

**INDEPENDENT AUDITORS' REPORT
AND
FINANCIAL STATEMENTS
As at and for the year ended June 30, 2022
of
Probashi Kallyan Bank**

**Joined Audit
By**

MAHFEL HUQ & CO. CHARTERED ACCOUNTANTS	BASU BANERJEE NATH & CO. CHARTERED ACCOUNTANTS
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Probashi Kallyan Bank

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**Independent Auditors' Report
to the Shareholders of
Probashi Kallyan Bank**

Report on the Audit of the Financial Statements

Opinion

We have audited the financial statements of Probashi Kallyan Bank (the "Bank"), which comprise the balance sheets as at 30 June 2022, and profit or loss accounts, statement of changes in equity and cash flows statements for the year then ended, and notes to the financial statements, including a summary of significant accounting policies and other explanatory information.

In our opinion, the accompanying financial statements of Probashi Kallyan Bank give a true and fair view of the financial position of the Company as at 30 June 2022, and of its financial performance and its cash flows for the year then ended in accordance with International Financial Reporting Standards (IFRSs) and comply with the Banking Companies Act, 1991 (as amended up to date), the Companies Act, 1994, the Rules and Regulations issued by the Bangladesh Bank and other applicable laws and regulations.

Basis for Opinion

We conducted our audit in accordance with International Standards on Auditing (ISAs). Our responsibilities under those standards are further described in the Auditors' Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the 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), Bangladesh Bank, and together with the ethical requisition that are relevant to our audit of the financial statements, 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 reasonably sufficient and appropriate to provide a basis for our opinion.

Emphasis of Matter

1. We draw attention to notes 2.24 of the financial statements, which are describes matters related to implementation of 'IFRS 16 including preliminary assessment of their impact as assessed by management.
2. During the year the financial statements are showing BDT. 1,269,183 as adjustment in the property, plant and equipment. We did not find any supporting voucher, regarding this adjustment.

Our opinion is not modified in respect of these matters.

Key Audit Matters

Key audit matters are those matters that, in our professional judgment, were of most significance in our audit of the financial statements of the current period. These matters were addressed in the context of our



audit of the financial statements as a whole, and in forming our opinion thereon, and we do not provide a separate opinion on these matters.

Key Audit Matters	How our audit addresses the key audit matters
1. Measurement of provision for loans and advances	
<p>The process for estimating the provision for loans and advances portfolio associated with credit risk is significant and complex.</p> <p>For the individual analysis, these provisions consider the estimates of future business performance and the market value of collateral provided for credit transactions.</p> <p>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.</p> <p>At year end of 2022 for loans and advances of Tk. 11,850,994,417 (2020-2021: Tk. 4,638,549,035) and provision for loans and advances of Tk. 287,531,708 (2020-2021: Tk. 119,925,620).</p>	<p>We tested the design and operating effectiveness of key controls focusing on the following:</p> <ul style="list-style-type: none"> • Tested the credit appraisal, loan disbursement procedures, monitoring and provisioning process; • Identification of loss events, including early warning and default warning indicators; • Reviewed quarterly classification of loans (CL); <p>Our substantive procedures in relation to the provision for loans and advances portfolio comprised the following:</p> <ul style="list-style-type: none"> • Reviewed the adequacy of the companies 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. <p>Finally, compared the amount of provision requirement as determined by Bangladesh Bank Department of Banking Inspection (DBI) team to the actual amount of provision maintained.</p>
[See note 7.00 and 12.01 to the financial statements]	



Key Audit Matters	How our audit addresses the key audit matters
2. Measurement of deferred tax Assets	
<p>The company reports net deferred tax Assets to totaling BDT (4,958,483) as at 30 June 2022.</p> <p>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.</p>	<p>We obtained an understanding, evaluated the design, and tested the operational effectiveness of the Company's key controls over the recognition and measurement of DTAs and the assumptions used in estimating the Company's future taxable income.</p> <p>We also assessed the completeness and accuracy of the data used for the estimations of future taxable income.</p> <p>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.</p>
[See note no. 9.03 to the financial statements]	
Key Audit Matters	How our audit addresses the key audit matters
3. Loans, and advances	
<p>A high volume of loan origination and payment activity results in the risk of inaccurate recording, processing errors or fraudulent transactions, which requires special audit consideration because of the likelihood and potential magnitude of misstatements to the completeness, existence and accuracy of loans and advances.</p>	<p>We tested the design and operating effectiveness of key controls focusing on credit appraisal, loan disbursement and documentation process of loans and advances.</p> <p>We have performed procedure to check whether the company has ensured appropriate documentation as per Bangladesh Bank regulations and the Company's policy before disbursement of loans and advances. In addition, we have performed procedure to check whether the loans and advances are recorded completely and accurately and that are existed at the reporting date. Furthermore, we have assessed the appropriateness of disclosure against Bangladesh Bank guidelines.</p>
[See note no. 7.00 to the financial statements]	

Key Audit Matters	How our audit addresses the key audit matters
4. Interest Income on loans and advances	
<p>Recognition of interest income has significant and wide influence on financial statements.</p> <p>Recognition and measurement of interest income have been involvement of complex IT environment.</p> <p>We have identified recognition of interest income from loans and advances as a key audit matter because this is one of the key performance indicators of the company and therefore there is an inherent risk of fraud and error in recognition of interest by management to meet specific targets or expectations.</p>	<p>We tested the design and operating effectiveness of key controls over recognition and measurement of interest on loans and advances.</p> <p>We performed test of operating effectiveness on automated control in place to measure and recognize interest income.</p> <p>We have also performed substantive procedure to check whether interest income is recognized completely and accurately.</p> <p>We assessed the appropriateness and presentation of disclosure against relevant accounting standards and Bangladesh Bank guidelines.</p>
[See note no. 18.00 to the financial statements]	
Key Audit Matters	How our audit addresses the key audit matters
5. IT systems and controls	
<p>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.</p> <p>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.</p>	<p>We tested the design and operating effectiveness of the Company's IT access controls over the information systems that are critical to financial reporting.</p> <p>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.</p> <p>We tested the Bank's periodic review of access rights and reviewed requests of changes to systems for appropriate approval and authorization.</p> <p>We considered the control environment relating to various interfaces, configuration and other application layer controls identified as key to us audit.</p>

Basu Banerjee Nath & Co.
Chartered Accountants
Dhaka Trade Centre (11th floor),
99 Kazi Nazrul Islam Avenue
Kawranbazar, Dhaka-1215, Bangladesh

Mahfel Huq & Co.
Chartered Accountants
4th Floor, BGIC Tower,
34 Topkhana Road,
Dhaka-1000, Bangladesh

Reporting on other information

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

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

In connection with our audit of the financial statements, our responsibility is to read the other information 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.

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

Management is responsible for the preparation and fair presentation of the financial statements of the Bank and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error. The Bank Company Act, 1991 and the Bangladesh Bank Regulations require the Management to ensure effective internal audit, internal control and risk management function 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 financial statements, management is responsible for assessing 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 Bank or to cease operations, or has no realistic alternative but to do so.

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

Auditor's Responsibilities for the Audit of the Financial Statements

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

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



- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the company's internal control.
- 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 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 financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the 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 to express an opinion on the financial statements. We are responsible for the direction, supervision and performance of the audit. We remain solely responsible for our audit opinion.

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 others matters that may responsibly be thought to bear on our independence, and where applicable, related safeguards.

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



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Report on other Legal and Regulatory Requirements

In accordance with the International Financial Reporting Standards (IFRS), the Companies Act, 1994, the Bank Company Act, 1991, and regulations issued by Bangladesh Bank, we also report that:

- (i) we have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of our audit and made due verification thereof;
- (ii) in our opinion, proper books of account as required by law have been kept by the Company so far as it appeared from our examination of those books;
- (iii) the Bank's balance sheet and profit or loss account together with the annexed notes dealt with by the report are in agreement with the books of account and returns; and
- (iv) the expenditures incurred were for the purpose of the Bank's business for the year;
- (v) the financial statements have been drawn up in conformity with prevailing rules, regulations and accounting standards as well as related guidance issued by Bangladesh Bank;
- (vi) adequate provisions have been made for loans and other assets which are in our opinion, doubtful of recovery;
- (vii) the information and explanations required by us have been received and found satisfactory;



Uzzal Deb Nath, FCA
ICAB Enrollment No. 1176
For and on behalf of,
Basu Banerjee Nath & Co. Chartered Accountants
Firm Registration No. N/A
DVC: 2212011176AS803023



Md. Abdus Satter Sarkar, FCA
ICAB Enrollment No. 1522
For and on behalf of,
Mahfel Huq & Co., Chartered Accountants
Firm registration No. P-46323
DVC: 2212011522AS751640

