

MUTUAL TRUST BANK LIMITED AND ITS SUBSIDIARIES CONDENSED INTERIM FINANCIAL STATEMENTS (UNAUDITED) AS AT AND FOR THE PERIOD ENDED 30 SEPTEMBER, 2021

মিউচুয়াল ট্রাস্ট ব্যাংক লিমিটেড ™ Mutuci T Mutual Trust Bank Ltd.

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In compliance with the Bangladesh Securities and Exchange Commission (BSEC) letter No. SEC/CFD/Misc/233/2004/615, dated 2 February, 2010 and the Dhaka and Chittagong Stock Exchange (Listing) Regulations, 2015, we are pleased to present the un-audited Consolidated Financial Statements of Mutual Trust Bank Limited as at and for the period ended 30 September 2021. These Consolidated Financial Statements are comprised of the financials of Mutual Trust Bank Limited including Off-shore Banking Unit, Islamic Banking and its subsidiaries i.e. MTB Securities Limited, MTB Capital Limited and MTB Exchange (UK) Limited, which are prepared as per International Accounting Standard (IAS) 34 "Interim Financial Reporting".

and MTB Exchange (UK) Limited, which are prepared as a	per International Accour	J ()											
Condensed Consolidated Balanc As at 30 Septembe	e Sheet (Unaudited) er 2021)	Condensed Conse For the I	olidated Profit and Los Period ended 30 Septe	s Account (Unau ember 2021	dited)	Condensed F	Consolidated State	tement of Ca ed 30 Septen	ish Flow (Una nber 2021	audited)		
	September'2021 BDT	1 2020 BDT		01 Jan to 30 Sep 2021 3	01 Jan to 01 Jul to 30 Sep 2020 30 Sep 202	21 30 Sep 2020				30 September 2021 BDT	30 September 2 BDT		
roperty and Assets a sh ash In Hand (Including Foreign Currency)	12,904,377,5 5 3,410,143,16	58 11,781,494,720		BDT 10.655.996.831 1	BDT BDT 12,033,804,772 3,450,062,6	BDT 3,582,726,525	A) Cash Flows From Operating Interest receipts/investment inco	ome receipts in cash	Γ	15,221,265,748			
alance with Bangladesh Bank and its agent Bank(s) (including foreign currency)	9,494,234,39	94 8,941,539,411	Interest paid/profit shared on deposits and born	owings etc. 6,762,866,375	9,218,485,009 2,275,802,3 2,815,319,763 1,174,260,3	2,812,725,604	Interest payments/profit paid on Dividend receipts			(8,227,699,019) 86,498,708	12,669		
alance with other Banks & Financial Institutions 1 Bangladesh Not the Description	5,072,014,0 4 521,033,39	90 3,322,877,323	Commission, Exchange and Brokerage	1,675,488,034	2,730,206,569 1,005,017,1 1,262,989,745 689,815,0	482,098,976	Fees & Commission receipts in a Recoveries on loans/investment			1,675,488,034	16,416		
Jutside Bangladesh Ioney at Call on Short Notice	4,550,980,65	50 1,708,088,615 - 1,114,100,000	Total Other Income		438,950,963 175,589,8 4,432,147,276 1,870,422,1	04 1,464,912,473	Cash payments to employees Cash payments to suppliers			(2,757,256,203) (77,735,096)	(40,226,8		
vestments	40,229,361,16 33,742,824,14				7,247,467,039 3,044,682,4 2,627,355,106 952,848,3		Income taxes paid Receipts from other operating ad			(673,179,482) 1,008,826,722	1,304,392		
thers	6,486,537,01	17 3,830,677,710	Rent, Taxes, Insurance, Electricity etc.	2,734,459,128 491,993,257 3,157,623	462,102,406 140,586,8 1,437,985 770,8	802 157,908,507	Payments for other operating ac Cash Flow from Operating Activi Increase/Decrease in operatin	ities before Changes in Net Cu	urrent Assets:	(1,507,901,076) 4,748,308,335	(1,379,282,6 1,086,484		
oans and Advances/Investments oans, Cash Credits, Overdrafts, etc./Investments	217,406,947,25 214,305,849,52	24 202,140,630,692	Postage, Stamps, Telecommunication etc. Stationery, Printings, Advertisements etc.	9,739,186 77,735,096	11,214,285 1,304,6 40,226,818 30,455,2	690 3,693,920 237 15,474,562	Loans and Advances/investmen Other Assets		Γ	(16,191,904,622) (2,519,037,409)	(11,313,281,		
ills Purchased and Discounted ixed Asset including Premises, Furniture and Fixtures	3,101,097,72 5,141,085,00		Director's Fees	22,797,075 1,415,200 422,553	16,740,725 7,016,8 1,307,949 306,4 217,729 422,5	400 504,400	Deposits from other banks Deposits from customers			(2,519,037,409) 3,750,000,000 4,969,098,835	(5,499,850,		
