% 13.96% ler: 6,372,883,331 1,088,670,257 7,461,553,588  9,706,000 5,351,316 41,922,889 56,980,205 |
| 1  | Minimum Total Capital Ratio Minimum Total Capital plus Capital Conservation Buffer  1.7 Statutory reserve An amount equivalent to 20% of Opening Balance Add: Addition during the year (2 Closing balance  1.8 Other reserve Revaluation on HFT securities Tre Revaluation on HFT securities Tre Amortization Reserve on HTM Tre Amortization Reserve on HTM Tre Fixed Assets Revaluation (Note - 1)  3.1 Revaluation on HFT securities Opening balance | 10.00%  12.50%  the profit before tax has be 0% of profit before tax)  easury bond (Note - 18.1) easury bill (Note - 18.2) easury Bond (Note - 18.3) easury Bill (Note - 18.4) 18.5)  Treasury bond  Nas | 8.65% 12.90% 12.90% een transferred to the sta          | 8.50%<br>10.00%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50%<br>12.50% | Maintained 9.20% 13.96% 13.96% 13.96% ler: 6,372,883,331 1,088,670,257 7,461,553,588 9,706,000 5,351,316 41,922,889 56,980,205  |

Mohami Company Secretary
The Premier Bank Limited
Head Office, Dhaka

SAN CHARTERED ACCOUNTANTS nul Hashem FCA, FCMA ny Managing Director & CFO Head Office

Managing Director & CEO DBH Finance PLC

9,706,000 NOV 2022 M. REAZUL KARIM, FCN Managing Director & CEC The Premier Bank Lts Head Office, Banani Bhake-1219

41,053,500

|       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | Amount i                       | n Taka                                |
|-------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------|---------------------------------------|
| 18.2  | Develoption on UET countries Towns LIV                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | June 2022                      | Dec 2021                              |
| 10.2  | Revaluation on HFT securities Treasury bill Opening balance                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                                |                                       |
|       | Less : Adjustment during the year                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                                |                                       |
|       | Closing balance                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                |                                       |
| 18.3  | Association Brown as 1971 To the second seco |                                |                                       |
| 10.3  | Amortization Reserve on HTM Treasury Bond Opening balance                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | F 2F1 216                      | F 267 04F                             |
|       | Add: Addition during the year                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 5,351,316                      | 5,367,045                             |
|       | Less : Adjustment during the year                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | 2,309,974                      | 15,729                                |
|       | Closing balance                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | 3,041,342                      | 5,351,316                             |
| 18.4  | Amostination Resource on UTM Townson, P.III                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                                |                                       |
| 10.4  | Amortization Reserve on HTM Treasury Bill Opening balance                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | - 1                            |                                       |
|       | Add : Addition during the year                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                |                                       |
|       | <u>Less</u> : Adjustment during the year                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | -                              |                                       |
|       | Closing balance                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                |                                       |
| 18.5  | Fixed Assets Revaluation                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                |                                       |
| 20.0  | Opening balance                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | 41,922,889                     | 41 022 000                            |
|       | Add : Addition during the year                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | 41,922,009                     | 41,922,889                            |
|       | Closing balance                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | 41,922,889                     | 41,922,889                            |
|       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | 14/22/000                      | 42/322/003                            |
| 18(a) | Consolidated Other reserve                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                |                                       |
|       | Premier Bank Limited (Note - 17)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | 86,017,731                     | 56,980,205                            |
|       | Premier Money Transfer Company Ltd.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | 57,569,548                     | 57,569,548                            |
|       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | 143,587,279                    | 114,549,753                           |
| 19    | General Reserve                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                |                                       |
|       | Opening balance                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | 300,000,000                    | 300,000,000                           |
|       | Add: Transfer from Retained Earnings                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                |                                       |
|       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | 300,000,000                    | 300,000,000                           |
| 20    | Retained earnings                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                                |                                       |
|       | Opening balance                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | 3,944,795,668                  | 3,758,264,921                         |
|       | Add: Post-tax profit for the year                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | 1,743,993,334                  | 3,269,125,314                         |
|       | Less: Transfer to statutory reserve                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | 555,038,302                    | 1,088,670,257                         |
|       | Less: Transfer to Start-up fund                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | -                              | 53,327,611                            |
|       | Less: Coupon/dividend on perpetual bond Less: Issue of dividend                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | 99,900,000                     |                                       |
|       | Closing balance                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | 2,346,909,129<br>2,686,941,571 | 1,940,596,699<br><b>3,944,795,668</b> |
|       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | 2,000,941,371                  | 3,944,795,008                         |
| 20(a) |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                |                                       |
|       | Opening balance                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | 4,057,490,306                  | 3,859,218,383                         |
|       | Add: Post-tax profit for the year                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | 1,768,107,772                  | 3,280,866,584                         |
|       | Less: Transfer to statutory reserve Less: Transfer to Start-up fund                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | 555,038,302                    | 1,088,670,257                         |
|       | Less: Coupon/dividend on perpetual bond                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                                | 53,327,611                            |
|       | Less: Issue of dividend                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | 99,900,000                     |                                       |
|       | Less: Non controlling interest                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | 2,346,909,129                  | 1,940,596,699                         |
|       | Closing balance                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | 2,823,750,454                  | 4,057,490,306                         |
|       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | -////                          | 1,007,730,000                         |
| 20(b) | Non-controlling interest                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | and the state of the state of  |                                       |
|       | Opening balance Add: Addition during the year                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 25,025                         | 24,931                                |
|       | Closing balance                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | 193                            | 94                                    |
|       | e-coming balance                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | 25,218                         | 25,025                                |
| 21    | Contingent Liabilities                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                                |                                       |
| 21.1  | Letter of guarantee                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                                |                                       |
| -1.1  | Letter of guarantee  Money for which the Bank in contingently liable in respect of guarantees issued                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                |                                       |
|       | favoring:                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                                |                                       |
|       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                |                                       |
|       | Directors                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | 500,000                        | 500,000                               |
|       | Government                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | •                              |                                       |
|       | Banks and other financial institutions                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | -                              | *                                     |
|       | Others                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | 65,169,120,494                 | 61,313,413,077                        |
|       | 2 4 NOV 2022                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | 65,169,620,494                 | 61,313,913,077                        |
|       | 1000                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                |                                       |

2 4 NOV 2022

Company Secretary
The Premier Bank Limited
Head Office, Dhaka

Nasimul Baten Managing Director & CEO DBH Finance PLC.

56

24 NOV 2022

Sayed Abul Hashem FCA, FCMA Deputy Managing Director & CFO Head Office

2 4 NOV 2022

**Amount in Taka** 

The Premier Bank Limited

# 21.2 Other contingent liabilities

Litigation pending against the Bank Value of traveller's cheques

### 22 Other Commitments

Documentary credits and short term trade-related transactions
Forward assets purchase and forward deposits placement
Undrawn formal standby facilities, credit lines and commitments to lend
Below 3 months
Over 3 months but below 1 year
Over 1 year but below 5 years
Over 5 years
Spot and forward foreign exchange contracts
Other exchange contracts

| Amount in     | n Taka  |              |
|---------------|---------|--------------|
| June 2022     | Dec 202 | 21           |
|               |         |              |
|               |         | -            |
| 3,063,114,000 | 5,940,  | -<br>855,593 |
| -             | 1, 19   | -            |
|               |         | •            |
|               |         | -            |
| -             |         |              |
| 3,063,114,000 | 5,940,8 |              |



2 4 NOV 2022

Nasimul Baten Managing Director & CEO DBH Finance PLC.

2 4 NOV 2022

Mohammad Akram Hossain, FCS Company Secretary The Premier Bank Limited Head Office, Dhaka 2 4 NOV 2022

Sayed Abul Hashem FCA, FCMA Departy Managing Director & CFO Head Office The Premier Bank Limited

M. REAZUL KARIM, FCMA-Managing Trector & CEO The Premier Bank Ltd.

|            |                                                                                                                                     | June 2022                            |                                |
|------------|-------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------|--------------------------------|
| 23         | Income                                                                                                                              | Julie 2022                           | June 2021                      |
|            | Interest, discount and similar income                                                                                               | 0.504.555.55                         |                                |
|            | Dividend income                                                                                                                     | 9,584,523,532                        | ·· 8,722,732,479               |
|            | Fee, commission and brokerage                                                                                                       | 44,057,833                           | 102,569,842                    |
|            | Gains less losses arising from dealing in foreign currencies                                                                        | 1,160,308,968                        | 922,224,292                    |
|            | Investment income                                                                                                                   | 2,723,762,701                        | 720,225,442                    |
|            | Other operating income                                                                                                              | 1,534,296,103                        | 1,382,124,314                  |
|            |                                                                                                                                     | 799,027,559<br><b>15,845,976,696</b> | 605,051,894                    |
|            | Expenses                                                                                                                            | 25,045,570,050                       | 12,454,928,263                 |
|            | Interest, fee and commission                                                                                                        | 7,145,396,071                        | 6 631 036 066                  |
|            | Administrative expenses                                                                                                             | 3,792,856,894                        | 6,631,936,066<br>2,313,513,517 |
|            | Other operating expenses                                                                                                            | 829,838,872                          | 316,149,947                    |
|            | Depreciation on banking assets                                                                                                      | 264,126,187                          | 232,089,010                    |
|            |                                                                                                                                     | 12,032,218,024                       | 9,493,688,540                  |
|            |                                                                                                                                     | 3,813,758,672                        | 2,961,239,723                  |
| 24         | Interest income/profit on Islamic investments                                                                                       |                                      |                                |
| 33.5       | Interest on call loans                                                                                                              |                                      | 1.                             |
|            | Interest received from other banks and financial institutions                                                                       | 41,279,167                           | 2,707,778                      |
|            | Interest received from foreign banks and Bangladesh Bank                                                                            | 13,932,125                           | 5,658,296                      |
|            | F/C accounts                                                                                                                        | 58,163,413                           | 100                            |
|            | Interest received from customers, other than banks                                                                                  | 36,163,413                           | 57,379,888                     |
|            | Land desired from customers, other trial banks                                                                                      | 9,471,148,827                        | 8,656,986,517                  |
| 24(a)      | Consolidated interest income                                                                                                        | 9,584,523,532                        | 8,722,732,479                  |
| . ,        | Premier Bank Limited                                                                                                                |                                      |                                |
|            | Premier Bank Securities Ltd.                                                                                                        | 9,584,523,532                        | 8,722,732,479                  |
|            | Land Securities Ltd.                                                                                                                | 124,534,670                          | 63,128,608                     |
|            | Less: Inter Company Adjustment                                                                                                      | 9,709,058,202                        | 8,785,861,087                  |
|            |                                                                                                                                     | 70,307,412                           | 40,660,685                     |
|            |                                                                                                                                     | 9,638,750,790                        | 8,745,200,402                  |
| 25         | Interest/profit paid on deposits, borrowings, etc.                                                                                  |                                      |                                |
|            | Interest paid on deposits                                                                                                           | 6.640.00                             |                                |
|            | Interest paid on borrowings                                                                                                         | 6,648,764,570                        | 6,099,970,755                  |
|            |                                                                                                                                     | 496,631,501                          | 531,965,311                    |
|            | -                                                                                                                                   | 7,145,396,071                        | 6,631,936,066                  |
| 5(a)       | Consolidated interest paid on deposits, borrowings, etc.                                                                            |                                      |                                |
|            | Fremier Bank Limited                                                                                                                | 7,145,396,071                        | 6 604 004 444                  |
|            | Premier Bank Securities Ltd.                                                                                                        |                                      | 6,631,936,066                  |
|            |                                                                                                                                     | 70,307,412 <b>7,215,703,483</b>      | 40,660,685                     |
|            | Less: Inter Company Transaction                                                                                                     | 70,307,412                           | 6,672,596,751                  |
|            |                                                                                                                                     | 7,145,396,071                        | 40,660,685                     |
| 26         | Investment income                                                                                                                   | 7/145/550/071                        | 6,631,936,066                  |
| 70.50<br>V | Interest on Treasury bills Paneladark 2011 1111                                                                                     |                                      |                                |
| *          | Interest on Treasury bills, Bangladesh Bank bills, repo & reverse repo Interest on Treasury bonds, corporate bonds & Perpetual bond | 17,381,129                           | 24,244                         |
|            | Interest income on corporate investment                                                                                             | 1,440,117,087                        | 1,207,160,156                  |
|            | Dividend Income                                                                                                                     | 19,125,000                           | -,,,                           |
|            | Capital gain on govt securities                                                                                                     | 44,057,833                           | 102,569,842                    |
|            | Capital gain on sale of investment in shares (Note - 26.1)                                                                          | 10,677,268                           | 77,460,392                     |
|            | Sale of investment in shares (Note - 26.1)                                                                                          | 46,995,619                           | 97,479,522                     |
|            |                                                                                                                                     | 1,578,353,936                        | 1,484,694,156                  |
|            |                                                                                                                                     |                                      | 14                             |
| 6(a)       | Consolidated Investment income                                                                                                      |                                      |                                |
|            | Premier Bank Limited                                                                                                                |                                      |                                |
|            | Premier Bank Securities Ltd. 2 4 NOV 2022                                                                                           | 1,578,353,936                        | 1,484,694,156                  |
|            | 0 1                                                                                                                                 | 7,125,876                            | 28,251,888                     |
| 5.1        | Gain on sale of shares =                                                                                                            | 1,585,479,812                        | 1,512,946,044                  |
|            | Investment in portfolio Nasimul Baten                                                                                               | The second second                    |                                |
|            | Managing Director & CEO                                                                                                             | 46,995,619                           | 97,479,522                     |
|            | DBH Finance PLC.                                                                                                                    | 46,995,619                           | 97,479,522                     |
| 7          | Commission, exchange and brokerage                                                                                                  |                                      |                                |
|            | Commission                                                                                                                          | 4 440 000 000 1                      |                                |
|            | Exchange earnings                                                                                                                   | 1,160,308,968                        | 922,224,292                    |
|            |                                                                                                                                     | 2,723,762,701                        | 720,225,442                    |
| ~          | 2 4 NOV 2022 XASAN 24 NOV 2022 -                                                                                                    | 3,884,071,669                        | 7,642,449,734                  |
| 1          |                                                                                                                                     |                                      | X                              |
| mms        | ARRIT Hossain, FCS (CHARTERED) (S) 58                                                                                               | _                                    | 2 4 NQV 202                    |
|            | poany Secretary                                                                                                                     | M. REAZUL                            | KARIM, FCMA                    |
| Pren       | nier Bank Limited HAKA Sayer Abul Hashem FCA,                                                                                       | FCMA Managing I                      | rector & CEO                   |
| Hea        | d Office, Dhaka Deputy Managing Director                                                                                            | & CFO THE Premi                      | er Bank Ltd.                   |
|            | Head Office                                                                                                                         | meag Offi                            | de, Banani                     |

Sayed Abul Hashem FCA, FCMA
Deputy Managing Director & CFO
Head Office
The Premier Bank Limiter

