

Financial Statements 2024

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Consolidated Liquidity Statement						
As at 31 December 2024						
Particulars	Less than 1 month	1 to 3 months	3 to 12 months	1 to 5 years	Above 5 years	Amount in BDT
ASSETS						
Cash	11,198,728.54	-	-	-	11,995,000.00	23,193,728.54
Balance with other Banks and Financial Institutions	5,017,257.662	1,230,028.548	402,810.685	4,853.017	39,492.444	6,752,442.356
Investments	3,011,136.313	19,984,381.344	11,634,372.529	194,658,222.54	54,040,267.457	107,076,914.867
Loans and Advances	33,681,489.279	63,047,207.192	63,545,979.645	95,947,234.487	24,558,217.743	300,786,128.357
Premines and Fixed Assets	1,050.710	60,561.413	176,946.528	1,026,778.39	3,339,296.588	4,603,548.147
Other Assets	11,233,064.561	279,414.537	928,855.934	618,888.877	1,254,923.768	15,124,127.677
Total Assets	64,144,724.978	84,611,693.034	96,218,030.322	116,973,445.353	95,246,197.770	487,203,988.467
LIABILITIES						
Borrowing From Other Banks, Financial Institutions & Agents	4,831,780.681	12,140,983.411	13,866,167.480	9,708,167.735	2,935,967.785	43,583,067.011
Deposit and Other Account	54,079,440.566	67,930,478.053	69,163,454.362	98,163,454.364	34,753,006.592	328,837,017.917
Provision & Other Liabilities	1,925,804.517	63,805.719	5,694,982.070	12,100,014.837	28,917,888.426	44,728,505.620
Subordinated Debt	160,000.000	860,000.000	860,000.000	4,840,000.000	4,010,000.000	10,590,000.000
Total Liabilities	60,997,025.764	80,735,267.245	94,531,797.912	124,817,636.915	70,616,862.802	431,699,586.637
Net Liquidities	3,147,699.214	3,876,325.791	1,686,232.410	7,854,194.562	24,629,334.966	25,505,397.820
The annexed accounting policies and other notes form an integral part of these financial statements						
Chairman (Acting)	Director	Director	Managing Director & CEO			
Dated, Dhaka	28 April 2025					
Balance Sheet						
As at 31 December 2024						
Particulars	Notes	2024	2023	Amount in BDT		
PROPERTY AND ASSETS						
Cash	3.a	23,184,207,033	16,871,379,739			
Cash In Hand (including Foreign Currency)		5,665,032,348	4,228,527,144			
Balance with Bangladesh Bank and its agent Banks (including foreign currency)		17,519,174,685	12,642,852,594			
Balance with other Banks & Financial Institutions	4.a	6,581,623,842	6,282,346,536			
In Bangladesh		4,127,282,035	3,699,951,345			
Outside Bangladesh		2,454,341,807	2,682,395,190			
Money at Call on Short Notice		1,054,520,404	60,000,000			
Investments	6.a	104,520,420,544	65,928,888,686			
Government		93,565,927,867	55,792,828,769			
Others		10,954,492,680	10,136,059,917			
Loans and Advances/Overseas investments	7.a	298,506,905,880	254,747,561,949			
Loans, Cash Credits, Credit Advances, etc./Investments		296,258,591,587	255,455,453,001			
Bills Purchased and Discounted		2,248,314,333	2,672,108,948			
Fixed Asset including Premises, Furniture and Fixtures	8.a	4,360,234,958	4,604,781,678			
Other Assets	9.a	17,157,581,925	11,651,507,450			
Non-Banking Assets		-	-			
Total Property and Assets		454,310,974,182	364,086,466,038			
LIABILITIES AND CAPITAL						
Borrowing from other Banks, Financial Institutions and Agents	10.a	43,261,221,119	30,758,997,172			
Perpetual Bond	13.a	10,550,000,000	12,500,000,000			
Subordinated Debt		4,000,000,000	4,000,000,000			
Deposits and Other Accounts	11.a	329,205,824,322	263,168,911,565			
Current Deposit & Other Accounts		49,593,574,319	36,041,255,765			
Bills Payable		1,998,385,239	2,551,035,385			
Savings Deposit		51,103,423,743	48,402,403,693			
Fixed Deposits		176,143,033,566	123,044,098,116			
Special Notified Deposits		25,225,039,987	27,952,862,769			
Finance Deposits		25,142,222,456	25,185,345,838			
Other Liabilities	12.a	46,231,152,920	34,001,361,388			
Total Liabilities		429,247,998,361	340,497,270,126			
Capital/Shareholders' Equity		25,063,975,821	23,589,195,912			
Paid up Capital	14.a	9,831,197,460	9,831,197,460			
Statutory Reserve	15.a	7,855,952,144	6,938,131,468			
Share Premium	16.a	1,095,364,778	1,095,364,778			
Reserve on Investment in Securities	17.a	762,643,640	713,736,697			
Re-measurement Loss on Defined Benefit Plans		(226,019,828)	-			