Place: Dhaka

Dated: 29 NOV 2022



Probashi Kallyan Bank
Balance Sheet
As at 30 June 2022





Particulars	Notes	Amount in Taka	
		30 June 2022	30 June 2021
Property and Assets			
Cash	3	84,073,771	84,325,499
Cash in hand (Including foreign currencies)		1,471,479	1,637,499
Balance with Bangladesh Bank & its agent bank(s) (Including foreign currencies)		82,602,292	82,688,000
Balance with Other Banks & Financial Institutions	4	3,530,336,902	5,402,435,954
In Bangladesh		3,530,336,902	5,402,435,954
Outside Bangladesh		-	-
Money at Call on Short Notice	5	-	-
Investments	6	-	-
Government		-	-
Others		-	-
Loans & Advances	7	11,850,994,417	4,638,549,035
Loans, Cash Credit & Overdraft etc.		11,850,994,417	4,638,549,035
Bills Purchased & Discounted		-	-
Fixed Assets including Premises, Furniture and Fixtures	8	42,972,882	36,258,484
Capital Work-in-Progress	8.01	9,030,000	-
Other Assets	9	630,739,522	562,884,361
Non-Banking Assets		-	-
Total Assets		16,148,147,493	10,724,453,333
Liabilities and Capital			
Liabilities			
Borrowings from other banks, financial Institutions and agents	10	-	-
Deposits and other accounts	11	1,168,519,732	1,262,188,598
Current Accounts and other Accounts		8,402,110	5,206,345
Bills Payable		-	-
Savings Bank Deposits		61,066,779	34,409,317
Staff Deposits		5,542,114	2,572,806
Short Notice Deposits		2,000,612	5,327,107
Deposit Pension Scheme		-	-
Fixed Deposits		1,091,508,118	1,214,673,024
Other liabilities	12	9,030,417,727	4,249,950,407
Total Liabilities		10,198,937,459	5,512,139,006
Capital/Shareholders' Equity	13	5,000,000,000	4,450,000,000
Paid up Capital	14	405,490,150	316,704,792
Statutory Reserve	15	226,046,503	181,653,824
General Reserve	16	101,940,608	79,744,269
Special Reserve	17	215,732,772	184,211,443
Surplus in Profit and Loss Account		5,949,210,033	5,212,314,327
Total Shareholders' Equity		6,198,360,066	5,914,528,655
Total Liabilities and Shareholders' Equity		16,148,147,493	10,724,453,333



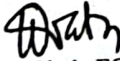
**Probashi Kallyan Bank
Off-Balance Sheet Items
As at 30 June 2022**


Particulars	Notes	Amount in Taka	
		30-Jun-22	30-Jun-21
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 purchased and forward deposits placed		-	-
Undrawn note issuance and revolving underwriting facilities		-	-
Undrawn formal standby facilities, credit lines and other commitments		-	-
Total Off-Balance Sheet items including contingent liabilities:		-	-

These financial statements should be read in conjunction with the annexed notes.

 Dr. Ahmed Munirus Saleheen Chairman	 Md. Mazibur Rahman Managing Director	 Md. Jahangir Hossain Deputy Managing Director	 Md. Hamidur Rahman Director
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Signed in terms of our annexed report of even date.


Uzzal Deb Nath, FCA
 ICAB Enrollment No. 1176
 For and on behalf of,
 Basu Banerjee Nath & Co. Chartered Accountants
 Firm Registration No. N/A
 DVC: 2212011176AS803023


Md. Abdus Satter Sarkar, FCA
 ICAB Enrollment No. 1522
 For and on behalf of,
 Mahfel Huq & Co. Chartered Accountants
 Firm Registration No. P-46323
 DVC: 2212011522AS751640

Place: Dhaka

Date: 29 NOV 2022



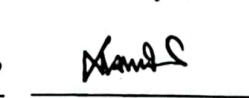
**Probashi Kallyan Bank
Profit & Loss Account
For the year ended 30 June 2022**


Particulars	Notes	Amount in Taka	
		30 June 2022	30 June 2021
Operating Income			
Interest income	18	870,594,008	655,258,542
Interest paid on deposits and borrowings etc.	19	(55,179,292)	(77,194,438)
Net interest income		815,414,715	578,064,104
Commission, exchange and brokerage	20	9,308,647	1,066,331
Other operating income	21	94,544,417	91,388,174
		103,853,064	92,454,505
Total operating income		919,267,779	670,518,609
Operating Expenses			
Salary and allowances	22	199,494,245	180,967,902
Rent, taxes, insurance, electricity etc.	23	31,410,346	24,555,599
Legal Expenses	24	237,630	280,832
Postage, newspaper, stamp, telecommunication etc.	25	3,894,544	2,821,445
Stationery, Printings, Advertisements etc.	26	5,586,517	4,009,614
Chief Executive's salary and fees	27	-	-
Directors' fees	28	830,800	1,334,000
Auditors' fees	29	200,000	115,000
Depreciation of bank's assets	30	11,926,494	6,243,098
Repair of bank's assets	31	1,281,141	936,723
Other expenses	32	27,614,563	25,208,019
Total operating expenses		282,476,281	246,472,232
Profit or Loss before provision		636,791,498	424,046,377
Provision for loan	33	168,364,707	66,637,372
Others Provision	34	24,500,000	62,893,889
Total provision for Loans and Advances		192,864,707	129,531,261
Total Profit/Loss before taxes		443,926,792	294,515,116
Provision for Taxation		254,320,467	178,628,895
Provision for Current Tax	35	254,716,599	178,389,838
Provision for Deferred Tax		(396,132)	239,057
Net Profit after Taxation		189,606,325	115,886,221
Appropriations		160,325,365	103,080,290
Statutory Reserve	14	88,785,358	58,903,023
General Reserve	15	44,392,679	29,451,512
Special Reserve	16	22,196,340	14,725,756
Startup Fund	12.06	3,054,925	-
Staff Risk/Benevolent Fund	12.07	1,896,063	-
Retained surplus		29,280,959	12,805,931
Earnings Per Share (EPS) of Tk. 100 each	36	3.79	2.58

These financial statements should be read in conjunction with the annexed notes.


Dr. Ahmed Munirus Saleheen
Chairman


Md. Mazibur Rahman
Managing Director



Md. Jahangir Hossain
Deputy Managing Director


Md. Hamidur Rahman
Director

Signed in terms of our annexed report of even date.


Uzzal Deb Nath, FCA
ICAB Enrollment No. 1176
For and on behalf of,
Basu Banerjee Nath & Co. Chartered Accountants
Firm Registration No. N/A
DVC: 2212011176AS803023
Place: Dhaka
Date: 29 NOV 2022




Md. Abdus Satter Sarkar, FCA
ICAB Enrollment No. 1522
For and on behalf of,
Mahfel Huq & Co. Chartered Accountants
Firm Registration No. P-46323
DVC: 2212011522AS751640




Probashi Kallyan Bank
Statement of Changes in Equity
For the year ended 30 June 2022

Particulars	Amount in Taka						
	Paid-up Capital	Statutory Reserve	General Reserve	Special Reserve	Share Money Deposit	Surplus/(Deficit) in Profit & Loss Account	Total
Balance as on 01 July 2021	4,450,000,000	316,704,792	181,653,823	79,744,271	-	184,211,443	5,212,314,327
Share issue during the year (paid Up Capital)	550,000,000	-	-	-	-	-	550,000,000
Dividend	-	-	-	-	-	-	-
Adjustment of Advance Income tax of Previous Year	-	-	-	-	-	(6,530,916)	(6,530,916)
Adjustment previous year error	-	-	-	-	-	8,771,287	8,771,287
Staff Risk/Benevolent Fund	-	-	-	-	-	-	-
Net profit for the year	-	88,785,358	44,392,679	22,196,340	-	29,280,959	184,655,335
Balance as at 30 June 2022	5,000,000,000	405,490,150	226,046,502	101,940,610	-	215,732,772	5,949,210,033

Probashi Kallyan Bank
Statement of Changes in Equity
For the year ended 30 June 2021

Particulars	Amount in Taka						
	Paid-up Capital	Statutory Reserve	General Reserve	Special Reserve	Share Money Deposit	Surplus/(Deficit) in Profit & Loss Account	Total
Balance as on 01 July 2020	4,000,000,000	257,801,769	152,202,311	65,018,515	450,000,000	187,010,962	5,112,033,557
Reversal of incentive bonus from retained earnings	450,000,000	-	-	-	(450,000,000)	(15,605,450)	(15,605,450)
Share issue during the year	-	-	-	-	-	-	-
Dividend	-	-	-	-	-	-	-
Net profit for the year	-	58,903,023	29,451,512	14,725,756	-	12,805,931	115,886,220
Balance as at 30 June 2021	4,450,000,000	316,704,792	181,653,823	79,744,271	-	184,211,443	5,212,314,327

The annexed notes form an integral part of these Financial Statements.