Managing Livector & CEO
The Premier Bank Ltd.
Head Office, Benani
Analia 1212

|         |                                                  |                            | Amount                    | n Take                       |
|---------|--------------------------------------------------|----------------------------|---------------------------|------------------------------|
|         |                                                  |                            | June 2022                 | June 2021                    |
| 1000000 |                                                  |                            |                           | Julie 2021                   |
| 27(a)   |                                                  | ange and brokerage         |                           |                              |
|         | Premier Bank Limited                             |                            | 3,884,071,669             | 1,642,449,734                |
|         | Premier Bank Securities Ltd.                     |                            | 69,515,672                | 93,431,604                   |
|         |                                                  |                            | 3,953,587,341             | 1,735,881,338                |
| 28      | Other operating income                           |                            |                           | -[:][]                       |
|         | Services and other charges                       |                            |                           | . %                          |
|         | Income from rent of lockers                      |                            | 239,299,453               | 223,923,364                  |
|         | Postage recoveries                               |                            | 1,855,650                 | 1,404,600                    |
|         | Fax/e-mail charges received                      |                            | 36,200,688                | 26,300,087                   |
|         | Incidental charges                               |                            | 67,945,465                | 64,142,178                   |
|         | Rent on property                                 |                            | 21,692,700                | 25,484,649                   |
|         | Miscellaneous earnings                           |                            | 10,115,200<br>421,918,403 | 13,388,011                   |
|         |                                                  |                            | 799,027,559               | 250,409,005                  |
| 28(a)   | Consolidated other operating in                  |                            | 733,027,339               | 605,051,894                  |
| •       | Premier Bank Limited                             | come                       |                           |                              |
|         | Premier Bank Securities Ltd.                     |                            | 799,027,559               | 605,051,894                  |
|         |                                                  |                            | 5,848,744                 | 4,826,141                    |
| 29      | Colouration                                      |                            | 804,876,303               | 609,878,035                  |
| 29      | Salary and allowances                            |                            |                           |                              |
|         | Basic pay<br>Allowances                          |                            | 574,312,444               | 519,551,879                  |
| 383     | Bonus                                            |                            | 613,419,437               | 568,867,788                  |
|         | Provident fund contribution                      |                            | 248,520,085               | 130,076,959                  |
|         | Retirement benefits and gratuity                 |                            | 53,207,484                | 46,835,909                   |
|         | and gratuity                                     |                            | 33,975,960                | 13,624,330                   |
|         |                                                  |                            | 1,523,435,410             | 1,278,956,865                |
| 29(a)   | Consolidated salary and allowan                  | ces                        |                           |                              |
|         | Premier Bank Limited                             |                            | 1,523,435,410             | 1 270 050 055                |
|         | Premier Bank Securities Ltd.                     |                            | 18,102,058                | 1,278,956,865<br>15,995,408  |
|         |                                                  |                            | 1,541,537,468             | 1,294,952,273                |
| 30      | Rent, taxes, insurance, electricity              |                            |                           | 1,234,332,273                |
|         | Rent, rates and taxes                            | , etc.                     |                           |                              |
|         | Insurance                                        |                            | 602,613,319               | 550,600,569                  |
|         | Electricity, gas, water, etc.                    |                            | 114,458,713               | 55,806,592                   |
|         | ,, 3,, 5.6.                                      |                            | 60,672,809                | 51,007,108                   |
|         |                                                  |                            | 777,744,841               | 657,414,269                  |
| 30(a)   | Consolidated Rent, taxes, insurar                | ice, electricity, etc      |                           |                              |
|         | riciliei bank Limited                            | [                          | 777 744 041               | . p.                         |
|         | Premier Bank Securities Ltd.                     |                            | 777,744,841<br>66,831,068 | 657,414,269                  |
|         |                                                  |                            | 844,575,909               | 77,312,401                   |
|         |                                                  |                            | 011,373,303               | 734,726,670                  |
| 31      | Legal expenses                                   |                            |                           |                              |
|         | Law charges                                      |                            | 34,600                    | 140 725                      |
|         | Other professional charges                       |                            | 63,111,413                | 148,725<br>62,732,480        |
|         |                                                  |                            | 63,146,013                | 62,881,205                   |
| 1(a)    | Consolidated Land                                | -                          |                           | 02,001,203                   |
| -(4)    | Consolidated Legal expenses Premier Bank Limited | _                          |                           |                              |
|         | Premier Bank Securities Ltd.                     |                            | 63,146,013                | 62,881,205                   |
|         | Securides Ltd.                                   | L                          | -                         |                              |
|         |                                                  | _                          | 63,146,013                | 62,881,205                   |
| 32      | Postage, stamp, telecommunication                | 2 4 NOV 2022               |                           |                              |
|         | relephone                                        | , etc.                     |                           |                              |
| F       | Postage, stamp and swift charges                 | Bus                        | 10,389,691                | 8,446,219                    |
| 1       | relegram, internet, fax and e-mail               | Masimul Batan              | 52,943,682                | 29,533,948                   |
|         |                                                  | Nasimul Baten              | 17,508,116                | 16,185,111                   |
|         |                                                  | Managing Director & CE     | 80,841,489                | 54,165,278                   |
| 2(a) (  | Consolidated Postage, stamp, tele                | communication, etc.        |                           |                              |
| -       | remier Bank Limited                              | , <sub>[</sub>             | 80,841,489                | F4 46E 0TO                   |
| P       | remier Bank Securities Ltd.                      |                            | 654,712                   | 54,165,278                   |
| NO      | V 2022                                           | SAN                        | 81,496,201                | 537,020<br><b>34,702,298</b> |
| 24 NO   | A TOTT                                           | 2/ NOV 2000                | 7                         | 7 4,702,298                  |
| -(      | \\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\           | HARTERED S 2 4 NOV 2022    | /                         | A tel way                    |
| Moha    | mmad Arram HOSSELL, ILL 112                      | /*//                       | M DEATH                   | 24 NOV 20                    |
|         | Company Secretary                                | PHAKE                      | W. KEAZUL K               | CRIM, FCMA                   |
| The     | Premier Bank Limited                             | A A A A LAND WAS BOTH TO A | PCMA The Boards           | eutor & CEO                  |
|         | Head Office, Dhaka                               | Deputy Managing Director   | & CFO Head Office         | e Bangol                     |
|         |                                                  | Hean Unice                 |                           | 1213                         |
|         |                                                  | - Bramiar Rank Lin         | nited                     | 1.00                         |

|        |                                                                             | Amount in Taka               |                               |
|--------|-----------------------------------------------------------------------------|------------------------------|-------------------------------|
|        |                                                                             | June 2022                    | June 2021                     |
| 33     | Stationery, printing, advertisement, etc.                                   |                              |                               |
|        | Printing and stationery                                                     | 702 705 242                  |                               |
|        | Publicity, advertisement, contribution, etc.                                | 702,796,342                  | 39,672,053                    |
|        |                                                                             | 559,917,560<br>1,262,713,902 | 147,286,813                   |
| 224    |                                                                             | 1,202,/13,902                | 186,958,866                   |
| 33(a)  | Consolidated Stationary, printing, advertisement, etc. Premier Bank Limited |                              | . 16.00                       |
|        | Premier Bank Securities Ltd.                                                | 1,262,713,902                | 186,958,866                   |
|        |                                                                             | 76,455<br>1,262,790,357      | 371,028                       |
|        |                                                                             | 2/202//90/33/                | 187,329,894                   |
| 34     | Chief executive's salary and fees                                           |                              |                               |
|        | Basic pay<br>Bonus                                                          | 4,800,000                    | 4,430,000                     |
|        | Other Allowances                                                            | 1,800,000                    | 1,800,000                     |
|        | Other Allowances                                                            | 3,000,000                    | 2,630,000                     |
|        |                                                                             | 9,600,000                    | 8,860,000                     |
| 35     | Directors' fees                                                             |                              | 0,000,000                     |
| 33     | Directors rees                                                              | 1,688,000                    | 1,528,000                     |
|        |                                                                             | 1,688,000                    | 1,528,000                     |
| 35 (a) | Consolidated Directors' fees                                                |                              | -/02-0/000                    |
| (-)    | Premier Bank Limited                                                        |                              |                               |
|        | Premier Bank Securities Ltd.                                                | 1,688,000                    | 1,528,000                     |
|        |                                                                             | 1,688,000                    | 1,528,000                     |
| 36     | Depreciation and repair of Bank's assets                                    |                              | -                             |
|        | Repairs:                                                                    |                              |                               |
|        | Furniture and fixtures                                                      |                              |                               |
|        | Office equipment                                                            | 4,919,151                    | 2,700,661                     |
|        | Renovation and maintenance of premises                                      | 47,043,659                   | 33,586,366                    |
|        | and maintenance of premises                                                 | 21,551,929                   | 26,289,507                    |
|        |                                                                             | 73,514,739                   | 62,576,534                    |
|        | Depreciation: (Annexure - B)                                                |                              |                               |
|        | Vehicles ,                                                                  | 1 094 600                    |                               |
|        | Furniture and fixtures                                                      | 1,084,608                    | 2,091,178                     |
|        | Equipment & Computer                                                        | 42,521,928<br>54,738,371     | 36,836,684                    |
|        | Land and building                                                           | 18,693,347                   | 50,611,668                    |
|        | Rou Assets                                                                  | 146,778,512                  | 17,979,121                    |
|        | Amortisation of license fee                                                 | 309,421                      | 124,260,938                   |
|        | Total D                                                                     | 264,126,187                  | 309,421<br><b>232,089,010</b> |
|        | Total Depreciation and repair of Bank's assets                              | 337,640,926                  | 294,665,544                   |
| 36(a)  | Consolidated Depreciation and and and                                       |                              |                               |
| ****   | Consolidated Depreciation and repair of Bank's assets<br>Repairs:           |                              |                               |
|        | Premier Bank Limited                                                        |                              |                               |
|        | Premier Bank Securities Ltd.                                                | 73,514,739                   | 62,576,534                    |
|        |                                                                             | 73,514,739                   | 62 576 574                    |
|        | Depreciation: (Annexure - A)                                                | 75,514,739                   | 62,576,534                    |
|        | Premier Bank Limited                                                        | 264,126,187                  | 222 000 010                   |
|        | Premier Bank Securities Ltd.                                                | 333,376                      | 232,089,010                   |
|        |                                                                             | 264,459,563                  | 284,925<br>232,373,935        |
|        | 보고 가는 사람들은 사람들이 얼마나 되지만 모르게 했다.                                             | 337,974,302                  | 294,950,469                   |
|        |                                                                             | 7 17.02                      | 234,330,409                   |

2 4 NOV 2022

Company Secretary
The Premier Bank Limited
Head Office, Dhaka

2 4 NOV 2022

Sayed Abul Hashem FCA, FCMA Deputy Managing Director & CFO Head Office The Premier Bank Limited

Managing Director & CEO DBH Finance PLC.

Nasimul Baten

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|                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                                              | Amount in                                               |                                                                                                           |
|--------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------|---------------------------------------------------------|-----------------------------------------------------------------------------------------------------------|
|                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                                              | June 2022                                               | June 2021                                                                                                 |
| 37                       | Other expenses                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                                              |                                                         |                                                                                                           |
|                          | Training expenses                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                                                              | 831,405                                                 | 4 000                                                                                                     |
|                          | Car maintenance                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                                              | 11,767,110                                              | 1,836                                                                                                     |
|                          | Washing and cleaning                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                                              | 10,484,844                                              | 7,433                                                                                                     |
|                          | Subscription                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | 2 7                                                          | 5,831,580                                               | 4,696                                                                                                     |
|                          | Entertainment                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                              | 31,204,438                                              | 7,633<br>27,523                                                                                           |
|                          | Travelling                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                                              | 2,504,429                                               | 1,607                                                                                                     |
|                          | Conveyance                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                                              | 14,953,023                                              | 30,364                                                                                                    |
|                          | Cartage and freight                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                                                              | 47,700                                                  | 48                                                                                                        |
|                          | Liveries and uniform Cash carrying charges                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                                              | 651,385                                                 | 682                                                                                                       |
|                          | Credit card fees                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                                                              | 10,345,732                                              | 787                                                                                                       |
|                          | Security and auxiliary service                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                                              | 57,673,485                                              | 31,825                                                                                                    |
|                          | Loss for Revaluation HFT Bond                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                              | 67,657,541                                              | 30,353                                                                                                    |
|                          | Loss on Amortization for HTM TB                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                                              | 52,694,360                                              | 8,187                                                                                                     |
|                          | AGM expenses                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                                              | 159,290,430                                             | 122,592                                                                                                   |
|                          | Interest charge of lease liability                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                                              | 315,000                                                 | 300                                                                                                       |
|                          | Remittance charges                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                                              | 14,220,900                                              | 13,605                                                                                                    |
|                          | Sundry expenses                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                                              | 41,238                                                  | 9                                                                                                         |
|                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                                              | 389,324,272                                             | 26,662                                                                                                    |
|                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | -                                                            | 829,838,872                                             | 316,149,                                                                                                  |
| 37(a)                    | The second secon |                                                              |                                                         |                                                                                                           |
|                          | Premier Bank Limited                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                                              | 829,838,872                                             | 316,149,                                                                                                  |
|                          | Premier Bank Securities Ltd.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                                              | 12,863,621                                              | 11,648                                                                                                    |
|                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | No. of the second                                            | 842,702,493                                             | 327,798,                                                                                                  |
| 38                       | Provision against loans and advan-                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                                              |                                                         |                                                                                                           |
| •                        | Provision against loans and advance<br>Provision for loans & advances                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | es,off-balance sheet items,                                  | investment in share and                                 | others                                                                                                    |
|                          | Provision for off-balance sheet items                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                                                              | •                                                       | 117,805,                                                                                                  |
|                          | Provision for investment in shares                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                                              |                                                         | 165,981,                                                                                                  |
|                          | Other Provision (Note-38.1)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                                                              | 138,567,163                                             |                                                                                                           |
|                          | (1010 0012)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | L                                                            | 900,000,000                                             | 153,545,                                                                                                  |
|                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | -                                                            | 1,038,567,163                                           | 437,332,9                                                                                                 |
| 38.1                     | Other Provision                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                                              |                                                         |                                                                                                           |
|                          | Provision for gratuity                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                                                              |                                                         |                                                                                                           |
|                          | Provision for protested bills                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                              |                                                         | 22                                                                                                        |
|                          | Provision for suspense account                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                                              | 900,000,000                                             | 33,545,0                                                                                                  |
|                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                                              | 900,000,000                                             | 120,000,0                                                                                                 |
| 20 1 (-)                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | ,                                                            | 300,000,000                                             | 153,545,0                                                                                                 |
| 38.1 (a)                 | Provision for investment in shares                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                                              |                                                         |                                                                                                           |
|                          | Premier Bank Limited (Note - 38)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | _                                                            | 400 545 445                                             |                                                                                                           |
|                          | Premier Bank Securities Ltd.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                                              | 138,567,163                                             |                                                                                                           |
|                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                                              | 138,567,163                                             |                                                                                                           |
| 38.1 (b)                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                                              |                                                         |                                                                                                           |
| ,                        | Consolidated Other Provision                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                                              |                                                         |                                                                                                           |
|                          | Premier Bank Limited (Note - 38.1) Premier Bank Securities Ltd.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                                              | 900,000,000                                             | 153,545,0                                                                                                 |
|                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                                              | 900,000,000                                             | 153,545,0                                                                                                 |
| 39                       | Earnings per chare (EDC)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                              |                                                         |                                                                                                           |
| 39                       | Earnings per share (EPS) Net profit after taxation                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | _                                                            |                                                         |                                                                                                           |
| 39                       | Net profit after taxation                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                                                              | 1,743,993,334                                           |                                                                                                           |
| 39                       | Net profit after taxation  Number of ordinary shares outstanding                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | 7 & NOV 2022                                                 | 1,147,377,799                                           | 1,147,377,7                                                                                               |
| 39                       | Net profit after taxation                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | 2 4 NOV 2022                                                 |                                                         | 1,147,377,7                                                                                               |
|                          | Net profit after taxation<br>Number of ordinary shares outstanding<br>Earnings per share (EPS)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | ~ -                                                          | 1,147,377,799                                           | 1,147,377,7                                                                                               |
|                          | Net profit after taxation<br>Number of ordinary shares outstanding<br>Earnings per share (EPS)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | ~ -                                                          | 1,147,377,799                                           | 1,147,377,7                                                                                               |
| 39(a)                    | Net profit after taxation Number of ordinary shares outstanding Earnings per share (EPS)  Consolidated earnings per share (CE Net profit after taxation                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | PS) Nasimul Baten                                            | 1,147,377,799<br>1.52                                   | 1,147,377,7<br><b>1</b> .4                                                                                |
| 39(a)                    | Net profit after taxation Number of ordinary shares outstanding Earnings per share (EPS)  Consolidated earnings per share (CE Net profit after taxation Number of ordinary shares outstanding                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | Nasimul Baten<br>Managing Director & CEO                     | 1,147,377,799<br>1.52                                   | 1,147,377,7<br>1.4<br>1,649,081,6                                                                         |
| 39(a)                    | Net profit after taxation Number of ordinary shares outstanding Earnings per share (EPS)  Consolidated earnings per share (CE Net profit after taxation                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | PS) Nasimul Baten                                            | 1,147,377,799<br>1.52                                   | 1,147,377,7<br>1,4<br>1,649,081,6<br>1,147,377,7                                                          |
| 39(a)                    | Net profit after taxation Number of ordinary shares outstanding Earnings per share (EPS)  Consolidated earnings per share (CE Net profit after taxation Number of ordinary shares outstanding Consolidated earnings per share (CEPS)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | Nasimul Baten<br>Managing Director & CEO<br>DBH Finance PLC. | 1,768,107,772<br>1,147,377,799                          | 1,147,377,7<br>1,4<br>1,649,081,6<br>1,147,377,7                                                          |
| 39(a)                    | Net profit after taxation Number of ordinary shares outstanding Earnings per share (EPS)  Consolidated earnings per share (CE Net profit after taxation Number of ordinary shares outstanding Consolidated earnings per share (CEPS)  Net operating cash flow per share (A                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | Nasimul Baten<br>Managing Director & CEO<br>DBH Finance PLC. | 1,768,107,772<br>1,147,377,799<br>1.54                  | 1,147,377,7<br>1,449,081,6<br>1,147,377,7                                                                 |
| 39(a)<br>N <b>OV</b> 202 | Net profit after taxation Number of ordinary shares outstanding Earnings per share (EPS)  Consolidated earnings per share (CE Net profit after taxation Number of ordinary shares outstanding Consolidated earnings per share (CEPS)  Net operating cash flow per share (CEPS)  Net operating cash flow per share (CEPS)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | Nasimul Baten Managing Director & CEO DBH Finance PLC.       | 1,768,107,772<br>1,147,377,799<br>1,147,377,799<br>1.54 | 1,147,377,7<br>1,4<br>1,649,081,66<br>1,147,377,7<br>1,4<br>(5,482,274,29                                 |
| 39(a)<br>NOV 202         | Net profit after taxation Number of ordinary shares outstanding Earnings per share (EPS)  Consolidated earnings per share (CE Net profit after taxation Number of ordinary shares outstanding Consolidated earnings per share (CEPS)  Net operating cash flow per share (CEPS)  Net operating cash flow per share (CEPS)  Average number of ordinary shares outstanding                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | Nasimul Baten Managing Director & CEO DBH Finance PLC.       | 1,768,107,772<br>1,147,377,799<br>1.54                  | 1,147,377,7<br>1,649,081,66<br>1,147,377,7<br>1,4<br>(5,482,274,29<br>1,147,377,79                        |
| 39(a)<br>NOV 202         | Net profit after taxation Number of ordinary shares outstanding Earnings per share (EPS)  Consolidated earnings per share (CE Net profit after taxation Number of ordinary shares outstanding Consolidated earnings per share (CEPS)  Net operating cash flow per share (CEPS)  Net operating cash flow per share (CEPS)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | Nasimul Baten Managing Director & CEO DBH Finance PLC.       | 1,768,107,772<br>1,147,377,799<br>1,147,377,799<br>1.54 | 1,633,365,0<br>1,147,377,7<br>1,4<br>1,649,081,66<br>1,147,377,75<br>1,4<br>(5,482,274,29<br>1,147,377,79 |