ther Assets Ion-Banking Assets	9,332,362,86	62 5,902,372,242	Depreciation and repair of bank's assets Other Expenses	581,663,772 915,013,428	564,886,767 213,098, 836,560,494 343,137,2	706 196,946,692 200 304,592,177	Borrowing from Other Banks, Fin Other Liabilities	inancial Institutions & Agents		4,299,982,999 3,068,514,127	5,670,661		
otal Property and Assets	290,086,147,87	78 269,269,259,576		3,832,584,124	4,562,050,266 1,689,947,3 2,685,416,772 1,354,735,3		Cash generated from operatin Net Cash Flows from Operatin		-	(2,623,346,070) 2,124,962,265	(594,296		
labilities and Capital orrowing from other Banks, Financial Institutions and Agents	35,147,291,43				335,448,658 (137,369,2 302,753,587 513,632,8		B) Cash Flow from Investing A Investments in T. Bills, T. Bonds	Activities:	- Г	(1,029,369,881)			
eposits and Other Accounts current Deposit & Other Accounts ills Payable	197,345,303,97 23,248,758,83 1,771,392,14	38 19,206,638,034	Provision for Off-Balance Sheet items Provision for Diminution in Value of Investme	268,692,169 286,000,000	113,775,524 108,689,9 60,000,000 150,000,0	936 78,681,903 000 26,000,000	Investments in Shares & Bonds Purchase of Fixed Assets (Net)			(2,655,859,306) (740,282,524)			
avings Deposit ixed Deposits	41,168,665,61 86,875,022,17	19 36,214,629,286		<u>19,000,000</u> <u>1,501,134,912</u> <u>2,331,449,212</u>	- 9,500,0 811,977,769 644,453,4 1,873,439,003 710,281,6	519 306,603,798	Net Cash Flow from Investing C) Cash Flow from Financing		-	(4,425,511,711)	(2,406,259		
pecial Noticed Deposits eposit Products	20,980,496,11 23,300,969,08	16 15,370,530,851	Provision for Taxation	1,356,983,460 1,245,485,287	629,699,667 609,745,3 738,645,812 525,963,9	284 221,673,544	Subordinated debts Dividend Paid			2,350,000,000	4,000,00 (351,729		
ther Liabilities iond	26,404,700,46 13,200,000,00		Deferred Tax Expenses/(Income)	111,498,173	(108,946,145) 83,781,3 1,243,739,337 100,536,4	355 23,833,161	Net Cash Flow from Financing D) Net Increase in Cash and C	Cash Equivalents	-	<u>2,350,000,000</u> 49,450,554			
erpetual Bond ubordinated Debts	4,000,000,00	00 650,000,000	Shareholders' of the Bank Minority Interest	3,635		007 448	E) Effect of Changes of Exchang F) Opening Cash and Cash Eq	quivalents	uivalents	550,586 17,928,429,557	18,150,27		
otal Liabilities	272,097,295,87			2,166,251,505	1,243,739,337 100,536,4 2,253,888,061 2,166,251,5 3,497,626,755 2,266,785,5	505 2,253,888,061	Closing Cash and Cash Equiv The above closing Cash and C	Cash Equivalents include:	-	17,978,430,698	19,884,56		
a pital/Shareholders' Equity aid up Capital	8,124,956,59			738,632,410	351,729,720	- 351,729,720	Cash In Hand (Including Foreigr Balance with Bangladesh Bank	and its agent Bank(s) (including	ng foreign currency)	3,410,143,164 9,494,234,394	9,714,78		
tatutory Reserve hare Premium	5,452,337,73 1,095,304,77	78 1,095,304,778	Transferred to Statutory Reserve	- 414,814,372 8,447,088	351,729,722 364,866,201 116,255, 278,6		Balance with Other Banks & Fin. Money at Call and Short Notice	nancial Institutions		5,072,014,040	2,890,00		
evaluation Reserve on Investment in Securities oreign Currency Translational Gain/ Loss eneral Reserve	546,031,97 4,488,45 786,777,32	57 3,937,871	Retained Sumbles Comind Forward	1,161,893,870	278,6 1,068,325,643 116,533,4 2,429,301,112 2,150,252,0	844 771,663,029	Prize Bond		L =	2,039,100 17,978,430,698	1,5 19,884,5		
urplus in Profit and Loss Account/Retained earnings otal Shareholders' Equity	1,978,819,75 17,988,716,6	53 2,166,251,505	Earninge Ber Share (EBS) (2020 Bestated)	1.20	1.53 0	0.12 0.19	Net Operating Cash Flows Per	r Share (2020 Restated)	-	2.62			
nority Interest	135,38	86 131,752	Frank	fullbuckt	In man		3 min	Guerd MA	June	h mat	b		
otal Liabilities and Shareholders' Equity et Asset Value (NAV) per share (2020 Restated)	290,086,147,8		Chairman	Director	Managing Director	& CEO	Chairman	Directo)	Managing Directo	r & CEO		