Dr. Ahmed Munirur Saleheen
Chairman


Md. Mazibur Rahman
Managing Director


Md. Jahangir Hossain
Deputy Managing Director


Md. Hamidur Rahman
Director



Place: Dhaka
Date: 29 NOV 2022


Probashi Kallyan Bank
Cash Flow Statement
For the year ended 30 June 2022

Particulars	Amount in Taka	
	30 June 2022	30 June 2021
Cash flow from operating activities		
Interest received in cash	964,914,286	656,923,677
Fee and commission receipts in cash	9,308,647	1,066,331
Receipts from other operating activities	94,544,417	91,388,174
Interests payment	(74,685,731)	(62,297,508)
Previous year adjustment	(6,530,916)	-
previous year adjustment	8,771,287	-
Cash payment to employees	(199,537,245)	(181,082,310)
Cash payment to suppliers	(40,891,407)	(31,386,659)
Income tax paid	(157,727,351)	(191,785,354)
Payment for other operating activities	(30,164,134)	(119,159,004)
Increase/ Decrease in operating assets and liabilities	568,001,851	163,667,348
Loans and advances to customer	(7,212,445,382)	(2,201,700,327)
Others assets	26,465,116	(3,866,185)
Deposit from customers	(93,668,866)	334,858,216
Other liabilities	4,316,967,391	3,140,895,387
Net cash flow from/(used in) operating activities	(2,394,679,889)	1,433,854,440
Cash flow from Investing activities		
Purchase of property, plant and Equipments	(18,640,892)	(27,096,297)
Capital Work-in-Progress (CWIP)	(9,030,000)	-
Net cash flow from/(used in) investing activities	(27,670,892)	(27,096,297)
Cash flow from financing activities		
Share Capital	550,000,000	-
Dividend paid	-	-
Net cash flow from/(used in) financing activities	550,000,000	-
Net increase/(decrease) in cash and cash equivalents	(1,872,350,781)	1,406,758,142
Cash and cash equivalents at the beginning of the year	5,486,761,453	4,080,003,311
Cash and cash equivalents at the ending of the year	3,614,410,672	5,486,761,453
Analysis of cash and cash equivalents at the ending of the year		
Cash	84,073,771	84,325,499
Balance with other banks and financial institutions	3,530,336,902	5,402,435,954
	3,614,410,672	5,486,761,453

The annexed notes form an integral part of these Financial Statements.


Dr. Ahmed Munirus Saleheen
Chairman


Md. Mazibur Rahman
Managing Director


Md. Jahangir Hossain
Deputy Managing Director


Md. Hamidur Rahman
Director

Place: Dhaka
Date: 29 NOV 2022



Probashi Kallyan Bank
Liquidity Statement
(Asset and Liability Maturity Analysis)
As at 30 June 2022

Particulars	Amount in Taka					
	Up to 1 month	1 - 3 months	3 - 12 months	1 - 5 years	More than 5 years	Total
Assets:						
Cash in hand	84,073,771	-	-	-	-	84,073,771
Balance with other banks and financial institutions	2,111,100,283	101,366,249	1,317,870,369	-	-	3,530,336,902
Money at call on short notice	-	-	-	-	-	-
Investment	-	-	-	-	-	-
Loans and Advances	-	1,761,156,531	2,075,851,338	7,740,832,990	273,153,558	11,850,994,417
Fixed assets including premises, furniture & fixtures	-	-	-	-	42,972,882	42,972,882
Capital Work in Progress	-	-	-	-	9,030,000	9,030,000
Other assets	-	-	-	630,739,522	-	630,739,522
Non-banking assets	-	-	-	-	-	-
Total Assets	2,195,174,055	1,862,522,780	3,393,721,707	8,371,572,512	325,156,439	16,148,147,493
Liabilities:						
Borrowing from Bangladesh Bank, other banks, financial institutions and Deposits & Other accounts	-	75,011,003	2,000,612	1,091,508,118	-	1,168,519,732
Other liabilities	-	-	869,228,011	8,161,189,716	-	9,030,417,727
Total Liabilities	-	75,011,003	871,228,623	9,252,697,834	-	10,198,937,459
Net Liquidity Gap	2,195,174,055	1,787,511,777	2,522,493,085	(881,125,322)	325,156,439	5,949,210,033


Dr. Ahmed Munir Saleheen
Chairman


Md. Mazibur Rahman
Managing Director


Md. Jahangir Hossain
Deputy Managing Director


Md. Hamidur Rahman
Director



Date: 29 NOV 2022

Probashi Kallyan Bank
Notes to the Financial Statements
As at and for the year ended 30 June 2022

1.00 The bank and its activities**1.01 Reporting entity**

Probashi Kallyan Bank was established under Govt. gazette notification dated 12 October 2010 under Probashi Kallyan Bank Act 2010 (Act no. 55 of 2010). The requirements of the Banking Companies Act and other prevailing Regulations related to the Banking Companies Act are applicable to the Bank.

1.02 Nature of business

The Probashi Kallyan Bank is a specialized bank incorporated for the well being of the migrant workers. The bank provides its customers different services i.e. extending loans & advances to the migrant workers and returnee migrant workers.

2.00 Basis of preparation and significant accounting policies**2.01 Basis of preparation**

The financial statements of the bank for the period from 1st July 2021 to 30 June 2022 have been prepared under the historical cost convention and in accordance with the Probashi Kallyan Bank Act, 2010, the 'First Schedule' (section no. 38) of the Banking Companies Act, 1991, as amended by the BRPD Circular no. 14 dated 25 June 2003, other Bangladesh Bank circulars and other laws and rules applicable in Bangladesh. In case of the requirement of provisions of the Probashi Kallyan Bank Act, 2010 differ with those of other regulatory authorities and accounting standards, the provisions of the Probashi Kallyan Bank Act, 2010 shall prevail.

However, the Bank has departed from some requirements of IFRSs in order to comply with the rules and regulations of Bangladesh Bank which are disclosed below:

2.1.1 Cash Flow Statement

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

Bangladesh Bank: As per BRPD Circular No. 14 dated 25 June 2003, cash flow is a mixture of direct and indirect methods.

2.1.2 Loans and advance net of provision

Loans and advances should be presented net of 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.

2.02 Functional and presentation currency

The financial statements of the bank are presented in Taka which is the bank's functional currency. Financial information have been rounded off to the nearest Taka.

2.03 Use of estimates and judgments

The preparation of the financial statements of the bank in conformity with BRPD Circular no. 14 dated 25 June 2003 requires management to make judgments, estimates and assumptions that affect the application of accounting policies and the reported amount of assets, liabilities, income and expenses. Actual result may differ from these estimates.

Estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognized in the period in which the estimate is revised and in any future period affected.

2.04 Books of account

The bank maintains its books of account for main business manually where in some cases maintains through software automation.

2.05 Foreign currency**Foreign currency transaction**

The Bank have been awarded limited license to transact foreign currencies and authorized to receive foreign currency directly. The Bank shall have to report the transaction through any AD Branch of Agrani Bank Ltd. Accordingly the Bank have approached to Agrani Bank Ltd., Principal Branch, Dhaka and be able to transact foreign currency very soon.



2.06 Reporting period

The accounting period of the bank has been determined to be from 1st July to 30 June each year and is followed consistently. These financial statements cover the period from 1st July 2021 to 30 June 2022.

2.07 Cash flow statement

Cash Flow Statement has been prepared in accordance with International Accounting Standards IAS-7: 'Statement of Cash Flows' and under the guideline of Bangladesh Bank BRPD Circular No.14 dated 25th June 2003. The Statement shows the structure of changes in cash and cash equivalents during the financial year.

2.08 Statement of changes in equity

The statement of changes in equity reflects information about increase or decrease in net assets or worth of the Bank. Statement of changes in equity has been prepared in accordance with International Accounting Standards IAS-1: 'Presentation of Financial Statements' and relevant guidelines of Bangladesh Bank.

2.09 Liquidity statement (Asset and Liability Maturity Analysis)

The liquidity statement has been prepared in accordance with remaining maturity grouping of Assets and Liabilities as of the close of the year on the following basis:-

- Balance with other banks and financial institutions, money at call and on short notice etc. on the basis of their maturity term;
- Loans and advances on the basis of their repayment/maturity schedule;
- Fixed assets on the basis of their useful lives;
- Other assets on the basis of their adjustment;
- Deposits and other accounts on the basis of their maturity term and behavioral past trend;
- Other long term liability on the basis of their maturity term;
- Provisions and other liabilities on the basis of their settlement;

2.10 Cash and cash equivalents

Cash and cash equivalents include notes & coins in hand and balance with other banks & financial institution.

2.11 Investments

No investment has been made by the Bank as yet.

2.12 Loans, advances and provisions**(i) Loans and advances**

Three types of loans are being disbursed by the bank, such as (1) Migration Loan (2) Rehabilitation loan and (3) Motor Cycle Loan (Staff Loan) (4) Special Rehabilitation Loan (5) Staff Computer Loan and (6) Bangabondhu Ovibasi Brihot Poribar Loan (7) Self Employment Loan (8) Women Migration Loan (9) Women Rehabilitation Loan (10) Staff House Building Loan

(ii) Securities against Loan**Migration loan:**

Personal guarantee is considered as the security against the migration loan.

Rehabilitation loan:

Personal guarantee and collateral both are considered as the security against the rehabilitation loan.

Motor Cycle Loan:

Employee guarantee is considered as the security against the motor cycle loan.

Special Rehabilitation Loan:

Personal guarantee and collateral both are considered as the security against the Special rehabilitation loan.

Staff Computer Loan

Employee guarantee is considered as the security against the motor cycle loan.

Bangabondhu Ovibasi Brihot Poribar Loan

Personal guarantee and collateral both are considered as the security against the Bangabondhu Ovibasi Brihot Poribar Loan.