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Mutual Trust Bank PLC™

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(c) Operational Risk

Operational risk is the risk of loss resulting from inadequate or failed internal processes, people and systems or from external events. Operational risks in the Bank are managed through a comprehensive and well-articulated internal control framework. Material losses are regularly analyzed by cause and actions are taken to improve system and controls to prevent recurrence in the future.

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

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

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

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

Business entities today exist in a highly competitive world. They are constantly innovating to meet their business objectives providing essential and unique services to their customers. Technology advances have enabled them to achieve their varied strategies. And yet, the threats of disaster, on account of business interruption, are not extinct. In fact, they have also evolved along with the technology. Keeping that in mind MTB has taken up its Business Continuity Planning (BCP) as the most significant challenges working out a way to prevent, if possible, and manage the consequences of a disaster, limiting it to the extent that a business can afford. Besides BCP, the Bank is also focusing on combating security threats as well. In keeping with our centralized management model, each branch within the Bank has its own ICT systems. Actions taken include the updating of software and analyzing new software, enhancing ICT related controls, training of staff in system knowledge and sharing of best practices between branch users.

(d) Money Laundering Risk

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

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

MTB has developed its own Money Laundering (ML) & Terrorist Financing (TF) Risk Management Guideline entailing the customer acceptance policy and the ML & TF Risk Assessment Guideline. The customer acceptance policy incorporates the detail customer due diligence procedure for acceptance/rejection of customer, procedures to open & operate different types of account. The ML & TF Risk Assessment Guideline incorporates the risk register in line with BFUI guideline. Department has been reformed as 'Central Compliance Unit (CCU)' under the direct supervision of the MD & CEO which consists of 8 (eight) members having expertise in the field of general banking and information technology. Every year, the MD & CEO of the bank makes statement of commitment in writing to all employees that clearly sets forth MTB's policy against Money Laundering, Terrorist Financing & Proliferation Financing.

(e) Fraud and Forgeries

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

2.18 Implementation of BASEL-III

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

In 2024, the Bank is required to maintain minimum Common Equity Tier-1 (CET-1) capital ratio of 4.50%, capital conservation buffer 2.50%, minimum CET-1 plus conservation buffer of 7.00%, minimum Tier-1 capital ratio of 6.00%, minimum total capital ratio 10.00% and minimum total capital plus capital conservation buffer 12.50%

Pillar-I: Minimum Capital Requirement

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

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

Pillar-II: Supervisory Review Process (SRP)

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

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

Pillar-III: Market Discipline

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

2.19 Audit Committee

In compliance to Bangladesh Bank's circular, the Board of Directors has formed an Audit Committee comprising of the 4 (Four) Directors of the Board. During the period, 04 (Four) meetings of the audit committee were held.

Audit committee reviews various audit/inspection reports at regular intervals. Upon scrutiny of the audit objections and compliance, the committee advised the management to remain within the policy guidelines and directives of the regulatory authorities.

As per circular, the committee places their report regularly to the board meetings of the Bank mentioning their activities & recommendations of the internal control system, compliance of rules and regulations and establishment of good governance within the organization.

Credit Rating of the Bank

As per BRPD Circular no. 6 dated 5 July 2006, the Bank has done its credit rating by Credit Rating Information and Services Limited (CRISL) based on the audited financial statements as at and for the year ended 31 December 2022. The following ratings have been awarded:

Particulars	Periods	Date of rating	Validity Date	Long term	Short term
Entity rating	January to December 2023	30 April 2024	15 May 2025	AA+	ST-2
Entity rating	January to December 2022	23 May 2023	22 May 2024	AA+	ST-2
Entity rating	January to December 2021	12 May 2022	11 May 2023	AA	ST-2