Sayed Abul Hashem FO WANTS OF Deputy Managing Director & OF O

| Amour     | nt in Taka |
|-----------|------------|
| June 2022 | June 2021  |

# 40(a) Consolidated net operating cash flow per share (CNOCFPS)

Cash generated from operating activities

Average number of ordinary shares outstanding

Consolidated net operating cash flow per share (CNOCFPS)

|   | 6.61          | (4.98)          |
|---|---------------|-----------------|
| _ | 1,147,377,799 | 1,147,377,799   |
|   | 7,579,313,422 | (5,713,602,431) |

NOCFPS for the reporting period significantly increased compare to the same period of last year due to increase of interest received in cash and increased of deposits from customers.

# 41 Net asset value (NAV) per share

Net asset value attributable to shareholders Average number of ordinary share outstanding Net asset value per share (NAVPS)

| 19.67          | 17.95          |
|----------------|----------------|
| 1,147,377,799  | 1,147,377,799  |
| 22,563,329,182 | 20,593,567,311 |

# 41 (a) Consolidated Net asset value (NAV) per share

Net asset value attributable to shareholders Average number of ordinary share outstanding Consolidated Net asset value per share (CNAVPS)

| The second second second | 4.             |
|--------------------------|----------------|
| 22,757,732,831           | 20,767,831,922 |
| 1,147,377,799            | 1,147,377,799  |
| 19.83                    | 18.10          |

# 42 Number of Employees

The number of employees engaged for the whole year or part thereof who received total remuneration of Tk. 36,000 p.a. or above were 2,241 as on 30 June 2022 and 2,286 as on 31 December 2021.

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14 NUV 2022

Nasimul Baten
Managing Director & CEO
DBH Finance PLC.

2 4 NOV 2022

Mohammad Akram Hossain, FUS Company Secretary The Premier Bank Limited Head Office, Dhaka 2 4 NOV 2022

Sayed Abul Hashem FCA, FBMA
Deputy Managing Director & CFO
Head Office
The Premier Bank Limited

24 NOV 2022

M. REAZUL KARIM, FOMA Managing Director & CEO The Premier Bank Ltd. Head Office, Banani 43 Highlights of Activities

Paid-up capital Total capital Capital surplus/(shortfall) Total assets Total deposits Total loans and advances Total contingencies Loan-deposit ratio Ratio of classified loans against total loans Profit after tax and provision Provision against classified loans Cost of funds Profit-earning assets Non-profit earning assets Return on investments (ROI) Return on assets (ROA) Income from investment Earnings per share Net income per share Net operating cash flow per share (NOCFPS)

| 43(a) | Consolidated | <b>Highlights</b> | of Activities |
|-------|--------------|-------------------|---------------|
|-------|--------------|-------------------|---------------|

Paid-up capital Total capital Capital surplus/(shortfall) Total assets Total deposits Total loans and advances Total contingencies Loan-deposit ratio Ratio of classified loans against total loans Profit after tax and provision Provision against classified loans Cost of funds Profit-earning assets Non-profit earning assets Return on investments Return on assets (profit after tax) Income from investment Earnings per share Net income per share Net operating cash flow per share (NOCFPS)

| Amou | nt in Taka |
|------|------------|
| 2022 | 2021       |

| 11,473,777,990  | 10,430,707,270  |
|-----------------|-----------------|
| 34,895,514,727  | 29,117,771,700  |
| 1,102,994,982   | 1,583,757,899   |
| 379,858,255,282 | 328,206,591,937 |
| 288,658,269,227 | 243,502,264,975 |
| 264,679,631,413 | 229,508,030,103 |
| 238,392,578,094 | 191,105,393,546 |
| 75.14%          | 75.76%          |
| 2.49%           | 2.50%           |
| 1,743,993,334   | 1,633,365,017   |
| 3,154,101,041   | 3,360,262,721   |
| 4.64%           | 4.97%           |
| 325,091,733,214 | 309,532,681,635 |
| 54,766,522,068  | 47,042,298,633  |
| 2.81%           | 3.80%           |
| 0.49%           | 0.51%           |
| 1,578,353,936   | 1,484,694,156   |
| 1.52            | 1.42            |
| 1.52            | 1,42            |
| 6.46            | (4.78)          |

| 11,473,777,990  | 10 420 707 777  |
|-----------------|-----------------|
|                 | 10,430,707,270  |
| 35,032,348,828  | 29,234,466,763  |
| 1,091,367,306   | 1,551,493,624   |
| 380,987,307,668 | 329,008,642,183 |
| 288,875,816,922 | 243,584,443,979 |
| 266,957,774,105 | 231,522,668,331 |
| 238,392,578,094 | 191,105,393,546 |
| 76.60%          | 79.91%          |
| 2.35%           | 2.39%           |
| 1,768,107,772   | 1,649,081,687   |
| 3,154,101,041   | 4,524,506,651   |
| 4.64%           | 4.97%           |
| 325,684,258,086 | 270,437,742,736 |
| 55,303,049,582  | 58,570,899,447  |
| 2.79%           | 3.80%           |
| 0.50%           | 0.51%           |
| 1,585,479,812   | 1,512,946,044   |
| 1.54            | 1.44            |
| 1.54            |                 |
| 6.61            | 1.44            |
| 0.01            | (4.98)          |

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2 4 NOV 2022

Mohammad Akram Hossain, FCS Company Secretary The Premier Bank Limited Head Office, Dhaka 2 4 NOV 2022

Sayed Abul Hashem FCA, FCMA Deputy Managing Director & CFC Head Office The Premier Bank Limited 2 4 NOV 2022

Nasimul Baten
Managing Director & CEO
DBH Finance PLC.

2 4 NOV 2022

M. REAZUL VARIM, FCMA Managing Dector & CEO The Premier Bank Ltd. 44 Assets and liabilities at 30 June 2022 denominated in foreign currencies have been converted to local currency Bangladesh Taka (BDT) at the following exchange rates:

| Currency                                                                                                                                                            | <b>\bbreviation</b>                                                 | and unit                                                     | Equivalent BDT                                                                                             |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------|--------------------------------------------------------------|------------------------------------------------------------------------------------------------------------|
| British Pound Sterling European Currency Canadian Dollar Australian Dollar Japanese Yen US Dollar Chinese yuan Saudi Arabian Riyal Swiss Franc Arab Emirates Dirham | GBP<br>EURO<br>CAD<br>AUD<br>JPY<br>USD<br>CNY<br>SAR<br>CHF<br>AED | 1.00<br>1.00<br>1.00<br>1.00<br>1.00<br>1.00<br>1.00<br>1.00 | 117.7694<br>99.7955<br>73.2065<br>65.7359<br>0.6839<br>93.4500<br>14.2610<br>25.2831<br>99.8664<br>26.2124 |
|                                                                                                                                                                     |                                                                     |                                                              | -0.2121                                                                                                    |

- 45 Figures in these notes and in the annexed financial statements have been rounded off to the nearest Taka.
- 46 Wherever considered necessary, previous year/period figures have been rearranged for the purpose of comparison with current year/period presentation without causing any impact on the profit as well as value of assets and liabilities as
- These notes form an integral part of the said financial statements and accordingly are to be read in conjunction therewith.

Chairman

Director

Director

Managing Director

Place: Dhaka, Bangladesh Dated: 21 November 2022

> HASAN CHARTERED O ACCOUNTANTS O

2 4 NOV 2022

Nasimul Baten-Managing Director & CEO DBH Finance PLC.

2 4 NOV 2022

Moharamad Akram Hossain, FCS Company Secretary The Premier Bank Limited Head Office, Dhaka 2 4 NOV 2022

Sayed Abul Hashem FCA, FCMA Deputy Managing Director & CFO Head Office The Premier Bank Limited M. REAZUL KARIM, FCMA Managing Director & CEO The Premier Bank Ltd. Head Office, Banani Dhaka-1213

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Consolidated schedule of fixed assets including premises, furniture and fixtures The Premier Bank Limited As at 30 June 2022 Annexure - A

|                           |                      | Cost                              |                       |             |                      | Domociation              |                    | Amount in Taka     |
|---------------------------|----------------------|-----------------------------------|-----------------------|-------------|----------------------|--------------------------|--------------------|--------------------|
|                           |                      |                                   |                       | _           |                      | Depreciation             |                    |                    |
| Asset Category            | As at<br>01 Jan 2022 | Additions<br>during the<br>period | As at<br>30 June 2022 | Rate<br>(%) | As at<br>01 Jan 2022 | Charge<br>for the period | As at 30 June 2022 | Written Down Value |
| and and Building          | 1 786 301 730        |                                   |                       |             |                      |                          |                    | 707                |
| Firmitine and five man    | 1,100,331,120        |                                   | 1,786,391,720         | 2.5         | 278 530 555          | TAC CO3 01               | 200 000            |                    |
| man and names             | 1,635,105,592        | 233 196 680                       | CEC COC 030 1 .       | ,           | Cociocolo :=         | 10,093,347               | 297,223,902        | 1,489,167,818      |
| Equipment and computers   | 1 478 977 004        | חסייים דייים בני                  | 7/7/7000/307/7/7      | 10          | 844,029,988          | 42,525,124               | 886,555,112        | 021 TAT 150        |
| ehicles                   | +60,116,031,4        | 122,541,107                       | 1,551,618,201         | 20          | 903.734.617          | SE DER SE1               | 07, 000 010        | חסדי ודיים         |
|                           | 99,620,164           | 3.062.476                         | 102 682 640           | 50          | 120/101/00           | 100,000,00               | 958,803,168        | 592,815,033        |
| ROU Assets                | 1 351 067 339        |                                   | 102,002,010           | _           | 96,481,237           | 1,084,608                | 97.565.845         | 5 116 705          |
| Total at 30 June 2022     | 2,702,700,720        |                                   | 1,351,067,238         |             | 843,120,229          | 146 778 513              | 771 000 000        | CELIOTTIC          |
| 7707 01110 0000           | 6,301,161,808        | 358,900,263                       | 6.660.062.071         |             | 2000                 | 710/0/1/0/7              | 309,898,741        | 361,168,497        |
|                           |                      |                                   | Tiplesologic          |             | 2,965,896,626        | 264,150,142              | 3,230,046,768      | 3,430,015,303      |
| Total at 31 December 2021 | 5.638.404.234        | 1                                 |                       | 1           |                      |                          |                    |                    |
|                           | terino formi         | 4/6/10/700                        | 6,301,161,808         | 1           | 2,433,911,587        | 531 085 030              | 2005 200           |                    |

3,335,265,181

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24, NOV 2022

Wohammad Akram Hossain, FCS The Premier Bank Limited Head Office, Dhaka

Sayed Abul Hashem FCA, FCMA Deputy Managing Director & CFO Head Office The Premier Banke imited

Managing Director & CEO DBH Finance PLC. Nasimul Baten

Annexure -B

# Schedule of fixed assets including premises, furniture and fixtures The Premier Bank Limited As at 30 June 2022

1,489,167,819 981,791,071 589,778,731 5,108,795 Amount in Taka 3,332,025,016 as at 30 June 2022 361,168,497 3,427,014,913 Written Down 953,482,585 2,960,312,803 3,224,129,569 886,246,543 296,935,855 989,898,741 30 June 2022 42,521,002 54,739,297 531,174,997 263,816,766 1,084,608 Charge for the period 18,693,347 146,778,512 Depreciation 2,429,137,806 843,725,541 96,481,237 2,960,312,803 278,242,508 01 Jan 2021 As at 1,786,103,674 2.5 1,868,037,614 10 1,543,261,316 20 102,674,640 20 1,351,067,238 - % c Rat 6,651,144,482 6,292,337,819 As at 30 June 2022 662,048,329 358,806,663 233,196,680 122,547,507 3,062,476 during the period Additions Cost 1,634,840,934 Total as at 31 December 202 5,630,289,490 6,292,337,819 99,612,164 ,786,103,674 ,351,067,238 01 Jan 2021 As at Total as at 30 June 2022 Equipment and computers Asset Category Furniture and fixtures Land and Building ROU Assets

24, NOV 2022

CHARTERED

Sayed Abul Hashem PacA, FCMAIM. Deputy Managing Director & CFO Head Office

The Premier Bank Limited Head Office, Dhaka Mohammad Akram Hossain, FCS

The Premier Bank Limited

24, NOV 2022

Managing Director & CEO Nasimul Baten DBH Finance PLC.