(iii) Provision for loans and advances:

Provision for loans and advances are made on quarterly basis as well as year end review by the management following instructions contained in PKB Circulars. General provision on unclassified loans and advances and specific provision on classified loans and advances are given below:



Rate of Provision:

Particulars		Migration	Rehabilitation
Unclassified	Standard	1%	1%
	Overdue	1%	1%
Classified	SS	5%	20%
	DF	5%	50%
	BL	100%	100%

2.13 Fixed assets and depreciation

Fixed assets are recognized if it is probable that future economic benefits associated with the assets will flow to the Bank and the cost of the assets can be reliably measured.

- Fixed assets are stated at cost less accumulated depreciation as per International Accounting Standards, IAS-16: 'Property, Plant and Equipment'. Acquisition cost of an asset comprises the purchase price and any directly attributable cost of bringing the asset to working condition for its intended use.
- Depreciation is charged at the following rates on all fixed assets on the basis of estimated useful lives as determined by management of the bank. In all cases depreciation is calculated on the Straight Line method.
- Depreciation rates used for each type of fixed assets are as follows:

Category of fixed assets	Rate of depreciation
Furniture and fixtures	10%
Office Machineries	20%
Office Equipments	15%
Electrical Equipments	20%
Vehicles	20%
Exchange House Establishment Expenditure	10%
Network Contents	20%
Software and Swift Software	50%

- Repairs and maintenance are charged to Profit and Loss Account as expense when incurred.
- Depreciation is charged on addition commencing from the date of acquisition and depreciation is charged on disposal item up to the date of disposal.

2.14 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 stamp etc.

2.15 Receivables

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

2.16 Deposits and other accounts

Deposits and other accounts includes savings deposit and fixed deposits.

2.17 Other liabilities

Other liabilities comprise items such as provision for loans and advances/investments/other assets, taxation and also includes interest payable, accrued expenses etc. Other liabilities are recognized in the balance sheet according to the guidelines of Bangladesh Bank, Income Tax Ordinance, 1984 and internal policy of the Probashi Kallyan Bank.

2.18 Statutory reserve

As per section 24 of the Banking Companies Act, 1991 it is required for the bank to transfer 20% of its current year's profit before tax to reserve until such reserve equals to its paid up capital.

2.19 Provision for taxation**Current year tax**

Provision for current income tax has been made @ 40% as prescribed in the Finance Act, 2022 of the profit made by the Bank considering major taxable allowances and disallowances.

2.20 Deferred Tax

Provision for deferred tax has been made on the basis of third schedule of income tax ordinance, 1984.

Deferred income tax is provided in full, using the balance sheet method, on temporary difference arising between the tax base of assets and liabilities and their carrying amounts in the financial statements in accordance with the provisions of IAS 12. Currently enacted tax rates are used in the determination of deferred income tax.



2.21 Revenue recognition

The revenue during the year has been recognized following consistently all conditions of revenue recognitions as prescribed by International Financial Reporting Standards, IFRS-15: "Revenue from contracts with customers"

(i) Interest income

Interest on unclassified loans and advances have been accounted for as income on accrual basis. Interest from balance with other banks (FDR & STD) has been accounted for on cash basis and accrual basis.

(ii) Fees and commission income

Fees and commission income arises on services provided by the bank recognized on a cash receipt basis.

(iii) Interest paid on deposits

Interest paid on deposits are calculated on 365 days in a year and recognized on cash basis.

(iv) Management and other expenses

Expenses incurred by the Bank are recognized on actual paid and accrual basis.

2.22 Earnings per share

Earnings Per Share (EPS) has been computed by dividing the profit after tax by the weighted average number of ordinary shares outstanding as at 30 June, 2022 as per International Accounting Standards (IAS- 33): 'Earnings Per Share'.

2.23 Compliance of International Financial Reporting Standards (IFRSs) and International Accounting Standards (IAS).

While preparing the financial statements, Probashi Kallyan Bank applied most of IFRS and IAS which are applicable, details are given below:

Name of International Financial Reporting Standards (IFRSs)	IFRSs No.	Status
First-time Adoption of Bangladesh Financial Reporting Standards	1	N/A
Share-Based Payment	2	N/A
Business Combinations	3	N/A
Insurance Contracts	4	N/A
Non- Current Assets Held for Sale and Discontinued Operations	5	N/A
Exploration for and Evaluation of Mineral Resource	6	N/A
Financial Instruments: Disclosures	7	N/A
Operating Segments	8	N/A
Revenue from contracts with customers	15	Applied
Leases	16	N/A

Name of International Accounting Standards (IAS)	IAS No.	Status
Presentation of Financial Statements	1	Applied
Inventories	2	N/A
Statement of Cash Flows	7	Applied
Accounting Policies, Changes in Accounting Estimates and Errors	8	Applied
Events After the Reporting Period	10	Applied
Income Taxes	12	Applied
Property, Plant and Equipments	16	Applied
Employee Benefits	19	Applied
Accounting for Govt. Grants and Disclosure of Government Assistance	20	N/A
The Effects of Changes in Foreign Exchange Rates	21	N/A
Borrowing Costs	23	Applied
Related Party Disclosures	24	Applied
Accounting & Reporting by Retirement Benefit Plans	26	N/A
Separate Financial Statements	27	N/A
Investments in Associates & Joint Venture	28	N/A
Financial Instruments: Presentation	32	N/A
Earnings per Share	33	Applied
Interim Financial Reporting	34	N/A
Impairment of Assets	36	N/A
Provisions, Contingent Liabilities and Contingent Assets	37	Applied
Intangible Assets	38	Applied
Financial Instruments: Recognition and Measurement	39	N/A
Investment Property	40	N/A
Agriculture	41	N/A



2.24 IFRS 16: Leases

While implementing IFRS 16, the Bank observed that IFRS 16 is expected to have impact on various regulatory capital and liquidity ratios as well as other statutory requirements issued by various regulators. In addition, there are no direction from National Board of Revenue (NBR) regarding treatment of lease rent, depreciation on ROU assets and interest on lease liability for income tax purposes and applicability of VAT on such items. Finally, paragraph 5 of IFRS 16 provide the recognition exemptions to short-term leases and leases for which the underlying asset is of low value. Although, paragraphs B3 to B8 of the Application Guidance (Appendix B) of IFRS 16 provide some qualitative guidance on low value asset, but these guidance is focused towards moveable asset. Immovable asset like rental of premises (i.e. real estate) is not covered on those guidance, nor any benchmark on quantification guidance on low value items have been agreed locally in Bangladesh.

Nevertheless, as a first step the Bank has defined 'low value asset' which are to be excluded from IFRS 16 requirements. Thereafter, the Bank has reviewed lease arrangements for 'office premises' for consideration under IFRS 16.

As per the preliminary assessment of leases for 'office premises', the Bank has concluded that the potential impact of these lease items in the Balance Sheet and Profit and Loss Account of the Bank for the year 2019 is not considered to be material. Therefore, considering the above implementation issues the Bank has not taken IFRS 16 adjustments on the basis of overall materiality as specified in the materiality guidance in the 'Conceptual Framework for Financial Reporting' and in international Accounting Standard 1 'Presentation of Financial Statements'. However, the Bank would continue to liaison with regulators and related stakeholders and observe the market practice for uniformity and comparability and comparability, and take necessary actions in line with regulatory guidelines and market practice.

2.25 Related party disclosures

As per International Accounting Standards IAS-24: 'Related Party Disclosures', parties are considered to be related if one of the party has the ability to control the other party or exercise significant influence over the other party in making financial and operating decisions.

The Bank provides banking service to the migrant and returnee workers in the form of loans but the bank had no transactions with the directors of the bank as a related party.

(i) Board of Directors of Probashi Kallyan Bank and their interest in the bank

Sl. No.	Name of Directors	Name of the firms/companies/ institutions in which they have interest	Status with Probashi Kallyan Bank
1	Dr. Ahmed Munirus Saleheen	Secretary, Ministry of Expatriates'-Welfare and Overseas Employment	Chairman
2	Mr. Abdullah Harun Pasha	Additional Secretary, Financial Institutions Division, Ministry of Finance	Director
3	Mr. Md. Hamidur Rahman	Director General (Additional Secretary), Wage Earners' Welfare Board	Director
4	Mr. Md. Shahidul Alam NDC	Director General (Additional Secretary), Bureau of Manpower, Employment and Training	Director
5	Dr. Khairuzzaman Mozumder	Additional Secretary, Finance Division, Ministry of Finance	Director
6	Mr. Md. Abdul Mannan	Additional Secretary, Ministry of Expatriates', Welfare and Overseas Employment	Director
7	Mrs. Jebunnesa Karim	Additional Secretary, Ministry of Labour and Employment	Director
8	Mr. A.K.M Fazlul Haque Mia	Executive Director, Bangladesh Bank.	Director
9	Mr. Shoaib Ahmad Khan	Joint Secretary, Wage Earners' Development Board	Director
10	Mr. Andalib Elias	Director General, Ministry of Foreign Affairs,	Director
11	Mr. Md. Mazibur Rahman	Managing Director, Probashi Kallyan Bank	Director

The directors have no other interest in the Bank except for availing meeting attendance fee of Tk. 8,000 for each meeting.

(ii) Significant contracts where bank is a party & wherein Directors have interest:

There is no significant contracts and director's interests during the period.