f-Balance Sheet Items ontra & Contingent Assets & Liabilies:	22.7				Elmi	_	_	14	C	Shri	_		
compared a contingent Assets & Liabilies: cceptances and endorsements titer of guarantee	35,293,521,23 40,890,427,92				Group Company Secretary			Head of Finance		p Company Secretary			
evocable letters of credit Is for collection	39,138,731,22 7,982,956,27	25,753,147,769 7,282,893,368	(Condensed Co			ent of Changes	in Equity (U	naudite	d)			
tal Off-Balance Sheet Items including Contingent Liabilities	123,305,636,60	60 93,595,970,291			As	at 30 Se	ptember 2021						
wallwall and and	de	J-JD					Revaluation Foreign	Surplus i	in Profit		Amount in		
Chairman Director	Managin	ng Director & CEO	Particulars	Paid-u Capita		Share Premium	Reserve on Currency Investment in Translation	General and Loss	s Account/ To d earnings	tal Minoria Interes	² 100		
Head of Finance	Group Company Secretary		Balance as at January 01, 202 [°]	1 7,386,324	l.180 5.037.523.366	1,095,304,778	Securities Gain/(Loss) 535,041,698 3,937,871	786,777,324 2,166,25	51,505 17,011,	160,723 131,75	2 17,011,29		
DISCLOSURE ON THIRD QUARTER UN	N-AUDITED CONSC	LIDATED	Bonus Share Issued during the p Currency Translation differences		2,410		550,586	(738,63		- 550,586	55		
FINANCIAL STATEME			Transferred to Start-Up Fund Revaluation Reserve transferred	l during the period			10,990,275	(8,44		447,088) 990,275	(8,44) 10,99		
	0	Amount in BDT	T Net Profit for the period after Tax Appropriation made during the p		414,814,372	!		974,46 (414,81		462,118 3,63	5 974,46		
	Consolid	Jated	Balance as at 30 September 20	021 8,124,956	6,590 5,452,337,738	1,095,304,778	546,031,973 4,488,457	786,777,324 1,978,81	19,753 17,988,	716,613 135,38	6 17,988,85		
Particulars	30 September 2021	30 September 2020											
	30 September 2021 17,988,716,613	30 September 2020 17,238,122,022	Balance as at 30 September 2		l,180 5,056,819,980	1,095,304,778	478,114,092 5,480,556	786,777,324 2,429,30	01,112 17,238, ⁻	122,022 130,48	8 17,238,25		
Net Asset Value (NAV) Net Asset Value (NAV) Per Share (Restated-2020)	17,988,716,613 22.14	17,238,122,022 21.22	Balance as at 30 September 2	2020 7,386,324 MMssmilli		1,095,304,778	478,114,092 5,480,556	786,777,324 2,429,30	01,112 17,238,	122,022 130,48 Alm	<u>8 17,238,25</u>		
let Asset Value (NAV) let Asset Value (NAV) Per Share (Restated-2020) arnings Per Share (EPS) (Restated-2020) let Operating Cash Flow (NOCF) Per Share (Restated-2020) Mutual Trust Bank Limited and It Selective Notes to the Condensed Interim Finan As at and for the period ended 30 S 0 Legal status and nature of the Bank	17,988,716,613 22.14 1.20 2.62 ts Subsidiaries ncial Statements (Unaudited) September 2021	17,238,122,022 21.22 1.53 0.61	Balance as at 30 September 2	Director Director	her commitments accord	Managing Dire		Head of Finance Per Share (NOCFS) BDT 2.62 compare to the sam of gap between collection of d	me period of last ye deposits / fund and Q3 2021 is as unde	Group Company ar of BDT 0.61 [Res deployment of fund	v Secretary		
Net Asset Value (NAV) Net Asset Value (NAV) Per Share (Restated-2020) Earnings Per Share (EPS) (Restated-2020) Net Operating Cash Flow (NOCF) Per Share (Restated-2020) Mutual Trust Bank Limited and It Selective Notes to the Condensed Interim Finan As at and for the period ended 30 S 1.0 Legal status and nature of the Bank Mutual Trust Bank Limited (MTB) was incorporated in Bangladesh in I Companies Act, 1994 as a Public Limited Company. All types of commerci the stipulations laid down by the Bank Companies Act, 1991 (as amenc Bangladesh Bank from time to time. Registered office of the Bank is at M	ts Subsidiaries cial Statements (Unaudited) September 2021 the year 1999 as a Banking cial banking services are provid ided up to date) and directive UTB Centre, 26 Gulshan Avenu	17,238,122,022 21.22 1.53 0.61) g Company under the ded by the Bank within as received from the ue, Gulshan 1, Dhaka	Balance as at 30 September 2 Balance as at 30 September 2 Chairman 2.4.3 Off - Balance Sheet Exposures Off-balance sheet items have been disclosed t Bank guidelines. As per BRPD Circular no.14 of of 21 June 2018 and Circular No.13 of 18 O exposures. 