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# The Premier Bank Limited Statement of tax position

for the period ended 30 June 2022

#### Annexure-C

| Accounting year | Assessment year | Present status                                 |
|-----------------|-----------------|------------------------------------------------|
| 2004            | 2005-2006       | Appeal filed with High Court                   |
| 2005            | 2006-2007       | Appeal filed with High Court                   |
| 2006            | 2007-2008       | Appeal filed with High Court                   |
| 2007            | 2008-2009       | Appeal mending with T-ib                       |
| 2008            | 2009-2010       | Appeal pending with Tribunal                   |
| 2009            | 2010-2011       | Appeal pending with Tribunal                   |
| 2010            | 2011-2012       | Appeal pending with Tribunal                   |
| 2011            | 2012-2013       | Appeal filed with High Court                   |
| 2012            | 2013-2014       | Appeal filed with High Court                   |
| 2013            | 2013-2014       | Appeal filed with High Court                   |
| 2014            | 2015-2016       | Appeal pending with Tribunal                   |
| 2015            |                 | Appeal pending with Tribunal                   |
| 2016            | 2016-2017       | Appeal filed with High Court                   |
| 2017            | 2017-2018       | Appeal filed with Commissioner                 |
| 2018            | 2018-2019       | Appeal filed with Commissioner                 |
| 2019            | 2019-2020       | Return filed but assessment not yet completed. |
|                 | 2020-2021       | Return filed but assessment not yet completed. |
| 2020            | 2021-2022       | Return filed but assessment not yet completed. |
| 2021            | 2022-2023       | submitted but yet to be assessed.              |



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Nasimul Baten Managing Director & CEO DBH Finance PLC.

2 4 NOV 2022

Wiohammad Aklain Rossain, FCS
Company Secretary
Company Bank Limited
The Premier Bank Limited
Head Office, Dhaka

2 4 NOV 2022

Sayed Abul Hashem FCA, FCMA
Deputy Managing Director & CFO
Head Office
The Premier Bank Limited

M. REAZUL KARIM, FCMA
Managing Director & CEO
Managing Director & CEO
The Premier Bank Ltd.
The Premier Banani
Head Office, 1213

#### The Premier Bank Limited **Details of Large Loan** as at 30 June 2022

-Annexure -D

| tanding<br>e 2022 |         |
|-------------------|---------|
| Funded            | Total · |
| 252.60            | 744.84  |
| - /               | 605.80  |
| 131.89            | 595.72  |

| SI No. | Name of Group                  | Outstanding<br>June 2022 |            |          |  |  |  |
|--------|--------------------------------|--------------------------|------------|----------|--|--|--|
|        |                                | Funded                   | Non-Funded | Total ·  |  |  |  |
| 1      | ShaSha                         | 492.24                   | 252.60     | 744.84   |  |  |  |
| 2      | Jaj Bhuyan                     | 605.80                   | - 4        | 605.80   |  |  |  |
| 3      | Western Engineering (Pvt.) Ltd | 463.83                   | 131.89     | 595.72   |  |  |  |
| 4      | Ibratas                        | 216.03                   | 376.97     | 593.00   |  |  |  |
| 5      | MEGHNA                         | 390.69                   | 168.20     | 558.89   |  |  |  |
| 6      | KARNAFULY                      | 227.41                   | 329.58     | 556.99   |  |  |  |
| 7      | Mithela                        | 454.95                   | 61.69      | 516.64   |  |  |  |
| 8      | Fakir Apparels Ltd.            | 130.50                   | 374.87     | 505.37   |  |  |  |
| 9      | Oppo                           |                          | 493.53     | 493.53   |  |  |  |
| 10     | TNZ                            | 296.78                   | 189.55     | 486.33   |  |  |  |
| 11     | Abdul Monem Limited            | 180.75                   | 280.14     | 460.89   |  |  |  |
| 12     | VINCEN CONSULTANCY PVT. LTD    | 323.07                   | 129.32     | 452.39   |  |  |  |
| 13     | Asiatic                        | 357.93                   | 83.24      | 441.17   |  |  |  |
| 14     | S Alam                         | 431.80                   | -          | 431.80   |  |  |  |
| 15     | Doreen                         | 303.23                   | 118.46     | 421.69   |  |  |  |
| 16     | Bitopi                         | 239.79                   | 178.38     | 418.17   |  |  |  |
| 17     | Saad Musa                      | 414.98                   | 0.00       | 414.98   |  |  |  |
| 18     | ABA                            | 308.68                   | 99.72      | 408.40   |  |  |  |
| 19     | Bengal                         | 232.68                   | 157.42     | 390.10   |  |  |  |
| 20     | Diamond                        | 361.63                   | 0.00       | 361.63   |  |  |  |
|        | Total                          | 6,432.77                 | 3,425.56   | 9,858.33 |  |  |  |

2 4 NOV 2022

Nasimul Baten Managing Director & CEO DBH Finance PLC.

2 4 NOV 2022

Company Secretary
The Premier Bank Limited
Head Office, Dhaka

2 4 NOV 2022

Sayed Abul Hashem FCA, FCMA Deputy Managing Director & CFC Head Office The Premier Bank Limited