(iii) Related Party Transactions:

There is no transaction held between the directors and the bank.

(iv) Lending Policies to Related Parties:

Related parties are not allowed loans and advances as per general loan policy of the bank.

(iv) Business other than banking business with any related concern of the Directors as per Section-18(2) of the Banking Companies Act, 1991:

According to the Banking Companies Act 1991 under section-18(2), there was no business other than banking business with any related concern of the Directors.

(v) Investments in the Securities of Directors and their related concern:

There is no investments in the securities of directors and their related concern.

2.26 Executive Committee of the bank.

Sl. No.	Name of Directors	Name of the firms/companies/ institutions in which they have interest	Status with Probashi Kallyan Bank
1	Dr. Ahmed Munirus Saleheen	Secretary, Ministry of Expatriates' Welfare and Overseas Employment	Chairman
2	Mr. Md. Shahidul Alam, NDC	Director General (Additional Secretary), Bureau of Manpower, Employment and Training.	Director & Member
3	Mr. Md. Abdul Mannan	Additional Secretary, Ministry of Expatriates', Welfare & Overseas Employment	Director & Member
4	Mr. Abdullah Harun Pasha	Additional Secretary, Financial Institutions Division, Ministry of Finance	Director & Member
5	Mr. Andalib Elias	Director General, Ministry of Foreign Affairs,	Director & Member
6	Mr. Md. Mazibur Rahman	Managing Director, Probashi Kallyan Bank	Managing Director & Member
7	Mr. Mohammad Kamal Hossain	Senior Principal Officer, Probashi Kallyan Bank	Member Secretary

2.27 Audit Committee of the bank

Audit committee of Probashi Kallyan Bank has been formed with the following Board Members:

1	Mr. Md. Hamidur Rahman	Director General (Additional Secretary), Wage Earners' Welfare Board.	President
2	Dr. Md. Khairuzzaman Mozumdar	Additional Secretary, Finance Division, Ministry of Finance	Member
3	Mr. A.K.M Fazlul Haque Mia	Executive Director, Bangladesh Bank.	Member
4	Mrs. Jebunnesa Karim	Additional Secretary, Ministry of Labour and Employment	Member
5	Mr. Mohammad Kamal Hossain	Senior Principal Officer, Probashi Kallyan Bhaban	Member Secretary

2.28 Risk Management Committee

Risk Management committee of Probashi Kallyan Bank has been formed with the following Board Members:

1	Mr. Md. Shahidul Alam NDC	Director General (Additional Secretary), Bureau of Manpower, Employment and Training.	President
2	Mr. Md. Abdul Mannan	Additional Secretary, Ministry of Expatriates', Welfare and Overseas Employment	Member
3	Dr. A.K.M Fazlul Haque Mia	Executive Director, Bangladesh Bank.	Member
4	Mr. Shoaib Ahmad Khan	Joint Secretary, Wage Earners' Development Board	Member
5	Mr. Mohammad Kamal Hossain	Senior Principal Officer, Probashi Kallyan Bank	Member Secretary

2.29 Management Committee

The bank has formed a management committee to expedite day to day transaction promptly with the following executives of the Bank.



1	Mr. Md. Mazibur Rahman	Managing Director, Probashi Kallyan Bank	Managing Director & Chairman
2	Mr. Mohammad Jahangir	Deputy Managing Director, Probashi Kallyan Bank	Member
3	Mr. Noor Alam Sarder	General Manager (Operation), Probashi Kallyan Bank, Head Office, Probashi Kallyan Bhaban, 71-72, Old Elephant Road, Dhaka-1000.	Member
4	Mr. Md. Mohammad Masudur Rahman	Senior Principal Officer, Division Head, Human Resource Department,	Member Secretary

2.30 Events after the reporting period.

Events after the reporting period that provide additional information about the Banks position at the Balance Sheet date are reflected in the financial statements in note no. 38 as per International Accounting Standards (IAS)-10: Events after the reporting period.

The Board of Directors in their meeting held on 29 November 2022, has recommended a cash dividend 150,000,000 on the profit for the year ended 30 June 2022.

2.31 Management's responsibility on financial statements

The Management of the bank takes the responsibility for the preparation and presentation of the financial statements.

2.32 General

Figures appearing in these Financial Statements have been rounded off to the nearest Taka. Previous year's figures have been rearranged, where ever considered necessary, to confirm current year's presentation.



Particulars	Amount in Taka	
	30 June 2022	30 June 2021
3.00 Cash		
Cash in hand (Including foreign currencies (Note 3.01))	1,471,479	1,637,499
Balance with Bangladesh Bank & its agent bank (s) (including foreign currencies)	82,602,292	82,688,000
	84,073,771	84,325,499
3.01 Cash in Hand (Including Foreign Currencies)		
Cash in Hand	690,542	754,904
Cash in Hand in Airport Booth	522,506	17,032
Foreign Currency Dollar	51,623	658,754
Foreign Currency URO	142,410	142,410
Foreign Currency Pound	58,945	58,945
Foreign Currency Account	5,453	5,453
	1,471,479	1,637,499
4.00 Balance with Other Banks & Financial Institutions In Bangladesh (Note 4.01)		
Outside Bangladesh	3,530,336,902	5,402,435,954
	3,530,336,902	5,402,435,954
4.01 In Bangladesh		
Current Account	-	-
STD Account (Note 4.1.1)	2,111,100,283	838,741,490
Fixed Deposit Account (Note 4.1.2)	1,419,236,618	4,563,694,464
	3,530,336,902	5,402,435,954
4.1.1 STD Account		
Agrani Bank Limited	175,781,330	74,207,051
Sonali Bank Limited	55,864,669	88,205,467
Arab Bangladesh Bank Limited	20,573,610	9,057,523
Bangladesh Krishi Bank	4,761,369	3,555,423
One Bank Limited	50,584,057	24,304,337
Bank Asia Limited	1,477,911	13,526,860
Rupali Bank Limited	1,579,722,829	571,247,311
Social Islami Bank Limited	216,296,598	49,916,373
Janata Bank limited	3,503,960	499,249
Probashi Kallyan Bank	1,508,792	4,221,895
NCC Bank Limited	58,187	-
Union Bank Limited	966,972	-
	2,111,100,283	838,741,490
4.1.2 Fixed Deposit Account		
Bangladesh Krishi Bank	599,920,000	1,745,867,500
Rajshahi Krishi Unnyan Bank (RKUB)	57,157,192	573,542,164
Exim Bank Limited	-	180,825,732
Rupali Bank Limited	-	319,900,396
Investment Corporation of Bangladesh	601,366,249	432,164,646
First Security Islami Bank Limited	60,793,177	57,218,887
National Bank Limited	-	178,931,504
Agrani Bank Limited	-	1,041,242,957
NRB Global Islami Bank Limited	100,000,000	34,000,678
	1,419,236,618	4,563,694,464
4.02 Maturity grouping of balances with other banks & financial institutions		
On demand	2,111,100,283	838,741,490
Up to 1 month	-	-
Over 1 month but not more than 3 months	101,366,249	920,276,135

Particulars	Amount in Taka	
	30 June 2022	30 June 2021
Over 3 months but not more than 1 year	1,317,870,369	3,462,592,597
Over 1 year but not more than 5 years	-	-
Over 5 Years	-	180,825,732
	<u>3,530,336,902</u>	<u>5,402,435,954</u>
5.00 Money at call on Short Notice		
Commercial Banks	-	-
Financial Institutions (Public & Private)	-	-
	<u>-</u>	<u>-</u>
6.00 Investments		
Government	-	-
Others	-	-
	<u>-</u>	<u>-</u>
7.00 Loans & Advances		
Loans, Cash Credit & Overdraft etc. (Note 7.01)	11,850,994,417	4,638,549,035
Bills Purchased & Discounted	-	-
	<u>11,850,994,417</u>	<u>4,638,549,035</u>
7.01 Loans, Cash Credit & Overdraft etc.		
In Bangladesh		
Loans (Note 7.1.1)	11,850,994,417	4,638,549,035
Cash Credit	-	-
Overdraft	-	-
Others	-	-
Total Inside Bangladesh	<u>11,850,994,417</u>	<u>4,638,549,035</u>
Outside Bangladesh	-	-
	<u>11,850,994,417</u>	<u>4,638,549,035</u>
7.1.1 Loans		
Migration Loans	8,820,817,220	3,372,000,011
Rehabilitation Loan	917,559,955	244,988,972
Motor Cycle Loan (Staff Loan)	8,667,878	8,113,051
Special Rehabilitation Loan	1,304,238,076	803,585,399
Staff Computer Loan	6,217,600	6,949,420
BB Ovibasi Brihot Poribar Loan	612,162,131	202,912,181
Self Employment Loan	157,255,777	-
Women Migration Loan	3,584,881	-
Women Rehabilitation Loan	3,582,473	-
Staff House Building Loan	16,908,426	-
	<u>11,850,994,417</u>	<u>4,638,549,035</u>
7.02 Remaining Maturity Grouping of Loans		
Payable on Demand	-	-
Not more than 3 months	1,761,156,531	119,045,169
Above 3 months but not more than 1 year	2,075,851,338	1,103,685,609
Above 1 Year but not more than 5 years	7,740,832,990	2,774,619,269
Above 5 Years	273,153,558	641,198,988
	<u>11,850,994,417</u>	<u>4,638,549,035</u>
7.03 Loans on the basis of significant concentration including bills purchased & discounted		