2.5.a According to IAS-12 "Income Taxes" adjustment of permanent disallowances. Required provision for current tax has been callowed the provision for current tax has been callowed tax	Director Director Under contingent liabilities and oth September 23, 2012, Circular let ctober 2018 the Bank has main 7, Current Tax comprises of C culated on operating profit before	her commitments accord ter no.1 of January 03, 20 tained provision against Operating Profit before provision as per the Inco	Managing Dire Managing Dire ing to Bangladesh 018, Circular No. 7 off-balance sheet e Provision after me Tax Ordinance	Contemporating Cash Flows P NOCFS for the period has stood at I BDT 0.67] mainly due to increase o the same period of previous year. C Calculation of NOCFPS: Total net operating cash flows (a)	Head of Finance Per Share (NOCFS) BDT 2.62 compare to the san of gap between collection of d Calculation of NOCFS as of C	me period of last ye deposits / fund and Q3 2021 is as unde	Group Company Group Company ear of BDT 0.61 [Res deployment of fund er: cash flow/No. of sh BDT 2,124,962,265	v Secretary stated, Original N through advance		
Net Asset Value (NAV) Net Asset Value (NAV) Per Share (Restated-2020) Earnings Per Share (EPS) (Restated-2020) Net Operating Cash Flow (NOCF) Per Share (Restated-2020) Mutual Trust Bank Limited and It: Selective Notes to the Condensed Interim Finan As at and for the period ended 30 S 1.0 Legal status and nature of the Bank Mutual Trust Bank Limited (MTB) was incorporated in Bangladesh in 1 Companies Act, 1994 as a Public Limited Company. All types of commercio Bangladesh Bank from time to time. Registered office of the Bank is at M 1212. The Bank started its commercial business from October 24, 1999. Stock Exchanges Limited, Authorized Capital of the Bank is BDT 10 billio stanches including 14 (Fourteen) SME/Agri Branches and 32 (Thirty Two	ts Subsidiaries cial Statements (Unaudited) September 2021 the year 1999 as a Banking cial banking services are provid ded up to date) and directive WTB Centre, 26 Gulshan Avenu). The Bank is listed with the D on. The Bank has 119 (One Hi o) sub branches all over the B	17,238,122,022 21.22 1.53 0.61) g Company under the ded by the Bank within as received from the ue, Gulshan 1, Dhaka Jhaka and Chittagong undred and Nineteen) Sangladesh, 196 (One	Balance as at 30 September 2 Balance as at 30 September 2 Chairman	Director Director Under contingent liabilities and oth September 23, 2012, Circular let ctober 2018 the Bank has main ", Current Tax comprises of C culated on operating profit before ax rates stood at 32.50% and 27	her commitments accord ter no.1 of January 03, 20 tained provision against Operating Profit before provision as per the Inco .51% for the Q3 of 2021	Managing Dire Managing Dire ing to Bangladesh 018, Circular No. 7 off-balance sheet e Provision after ime Tax Ordinance 1 and Q3 for 2020	CEO CEO Constant State CEO Constant State CEO Constant State Constate Constant Constant State Constate Constant	Head of Finance Per Share (NOCFS) BDT 2.62 compare to the san of gap between collection of d Calculation of NOCFS as of C	me period of last ye Jeposits / fund and Q3 2021 is as unde Net operating c	Group Company Group Company ear of BDT 0.61 [Res deployment of fund er: cash flow/No. of sh BDT	v Secretary		