### The Premier Bank Limited Name of Directors and the entities in which they had interest As at 30 June 2022

| Chairman                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | SI. |                            |               |                                            | Annexure-E        |     |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----|----------------------------|---------------|--------------------------------------------|-------------------|-----|
| Premier Hotels & Resort Ltd. Premier Hotel Management Co. Ltd. Premier Hotel Management Co. Ltd. Premier Hotel Management Co. Ltd. Bengal Tiger Cement Industries Ltd. ATAB Centre Ltd. AIr Concern International Ltd. Beacon Travel In't Ltd. Centaur Limited. Nawrin Electronics Ltd. Iqbal Centre Concern International Premier Group of Companies Ltd. Premier Hotel Management Co. Ltd. Bentley Sweater Ltd. Premier Hotel Management Co. Ltd. AIr Concern International Premier Group of Companies Ltd. Premier Hotel Management Co. Ltd. AIr Concern International Ltd. Bentley Sweater Ltd. Premier Hotel Management Co. Ltd. AIr ATAB Centre Ltd. AIr Concern International Ltd. Bukhara Restaurant (Pv) Ltd. AIr Concern International Ltd. Bukhara Restaurant (Pv) Ltd. AIr ATAB Centre Ltd. AIr Concern International Ltd. Bukhara Restaurant (Pv) Ltd. AIr ATAB Centre Ltd. AIr ATAB Centre Ltd. AIr Landry Industries Ltd. Premier Hotel Management Co. Ltd. AIr ATAB Centre Ltd. AIr Humyra Group: AI Humyra Group: AI Humyra Hoth Center Ltd. AIr Humyra Hoth Center Ltd. ASTAB Centre Ltd. ASTAB Centre Ltd. ASTAB Centre Ltd. AIR Concern International Restaurant (Pv) Ltd. AIR ATAB Centre Ltd. AIR Concern International Restaurant (Pv) Ltd. AIR ATAB Centre Ltd. AIR Concern International Restaurant (Pv) Ltd. AIR Con | No  | Name                       | Designation   | Entities where they had interest           | Position          |     |
| Premier Hotels & Resort Ltd. Premier Hotel Management Co. Ltd. Bengal Tiger Cement Industries Ltd Premier Technology & Holdings Ltd. ATAB Centre Ltd. Air Concern International Ltd. Bukhara Restaurant (Pvt) Ltd. Aero Bengal Airlines Ltd. Beacon Travel In't Ltd. Centaur Limited. Nawrin Electronics Ltd. Igbal Centre Concern International Mr. Moin Iqbal  Vice Chairman  Premier Property Development Co. Ltd. Bentley Sweater Ltd. Premier Hotels & Resorts Ltd. Premier Hotel Management Co. Ltd. AI'A Concern International Ltd. Bukhara Restaurant (Pvt) Ltd. AI'A Enter Ltd. AI'A Enter Ltd. AI'A Enter Ltd. AI'A Humyra Group: AI Arab Enterprise International Rajbithi Travels Ltd. AI'Humyra Group: AI Arab Enterprise International Rajbithi Travels Ltd. AI'Humyra Group: AI Humyra Heth Center Ltd. AI Humyra Group: AI'A Humyra Bevelopment Ltd. Chairman  Mr. Abdus Salam Murshedy, M  Director  Envoy Garments Ltd. Agange Garments Ltd. Agange Garments Ltd. Envoy Fashions Ltd. Envoy Fashions Ltd. Envoy Testiles Ltd. Envoy Testiles Ltd. Advanced Comtech Machines Ltd. Handy Industries Ltd. Handy Industries Ltd. All Advanced Comtech Machines Ltd. Handy Industries Ltd. Handy Industri | 1.  | Dr. H. B. M. Iqbal         | Chairman      | Premier Group of Companies Ltd             |                   |     |
| Premier Hotel Management Co. Ltd. Bengal Tiger Cement Industries Ltd. Premier Technology & Holdings Ltd. ATAB Centre Ltd. AIR Centre Ltd. AIR Centre Ltd. Bukhara Restaurant (Pvt) Ltd. Aero Bengal Airlines Ltd. Becon Travel In't Ltd. Centaur Limited. Navin Bectronics Ltd. Igea Cement International Ltd. Igea Centre Ltd. Igea Cent |     |                            |               | Premier Hotels & Resort Ltd.               |                   |     |
| Bengal Tiger Cement Industries Ltd Premier Technology & Holdings Ltd. ATAB Centre Ltd. Air Concern International Ltd. Bukhara Restaurant (Pvt) Ltd. Aero Bengal Airlines Ltd. Beacon Travel Inf Ltd. Centaur Limited. Nawrin Electronics Ltd. Nawrin Electronics Ltd. Beacon Travel Inf Ltd. Centaur Limited. Nawrin Electronics Ltd. Premier Property Development Co. Ltd. Bentley Sweater Ltd. Premier Group of Companies Ltd. Premier Hotels & Resorts Ltd. Premier Hotels & Resorts Ltd. Premier Hotel Management Co. Ltd. Air Concern International Ltd. Bukhara Restaurant (Pvt) Ltd. Nawrin Electronics Ltd. Air Concern International Ltd. Bukhara Restaurant (Pvt) Ltd. Nawrin Electronics Ltd. Air Concern International Ltd. Bukhara Restaurant (Pvt) Ltd. Nawrin Electronics Ltd. Air Humyra Group: Al Humyra Heth Center Ltd. Air Humyra Group: Al Humyra Heth Center Ltd. Air Humyra Bevelopment Ltd. Chairman Chairman Mr. Abdus Salam Murshedy, M Director Managing  | -   |                            |               | Premier Hotel Management Co. Ltd.          |                   |     |
| Premier Technology & Holdings Ltd. ATAB Centre Ltd. Air Concern International Ltd. Bukhara Restaurant (Pvt) Ltd. Aero Bengal Airlines Ltd. Beacon Travel Int'l Ltd. Centaur Limited. Nawin Electronics Ltd. Jabal Centre Concern International Premier Property Development Co. Ltd. Bentley Sweater Ltd. Premier Group of Companies Ltd. Premier Hotels & Resorts Ltd. AIH Concern International Ltd. Bukhara Restaurant (Pvt) Ltd. Nawin Electronics Ltd. AIHumyra Group: AI Humyra Group: AI Humyra Helth Center Ltd. AI Humyra Helth Center Ltd. AI Humyra Helth Center Ltd. AI Humyra Development Ltd. Premier Hotels & Resorts Ltd. Premier Hotels & Resorts Ltd. Premier Hotels & Resorts Ltd. Armour Garments Ltd. Amanaging Director Managing Direc |     |                            |               | Rengal Tiger Coment Industries Ltd.        | Chairman          |     |
| ATAB Centre Ltd. Air Concern International Ltd. Bukhara Restaurant (Pvt) Ltd. Aero Bengal Airlines Ltd. Beacon Travel In't Ltd. Beacon Travel In't Ltd. Centaur Limited. Nawrin Electronics Ltd. Hoentie Vocachiman  Mr. Moin Iqbal  Vice Chairman  Mr. Moin Iqbal  Vice Chairman  Premier Property Development Co. Ltd. Bentley Sweater Ltd. Premier Group of Companies Ltd. Premier Hotels & Resorts Ltd. Premier Hotel Management Co. Ltd. Bukhara Restaurant (Pvt) Ltd. Air Concern International Premier Hotel Management Co. Ltd. Bentley Sweater Ltd. Premier Hotel Management Co. Ltd. Bukhara Restaurant (Pvt) Ltd. Air Concern International Ltd. Bentley Sweater Ltd. Air Concern International Ltd. Bukhara Restaurant (Pvt) Ltd. Air Concern International Ltd. Bentley Sweater Ltd. Air Concern International Ltd. Bentley Sweater Ltd. Air Concern International Ltd. Bukhara Restaurant (Pvt) Ltd. Air Concern International Ltd. Bentley Sweater Ltd. Air Concern International Ltd. Air Concern International Ltd. Bentley Sweater Ltd. Air Humyra Fe |     |                            |               | Premier Technology & Holdings Ltd          |                   |     |
| Air Concern International Ltd. Bukhara Restaurant (Pvt) Ltd. Aero Bengal Airlines Ltd. Ber Dewer Ltd. De Dewer Ltd. De Dewer Ltd. De Dewer Ltd. De Dewer Ltd. Dewer Dewer Ltd. Dewer Dewer Ltd. D |     |                            |               | ATAR Controlled & Holdings Ltd.            |                   |     |
| Bukhara Restaurant (Pvt) Ltd. Aero Bengal Airlines Ltd. Beacon Travel In't Ltd. Centaur Limited. Nawrin Electronics Ltd. Iqbal Centre Concern International  Premier Property Development Co. Ltd. Bentley Sweater Ltd. Premier Group of Companies Ltd. Premier Hotel Sa Resorts Ltd. Premier Hotel Management Co. Ltd. Bukhara Restaurant (Pvt) Ltd. Air Concern International  Premier Property Development Co. Ltd. Bentley Sweater Ltd. Premier Hotel Management Co. Ltd. Bentley Sweater Ltd. Premier Hotel Management Co. Ltd. Air Concern International Ltd. Bukhara Restaurant (Pvt) Ltd. Air Concern International Ltd. Bentley Sweater Ltd. Air Concern International Ltd. Bukhara Restaurant (Pvt) Ltd. Air Concern International Ltd. Bukhara Restaurant (Pvt) Ltd. Air Concern International Ltd. Bentley Sweater Ltd. Air Concern International Ltd. Bukhara Restaurant (Pvt) Ltd. Air Concern International Ltd. Bentley Sweater Ltd. Air Concern International Ltd. Bukhara Restaurant (Pvt) Ltd. Air Concern International Ltd. Bentley Sweater Ltd. Air Humyra Helth Center Ltd. Air Humyra Helth Center Ltd. Air Humyra Bentley Sweater Ltd. Air Humyra Bentl |     |                            |               |                                            | Chairman          |     |
| Aero Bengal Alrilines Ltd.  Becon Travel In't Ltd. Centaur Limited. Nawrin Electronics Ltd. Iqbal Centre Concern International  Premier Property Development Co. Ltd. Bertiey Sweater Ltd. Premier Group of Companies Ltd. Premier Hotels & Resorts Ltd. Premier Hotel Management Co. Ltd. ATAB Centre Ltd. AI'c Concern International Ltd. Buthara Restaurant (Pvt) Ltd. Nawrin Electronics Ltd. Premier Hotel Management Co. Ltd. AI'A Concern International Ltd. Buthara Restaurant (Pvt) Ltd. Nawrin Electronics Ltd.  Proprietor  Mr. B. H. Haroon, MP  Director  AI Arab Enterprise International Rajbithi Travels Ltd. AI Humnyra Group: AI Humnyra Helth Center Ltd. AI Humnyra Development Ltd. AI Humnyra Development Ltd. Astras Garments Ltd. Postel Apparels Ltd. Astras Garments Ltd. Pontha Fashions Ltd. Regal Garments Ltd. Fontha Fashions Ltd. Fontha Fashions Ltd. Fontha Fashions Ltd. Envoy Pasign Ltd. Chairman  Proprietor Managing Director Managing Direct |     |                            |               | Rukhan Da International Ltd.               | Chairman          |     |
| IBC Power Ltd. Beacon Travel In't Ltd. Centaur Limited. Nawfin Electronics Ltd. Iqbal Centre Concern International  Vice Chairman  Premier Property Development Co. Ltd. Bentley Sweater Ltd. Premier Hotels & Resorts Ltd. Premier Hotel Management Co. Ltd. ATAB Centre Ltd. AIr Concern International Ltd. Bulkhara Restaurant (Pvt) Ltd. Nawrin Electronics Ltd. AIr Alara Enterprise International Rajbithi Travels Ltd. AI Humyra Helth Center Ltd. AI Humyra Bevelopment Ltd. Arbard Apparels Ltd. Armour Garments Ltd. Apastel Apparels Ltd. Apastel Apparels Ltd. Apastel Apparels Ltd. Annaging Director Managing Di |     |                            |               | Bukhara Kestaurant (Pvt) Ltd.              | Chairman          |     |
| Mr. Moin Iqbal  Vice Chairman  Premier Property Development Co. Ltd. Beacon Travel Intrusted. Nawrin Electronics Ltd. Iqbal Centre Concern International  Premier Property Development Co. Ltd. Bentley Sweater Ltd. Premier Group of Companies Ltd. Premier Hotels & Resorts Ltd. Premier Hotel Management Co. Ltd. Air Concern International Ltd. Bulkhara Restaurant (Pvt) Ltd. Air Concern International Ltd. Bulkhara Restaurant (Pvt) Ltd. Nawrin Electronics Ltd.  Al Arab Enterprise International Rajbithi Travels Ltd. Al Humyra Group: Al Humyra Group: Al Humyra Helbt Center Ltd. Al Humyra Helbt Center Ltd. Al Humyra Helbt Center Ltd. Al Humyra Bevelopment Ltd.  Envoy Garments Ltd. Pastel Apparels Ltd. Aganaging Director Managing Dire |     |                            |               | Aero Bengal Airlines Ltd.                  | Chairman          |     |
| Mr. Moin Iqbal  Vice Chairman  Premier Property Development Co. Ltd. Bentley Sweater Ltd. Premier Group of Companies Ltd. Premier Hotels & Resorts Ltd. Premier Hotel Management Co. Ltd. Air Concern International Ltd. Bukhara Restaurant (Pvt) Ltd. Navrin Electronics Ltd. A Humyra Group: Al Humyra Helth Center Ltd. Al Humyra House Ltd. A Humyra Helth Center Ltd. A Humyra Bevelopment Ltd. A Humyra Bevelop |     |                            |               |                                            |                   |     |
| Mr. Moin Iqbal  Vice Chairman  Premier Property Development Co. Ltd. Bentiley Sweater Ltd. Premier Group of Companies Ltd. Premier Hotels & Resorts Ltd. Premier Hotel Managing Director Managin |     |                            |               |                                            |                   |     |
| Mr. Moin Iqbal  Vice Chairman  Premier Property Development Co. Ltd. Bentley Sweater Ltd. Premier Hotel Management Co. Ltd. ATAB Centre Ltd. Air Concern International Ltd. Bukhara Restaurant (Pvt) Ltd. Nawrin Electronics Ltd. Premier Hotel Management Co. Ltd. ATAB Centre Ltd. Air Concern International Ltd. Bukhara Restaurant (Pvt) Ltd. Nawrin Electronics Ltd.  Mr. B. H. Haroon, MP  Director  Al Arab Enterprise International Rajbithi Travels Ltd. Al-Humyra Group: Al Humyra Group: Al Humyra Heith Center Ltd. Al Humyra Heith Center Ltd. Al Humyra Development Ltd. Pastel Apparels Ltd. Pastel Apparels Ltd. Astras Garments Ltd. Regal Garments Ltd. Regal Garments Ltd. Regal Garments Ltd. Envoy Fashions Ltd. Envoy Pashions L |     |                            |               | Centaur Limited.                           | Managing Director |     |
| Iqbal Centre Concern International Premier Property Development Co. Ltd. Bentiley Sweater Ltd. Premier Group of Companies Ltd. Premier Hotels & Resorts Ltd. AIR Centre Ltd. AIR Concern International Rajbiti Travels Ltd. AIR Humyra Group: AIR Humyra Group: AIR Humyra Heth Center Ltd. AIR Humyra Heth Center Ltd. AIR Humyra Development Ltd. AIR Humyra Development Ltd. AIR Humyra Development Ltd. AIR Humyra Garments Ltd. Pastel Apparels Ltd. Astras Garments Ltd. Ananaging Director Managing Dir |     |                            |               | Nawrin Electronics Ltd.                    | Managing Director |     |
| Concern International  Proprietor Gompanies Ltd. Premier Hotels & Resorts Ltd. Premier Hotels & Resorts Ltd. Air Concern International Ltd. Bukhara Restaurant (Pvt) Ltd. Nawrin Electronics Ltd. Air Concern International Ltd. Bukhara Restaurant (Pvt) Ltd. Nawrin Electronics Ltd. Air Larveis Ltd. Air Larveis Ltd. Air Humyra Group:  Al Humyra Group: Al Humyra Group: Al Humyra Heth Center Ltd. Air Humyra Development Ltd. Chairman Chai |     |                            |               |                                            |                   |     |
| Mr. Moin Iqbal  Vice Chairman Bentley Sweater Ltd. Premier Group of Companies Ltd. Premier Hotels & Resorts Ltd. Premier Hotel Management Co. Ltd. ATAB Centre Ltd. Air Concern International Ltd. Bukhara Restaurant (Pvt) Ltd. Nawrin Electronics Ltd. Director Mr. B. H. Haroon, MP  Director  Al Arab Enterprise International Rajbithi Travels Ltd. Al Humyra Group: Al Humyra Group: Al Humyra Group: Al Humyra Development Ltd. Al Humyra Development Ltd. Armour Garments Ltd. Armour Garments Ltd. Astras Garments Ltd. Astras Garments Ltd. Regal Garments Ltd. Regal Garments Ltd. Regal Garments Ltd. Regal Garments Ltd. Fontina Fashions Ltd. Manta Apparels Ltd. Envoy Design Ltd. Olio Apparels Ltd. Envoy Fashions Ltd. Manta Apparels Ltd. Envoy Fashions Ltd. Chairman  Managing Director Manag |     |                            |               |                                            |                   |     |
| Mr. B. H. Haroon, MP  Director  Mr. B. H. Haroon, MP  Director  Mr. Abdus Salam Murshedy, M  Director  Envoy Garments Ltd.  Pastel Apparels Ltd.  Pastel Apparels Ltd.  Astra Garments Ltd.  Astra Garments Ltd.  Astra Garments Ltd.  Pastel Apparels Ltd.  Astra Garments Ltd.  Astra Ga |     |                            |               | and individu                               | Proprietor        |     |
| Bentley Sweater Ltd. Premier Group of Companies Ltd. Premier Hotels & Resorts Ltd. Premier Hotel Management Co. Ltd. ATAB Centre Ltd. AITAB Centre Ltd. AITA | 2.  | Mr. Moin Iqbal             | Vice Chairman | Premier Property Davidson Co. 111          |                   |     |
| Premier Group of Companies Ltd. Premier Hotels & Resorts Ltd. Premier Hotel Management Co. Ltd. ATAB Centre Ltd. Air Concern International Ltd. Bukhara Restaurant (Pvt) Ltd. Nawrin Electronics Ltd. Propriet Companies Ltd. Air Concern International Ltd. Bukhara Restaurant (Pvt) Ltd. Nawrin Electronics Ltd. Nawrin Electronics Ltd. Al-Humyra Group: Al Humyra Group: Al Humyra Helth Center Ltd. Al Humyra Development Ltd. Chairman Al-Humyra Development Ltd. Armour Garments Ltd. Pastel Apparels Ltd. Astras Garments Ltd. Regal Garments Ltd. Epoch Garments Ltd. Fontina Fashions Ltd. Managing Director Managin |     |                            |               | Troperty Development Co. Ltd.              | Chairman          |     |
| Premier Hotels & Resorts Ltd. Premier Hotel Management Co. Ltd. ATAB Centre Ltd. Air Concern International Ltd. Bukhara Restaurant (Pvt) Ltd. Nawrin Electronics Ltd. Director Chairman |     |                            |               | Promier Crew of Co.                        | Chairman          | -   |
| Premier Hotel Management Co. Ltd. ATAB Centre Ltd. Air Concern International Ltd. Bukhara Restaurant (Pvt) Ltd. Nawrin Electronics Ltd. Al-Humyra Group: Al Humyra Group: Al Humyra Helth Center Ltd. Al-Humyra Garments Ltd. Al-Humyra Development Ltd. Chairman  Mr. Abdus Salam Murshedy, M  Director  Envoy Garments Ltd. Astras |     |                            |               | Premier Group of Companies Ltd.            | Managing Director |     |
| ATAB Centre Ltd. Air Concern International Ltd. Bukhara Restaurant (Pvt) Ltd. Nawrin Electronics Ltd. Director  Mr. B. H. Haroon, MP  Director  Al Arab Enterprise International Rajbithi Travels Ltd. Al-Humyra Group: Al Humyra Helth Center Ltd. Al Humyra Development Ltd. Chairman Al-Humyra Development Ltd. Managing Director Managing Director Chairman  Mr. Abdus Salam Murshedy, M  Director  Envoy Garments Ltd. Astras Garments Ltd. Astras Garments Ltd. Astras Garments Ltd. Regal Garments Ltd. Fontina Fashions Ltd. Fontina Fashions Ltd. Envoy Pessign Ltd. Olio Apparels Ltd. Director Managing Director Managi |     |                            |               | Premier Hotels & Resorts Ltd.              |                   |     |
| Mr. B. H. Haroon, MP  Director  Al Arab Enterprise International Ltd. Bukhara Restaurant (Pvt) Ltd. Nawrin Electronics Ltd.  Al Arab Enterprise International Rajbithi Travels Ltd.  Al-Humyra Group: Al Humyra Development Ltd. Al Humyra Development Ltd. Armour Garments Ltd. Armour Garments Ltd. Astras Garments Ltd. Astras Garments Ltd. Astras Garments Ltd. Astras Garments Ltd. Fontina Fashions Ltd. Fontina Fashions Ltd. Envoy Textiles Ltd. Advanced Comtech Machines Ltd. Envoy Textiles Ltd. National System Solutions (Pvt.) Ltd. Advanced Comtech Machines Ltd. Envoy Textiles Ltd. Sharmin Holdings Ltd. Treasure Securities Ltd Square Hospitals Ltd.  Al Humyra Director Director Chairman  Managing Director M |     |                            |               | Premier Hotel Management Co. Ltd.          | Managing Director |     |
| Mr. B. H. Haroon, MP  Director  Al Arab Enterprise International Rajbithi Travels Ltd.  Al-Humyra Group: Al Humyra Development Ltd.  Al Humyra Development Ltd.  Armour Garments Ltd.  Armour Garments Ltd.  Astras Garments Ltd.  Astras Garments Ltd.  Astras Garments Ltd.  Astras Garments Ltd.  Regal Garments Ltd.  Fontina Fashions Ltd.  Managing Director  |     |                            |               |                                            | Managing Director |     |
| Bukhara Restaurant (Pvt) Ltd. Nawrin Electronics Ltd.  Director  Mr. B. H. Haroon, MP  Director  Al Arab Enterprise International Rajbithi Travels Ltd. Al-Humyra Group: Al Humyra Development Ltd. Chairman Al Humyra Development Ltd. Chairman Chairman  Mr. Abdus Salam Murshedy, M  Director  Envoy Garments Ltd. Astras Garments Ltd. Astras Garments Ltd. Regal Garments Ltd. Fontina Fashions Ltd. Fontina Fashions Ltd. Envoy Design Ltd. Director Managing Director M | *   |                            |               | Air Concern International Ltd.             |                   |     |
| Mr. B. H. Haroon, MP  Director  Al Arab Enterprise International Rajbithi Travels Ltd. Al-Humyra Group: Al Humyra Helth Center Ltd. Al Humyra Development Ltd. Chairman  Mr. Abdus Salam Murshedy, M  Director  Envoy Garments Ltd. Armour Garments Ltd. Armour Garments Ltd. Astras Garments Ltd. Astras Garments Ltd. Astras Garments Ltd. Astras Garments Ltd. Amaging Director Managing Director M |     |                            |               | Bukhara Restaurant (Pvt) Ltd.              |                   |     |
| Mr. B. H. Haroon, MP  Director  Al Arab Enterprise International Rajbithi Travels Ltd. Al-Humyra Group: Al Humyra Helth Center Ltd. Al Humyra Development Ltd. Chairman  Mr. Abdus Salam Murshedy, M  Director  Envoy Garments Ltd. Armour Garments Ltd. Pastel Apparels Ltd. Astras Garments Ltd. Regal Garments Ltd. Managing Director Managin |     |                            |               | Nawrin Electronics Ltd.                    |                   |     |
| Rajbithi Travels Ltd.  Al-Humyra Group: Al Humyra Helth Center Ltd. Al Humyra Development Ltd. Chairman  Mr. Abdus Salam Murshedy, M Director  Envoy Garments Ltd. Armour Garments Ltd. Astras Garments Ltd. Ananaging Director Regal Garments Ltd. Ananaging Director Regal Garments Ltd. Ananaging Director Managing Director Mana |     |                            |               |                                            | Director          |     |
| Rajbithi Travels Ltd. Al-Humyra Group: Al Humyra Development Ltd. Chairman  Mr. Abdus Salam Murshedy, M  Director  Envoy Garments Ltd. Armour Garments Ltd. Astras Garments Ltd.  |     | Mr. B. H. Haroon, MP       | Director      | Al Arab Enterprise International           |                   |     |
| Al-Humyra Group: Al Humyra Helth Center Ltd. Al Humyra Development Ltd.  Chairman Ch |     |                            |               | Raibithi Travels Ltd                       |                   |     |
| Al Humyra Helth Center Ltd. Al Humyra Development Ltd.  Chairman  Managing Director  Chairman  Shareholder                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |     |                            |               |                                            | Chairman          |     |
| Mr. Abdus Salam Murshedy, M  Director  Envoy Garments Ltd.  Armour Garments Ltd.  Pastel Apparels Ltd.  Astras Garments Ltd.  Regal Garments Ltd.  Epoch Garments Ltd.  Fontina Fashions Ltd.  Envoy Fashions Ltd.  Envoy Fashions Ltd.  Envoy Fashions Ltd.  Envoy Pashions Ltd.  Managing Director  Mana |     |                            |               |                                            |                   |     |
| Mr. Abdus Salam Murshedy, M  Director  Envoy Garments Ltd.  Armour Garments Ltd.  Pastel Apparels Ltd.  Astras Garments Ltd.  Regal Garments Ltd.  Epoch Garments Ltd.  Fontina Fashions Ltd.  Envoy Pesign Ltd.  Olio Apparels Ltd.  Envoy Textiles Ltd.  National System Solutions (Pvt.) Ltd.  Advanced Comtech Machines Ltd.  Emerald Trading Ltd.  Nanaging Director  Managing Director  Mana |     |                            |               | Al Humyra Helth Center Ltd.                | Chairman          |     |
| Mr. Abdus Salam Murshedy, M  Director  Envoy Garments Ltd.  Armour Garments Ltd.  Astras Garments Ltd.  Astras Garments Ltd.  Regal Gar |     |                            |               | Al Humyra Development Ltd.                 |                   |     |
| Armour Garments Ltd. Pastel Apparels Ltd. Astras Garments Ltd. Regal Garments Ltd. Managing Director Man |     | Mr. Abdus Salam Murshedy M | Director      | F                                          |                   |     |
| Pastel Apparels Ltd. Astras Garments Ltd. Regal Garments Ltd. Regal Garments Ltd. Epoch Garments Ltd. Epoch Garments Ltd. Fontina Fashions Ltd. Managing Director                                                                                                                                            |     |                            | Director      | Envoy Garments Ltd.                        | Managing Director |     |
| Astras Garments Ltd. Regal Garments Ltd. Regal Garments Ltd. Fontina Fashions Ltd. Fontina Fashions Ltd. Managing Director                                                     |     |                            |               | Armour Garments Ltd.                       | Managing Director | 100 |
| Regal Garments Ltd. Regal Garments Ltd. Epoch Garments Ltd. Epoch Garments Ltd. Fontina Fashions Ltd. Managing Director                                      |     |                            |               | Pastel Apparels Ltd.                       | Managing Director |     |
| Epoch Garments Ltd. Epoch Garments Ltd. Fontina Fashions Ltd. Fontina Fashions Ltd. Managing Director                                                                                                                                                                                                                                                                                                                                                                          |     |                            |               | Astras Garments Ltd.                       | Managing Director |     |
| Epoch Garments Ltd. Fontina Fashions Ltd. Managing Director Managi |     |                            |               | Regal Garments Ltd.                        | Managing Director |     |
| Fontina Fashions Ltd.  Manta Apparels Ltd. Envoy Fashions Ltd. Envoy Design Ltd. Olio Apparels Ltd. Texas Dresses Ltd. Envoy Textiles Ltd. Envoy Textiles Ltd. Envoy Textiles Ltd. Envoy Textiles Ltd.  Envoy Textiles Ltd.  Envoy Textiles Ltd.  Envoy Textiles Ltd.  Envoy Textiles Ltd.  Envoy Textiles Ltd.  Managing Director Managing Dire |     |                            |               | Epoch Garments Ltd.                        | Managing Director |     |
| Manta Apparels Ltd. Envoy Fashions Ltd. Envoy Design Ltd. Olio Apparels Ltd. Texas Dresses Ltd. Envoy Textiles Ltd. Managing Director Managing Dire |     |                            |               | Fontina Fashions Ltd.                      |                   |     |
| Envoy Fashions Ltd. Envoy Design Ltd. Olio Apparels Ltd. Texas Dresses Ltd. Envoy Textiles Ltd. Texas Dresses Ltd. Envoy Textiles Ltd. Laundry Industries Ltd. National System Solutions (Pvt.) Ltd. Advanced Comtech Machines Ltd. Emerald Trading Ltd. Managing Director Managing Direct |     |                            |               |                                            |                   |     |
| Envoy Design Ltd. Olio Apparels Ltd. Texas Dresses Ltd. Envoy Textiles Ltd. Laundry Industries Ltd. National System Solutions (Pvt.) Ltd. Advanced Comtech Machines Ltd. Emerald Trading Ltd. Managing Director Ma |     |                            |               |                                            |                   |     |
| Olio Apparels Ltd. Texas Dresses Ltd. Envoy Textiles Ltd. Laundry Industries Ltd. National System Solutions (Pvt.) Ltd. Advanced Comtech Machines Ltd. Emerald Trading Ltd. Managing Director    |     |                            |               |                                            |                   |     |
| Texas Dresses Ltd. Envoy Textiles Ltd. Laundry Industries Ltd. National System Solutions (Pvt.) Ltd. Advanced Comtech Machines Ltd. Emerald Trading Ltd. Managing Director                                         |     |                            |               | Olio Apparele Ltd.                         | Managing Director |     |
| Place of the state |     |                            |               |                                            | Managing Director |     |
| 2 4 NOV 2022  Laundry Industries Ltd.  National System Solutions (Pvt.) Ltd. Advanced Comtech Machines Ltd.  Emerald Trading Ltd.  Sharmin Holdings Ltd.  Managing Director                                                                                                                                                                                                                                                                                                                                                                                              |     |                            |               |                                            | Managing Director |     |
| National System Solutions (Pvt.) Ltd. Advanced Comtech Machines Ltd.  Managing Director Managing Direc |     |                            |               |                                            |                   |     |
| Advanced Comtech Machines Ltd.  Nasimul Baten  Managing Director  Sharmin Holdings Ltd.  Managing Director   |     | 7 L NOV 2022               |               | Laundry Industries Ltd.                    |                   |     |
| Advanced Comtech Machines Ltd.  Emerald Trading Ltd.  Nasimul Baten  Managing Director & CEO  DBH Finance PLC.  Advanced Comtech Machines Ltd.  Emerald Trading Ltd.  Sharmin Holdings Ltd.  Treasure Securities Ltd  Tristar Securities Ltd  Sharmin Holdings Ltd.  Treasure Securities Ltd  Tristar Securities Ltd  Shareholder  Square Hospitals Ltd.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |     | 2 4 1101 2022              |               | National System Solutions (Pvt.) Ltd.      | Managing Director |     |
| Nasimul Baten  Managing Director & CEO  DBH Finance PLC.  Emerald Trading Ltd.  Sharmin Holdings Ltd.  Treasure Securities Ltd  Tristar Securities Ltd  Square Hospitals Ltd.  Managing Director  Managing Director  Managing Director  Managing Director  Managing Director  Managing Director  Shareholder  Shareholder                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |     | D.D                        |               | Advanced Comtech Machines Ltd.             | Managing Director |     |
| Nasimul Baten  Managing Director & CEO  DBH Finance PLC.  Sharmin Holdings Ltd.  Treasure Securities Ltd  Tristar Securities Ltd  Square Hospitals Ltd.  Sharmin Holdings Ltd.  Managing Director  Chairman  Shareholder  Square Hospitals Ltd.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |     | Bross                      |               | Emerald Trading Ltd.                       | Managing Director |     |
| Managing Director & CEO  DBH Finance PLC.  Treasure Securities Ltd  Tristar Securities Ltd  Shareholder  Square Hospitals Ltd.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |     | Nasimul Baten              |               | Sharmin Holdings Ltd                       | Managing Director |     |
| DBH Finance PLC.  Tristar Securities Ltd  Square Hospitals Ltd.  Shareholder                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |     | Pierstor & CEO             |               | Treasure Securities Ltd                    |                   |     |
| Square Hospitals Ltd.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |     | Managing Director & CEO    |               | Tristar Securities Ltd                     |                   |     |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |     | DBH Finance PLC.           |               |                                            |                   |     |
| 2 4 NOV 2022 24 NOV 2022                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |     |                            |               | Rengal Most Processing To 1                | Director          |     |
| 2 / NOV 2022 24 NOV 2022                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |     |                            | 0.00          | Deligal Meat Processing Industries Limited | Director, HOLL    |     |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |     | 2 / NOV                    | Z4 NO         | V 2022                                     | Z4 NUV Z          | UZ2 |