Events after the reporting period

Material events after the reporting period need to be considered and appropriate

Notes to the Financial Statements for the year ended 31 December 2024

	2024 BDT	2023 BDT
3.00 Cash (Consolidated)		
I. Cash in hand (including foreign currency)		
Bank Solo (Note 3.a.1)	5,665,032,348	4,228,527,144
MTB Securities Limited	9,490,559	3,036,055
MTB Capital Limited	28,863	12,690
	5,674,551,769	4,231,546,069
II. Balance with Bangladesh Bank and its Agent Bank(s) (including foreign currency)		
Bank Solo (Note 3.a.2)	17,519,174,685	12,642,852,594
MTB Securities Limited	-	-
MTB Capital Limited	-	-
	17,519,174,685	12,642,852,594
Total	23,193,726,454	16,874,398,664

3.a Cash (Solo)		
Cash in Hand (Including Foreign Currency)	5,665,032,348	4,228,527,144
Balance with Bangladesh Bank and its agent Bank(s) (including foreign currency)	17,519,174,685	12,642,852,594
	23,184,207,033	16,871,379,738
3.a.1 Cash in Hand (Including Foreign Currency)		
Local Currency	5,357,684,168	4,069,457,585
Foreign Currency	219,249,211	81,407,655
	5,576,933,379	4,150,865,240
MTB Islamic Banking (in local currency)	88,098,989	77,661,924
Total	5,665,032,348	4,228,527,144

3.a.2 Balance with Bangladesh Bank and its agent Bank(s) (including foreign currency)		
With Bangladesh Bank		
Local Currency	14,084,921,503	10,342,490,116
Foreign Currency	1,979,436,312	1,443,141,218
With Sonali Bank (as agent of Bangladesh Bank-Local Currency)	395,792,322	289,437,264
	16,460,160,138	12,065,967,778
MTB Islamic Banking (with BB in local currency)	1,099,014,247	576,854,660
Total	17,519,174,685	12,642,852,594

3.a.3 Cash Reserve Requirement (CRR) and Statutory Liquidity Ratio (SLR)		
Cash Reserve Requirement (CRR) and Statutory Liquidity Ratio (SLR) have been calculated and maintained in accordance with Section 33 of the Bank Companies Act, 1991 (as amended in 2013) and Bangladesh Bank MPD circular no. 03 dated 09 April 2020, DOS circular no. 26 dated 19 August 2019 and BRPD (P-3)/7442/7/2020-4086 for Operation Banking Unit.		
A. Cash Reserve Requirement (CRR)		
As per Bangladesh Bank MPD circular no. 03 dated 09 April 2020, bank has to maintain CRR 3.50% on daily basis and 4.00% on bi-weekly basis based on weekly Average of Total Demand and Time Liabilities (ATDL) of the base month which is two months prior to reporting month. The reserve maintained by MTB as at 31 December 2024 is presented below.		
B. Cash Reserve Requirement (CRR) for Offshore banking Unit		
As per Bangladesh Bank Gazette: FE-01/2024-BB, issued on 29 February 2024, Scheduled commercial banks are not required to maintain Cash Reserve Requirement (CRR) with Bangladesh Bank for Offshore banking operations.		

	Dec-2024	Dec-2023
I. Daily Bank's CRR Maintenance		
Required Reserve for DBO (including Islamic Banking)	Ratio in % 3.50%	Ratio in % 3.50%
Required Reserve for OBU	11,221,455,182	9,037,052,481
	1.50%	1.50%
	171,162,860	171,162,860
Total	11,221,455,182	9,208,215,331
Actual Reserve Maintained	14,759,074,965	12,099,547,032
Surplus	3,537,619,783	2,871,732,201

II. Bi-weekly Bank's CRR Maintenance*		
Required Reserve for DBO (including Islamic Banking)	Ratio in % 4%	Ratio in % 4%
Required Reserve for OBU	12,524,520,208	10,328,746,063
	4.21%	4.21%
	13,407,715,648	11,089,711,631
Total	12,524,520,208	10,556,962,228
Actual Reserve Maintained	13,407,715,648	11,089,711,631
Surplus	873,195,440	531,752,903

* Last bi-weekly average December 2024

C. Statutory Liquidity Ratio (SLR)		
As per Section 33 of the Bank Companies Act, 1991 & MPD circular no. 02 dated 10 December 2013 issued by Bangladesh Bank with effect from 1 February 2014, for conventional banking operation, bank is to maintain SLR of minimum 13% based on weekly Average Total Demand and Time Liabilities (ATDL) of the base month which is two months prior to reporting month. SLR maintained by the bank as at 31 December 2024 is presented below.		