Net Asset Value (NAV) Net Asset Value (NAV) Per Share (Restated-2020) Earnings Per Share (EPS) (Restated-2020) Net Operating Cash Flow (NOCF) Per Share (Restated-2020) Mutual Trust Bank Limited and It Selective Notes to the Condensed Interim Finan As at and for the period ended 30 S O Legal status and nature of the Bank Mutual Trust Bank Limited (MTB) was incorporated in Bangladesh in in Companies Act, 1994 as a Public Limited Company. All types of commercia re stipulations laid down by the Bank Companies Act, 1991 (as amend angladesh Bank from time to time. Registered office of the Bank is at M 212. The Bank started its commercial business from October 24, 1999. Istock Exchanges Limited. Authorized Capital of the Bank is BDT 10 billio ranches including 14 (Fourteen) SME/Agri Branches and 32 (Thirty Two fundred and Ninety Six) Agent Banking Centre, 04(Four) air lounge	ts Subsidiaries cial Statements (Unaudited) September 2021 the year 1999 as a Banking cial banking services are provid ded up to date) and directive WTB Centre, 26 Gulshan Avenu). The Bank is listed with the D on. The Bank has 119 (One Hi o) sub branches all over the B	17,238,122,022 21.22 1.53 0.61) g Company under the ded by the Bank within as received from the ue, Gulshan 1, Dhaka Jhaka and Chittagong undred and Nineteen) Sangladesh, 196 (One	Balance as at 30 September 2 Alignment Balance as at 30 September 2 Alignment Chairman	Director Director September 23, 2012, Circular let cober 2018 the Bank has main r, Current Tax comprises of C culated on operating profit before ax rates stood at 32.50% and 27 01 January to 30 Septembers 2021	her commitments accord ter no.1 of January 03, 20 tained provision against Operating Profit before provision as per the Inco .51% for the Q3 of 2021 01 30 Sept	Managing Dire Managing Dire ing to Bangladesh 018, Circular No. 7 off-balance sheet a Provision after ime Tax Ordinance 1 and Q3 for 2020 1 January to tember 2020	2.10 Net Operating Cash Flows P NOCFS for the period has stood at BDT 0.67] mainly due to increase o the same period of previous year. O Calculation of NOCFPS: Total net operating cash flows (a) Number of shares outstanding as o Net operating cash flow per share (2.11 Reconciliation of statement	Head of Finance Per Share (NOCFS) BDT 2.62 compare to the san of gap between collection of d Calculation of NOCFS as of C	me period of last ye Jeposits / fund and Q3 2021 is as unde Net operating c	Group Company Group Company ear of BDT 0.61 [Res deployment of fund er: cash flow/No. of sh BDT 2,124,962,265 812,495,659 2.62	tated, Original N through advanc		
Value (NAV) Value (NAV) Per Share (Restated-2020) Earnings Per Share (EPS) (Restated-2020) Value (NAV) Per Share (Restated-2020) Value Operating Cash Flow (NOCF) Per Share (Restated-2020) Mutual Trust Bank Limited and It Selective Notes to the Condensed Interim Finam As at and for the period ended 30 S 0 Legal status and nature of the Bank Mutual Trust Bank Limited (MTB) was incorporated in Bangladesh in 1 Companies Act, 1994 as a Public Limited Company. All types of commerciangladesh Bank from time to time. Registered office of the Bank is at M 121. The Bank started its commercial business from October 24, 1999. 122. The Bank started its commercial Capital of the Bank is at M 123. The Bank started its commercial Capital of the Bank is 150. 144. (Hourteen) SME/Agri Branches and 32 (Thirty Two lundred and Ninety Six) Agent Banking Centre, 04(Four) air lounge termational Airport, Dhaka. 1. 1 Principal Activities he principal activities of the bank are to provide all kinds of commercial activities of the principal activities of the bank are to provide all kinds of commercial activities	17,988,716,613 22.14 1.20 2.62 ts Subsidiaries cial Statements (Unaudited) September 2021 the year 1999 as a Banking cial banking services are provid ded up to date) and directive WTB Centre, 26 Gulshan Avenu D. The Bank has 119 (One Hi ro) sub branches all over the B and 02 (Two) Booth located ercial banking services to its c	17,238,122,022 21.22 1.53 0.61 () () () () () () () () () ()	Balance as at 30 September 2 Balance as at 30 September 2 Chairman	Director Director Director September 23, 2012, Circular let ctober 2018 the Bank has main r, Current Tax comprises of C culated on operating profit before ax rates stood at 32.50% and 27 01 January to 30 Septembers 2021 3,832,584,124	her commitments accord ter no.1 of January 03, 20 tained provision