2 4 NOV 2022

Mohammad Akram Hossain, PCS The Premier Bank Limited Head Office, Dhaka

Sayed Abul Hashem FC & FO CHARTERED Deputy Managing Director & CHARTERED Head Office
The Premier Bank Limited HAKP

M. REAZUL KARIM, FCMA Managing Director & CEO The Premier Bank Ltd. Head Office, Banani Dhaka-1213

| SI.<br>No | Name                     | Designation             | Entities where they had interest                                                                                                                                                                                                  | Position                                                                                                                                 |
|-----------|--------------------------|-------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------|
| 5.        | Mr. Mohammad Imran Iqbal | Director                | Premier Property Development Co. Ltd. Bentley Sweater Ltd. Premier Group of Companies Ltd. Premier Hotels & Resorts Ltd. Premier Hotel Management Co. Ltd. Nawrin Electronics Ltd. Bukhara Restaurant (Pvt) Ltd. ATAB Centre Ltd. | Managing Director Additional Managing Director |
| 6.        | Mr. Shafiqur Rahman      | Director                | Rupsha Tyres & Chemical Ltd.                                                                                                                                                                                                      | Managing Director                                                                                                                        |
| 7.        | Mr. Jamal G. Ahmed       | Director                | Premier Group of Companies Ltd.<br>Bentley Sweater Ltd.<br>ATAB centre Ltd.<br>Premier Property Development Co. Ltd.                                                                                                              | Director Managing Director Director Director                                                                                             |
| 8.        | Mr. Nahyan Haroon        | Director                | The Raintree Dhaka Ltd.<br>Rajbithi Travels Ltd.                                                                                                                                                                                  | Chairman<br>Managing Director                                                                                                            |
| 9.        | Mrs. Shaila Shelley Khan | Director                |                                                                                                                                                                                                                                   |                                                                                                                                          |
| 0.        | Mr. Yeh Cheng Min        | Director                | Alita (BD) Ltd.<br>Ace Bicycle (BD) Ltd.                                                                                                                                                                                          | Chairman<br>Managing Director                                                                                                            |
| 1.        | Naba Gopal Banik         | Independent<br>Director | Anwar Galvanizing Ltd.                                                                                                                                                                                                            | Independent<br>Director                                                                                                                  |
| 2.        | Kaiser A. Chowdhury      | Independent<br>Director | >                                                                                                                                                                                                                                 |                                                                                                                                          |



2 4 NOV 2022

Nasimul Baten Managing Director & CEO DBH Finance PLC.

2 4 NOV 2022

Mohammad Asram Hossain, PGS
Company Secretary
The Premier Bank Limited
Head Office, Dhaka

2 4 NOV 2022

Sayed Abul Hashem FCA, FCMA Deputy Managing Director & CFO Head Office The Premier Bank Limited

M. REAZUL J. R.M. FCMA Managing J. Lector & CEO The Prefixer Bank Ltd. Head Office Banani Dhaka-1213

#### The Premier Bank Ltd **Investment in Shares** As at 30 June 2022

| SL.<br>No. | Name of the company                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | Face<br>value | No. of share<br>including<br>bonus share | Cost of holding         | Average cost    | Quoted<br>rate per<br>share as at<br>30.06.2022 | Total market<br>value as at<br>30.06.2022 |
|------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------|------------------------------------------|-------------------------|-----------------|-------------------------------------------------|-------------------------------------------|
| A.         | Quoted                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | Taka          |                                          | Taka                    | Taka            | Taka                                            | <u>Taka</u>                               |
| 1          | AB Bank Limited                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | 10            | 234,135                                  | 6 947 476               | 20.25           |                                                 |                                           |
| 2          | ACI Limited                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | 10            | 130,000                                  | 6,847,476<br>38,582,726 | 29.25           | 10.50                                           | 2,458,418                                 |
| 3          | ACME Pesticides Limited                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | 10            | 120,000                                  | 4,214,976               | 296.79<br>35.12 | 283.00                                          | 36,790,000                                |
| 4          | . ADN Telecom Limited                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | 10            | 320,000                                  | 24,895,232              | 77.80           | 34.00                                           | 4,080,000                                 |
| 5          | AFC Agro Biotech Limited                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | 10            | 300,000                                  | 9,799,971               | 32.67           | 65.80<br>25.40                                  | 21,056,000                                |
| 6          | Aftab Automobiles Limited                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | 10            | 914,886                                  | 85,355,964              | 93.30           | 27.80                                           | 7,620,000                                 |
| 7 8        | Agni Systems Limited                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | 10            | 100,000                                  | 2,795,830               | 27.96           | 23.30                                           | 25,433,831<br>2,330,000                   |
| 9          | Apex Footwear Limited                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | 10            | 243,096                                  | 108,278,109             | 445.41          | 271.50                                          | 66,000,564                                |
| 10         | Asia Insurance Limited                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | 10            | 150,000                                  | 16,564,748              | 110.43          | 55.70                                           | 8,355,000                                 |
| 11         | Asia Pacific General Insurance Company Limited Associated Oxygen Limited                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | 10            | 1,248,755                                | 100,824,289             | 80.74           | 51.30                                           | 64,061,132                                |
| 12         | Atlas Bangladesh Limited                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | 10            | 53,500                                   | 2,249,670               | 42.05           | 37.80                                           | 2,022,300                                 |
| 13         | Bangladesh Export Import Company Limited                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | 10            | 174,799                                  | 29,592,116              | 169.29          | 109.30                                          | 19,105,531                                |
| 14         | Bangladesh Lamps Limited                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | 10            | 350,000                                  | 52,374,468              | 149.64          | 129.80                                          | 45,430,000                                |
| 15         | Bangladesh Steel Re-rolling Mills Limited                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | 10            | 50,000                                   | 15,045,000              | 300.90          | 267.50                                          | 13,375,000                                |
| 16         | Bangladesh Submarine Cable Company Limited                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | 10            | 200,000                                  | 22,640,853              | 113.20          | 98.70                                           | 19,740,000                                |
| 17         | Baraka Patenga Power Limited                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | 10            | 1,148,980                                | 263,207,154             | 229.08          | 219.10                                          | 251,741,518                               |
| 18         | Baraka Power Limited                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | 10            | 380,000<br>278,087                       | 16,916,902              | 44.52           | 32.90                                           | 12,502,000                                |
| 19         | Bay Leasing & Investment Limited                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | 10            | 200,000                                  | 7,595,057               | 27.31           | 23.70                                           | 6,590,662                                 |
| 20         | Beximco Pharma Limited                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | 10            | 80,000                                   | 8,904,501               | 44.52           | 26.30                                           | 5,260,000                                 |
|            | British American Tobacco Bangladesh Company                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | 10            | 80,000                                   | 16,376,257              | 204.70          | 154.60                                          | 12,368,000                                |
|            | Limited                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | 10            | 60,500                                   | 43,097,035              | 712.35          | F 42 F2                                         |                                           |
| 22         | Coppertech Industries Limited                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 10            | 200,000                                  | 8,718,560               | 43.59           | 543.50                                          | 32,881,750                                |
|            | Crown Cement PLC.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | 10            | 107,880                                  | 13,296,252              | 123,25          | 39.70                                           | 7,940,000                                 |
| 24         | Delta Life Insurance Company Limited                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | 10            | 25,000                                   | 4,943,660               | 197.75          | 78.10                                           | 8,425,428                                 |
| 25         | Delta Spinners Limited                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | 10            | 860,750                                  | 12,970,253              | 15.07           | 125.20<br>8.30                                  | 3,130,000                                 |
| 26         | Dhaka Electric Supply Company Limited                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | 10            | 1,438,399                                | 95,961,127              | 66.71           | 38.80                                           | 7,144,225                                 |
| 27         | Dragon Sweater and Spinning Limited                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | 10            | 200,000                                  | 3,935,800               | 19.68           | 18.00                                           | 55,809,881                                |
| 28         | Dutch-Bangla Bank Limited                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | 10            | 352,968                                  | 30,030,617              | 85.08           | 65.40                                           | 23,084,107                                |
| 30         | Eastern Cables Limited                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | 10            | 3,000                                    | 1,029,078               | 343.03          | 143.60                                          | 430,800                                   |
| 31         | eGeneration Limited                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | 10            | 305,000                                  | 18,234,903              | 59.79           | 45.20                                           | 13,786,000                                |
| 32         | Evince Textiles Limited First Finance Limited                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 10            | 666,843                                  | 9,501,346               | 14.25           | 9.60                                            | 6,401,693                                 |
| 33         | Fortune Shoes Limited                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | 10            | 1,735,625                                | 50,086,552              | 28.86           | 5.00                                            | 8,678,125                                 |
|            | Generation Next Fashions Limited                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | 10            | 1,135,000                                | 134,721,895             | 118.70          | 93.30                                           | 105,895,500                               |
| 35         | Genex Infosys Limited                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | 10            | 20,148                                   | 251,437                 | 12.48           | 6.10                                            | 122,903                                   |
| _          | GPH Ispat Limited                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | 10            | 930,500                                  | 137,295,107             | 147.55          | 76.00                                           | 70,718,000                                |
|            | Grameen Phone Limited                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | 10            | 400,000                                  | 23,342,745              | 58.36           | 53.10                                           | 21,240,000                                |
| 38         | H.R. Textiles Limited                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | 10            | 20,000                                   | 7,546,230               | 377.31          | 294.10                                          | 5,882,000                                 |
| 39         | Hamid Fabrics Limited                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | 10            | 270,825                                  | 27,828,230              | 102.75          | 97.70                                           | 26,459,603                                |
| 40         | Ifad Autos Limited                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | 10            | 250,000                                  | 7,429,573               | 29.72           | 23.70                                           | 5,925,000                                 |
| 41         | IFIC Bank Limited                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | 10            | 497,280<br>892,500                       | 39,282,473              | 78.99           | 50.50                                           | 25,112,640                                |
| 42         | Index Agro Industries Limited                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 10            | 140,000                                  | 16,541,375              | 18.53           | 12.40                                           | 11,067,000                                |
| 43         | Intraco Refuelling Station Limited                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | 10            | 216,000                                  | 19,305,692<br>4,998,940 | 137.90          | 102.10                                          | 14,294,000                                |
| 44         | Investment Corporation of Bangladesh                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | 10            | 100,000                                  | 12,769,030              | 23,14           | 25.00                                           | 5,400,000                                 |
| 45         | Islamic Insurance Bangladesh Limited                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | 10            | 250,000                                  | 17,636,145              | 127.69<br>70.54 | 101.60                                          | 10,160,000                                |
| 46         | Jamuna Oil Company Limited                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | 10            | 329,619                                  | 74,386,696              | 225.67          | 45.80                                           | 11,450,000                                |
| 47         | JMI Syringes & Medical Devices Limited                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | 10            | 21,150                                   | 9,325,304               | 440.91          | 177.20<br>312.30                                | 58,408,487                                |
| 48         | Keya Cosmetics Limited 2 4 NOV 2                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |               | 316,544                                  | 7,515,926               | 23.74           | 6.80                                            | 6,605,145                                 |
| 49         | Khulna Power Company Limited                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | 0220          | 27,500                                   | 3,459,528               | 125.80          | 27.20                                           | 2,152,499                                 |
| 50         | LafargeHolcim Bangladesh Limited                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | <b>#10</b>    | 650,000                                  | 61,351,975              | 94.39           | 68.40                                           | 748,000                                   |
| 51 1       | Lankabangla Finance Limited                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | 746           | 250,000                                  | 9,042,633               | 36.17           | 28.50                                           | 44,460,000<br>7,125,000                   |
| 52 · I     | Linde Bangladesh Limited                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | 10            | 11,050                                   | 18,428,935              | 1,667.78        | 1,445.00                                        | 15,967,250                                |
|            | Lub-rref (Bangladesh) Limited Nasimul                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | B10 te        | 300,000                                  | 14,463,213              | 48.21           | 41.90                                           | 12,570,000                                |
|            | Meghna Cement Mills Limited                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | 10            | CF (101,997                              | 11,181,960              | 109.63          | 69.70                                           | 7,109,191                                 |
| 56         | Meghna Life Insurance Co. Limited Managing Dire                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | 10            | 58,575                                   | 6,538,000               | 111.62          | 67.30                                           | 3,942,098                                 |
|            | Meghna Life Insurance Co. Limited DBH Finani<br>Mir Akhter Hossain Limited                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | ce10'L        |                                          | 40,020                  | 10.00           | 49.30                                           | 197,299                                   |
|            | Mozaffar Hossain Chinning Mill. 1                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | 10            | 100,000                                  | 6,951,180               | 69.51           | 54.10                                           | 5,410,000                                 |
|            | Mozaffar Hossain Spinning Mills Limited<br>National Bank Limited                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | 10            | 297,472                                  | 9,496,977               | 31.93           | 29.20                                           | 8,686,182                                 |
|            | National Housing Finance & Investment Limited                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 10            | 3,194,051                                | 58,302,792              | 18.25           | 8.00                                            | 25,552,408                                |
| 61 N       | National Polymer Industries Limited                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | 10            | 1,500,907                                | 134,761,380             | 89.79           | 44.90                                           | 67,390,724                                |
| 62 N       | National Tubes Limited                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | 10            | 130,000                                  | 7,361,815               | 56,63           | 58.30                                           | 6,929,000                                 |
| 6377       | Northern General Insurance Company Limited                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | 10            | 100,000<br>250,000                       | 11,099,010              | 1/10.99         | 81.70                                           | 8,170,000                                 |
|            | The state of the s | IV I          | 250.000                                  | 15,217,143              | 60.87           | 44.70                                           | 11,175,000                                |