Particulars	Amount in Taka	
	30 June 2022	30 June 2021
a. Advances to Directors	-	-
b. Advances to MD and other Senior Executives	-	-
c. Advances to Customers group	-	-
d. Advances to Industrial Sector	-	-
	-	-

7.04 Geographical Location - Wise Loans and Advances

Inside Bangladesh

Dhaka Division	4,118,548,000	1,420,250,874
Chittagong Division	2,092,661,754	799,538,147
Khulna Division	1,615,973,054	635,019,501
Rajshahi Division	839,307,969	538,075,672
Sylhet Division	588,084,295	292,254,698
Barisal Division	593,442,991	294,465,505
Rangpur Division	1,191,132,986	370,947,739
Mymensingh Division	811,843,368	287,996,899
Total Inside Bangladesh	11,850,994,417	4,638,549,035
Outside Bangladesh	-	-
	11,850,994,417	4,638,549,035

7.05 Distribution of Loans and Advances according to BRPD Circular by Bangladesh Bank

Unclassified loan: (A)

Standard (Migration & Rehabilitation Loans)	7,503,658,776	2,932,857,293
Standard (Special Rehabilitation & BB Ovibasi Brihot Poribar Loans)	1,976,376,164	1,006,497,581
Standard (Staff Loan: Motor Cycle & Computer Loans)	9,906,749	15,062,471
Overdue	892,411,671	-
	10,382,353,361	3,954,417,345

Classified loan: (B)

Sub-Standard	1,199,323,026	477,449,183
Doubtful	172,264,149	156,560,725
Bad and Loss	97,622,270	50,121,782
	1,469,209,445	684,131,690
Sub-Total (A+B)	11,851,562,805	4,638,549,035

7.06 Particulars of Loans and Advances

(i) Debts considered good in respect of which the banking company is fully secured.	-	-
(ii) Debts considered good for which the banking company holds no other security other than debtor's personal security.	-	-
(iii) Debts considered good secured by personal liabilities of one or more parties in addition to the personal security of the debtors.	10,382,353,361	3,954,417,345
(iv) Debts considered doubtful or bad not provided for	-	-
(v) Debts due by directors and officers of the banking company or any of them either severally or jointly with any other person.	-	-
(vi) Debts due by companies or firms in which the directors of the banking company are interested as directors, partners or managing agents or in the case of private companies, as	-	-



Particulars	Amount in Taka	
	30 June 2022	30 June 2021
(vii) Maximum total amount of advances including temporary advances made at any time during the year to the directors or managers or officers of the banking company or any of them either severally or jointly with any other person.	-	-
(viii) Maximum total amount of advances including temporary advances granted during the year to the companies or firms in which the directors of the banking company are interested as directors, partners or managing agents or in the case of private	-	-
(ix) Due from banking companies.	-	-
(x) Classified Loans and Advances:	-	-
a) Classified loans and advances on which interest has not been credited	1,469,209,445	684,131,690
b) (Decrease)/ Increase in provision (specific)	-	-
c) Amount realized against loan previously written off	-	-
d) Amount of provision kept against loan classified as bad/loss	-	-
(xi) Amount of the written off loan:	-	-
a) Cumulative amount of Classified Loans Which is Written off	-	-
b) Classified Loans/Interest Wave Written off in Current Year	-	-
c) The amount of written off/classified loan for which law suits have been filed	-	-
Total	11,851,562,805	4,638,549,035

8.00 Fixed assets including premises, furniture and fixtures

Furniture and Fixtures
Office Machineries
Office Equipments
Electrical Equipments
Motor Vehicles

41,033,416	24,336,716
27,236,916	26,798,714
874,198	893,850
643,113	386,654
13,217,500	13,217,500
83,005,143	65,633,434
40,032,261	29,374,950
42,972,882	36,258,484

Less: Accumulated depreciation

*(Schedule of Fixed Assets is given in Annexure-A)***8.01 Capital Work-in-Progress**

Software and Swift Software (8.01 (a))

9,030,000	-
9,030,000	-

8.01 (a) Software and Swift Software

Opening Balance
Addition during the year
Installation Cost
Transfer to PPE

-	-
9,030,000	-
-	-
-	-
9,030,000	-

9.00 Other assets**i) Income generating assets****ii) Non-Income generating assets**

- a) Stationery, stamps, printing materials etc. (Note 9.1)
b) Advance income tax (Note 9.2)
c) Accounts Receivable (Note 9.3)
d) Accrued Interest on FDR

3,168,338	2,361,714
556,603,057	398,875,707
7,745,691	5,118,298
56,200,214	150,520,492



Particulars	Amount in Taka	
	30 June 2022	30 June 2021
e) Interest Receivable	-	-
f) Advance Against Rent (Note-9.4)	7,026,072	6,013,937
g) Clearing Adjustment Accounts	(3,850)	(5,786)
Total	630,739,522	562,884,361
9.01 Stationery, stamps, printing materials etc.		
Prepaid Printing Stationery	2,144,711	1,580,411
Prepaid Security Stationery	1,023,627	781,303
	3,168,338	2,361,714
9.02 Advance income tax		
Opening Balance	398,875,707	358,690,392
Add: Paid during the year	157,727,351	196,708,001
	556,603,057	555,398,393
Less: Adjustment during the year	-	156,522,686
	556,603,057	398,875,707
9.03 Accounts Receivable		
Deferred Tax Asset	4,958,483	4,562,351
Sundry Debtors	2,387,836	238,960
Receivable (Spot Cash Remittance & Subsidy on SCR 2%)	198,575	14,316
Misc. Receivable	200,797	302,671
	7,745,691	5,118,298
9.04 Advance Against Rent		
Advance Against House Rent	6,282,252	5,155,212
Advance Against Rent	743,820	858,725
	7,026,072	6,013,937
10.00 Borrowings from other banks, financial Institutions and agents		
In Bangladesh	-	-
Outside Bangladesh	-	-
	-	-
11.00 Deposits and other accounts		
Savings Bank Deposits	61,066,779	34,409,317
Short Notice Deposits	2,000,612	5,327,107
Current Deposit	8,402,110	5,206,345
Staff Deposit	5,542,114	2,572,806
Fixed Deposits (Note 11.01)	1,091,508,118	1,214,673,024
	1,168,519,732	1,262,188,598
11.01 Fixed Deposits		
Term Deposits	1,080,000,000	1,200,000,000
Double Deposit Scheme	-	1,483,050
PDS	11,508,118	13,189,974
	1,091,508,118	1,214,673,024



Particulars	Amount in Taka	
	30 June 2022	30 June 2021
11.02 Maturity Grouping		
Over 1 month but within 6 months	75,011,003	42,188,467
Over 6 months but within 1 year	2,000,612	5,327,107
Over 1 year but within 5 years	1,091,508,118	1,214,673,024
Over 5 years but within 10 years	-	-
	<u>1,168,519,732</u>	<u>1,262,188,598</u>
12.00 Other liabilities		
Provision for Loan and Advances (Note 12.01)	287,531,709	119,925,620
Special General Provision Covid-19	39,393,889	39,393,889
Provision for Incentive Bonus (Note 12.02)	46,474,607	38,105,450
Provision for CSR (Note 12.03)	1,989,460	2,727,678
Provision for Special CSR	-	1,000,000
Special Revolving Fund (WEWF)	2,000,000,000	600,000,000
Special Fund (Govt.)	5,000,000,000	2,500,000,000
Expenses Payable (Note 12.04)	1,951,007	2,331,588
Others Payable (Note 12.05)	820,802,397	402,718,285
Provision for Current Tax (Note 35.00)	700,222,928	445,506,328
General Provident Fund (GPF)	47,873,181	35,669,798
Staff Superannuation Fund	77,466,326	61,201,583
Startup Fund (Note-12.06)	3,054,925	-
Staff Risk/Benevolent Fund (Note (12.07)	3,657,298	1,370,187
	<u>9,030,417,727</u>	<u>4,249,950,407</u>
12.01 Provision for Loans & Advances		
Provision held at beginning of the year	119,925,620	53,288,248
Add: Provision made for the year (Note-33.00)	167,606,088	66,637,372
	287,531,709	119,925,620
Less: Adjusted during the year	-	-
Provision held at the end of the year	<u>287,531,709</u>	<u>119,925,620</u>
12.02 Provision for Incentive Bonus		
Provision held at beginning of the year	38,105,450	-
Add: Provision made for the year (Note-34.00)	24,500,000	22,500,000
Add: Reversal of incentive bonus from retained earnings	-	15,605,450
	62,605,450	38,105,450
Less: Adjustment (reversed) for the year	(16,130,843)	-
Provision held at the end of the year	<u>46,474,607</u>	<u>38,105,450</u>
12.03 Provision for CSR		
Provision held at beginning of the year	2,727,678	2,780,300
Add: Provision made for the year	-	-
	2,727,678	2,780,300
Less: Adjusted during the year	738,218	52,622
Provision held at the end of the year	<u>1,989,460</u>	<u>2,727,678</u>