against Dperating Profit before provision as per the Inco .51% for the Q3 of 2021 30 Sept 2,	Managing Dire Managing Dire Ma	ctor & CEO 2.10 Net Operating Cash Flows P NOCFS for the period has stood at I BDT 0.67] mainly due to increase o the same period of previous year. C Calculation of NOCFPS: Total net operating cash flows (a) Number of shares outstanding aso Net operating cash flow per share (2.11 Reconciliation of statement Particulars	Head of Finance Per Share (NOCFS) BDT 2.62 compare to the san of gap between collection of d Calculation of NOCFS as of C	me period of last ye deposits / fund and Q3 2021 is as unde Net operating c ing activities	Group Company Group Company ear of BDT 0.61 [Res deployment of fund er: cash flow/No. of sh BDT 2,124,962,265 812,495,265,265,265,265,265,265,265,265,265,26	v Secretary tated, Original N through advanc ares outstandin ares outstandin <u>30 Septembe</u>		
Net Asset Value (NAV) Net Asset Value (NAV) Per Share (Restated-2020) Earnings Per Share (EPS) (Restated-2020) Net Operating Cash Flow (NOCF) Per Share (Restated-2020) Mutual Trust Bank Limited and It Selective Notes to the Condensed Interim Finan As at and for the period ended 30 S .0 Legal status and nature of the Bank Mutual Trust Bank Limited (MTB) was incorporated in Bangladesh in i companies Act, 1994 as a Public Limited Company. All types of commerci angladesh Bank from time to time. Registered office of the Bank is at M 212. The Bank started its commercial business from October 24, 1999. Stock Exchanges Limited, Authorized Capital of the Bank is at M 212. The Bank started its commercial business from October 24, 1999. Isock Exchanges Limited, Authorized Capital of the Bank is and 32 (Thirty Two fundred and Ninety Six) Agent Banking Centre, 04(Four) air lounge nternational Airport, Dhaka. .1 Principal Activities of the bank are to provide all kinds of commer ranches and offices in Bangladesh such as accepting deposits, corp	17,988,716,613 22.14 1.20 2.62 ts Subsidiaries cial Statements (Unaudited) September 2021 the year 1999 as a Banking cial banking services are provid ded up to date) and directive WTB Centre, 26 Gulshan Avenu D. The Bank has 119 (One Hi ro) sub branches all over the B and 02 (Two) Booth located ercial banking services to its c	17,238,122,022 21.22 1.53 0.61 () () () () () () () () () ()	Balance as at 30 September 2 Image: Chairman 2.4.3 Off - Balance Sheet Exposures Off-balance sheet items have been disclosed t Bank guidelines. As per BRPD Circular no.14 of 2.1 June 2018 and Circular No.13 of 18 O exposures. 2.5.a According to IAS-12 "Income Taxes" adjustment of permanent disallowances. Required provision for current tax has been call 1984 as well as according to IAS 12, so the ta respectively which is shown below: Particulars Operating profit before Provision	Director Director September 23, 2012, Circular let cober 2018 the Bank has main r, Current Tax comprises of C culated on operating profit before ax rates stood at 32.50% and 27 01 January to 30 Septembers 2021	her commitments accord ter no.1 of January 03, 20 tained provision against Dperating Profit before provision as per the Inco .51% for the Q3 of 2021 30 Sept 2,	Managing Dire Managing Dire ing to Bangladesh 018, Circular No. 7 off-balance sheet a Provision after ime Tax Ordinance 1 and Q3 for 2020 1 January to tember 2020	Contraction of the series	Head of Finance Per Share (NOCFS) BDT 2.62 compare to the san of gap between collection of d Calculation of NOCFS as of C	me period of last ye deposits / fund and Q3 2021 is as unde Net operating c ing activities	Group Company Group Company ear of BDT 0.61 [Res deployment of fund er: cash flow/No. of sh BDT 2,124,962,265 812,495,659 2.62 01 January to 30 September 2021 BDT 3,832,584,124	v Secretary tated, Original N through advance ares outstandin <u>30 Septembe</u> _2,685,41		