Mohammad Aktain Hossain, FCS
Company Secretary
The Premier Bank Limited
Head Office, Dhaka

Sayed Abul Hashem FCA Deputy Managing Director Head Office
The Premier Bank Limited

CHARTERED O Managing Director & CEO
CHARTERED O THE Premier Bank Ltd.
Head Office, Banani
Dhaka-1213

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| 65 | Orion Infusion Limited                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | 10 | 100,000           | 9,104,380     | 91.04           | 87.30          | 0 770 00      |
|----|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----|-------------------|---------------|-----------------|----------------|---------------|
| 66 | Padma Islami Life Insurance Limited                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | 10 | 119,400           | 7,704,394     | 64.53           | 48.40          | 8,730,00      |
| 67 | Padma Oil Co. Limited                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | 10 | 302,475           | 104,759,244   | 346.34          | 214.10         | 5,778,96      |
| 68 | Paramount Insurance Limited                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | 10 | 500,000           | 51,153,000    | 102.31          | 51.80          | 64,759,89     |
| 69 | Peoples Leasing and Finance Services Limited                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | 10 | 414,839           | 19,034,750    | 45.88           | 3.00           | 25,900,00     |
| 70 | Pharma Aids                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | 10 | 30,000            | 20,129,103    | 670.97          | 815.00         | 1,244,51      |
| 71 | Phoenix Finance and Investments Limited                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | 10 | 158,138           | 4,799,527     | 30.35           | 18.20          | 24,450,00     |
| 72 | Popular Life Insurance Co. Limited                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | 10 | 33,320            | 4,196,703     | 125.95          | 67.80          | 2,878,11      |
| 73 | Power Grid Company of Bangladesh Limited                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | 10 | 300,000           | 19,050,173    | 63.50           | 56.90          | 2,259,090     |
| 74 | Premier Cement Mills Limited                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | 10 | 370,800           | 42,357,129    | 114.23          | 46.80          | 17,070,000    |
| 75 | Premier Leasing & Finance Limited                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | 10 | 314,602           | 8,151,936     | 25.91           | 6.50           | 17,353,440    |
| 76 | Prime Finance & Investment Limited                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | 10 | 278,819           | 8,883,103     | 31.86           |                | 2,044,913     |
| 77 | Provati Insurance Company Limited                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | 10 | 81,200            | 7,680,974     | 94.59           | 11.30<br>70.70 | 3,150,655     |
| 78 | Pubali Bank Limited                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | 10 | 41,389            | 1,317,500     | 31.83           |                | 5,740,840     |
| -  | Queen South Textile Mills Limited                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | 10 | 440,000           | 11,215,710    | 25.49           | 26.40          | 1,092,670     |
| 79 | R.N. Spinning Mills Limited                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | 10 | 1,081,476         | 24,079,091    | 22.27           | 25.40          | 11,176,000    |
| 80 | Ratanpur Steel Re-Rolling Mills Limited                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | 10 | 10,000            | 350,047       | 35.00           | 6.10           | 6,597,004     |
| 81 | Ring Shine Textiles Limited                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | 10 | 261               | 2,566         |                 | 17.60          | 176,000       |
| 82 | Robi Axiata Limited                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | 10 | 270,000           | 11,726,591    | 9.83            | 10.20          | 2,662         |
| 83 | Runner Automobiles Limited                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | 10 | 2,760,914         | 126,355,430   | 43.43           | 30.10          | 8,127,000     |
| 84 | S. Alam Cold Rolled Steels Limited                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | 10 | 70,000            |               | 45.77           | 53.20          | 146,880,625   |
| 85 | S.S. Steel Limited                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | 10 | 291,600           | 3,991,052     | 57.02           | 33.70          | 2,359,000     |
| 86 | Saif Powertec Limited                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | 10 | 895,000           | 6,953,958     | 23.85           | 17.80          | 5,190,480     |
| 87 | Sino Bangla Industries Limited                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | 10 |                   | 34,495,015    | 38.54           | 32.50          | 29,087,500    |
| 38 | Square pharmaceuticals Limited                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | 10 | 107,100           | 8,743,462     | 81.64           | 54.90          | 5,879,790     |
| 89 | The Peninsula Chittagong Limited                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | 10 | 52,000<br>500,000 | 12,090,020    | 232.50          | 216.70         | 11,268,400    |
| 90 | Titas Gas Transmission & Dist. Co. Limited                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | 10 | 1,737,388         | 20,431,710    | 40.86           | 30.30          | 15,150,000    |
| 91 | Union Capital Limited                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | 10 | 1,178,458         | 117,693,783   | 67.74           | 42.80          | 74,360,206    |
| 92 | Unique Hotel & Resorts Limited                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | 10 | 205 500           | 30,336,643    | 25.74           | 7.00           | 8,249,206     |
| 93 | United Commercial Bank Limited                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | 10 | 295,500           | 37,243,202    | 126.03          | 62.90          | 18,586,950    |
| 94 | United Finance Limited                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | 10 | 938,100           | 20,793,124    | 22.17           | 13.70          | 12,851,970    |
| 95 | United Insurance Limited                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | -  | 300,000           | 7,974,930     | 26.58           | 16.10          | 4,830,000     |
| 96 | United Power Generation & Distribution Company<br>Limited                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |    | 681,494           | 48,041,587    | 70.49<br>316.41 | 47.90          | 32,643,563    |
| 17 | VFS Thread Dyeing Limited                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | 10 | 63,880            | 20,212,524    |                 | 248.60         | 15,880,568    |
|    | The same of the sa | 10 | 200,000           | 5,456,600     | 27.28           | 24.10          | 4,820,000     |
| 1  | Mutual Fund AB Bank 1st Mutual fund                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | -  | 40,315,476        | 2,889,248,802 |                 | -              | 2,000,526,919 |
|    | EBL NRB Mutual Fund                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | 10 | 534,649           | 4,372,306     | 8.18            | 5.5            | 2,940,569.50  |
| 3  | First Innets Paul Maria                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | 10 | 4,000,000         | 28,059,076    | 7.01            | 6.4            | 25,600,000    |
| _  | First Janata Bank Mutual Fund                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 10 | 3,500,000         | 31,861,900    | 9.10            | 6.4            |               |
|    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |    | 8,034,649         | 64,293,282    | 2120            | 0.4            | 22,400,000    |
|    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |    | 48,350,125        | 2,953,542,084 |                 | -              | 50,940,570    |
|    | Available cash balance                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |    |                   | 90,873,889    |                 | _              | 2,051,467,489 |
|    | Total                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |    |                   | 3,044,415,973 |                 |                |               |

# C. Capital Market Special Fund

| SL.<br>No. | Name of the company                                   | Face<br>value | No. of share<br>including<br>bonus share | Cost of holding |
|------------|-------------------------------------------------------|---------------|------------------------------------------|-----------------|
| 1          | AAmra Networks Limited                                | 10            | 400.014                                  |                 |
| 2          | Aman Cotton Fibrous Limited                           | 10            | 109,946                                  | 5,886,538       |
| 3          | Asia Pacific General Insurance Co. Limited            | 10            | 100,000                                  | 4,818,030       |
| 4          | bangladesh Finance and Investment Co. Limited         | 10            | 1,874,257                                | 149,013,496     |
| 5          | Dangladesh Lamps Limited                              | 10            | 577,700                                  | 37,030,849      |
| 6          | Baraka Power Limited                                  | 10            | 17,000                                   | 4,083,332       |
| 7          | British American Tobacco bangladesh Company Limited   | 10            | 500,000                                  | 14,603,570      |
| 8          | Dailylauesh Steel Re-Rolling Mills Limited            |               | 75,000                                   | 53,097,158      |
| 9          | Confidence Cement Limited                             | 10            | 300,000                                  | 33,925,295      |
| 10         | Eastern Insurance Limited                             | 10            | 255,087                                  | 38,941,442      |
| 11         | Grameenphone Limited                                  | 10            | 871,892                                  | 103,415,197     |
| 12         | IFAD Autos Limited                                    | 10            | 30,000                                   | 10,374,994      |
| 13         | Investment Coporation of Bangladesh                   | 10            | 100,000                                  | 5,042,820       |
| 14         | Islamic Finance & Investment Limited                  | 10            | 168,000                                  | 23,361,105      |
| 15         | Jamuna Oil Company Limited                            | 10            | 500,000                                  | 16,605,383      |
| 16         | LafargeHolcim Bangladesh Limited                      | 10            | 10,000                                   | 1,710,461       |
| 17         | Linde Bangladesh Limited                              | 10            | 400,000                                  | 34,098,950      |
| 18         | MJL Bangladesh Limited                                | 10            | 9,500                                    | 17,015,692      |
| 19         | Power Grid Company of Bangladesh Limited              | 10            | 200,000                                  | 21,310,340      |
| 20         | Premier Cement Mills Limited                          | 10            | 50,000                                   | 2,977,152       |
| 21         | Saif Powertec Limited                                 | 10            | 250,000                                  | 22,174,220      |
| 22         | Square Pharmaceuticals Limited                        | 10            | 689,000                                  | 25,701,195      |
| 23         | Summit Power Limited                                  | 10            | 43,000                                   | 9,154,683       |
| 24         | United Finance Limited                                | 10            | 500,000                                  | 23,125,605      |
| 25         | United Power Generation & Distribution Company Limite | 10            | 200,000                                  | 5,068,780       |
| 26         | Wata Chemicals Limited                                | 10            | 101,600                                  | 30,122,648      |
|            | The strained and the strained                         | 10            | 30,000                                   | 9,854,240       |

Less: Realized income from sale of shares

Managing Director & CEO DBH Finance PLC.

2 4 NOV 2022

Nasimul Baten

702,513,176 2,513,176 **700,000,000** 

REAZUL KARIM, FCMA Managing Director & CEO he Premier Bank Ltd. Head Office, Banani Bhaka-1218

\* Realized incorporation sale of shares for Taka 32,467 is re-invested, NOV 2022

Mohammad Allain Hossain, FCS Company Secretary
The Premier Bank Limited
Head Office, Dhaka

Sayed Abul Hashem FCA, Company
Deputy Managing Director & COHA

| D. | Unquoted                                              |               |   |   |               |
|----|-------------------------------------------------------|---------------|---|---|---------------|
| 1  | Central Depository Bangladesh Limited                 |               |   |   |               |
| 2  | SWIFT Membership                                      | 3,138,890     |   | - | 3,138,890     |
| 3  | Energy Prima Limited                                  | 5,559,065     |   |   | 5,559,065     |
| 4  | Lanka Bangla Securities Limited                       | 9,500,000     |   | - | 9,500,000     |
| 5  | Bangladesh fixed Income special purpose vehicle       | 5,000,000     |   |   | 5,000,000     |
| 6  | PACE special constants                                | 3,000,000,000 |   |   | 3,000,000,000 |
| 7  | RACE special opportunities unit fund                  | 250,000,000   |   | - |               |
| /  | NWPGCL's Coupon Bearing Floating Non-convertible Bond | 450,000,000   |   |   | 250,000,000   |
| 8  | ICB AMCL 2nd NRB                                      |               | - | • | 450,000,000   |
| 9  | NCC Bank Perpetual Bond                               | 4,476,750     |   | - | 4,476,750     |
| 10 | AB Bank Perpetual Bond                                | 950,000,000   |   |   | 950,000,000   |
| 11 | SJIBL Mudaraba Perpetual Bond                         | 1,050,000,000 | - | - | 1,050,000,000 |
|    | Sub total (D)                                         | 250,000,000   | - | - | 250,000,000   |
| _  |                                                       | 5,977,674,705 |   |   |               |
|    | Total                                                 | 0.777.000.000 |   |   | 5,977,674,705 |

9,722,090,678



Nasimul Baten
Managing Director & CEO
DBH Finance PLC.