Particulars	Amount in Taka	
	30 June 2022	30 June 2021

12.04 Expenses Payable

Audit Fee	200,000	115,000
Water Bill	60,000	15,000
Electricity Bill	323,401	296,451
Telephone Bill	15,177	29,190
Stationery expense	-	32,534
Newspaper	3,985	5,000
Car Repair expenses	40,000	-
Salary & Allowance	6,406	49,406
Travelling Expense	65,147	1,277,436
Business Development	58,000	1,462
Sundry Expense	96,080	34,188
Office Rent	2,200	314,924
Overtime Allowance	45,000	45,000
Interest Block	1,431	3,523
Interest waiver	0	(29,726)
Closing Subsidy	3,000	1,000
Leverage & Uniform	-	141,200
Advertisement Exp	191,337	-
Postage	60,000	-
Lunch Subsidy	13,200	-
Washing and Cleaning	500	-
Electric Accessories	148,643	-
Repair Air cooler	82,500	-
Fuel	100,000	-
CSR	435,000	-
	1,951,007	2,331,588

12.05 Other Payables

VAT Payable	2,116,151	3,135,015
Tax Payable	368,101	402,596
Excise Duty Payable	305,097	75,750
Security Deposit	4,537	4,537
Loan Risk Coverage Scheme	147,205,725	78,927,435
Accounts Payable	16,076,349	18,815,507
Recruitment Application Fees	10,299,371	10,299,371
Interest Suspense	127,797,578	68,401,104
Suspense Account	212,389	188,001
Interest Payable on FDR	42,158,630	61,665,069
Registration Fee	76,029,940	34,176,040
Welfare Fee	398,055,673	126,450,505
Clearing adjustment	3,149	2,149
Other (Sundry Creditors)	169,708	175,208
	820,802,397	402,718,285

12.06 Startup Fund

Balance at the beginning of the Year	-	-
Add: Addition during the year 2021-2022 (1% Net Profit)	1,896,063	-
Add: Addition during the year 2020-2021 (1% Net Profit)	1,158,862	-
	3,054,925	-



Particulars	Amount in Taka		
	30 June 2022	30 June 2021	
12.07 Staff Risk/Benevolent Fund			
Balance at the beginning of the Year	1,370,187	-	
Add: Employee Contribution	391,048	-	
Add: Addition during the year 2021-2022 (1% Net Profit)	1,896,063	-	
	<u>3,657,298</u>	<u>1,370,187</u>	
13.00 Authorized Capital			
50,000,000 ordinary shares of Tk 100.00 each	<u>5,000,000,000</u>	<u>5,000,000,000</u>	
Issued, Subscribed and Paid-up Capital			
The Issued, Subscribed and Paid up Capital of the Bank as follows:			
50,000,000 Ordinary Shares of Tk. 100.00 Each	<u>5,000,000,000</u>	<u>4,450,000,000</u>	
Name of Shareholders			
Name of Shareholders	No. of Shares	Taka	Taka
Government of the People's Republic of Bangladesh represented by Finance Secretary, Ministry of Finance	2,500,000	250,000,000	200,000,000
Wage Earners Kallyan Board	47,500,000	4,750,000,000	4,250,000,000
Total	50,000,000	5,000,000,000	4,450,000,000
14.00 Statutory Reserve			
Balance at the beginning of the Year	316,704,792	257,801,769	
Add: Addition during the year (20% of profit before tax)	88,785,358	58,903,023	
	<u>405,490,150</u>	<u>316,704,792</u>	
15.00 General Reserve			
Balance at the beginning of the Year	181,653,824	152,202,312	
Add: Addition during the year (10% of profit before tax)	44,392,679	29,451,512	
	<u>226,046,503</u>	<u>181,653,824</u>	
16.00 Special Reserve			
Balance at the beginning of the Year	79,744,269	65,018,514	
Add: Addition during the year (5% of profit before tax)	22,196,340	14,725,756	
	<u>101,940,608</u>	<u>79,744,269</u>	
17.00 Surplus in Profit and Loss Account			
Balance as at 01 July 2021	184,211,443	187,010,962	
Prior year adjustment/correction for Wrong Posting in PL	-	-	
Prior year adjustment/correction for Wrong Posting in PL	-	-	
Retained Surplus during the year	29,280,959	12,805,931	
Sub Total	213,492,402	199,816,893	
Dividend Payable	-	-	
Add: Adjustment previous year error	8,771,287	-	
Less: Adjustment of Advance Income tax of Previous Year	6,530,916	(15,605,450)	
Balance as at 30 June 2022	<u>215,732,772</u>	<u>184,211,443</u>	

* Previously incentive bonus was transferred to retained earnings, now management decided to reverse the incentive bonus BDT 15,605,450/- to other liabilities



	Amount in Taka	
	30 June 2022	30 June 2021
18.00 Interest income		
Interest on Loans (Note 18.1)	621,628,900	225,738,214
Interest on Deposit with other Bank (Note 18.2)	248,965,108	429,520,328
	870,594,008	655,258,542
18.01 Interest on Loans		
Migration Loans	480,764,222	209,006,909
Rehabilitation Loan	55,849,364	4,571,834
Motor Cycle Loan	364,675	372,608
Special Rehabilitation Loan	47,283,764	8,970,878
Staff Computer Loan	277,361	23,780
Bangabondhu Ovibasi Brihot Poribar Loan	35,264,694	2,792,204
Interest On Self Employment Loan	1,606,506	-
Interest On Staff House Building Loan	43,426	-
Interest On Women Migration Loan	114,617	-
Interest On Women Rehabilitation Loan	60,273	-
	621,628,900	225,738,214
18.02 Interest on Deposit with other Bank		
Interest on Short Term Deposit	45,172,120	28,519,072
Interest on FDR	203,792,987	401,001,256
	248,965,108	429,520,328
19.00 Interest paid on deposits and borrowings etc.		
On Savings Account	1,368,517	879,055
On PDS	1,069,192	1,309,572
On FDR	51,443,562	75,008,647
On SND	(1,978)	(2,837)
On DBS	1,300,000	-
	55,179,292	77,194,438
20.00 Commission exchange & brokerage of the bank		
Fees & commission	9,188,058	1,066,194
Foreign exchange gain	120,589	137
	9,308,647	1,066,331
21.00 Other operating income		
Misc. Earning	4,753,757	63,042,001
Sale of Forms	48,500	1,562,315
Documentation Fee	44,136,053	-
Other Income	45,606,107	26,783,858
	94,544,417	91,388,174
22.00 Salary and allowances		
Basic Salary	78,024,187	72,538,610
House Rent Allowance	35,808,979	33,374,786
Lunch Subsidy	13,368,600	12,977,352
Conveyance Allowance	128,910	308,919
Medical Allowance	5,162,223	4,869,143
Wages to Contract Basis Employees	18,165,960	17,774,804

	Amount in Taka	
	30 June 2022	30 June 2021
Wages to Temporary basis employees	8,231,450	8,289,534
Naboborsho Allowance	1,349,749	1,315,284
Festival Bonus	20,234,102	12,640,541
Superannuation Fund (Banks Contribution)	14,810,250	14,454,928
Leverage Expenses & Uniform	-	330,400
Education Allowance	405,916	301,900
Overtime Allowance	427,261	249,867
Entertainment Allowance	138,888	20,604
Washing Allowances	77,400	57,457
Hill Tracks/Haor/Dip/Char Allowance	69,154	54,774
Chairman Honorium	330,000	360,000
Car loan Advance Scheme Allowance	823,466	425,000
Recreation Allowance	775,570	78,000
Leave Encashment Allowance	36,739	-
Closing Allowance	666,000	546,000
Bonus	459,443	-
	199,494,245	180,967,902
23.00 Rent, taxes, insurance, electricity etc.		
Rent	29,111,786	22,301,956
Electricity and Heating	1,930,164	1,717,420
Insurance	368,396	536,223
	31,410,346	24,555,599
24.00 Legal Expenses		
Legal Expenses	233,930	278,172
Other Expenses	3,700	2,660
	237,630	280,832
25.00 Postage, newspaper, stamp, telecommunication etc.		
Postage	732,528	460,044
Telegram, telex, fax and internet	2,809,840	1,990,651
Telephone-Office	240,270	361,430
Telephone-residence	111,907	9,320
	3,894,544	2,821,445
26.00 Stationery, Printings, Advertisements etc.		
Printing Stationery	1,360,733	641,607
Security stationary	394,249	48,573
Publicity, Advertisement and publication	2,069,601	1,881,075
Table Stationery	1,761,934	1,438,360
	5,586,517	4,009,614
27.00 Chief Executive's salary and fees		
Basic Salary	-	-
Medical Allowance	-	-
House Rent Allowance	-	-
Noborsho Allowance	-	-
Festival Bonus	-	-
Closing allowance	-	-
	-	-

28.00. Directors' fees

Board meeting and audit committee meeting

Amount in Taka	
30 June 2022	30 June 2021
830,800	1,334,000
<u>830,800</u>	<u>1,334,000</u>

As per BRPD letter no. 11 dated 04 October 2015 Taka 8,000 has been paid as Honarium to the Directors, per Board or Board Committee/Audit Committee meeting held during the year 2021-22.