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Registered office of the Bank is BD 1 10 billio ranches and offices in Bangladesh such as accepting deposits, corperanches and offices in Bangladesh such as accepting deposits, corpervices, project finance, etc. 2 Off-Shore Banking Unit (OBU) he Bank obtained Off-shore Banking Unit Permission vide Letter No. Bi 009 and commenced its operation on December 07, 2009. The Off-shuidelines of Bangladesh Bank. The principal activities of the Unit are to a customers in foreign currencies approved by the Bangladesh Bank. 3 Islamic Banking: Be Bank obtained permission for Islamic Banking from Bangladesh Baak. A Agent Banking: Be Bank obtained permission form Bangladesh Bank on 07/01/2016 vit tart the operation on Agent Banking the Bank setend ease. Hire Pursas Shirkatul Melk (HPSN), Bai Muazzal. 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The company has curities and Exchange registration is REG proval to the bank for y was incorporated on rivate company limited ge Commission (SEC) mission Act, 1993. The h prepared under the Sec- 38)" of the Bank D0, other Bangladesh bock Exchanges Listing desh. All inter-branch ten into account.	Balance as at 30 September 2 Jackson September 2 Jackson September 2 Jackson September 2 Jackson September 2 Chairman 21.4.3 Off - Balance Sheet Exposures Off-balance sheet items have been disclosed of Bank guidelines. As per BRPD Circular no.14 of of 21 June 2018 and Circular No.13 of 18 O exposures. 2.5.a According to IAS-12 "Income Taxes" adjustment of permanent disallowances. 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Mr. Sayed Nasim Manzur, 3. Munize Manzur, 3. Manize Manzur, 3. Munize Manzur, 3. Manize Manzur, 3. Minize	Head of Finance Per Share (NOCFS) BDT 2.62 compare to the sam of gap between collection of d Calculation of NOCFS as of Colspan="2">Colspan="2" All Colspan="2" activities It is dividend information in th Colspan="2">Colspan="2">Colspan="2" Exchange Commission (BSE Is dividend information in th Colspan="2" S 34: "Interim Financial Report Colspan="2" S 34: "Interim Financial Report Colspan="2" Related with T Minute information in th Colspan="2" S 34: "Interim Financial Report S <td <="" colspan="2" td="" td<=""><td>me period of last ye deposits / fund and Q3 2021 is as unde Net operating c ing activities</td><td>Group Company Group Company ear of BDT 0.61 [Res deployment of fund er: cash flow/No. of sh BDT 2,124,962,265 812,495,659 2.62 01 January to 30 September 2021 BDT 3,832,584,124 445,009,152 44,952,125 64,214,789 554,176,066 2,434,505,712 (1,529,047,433) 5,542,665 123,726,683 - 1,034,727,627 (16,191,904,622) 8,719,098,835 4,299,982,999 (2,519,037,409) 3,068,514,127 (16,29,047,433) 3,068,514,127 (2,623,346,070) (673,179,482) 2,124,962,265 SEC/CMRRCD/202 iii), it is required to c financial position (C med which were d Amount in BDT September 2021 - 1,663,638 related party transac Funded Outstand amount BDT Milli 0,09 43.21</td><td>01 Janu 30 Septembr 2,685,4' 450,98 450,98 44,33 7,55 571,90 16,4' 1,509,73 217,92 3,1 74,64 (1,197,62 (11,313,28 3,712,99 5,670,66 (1,655,36 2,990,66 (594,29 (973,21 492,18 1-386/03 dated isclose the sum tuarterly/annual cclared for the Amount in 3,311 1,89 1,95 stions as on Sep ing Natur 5 RM of Lar Build 4</td></td>	<td>me period of last ye deposits / fund and Q3 2021 is as unde Net operating c ing activities</td> <td>Group Company Group Company ear of BDT 0.61 [Res deployment of fund er: cash flow/No. of sh BDT 2,124,962,265 812,495,659 2.62 01 January to 30 September 2021 BDT 3,832,584,124 445,009,152 44,952,125 64,214,789 554,176,066 2,434,505,712 (1,529,047,433) 5,542,665 123,726,683 - 1,034,727,627 (16,191,904,622) 8,719,098,835 4,299,982,999 (2,519,037,409) 3,068,514,127 (16,29,047,433) 3,068,514,127 (2,623,346,070) (673,179,482) 2,124,962,265 SEC/CMRRCD/202 iii), it is required to c financial position (C med which were d Amount in BDT September 2021 - 1,663,638 related party transac Funded Outstand amount BDT Milli 0,09 43.21</td> <td>01 Janu 30 Septembr 2,685,4' 450,98 