2 4 NOV 2022

Mohammad Akram Hossain, FCS Company Secretary The Premier Bank Limited Head Office, Dhaka 2 4 NOV 2022

Sayed Abul Hashem FCA, FCMA Deputy Managing Director & CFO Head Office The Premier Bank Limited 24 NOV 2022

M. REAZUL KARM, FCMA Managing Director & CEO The Premier Bank Ltd. Head Office, Banani Dhaka-1213

# The Premier Bank Limited Balance Sheet of Islamic Banking Branches As at 30 June 2022

|                                                                                   |      | Amount i             | n Taka                        |
|-----------------------------------------------------------------------------------|------|----------------------|-------------------------------|
|                                                                                   | Note | Jun-2022             | Dec-2021                      |
| PROPERTY AND ASSETS                                                               |      |                      |                               |
| Cash                                                                              |      | Space and the second |                               |
| In hand (including foreign currencies)                                            |      | 645,951,187          | 610,571,424                   |
| Balance with Bangladesh Bank and its agent bank (s)                               | 1.1  | 51,458,725           | 23,557,857                    |
| (including foreign currencies)                                                    | 1.2  | 594,492,462          | 587,013,567                   |
| Balance with other banks and financial institutions                               | 2    |                      |                               |
| In Bangladesh                                                                     | 2.1  |                      | Ψ.                            |
| Outside Bangladesh                                                                |      | -                    |                               |
| Placement with banks other financial institutions                                 |      |                      |                               |
| Investment in shares & securities                                                 |      |                      | •                             |
| Government in snares & securities                                                 | 3    | 2,659,960,000        | 3,159,960,000                 |
| Others                                                                            | 3.1  | 2,409,960,000        | 2,909,960,000                 |
| Others                                                                            | 3.2  | 250,000,000          | 250,000,000                   |
| I                                                                                 |      |                      |                               |
| Investments (including bills)                                                     | 4    | 20,182,907,454       | 17,289,733,356                |
| General investment                                                                |      | 16,550,314,217       | 13,968,182,660                |
| Bills purchased and discounted                                                    |      | 3,632,593,237        | 3,321,550,696                 |
| Fixed assets including premises, furniture and fixtures                           | 5    | 21,890,805           | 18,695,791                    |
| Other assets                                                                      | . 6  | 1,166,909,701        | 1,949,590,121                 |
| Non-banking assets                                                                |      | Z-                   |                               |
| Total Assets                                                                      |      | 24,677,619,147       | 23,028,550,692                |
| LIABILITIES AND CAPITAL .                                                         |      |                      |                               |
| Liabilities                                                                       |      |                      |                               |
| Borrowings from other banks, financial institutions and agents                    | 7    | 2,956,836,332        | 4,726,550,314                 |
| Deposits and other accounts                                                       |      | 18,280,181,032       | 17,990,863,987                |
| Mudaraba savings deposits                                                         |      | 1,251,925,226        | 812,814,068                   |
| Mudaraba term deposits                                                            |      | 11,827,359,685       | 13,112,821,978                |
| Al -wadiah Current deposits and other accounts                                    |      | 5,143,329,947        | 4,002,586,395                 |
| Bills payable                                                                     |      | 57,566,175           | 62,641,546                    |
| Other liabilities                                                                 | 8    | 3,440,601,782        | 211 126 202                   |
| Total Liabilities & Capital                                                       |      | 24,677,619,147       | 311,136,392<br>23,028,550,692 |
|                                                                                   |      | 23/07/1025/247       | 23,028,330,632                |
| Contingent Liabilities                                                            |      |                      |                               |
| Acceptances and endorsements  Letters of guarantee  Irrevocable letters of credit |      | 5,037,666,601        | 6,670,904,723                 |
| Letters of guarantee                                                              |      | 187,817,107          | 533,958,099                   |
| Irrevocable letters of credit Bills for collection                                |      | 6,734,447,906        | 6,054,623,940                 |
| Other contingent liebilisis                                                       | )    | 4,534,837,205        | 2,574,930,138                 |
| Nasimul Date                                                                      | CFO  | 16,494,768,820       | 15,834,416,901                |
| Other commitments  Managing Director & DBH Finance PL                             | C.   |                      | 13,034,410,901                |
| Total Off-Balance Sheet Items DBH Finance PL                                      |      | 16,494,768,820       | 15,834,416,901                |

Mohammad Akram Hossain, FCS Company Secretary The Premier Bank Limited Head Office, Dhaka 2 4 NOV 20 CHARTERED CONTANTS OF ACCOUNTANTS OF ACC

Sayed Abul Hashem FCA, DCMA
Deputy Managing Director & CFO
Head Office
The Premier Bank Limited

2 4 NOV 2022

M. REAZUL KARIM, FCMA Managing Director & CEO The Premier Bank Ltd. Head Office, Banani Dhaka-1213

## The Premier Bank Limited **Profit and Loss Statement of Islamic Banking Branches**

For the period ended 30 June 2022

|                                           |       | Amount in     | Taka          |
|-------------------------------------------|-------|---------------|---------------|
|                                           | Notes | Jun-2022      | Jun-2021'     |
| OPERATING INCOME                          |       |               |               |
| Investment income                         | 9     | 970,774,189   | 804,450,637   |
| Profit paid on deposits, borrowings, etc. | 10    | (802,339,603) | (466,382,651) |
| Net investment income                     |       | 168,434,586   | 338,067,986   |
| Commission, exchange and brokerage        | 11    | 192,651,172   | 95,602,713    |
| Other operating income                    | 12    | 139,173,291   | 38,616,607    |
| Total operating income (A)                |       | 500,259,048   | 472,287,306   |
| alary and allowances                      | 13    | 49,993,119    | 30,637,779    |
| tent, taxes, insurance, lighting, etc.    | 14    | 10,939,952    | 7,270,145     |
| ostage, stamps, telecommunication, etc.   | 15    | 3,680,248     | 1,864,964     |
| tationery, printing, advertisement, etc.  | 16    | 619,330       | 514,026       |
| Depreciation and repair of Bank's assets  | . 17  | 1,663,468     | 1,498,109     |
| Other expenses                            | 18    | 1,578,154     | 2,766,366     |
| otal operating expenses (B)               |       | 68,474,271    | 44,551,389    |
| Total operating profit (C=A-B)            |       | 431,784,778   | 427,735,918   |

2 4 NOV 2022

Stra Nasimul Baten Managing Director & CEO DBH Finance PLC.

2 4 NOV 2022

2 4 NOV 2022

2 4 NOV 2022

Company Secretary
The Premier Bank Limited
Head Office, Dhaka

Sayed Abul Hashem FCA, FCMA Managing Director & CEO
Deputy Managing Director & CFO The Premier Bank Ltd.
Head Office Head Office, Banani
The Premier Bank Limiteo

# The Premier Bank Limited Notes to Financial Statements of Islamic Banking Branches

As at 30 June 2022

|     |                                                         | Amount         | in Taka        |
|-----|---------------------------------------------------------|----------------|----------------|
|     |                                                         | Jun-2022       | Dec-2021       |
| 1   | Cash<br>Cosh in hand                                    |                |                |
| 1.1 | Cash in hand                                            |                | , z            |
|     | In local currency                                       | 47,341,318     | 22,828,28      |
|     | In foreign currency                                     | 4,117,407      | 729,57         |
|     |                                                         | 51,458,725     | 23,557,85      |
| 1.2 | Balance with Bangladesh Bank and its agent bank(s)      |                | *              |
|     | Balance with Bangladesh Bank                            |                |                |
|     | In local currency                                       | 594,492,462    | 587,013,56     |
|     | In foreign currency                                     | -              | 307,013,30     |
| *   |                                                         | 594,492,462    | 587,013,56     |
|     |                                                         | 645,951,187    | 610,571,42     |
|     |                                                         |                |                |
|     |                                                         |                |                |
| 2.  | Balance with other banks and financial institutions     |                |                |
|     | In Bangladesh                                           | -              |                |
|     | Outside Bangladesh                                      | -              |                |
|     |                                                         |                |                |
|     |                                                         |                |                |
|     | Investment in shares and securities                     |                |                |
| .1  | Government securities                                   |                |                |
|     | Treasury bills                                          |                | -              |
|     | Bangladesh Bank bills                                   | - 1            | Α.             |
|     | Islamic Investment Bond                                 | 2,409,960,000  | 2,909,960,00   |
|     | Treasury bonds                                          | -              |                |
|     | Repo                                                    | - 1            |                |
|     | Prize bonds                                             |                |                |
|     |                                                         | 2,409,960,000  | 2,909,960,00   |
| 1   | Others                                                  |                |                |
|     | Mudaraba Perpetual Bond                                 | 250,000,000    | 250,000,00     |
|     |                                                         | 250,000,000    | 250,000,00     |
|     | Investment to the second                                |                | -              |
| 7 n | Investments (including bills) General investment        |                |                |
|     |                                                         | 16,550,314,217 | 13,968,182,660 |
|     | Bills purchased and discounted                          | 3,632,593,237  | 3,321,550,696  |
|     |                                                         | 20,182,907,454 | 17,289,733,356 |
|     | Fixed assets including premises, furniture and fixtures |                |                |
|     | Land and Building                                       |                |                |
|     | Furniture and fixtures                                  | 15,801,538     | 12,648,244     |
|     | Equipment and computers                                 | 6,089,267      |                |
|     | V-L-1                                                   | 0,089,267      | 6,047,547      |
|     | 2 4 NOV 2022                                            | 21,890,805     | 10 505 705     |
|     | ~ <del>-</del>                                          | 21,890,805     | 18,695,791     |
|     | Duto                                                    |                |                |
|     | Nasimul Baten                                           |                |                |

2 4 NOV 2022

Mohammad Akram Hossain, FCS Company Secretary The Premier Bank Limited Head Office, Dhaka 2 4 NOV 2022 CHAKE

Managing Director & CEO DBH Finance PLC.

Q 24 NOV 2022

Sayed Abul Hashem FCA, FCMA Managing Director & CEO
Deput/Managing Director & CFOT he Premier Bank Ltd.
Head Office
Head Office
Dhaka-1213

The Premier Bank Limited

Other assets

Head Office general account Adjusting account Stock of stationery Stamp in hand Prepaid expenses Sundry assets

| Amount in     | Taka          |
|---------------|---------------|
| Jun-2022      | Dec-2021      |
|               |               |
|               | 952,847,163   |
| 1,149,003,041 | 932,452,044   |
| 281,606       | 282,496       |
| 202,895       | 438,355       |
| 5,560         | 5,560         |
| 17,416,600    | 63,564,504    |
| 1,166,909,701 | 1,949,590,121 |

7. Borrowings from other banks, financial institutions and agents In Bangladesh (note 7.1)

Outside Bangladesh

7.1 In Bangladesh

> Bangladesh Bank (Refinance facility) Quard from Banks

8. Other liabilities

> Adjusting account Head Office general account Profit suspense A/C Investment compensation

| 2,956,836,332 | 4,726,550,314 |
|---------------|---------------|
| 2,956,836,332 | 4,726,550,314 |
| 500,000,000   | 2,000,000,000 |
| 2,456,836,332 | 2,726,550,314 |
| 2,956,836,332 | 4,726,550,314 |
| 479,158,711   | 298,224,457   |
| 2,798,712,512 |               |
| 32,158        | 32,158        |
| 162,698,400   | 12,879,776    |
| 3,440,601,782 | 311,136,392   |

Investment income

Profit received from customers other than banks Profit received on Head Office general account Profit received on deposit with other banks **Profit on Government Securities** Dividend Income Capital gain on sale of investment in shares

| Amount in   | Taka        |
|-------------|-------------|
| Jun-2022    | Jun-2021    |
| 650,983,352 | 702,413,065 |
| 263,563,296 | 100,841,606 |
|             |             |
| 56,227,542  | 1,195,967   |
|             |             |
| -10         |             |
| 970,774,189 | 804,450,637 |

10. Profit paid on deposits, borrowings, etc. Profit paid on deposits

| 802,339,603 |
|-------------|
| 802,339,603 |
|             |

466,382,651 466,382,651

73,117,830

11. Commission, exchange and brokerage

Commission **Exchange earnings** 

2 4 NOV 2022 otro

12. Other income

Services and other charges Postage recovers Telex/fax/e-mail charges received Incidental charges Miscellaneous earnings

Nasimul Baten Managing Director & CEO DBH Finance PLC.

78

| 81,376,421  | 22,484,883 |
|-------------|------------|
| 192,651,172 | 95,602,713 |
| 3,091,119   | 2,013,815  |
| 1,486,409   | 374,900    |
| 6,398,244   | 5,409,627  |
| 633,020     | 735,853    |
| 127,564,499 | 30,082,412 |
| 139,173,291 | 38,616,607 |
|             |            |

111,274,751

2 4 NOV 2022

Mohammad

Company Secretary
The Premier Bank Limited Head Office, Dhaka

2 4 NOV 2022

Sayed Abul Hashem FCA, Managing Director & CFO

Head Office The Premier Bank Limited

Managing Director & CEO The Premier Bank Ltd Head Office, Banan Dhaka-1213

|     |                                                  | Amount in                | Taka                    |
|-----|--------------------------------------------------|--------------------------|-------------------------|
|     |                                                  | Jun-2022                 | Jun-2021                |
| 13. | Salary and allowances                            |                          |                         |
| 13. | Basic pay                                        | 10.050.403               | 12 500 020              |
|     | Allowances                                       | 19,960,403<br>20,246,746 | 12,508,930              |
|     | Bonus                                            |                          | 12,658,159              |
|     | Provident fund contribution & retirement benefit | 7,877,643<br>1,908,327   | 4,389,565               |
|     |                                                  | 49,993,119               | 1,081,125<br>30,637,779 |
| 14. | Rent, taxes, insurance, electricity, etc.        |                          |                         |
|     | Rent, rates and taxes                            | 6,144,308                | £ 170 150               |
|     | Insurance                                        |                          | 6,170,460               |
|     | Electricity, gas, water, etc.                    | 4,162,405<br>633,239     | 778,098                 |
|     |                                                  | 10,939,952               | 321,587                 |
|     |                                                  | 10,339,332               | 7,270,145               |
| 15. | 0-,,                                             |                          |                         |
|     | Telephone                                        | 61,138                   | 46,794                  |
|     | Postage, stamp and swift charges                 | 3,414,760                | 818,495                 |
|     | Telegram, telex, fax and e-mail                  | 204,350                  | 999,675                 |
|     |                                                  | 3,680,248                | 1,864,964               |
| 16. | Stationery, printing, advertisement, etc.        |                          |                         |
| 10. | Printing and stationery                          | 642.423                  |                         |
|     | Publicity and advertisement                      | 617,130                  | 477,026                 |
|     | rubility and advertisement                       | 2,200                    | 37,000                  |
|     |                                                  | 619,330                  | 514,026                 |
| 17. | Depreciation and repair of Bank's assets         |                          |                         |
|     | Repairs:                                         |                          |                         |
| 1 1 | Furniture and fixtures                           | 29,145                   | 11,365                  |
|     | Office equipment                                 | 185,384                  | 482,863                 |
|     | Renovation and maintenance of premises           | 35,230                   | 23,830                  |
|     |                                                  | 249,759                  | 518,058                 |
|     | Depreciation:                                    |                          |                         |
|     | Vehicles                                         |                          |                         |
|     | Furniture and fixtures                           | 626,779                  | 367,221                 |
|     | Office equipment                                 | 786,931                  | 612,830                 |
|     |                                                  | 1,413,710                | 980,051                 |
|     |                                                  | 1,663,468                | 1,498,109               |
| 18. | Other expenses                                   |                          |                         |
|     | Washing and cleaning                             | 177,435                  | 142,087                 |
|     | Subscription                                     | 14,403                   | 10,902                  |
|     | Entertainment                                    | 340,783                  | 1,004,565               |
|     | Travelling                                       | 12,050                   | 10,700                  |
|     | Conveyance                                       | 541,560                  | 1,195,760               |
|     | Liveries and uniform                             | 9,980                    | 9,720                   |
|     | Cash carrying charges                            | 100,150                  | 151,800                 |
|     | Law charges                                      | 15,430                   | 5,400                   |
|     | Sundry expenses                                  | 366,363                  | 235,432                 |
|     | / / NIIV 7877                                    | 4 570 454                |                         |
|     | 2 4 NOV 2022                                     | 1,578,154                | 2,766,366               |

2 4 NOV 2022

Mohammad Akram Hossain, FCS
Company Secretary
The Premier Bank Limited
Head Office, Dhaka

Nasimul Baten Managing Director & CEO DBH Finance PLC.

24 NOV 2022

Sayed Abul Hashem FCA, PEMA Deputy Managing Director & CFO Head Office The Premier Bank Limited 24 NOV 2022 929

M. REAZUL KARIM, FCMA Managing Director & CEO The Premier Bank Ltd. Head Office, Banani Dhaka-1213