29.00 Auditors' Fees

External Audit Fee

200,000	115,000
<u>200,000</u>	<u>115,000</u>

30.00 Depreciation of bank's assets

Furniture and Fixtures

Office Machineries

Office Equipments

Electrical Equipments

Motor Vehicles

4,103,342	1,831,271
5,447,383	1,544,158
131,130	146,814
128,623	77,355
2,116,017	2,643,500
<u>11,926,494</u>	<u>6,243,098</u>

31.00 Repair of bank's assets

Air Conditioner

Furniture and Fixture

Vehicles

Computer

Office Equipment

Office Machineries

Photocopy Machine

289,730	93,700
181,104	173,765
641,509	579,947
44,142	35,089
38,036	41,717
35,392	12,505
51,228	-
<u>1,281,141</u>	<u>936,723</u>

32.00 Other expenses

Travelling Expenses

Conveyance Charge

Fuel Expenses

Books Purchase

Banking Diploma & Others Honorarium

Manager Conference and Training

Commission

Branch Shifting/Opening Expenses

Business Development Expenses

Water & Sewerage Expenses

Interest Paid on GPF Fund

Excise Duty

Welfare & Refresh / Entertainment expenses

Software maintenance expenses

Suddachar

Donation

Washing & Cleaning

Electric Accessories

Computer Stationery & Accessories

Other Committee Honorium

1,719,669	2,922,743
1,363,063	854,228
1,057,497	980,276
9,030	6,284
335,793	-
413,715	183,583
584,401	275,029
2,174,836	757,020
1,124,031	549,693
291,331	220,885
4,715,595	3,575,795
2,852,154	3,586,217
3,188,110	3,290,673
1,029,000	661,500
255,300	150,000
400,000	200,000
784,136	647,210
863,799	600,388
974,073	996,424
218,200	703,000

	Amount in Taka	
	30 June 2022	30 June 2021
Deposit Insurance Premium	54,118	429,576
Recruitment Expenses	424,975	667,510
Miscellaneous Expenses	2,027,237	2,949,986
Special CSR-Covid-19	754,500	-
	<u>27,614,563</u>	<u>25,208,019</u>
33.00 Provision for loan		
Provision for (classified & unclassified) loans and advances	167,606,088	66,637,372
Error Adjustment	758,619	-
Provision for loan (Expenses)	<u>168,364,707</u>	<u>66,637,372</u>
34.00 Other Provisions related expenses		
Provision for Incentive Bonus During the Year	24,500,000	12,500,000
Provision for Incentive Bonus For the Year 2019-2020	-	10,000,000
Special General Provision Covid-19	-	39,393,889
Provision for Special CSR	-	1,000,000
	<u>24,500,000</u>	<u>62,893,889</u>
The above provision for incentive bonus has been made on lump sum basis which will be adjusted as per approval of the competent authority.		
35.00 Provision for Current Tax		
Opening balance	445,506,328	418,716,529
Add: Provision made for current year tax	254,716,599	169,618,551
Add: Previous year under Provision of Income Tax	-	8,771,287
	<u>700,222,928</u>	<u>597,106,367</u>
Less: Adjustment made during the year	-	142,828,752
Less: Adjustment of Previous year tax	-	8,771,287
Closing balance	<u>700,222,928</u>	<u>445,506,328</u>
36.00 Earnings Per Share (EPS)		
Net Profit after Tax (Numerator)	189,606,325	115,886,221
Number of Ordinary Share Outstanding (Denominator)	50,000,000	-
Weighted Average number of ordinary shares	45,000,000	44,500,000
Earning Per Share (EPS)	<u>3.79</u>	<u>2.58</u>
37.00 Coverage of External Audit		
The external auditor has covered 80% of the risk-weighted assets and have spent around 1,200 man hours for the audit of the books and account of the bank.		
38.00 Events after reporting period		
There is no material events after the reporting date that are not adjusting events came to management attention which may be needful for the stakeholders.		

39.00 Reconciliation of net profit with cash flow from operating activities

A. Cash Flows from Operating Activities:

Profit/(Loss) before tax
 Add: Depreciation
 Previous Year Adjustment
 Previous Year Adjustment
 Income tax paid
 Net Cash Receipt From Operating
 Changes in Current Assets:
 Loans & Advances
 Other Assets
 Decreases in Current Assets
 Changes in Current Liabilities:
 Deposit and Other Account
 Other Liabilities
 Increases in Current Liabilities
 Net Cash Flow from Operating Activities

Amount in Taka	
30 June 2022	30 June 2021
443,926,792	-
11,926,494	-
(6,530,916)	-
8,771,287	-
(157,727,351)	-
<u>300,366,305</u>	-
(7,212,445,382)	-
89,872,190	-
<u>(7,122,573,192)</u>	-
(93,668,866)	-
4,521,195,864	-
4,427,526,998	-
<u>(2,394,679,888)</u>	-



Probashi Kallyan Bank
Highlights on the overall activities of the Bank
For the year ended 30 June 2022

Sl. No.	Particulars	FY 2021-2022	FY 2020-2021
1	Paid up Capital	5,000,000,000	4,450,000,000
2	Total Capital (TC)	5,949,210,033	5,212,314,327
3	Capital Surplus / (Deficit)	949,210,033	762,314,327
4	Total Assets (TA)	16,148,147,493	10,724,453,333
5	Total Deposits	1,168,519,732	1,262,188,598
6	Total Loans and Advances	11,850,994,417	4,638,549,035
7	Total Contingent Liabilities and Commitments	N/A	N/A
8	Credit - Deposit Ratio	1014%	368%
9	Percentage of Classified Loans against total Loans & Advances	12.40%	14.75%
10	Profit after Tax and Provision (EAT)	189,606,325	115,886,221
11	Amount of Classified Loans and Advances	1,469,209,445	684,131,690
12	Provision Kept against Classified Loan	167,606,088	119,925,620
13	Provision against CL-Surplus/ (deficit)	-	-
14	Cost of Fund (With Establishment)	27.88%	25.15%
15	Cost of Fund (Without Establishment)	4.72%	6.12%
16	Interest Bearing Assets	15,381,331,318	10,040,984,989
17	Non-interest Bearing Assets	757,786,175	683,468,344
18	Return on Investment (ROI)	N/A	N/A
19	Return on Assets (ROA)-Based on EBPT & TA	3.94%	3.95%
20	Return on Assets (ROA)-Based on EAT & TA	1.17%	1.08%
21	Return on Equity (ROE)-Based on EAT & TC	3.19%	2.22%
22	Earnings Per Share (EPS)	3.79	2.58
23	Price Earning Ratio (MPS/EPS)	100%	100%



Probashi Kallyan Bank
Schedule of Fixed Assets
As at 30 June 2022

Annexure-A

Particulars	Cost Price						Depreciation				Amount in Taka	
	Balance as at 01.07.2021	Addition during the year	Disposal/ Adjustment during the year	Balance as at 30.06.2022	Rate of Dep.	Balance as at 01.07.2021	Charged during the year	Disposal/ Adjustment during the year	Balance as at 30.06.2022	Written Down Value as at 30.06.2022		
	Furniture and Fixtures	24,336,716	17,238,682	541,982	41,033,416	10%	12,051,893	4,103,342	541,982	15,613,253	25,420,163	
Office Machineries	26,798,714	1,110,154	671,952	27,236,916	20%	5,579,436	5,447,383	671,952	10,354,867	16,882,049		
Office Equipments	893,850	26,548	46,200	874,198	15%	509,028	131,130	46,200	593,958	280,240		
Electrical Equipments	386,654	265,508	9,049	643,113	20%	133,111	128,623	9,049	252,685	390,428		
Motor Vehicles	13,217,500	-	-	13,217,500	20%	11,101,482	2,116,017	-	13,217,499	1		
Balance as at 30 June 2022	65,633,434	18,640,892	1,269,183	83,005,143	-	29,374,950	11,926,494	1,269,183	40,032,261	42,972,882		
Balance as at 30 June 2021	39,033,009	27,096,297	495,872	65,633,434	-	23,627,724	6,243,098	495,872	29,374,950	36,258,484		



Probashi Kallyan Bank
Schedule of Fixed Assets (Tax base)
As at 30 June 2022

SL.No.	Particulars	C O S T				Rate	Charged for the year	Written down Value as on 30.06.2022
		Opening Balance as on 01.07.2021	Addition during the Period	Disposal during the Period	Total			
	Tangible Assets							
	Furniture and Fixtures	16,178,751	17,238,682	541,982	33,959,415	10%	3,395,942	30,563,474
	Office Machineries	20,459,319	1,110,154	671,952	22,241,425	30%	6,672,428	15,568,998
	Office Equipments	1,304,669	26,548	46,200	1,377,417	10%	137,742	1,239,675
	Electrical Equipments	2,128,772	265,508	9,049	2,403,329	20%	480,666	1,922,663
	Motor Vehicles	7,592,851	-	-	7,592,851	20%	1,518,570	6,074,281
	Total	47,664,362	18,640,892	1,269,183	67,574,437		12,205,347	55,369,090

Annexure-J