450,98 44,33 7,55 571,90 16,4' 1,509,73 217,92 3,1 74,64 (1,197,62 (11,313,28 3,712,99 5,670,66 (1,655,36 2,990,66 (594,29 (973,21 492,18 1-386/03 dated isclose the sum tuarterly/annual cclared for the Amount in 3,311 1,89 1,95 stions as on Sep ing Natur 5 RM of Lar Build 4</td>		me period of last ye deposits / fund and Q3 2021 is as unde Net operating c ing activities	Group Company Group Company ear of BDT 0.61 [Res deployment of fund er: cash flow/No. of sh BDT 2,124,962,265 812,495,659 2.62 01 January to 30 September 2021 BDT 3,832,584,124 445,009,152 44,952,125 64,214,789 554,176,066 2,434,505,712 (1,529,047,433) 5,542,665 123,726,683 - 1,034,727,627 (16,191,904,622) 8,719,098,835 4,299,982,999 (2,519,037,409) 3,068,514,127 (16,29,047,433) 3,068,514,127 (2,623,346,070) (673,179,482) 2,124,962,265 SEC/CMRRCD/202 iii), it is required to c financial position (C med which were d Amount in BDT September 2021 - 1,663,638 related party transac Funded Outstand amount BDT Milli 0,09 43.21	01 Janu 30 Septembr 2,685,4' 450,98 450,98 44,33 7,55 571,90 16,4' 1,509,73 217,92 3,1 74,64 (1,197,62 (11,313,28 3,712,99 5,670,66 (1,655,36 2,990,66 (594,29 (973,21 492,18 1-386/03 dated isclose the sum tuarterly/annual cclared for the Amount in 3,311 1,89 1,95 stions as on Sep ing Natur 5 RM of Lar Build 4
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Required provision for current tax has been call 1984 as well as according to IAS 12, so the tarespectively which is shown below: Particulars Operating profit before Provision Provision for Current Tax Tax rate 2.5.b Calculation of Effective Tax Rate As per the Paragraph 81(c) of IAS 12 "Income Ta applicable Tax Rate are as follows: Particulars Profit Before Tax as per Profit and Loss Accoustications Particulars Profit Before Tax as per Profit and Loss Accoustication of Tax Liabilities Income from Business Add: Income from Dividend Total Taxable income Calculation of Deferred Tax: Tax rate 2.6 Calculation of Deferred Tax: Taxable Income Total Taxable Income Taxable income Calculation of Deferred Tax: Taxable temporary difference arising from the calculasehold Expenses under IFRS 16	Director Director Director Director September 23, 2012, Circular let Soptember 2018 the Bank has main Current Tax comprises of C culated on operating profit before ax rates stood at 32.50% and 27 30 Septembers 2021 3.832,584,124 1.245,485,287 32.50% ax" a numerical reconciliation betw ount pital gain etc. re So 2.974,781,324 (@	A commitments accorditer no.1 of January 03, 22 tained provision against commitments accorditer no.1 of January 03, 22 tained provision as per the Inco.51% for the Q3 of 2021	Managing Dire Managing Dire Managing Dire Ing, Circular, No. 7 off-balance sheet a Provision after me Tax Ordinance 1 and Q3 for 2020 1 January to tember 2020 685,416,772 738,645,812 27.51% e Tax Rate and the BDT 2,074,071,859 301,989,952 1,772,081,907 1,720,493,833 3,492,575,741 517,794,417 2,974,071,859 2,986,341,082 1,115,542,996 2,311,952 1,117,854,948 12,27,630,333 1,245,485,287 3,832,584,124 32,50% 1,245,485,287 3,832,584,124 32,50% 1,117,554,948 12,7,630,339 1,245,485,287 3,832,584,124 32,50% 1,142,4966,590 3,75,284 1,9978,619,773 <td>2.10 Net Operating Cash Flows P NOCFS for the period has stood at I BDT 0.67] mainly due to increase o the same period of previous year. 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Net profit after tax (a) Number of shares outstanding (b) amount over the next three years from 2021 to 2023. 2.4.2 Investment Provisions for diminution in value of investment is made for loss arising from decrease of the value of investment in quoted Earnings per share (a/b) shares as per directives of the competent authorities.

The un-audited Third Quarter Financial Statements (Q3, 2021) are available on www.mutualtrustbank.com

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January to December 2018

15 July, 2020

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