	Dec-2024	Dec-2023
Ratio in %	BDT	BDT
13%	38,983,708,219	32,944,730,651
5.5%	1,140,607,960	644,639,280
13%	2,024,138,681	1,483,411,367
Total	42,148,454,860	34,172,781,298
Actual Reserve Maintained	101,543,220,963	60,551,378,220
Surplus	59,394,766,103	26,378,596,922

I. Components of Statutory Liquidity Ratio (SLR)		
Cash in hand (including MTB Islamic Banking)	5,576,933,379	4,150,865,220
Excess Cash Reserve*	1,688,098,086	141,548,409
Balance with Agent Bank (Sonali Bank PLC)	395,792,322	289,437,264
Held to Maturity (HTM) Securities	38,959,987,896	39,427,710,961
Held for Trading (HFT) Securities	53,401,707,169	15,243,380,000
MTB Islamic Banking Cash in Hand, Excess Cash Reserve & Bonds	1,536,016,840	1,303,678,221
Other eligible securities	3,093,000	4,260,000
	101,558,512,094	60,551,378,220
Surplus	59,394,766,103	26,378,596,922

*As per Bangladesh Bank DOS circular no. 26 dated 19 August 2019, Cash Reserve (if any) in excess of 3.50% of ATDL calculated on bi-weekly average basis is considered as an eligible component of Statutory Liquidity Reserve for that particular day.

4.00 Balance with other Banks and Financial Institutions (Consolidated)

Balance with other banks and financial institutions are reported as per the Bank's book balance, following BRPD Circular No. 14 dated June 25, 2003. Reconciliations are conducted periodically to ensure minimal unrecorded balances, with Netra account reconciliations certified by external auditors on a half-yearly basis. Provisions are made for unsettled debt entries older than six months, if necessary.

Inside Bangladesh		
Bank Solo (Note 4.a.1)	4,127,282,035	3,599,951,345
MTB Securities Limited	505,968,480	645,741,793
MTB Capital Limited	13,438,039	8,426,028
Less: Inter-company elimination	(398,606,456)	(603,271,667)
	4,276,106,548	3,650,849,499
Outside Bangladesh		
Bank Solo (Note 4.a.2)	2,454,341,807	2,682,395,190
MTB Securities Limited	-	-
MTB Capital Limited	-	-
	2,454,341,807	2,682,395,190
Total	6,730,448,355	6,333,244,690

4.a Balance with other Banks and Financial Institutions (Solo)		
In Bangladesh (Note 4.a.1)	4,127,282,035	3,599,951,345
Outside Bangladesh (Note 4.a.2)	2,454,341,807	2,682,395,190
Total	6,581,623,842	6,282,346,535

4.a.1 Balance with other Banks and Financial Institutions (in Bangladesh)		
Term Placement		
Union Capital Limited	59,100,000	59,200,000
GSP Finance Company (Bangladesh) Limited	42,400,000	42,400,000
Industrial and Infrastructure Development Finance Company PLC	50,000,000	60,000,000
Islami Bank Bangladesh PLC	500,000,000	-
Islami Bank Bangladesh PLC	500,000,000	-
United Commercial Bank PLC	300,000,000	-
National Bank PLC	500,000,000	-
First Security Islami Bank PLC	500,000,000	-
Social Islami Bank PLC	500,000,000	-
National Credit and Commerce Bank PLC	-	780,000,000
Mediana Bank PLC	-	200,000,000
ICLC Finance PLC	-	600,000,000
	2,651,500,000	1,741,600,000
Special Notice Deposit (SND)		
Basic Bank Limited	2,222,794	2,133,476
Sonal Bank PLC	24,518,543	48,644,326
Aganti Bank PLC	2,887,791	7,066
Janata Bank PLC	156,882	152,840
Eastern Bank PLC	459,354,000	376,726,000
	489,089,010	427,641,707
Current Deposits (CD)		
Southeast Bank PLC	48,292	641,927
Standard Chartered Bank (SCB)	21,900,593	(88,425,057)
Sonal Bank PLC	500,000	-
Janata Bank PLC	17,129,093	13,380,563
Aganti Bank PLC	149,583,357	197,617,262
Islami Bank Bangladesh PLC	-	1,510
	188,303,643	143,215,596
Mobile Wallet (MFS)		
bKash Limited	-	37,494,042
	-	37,494,042
Term placement with OBU		
Term placement with Offshore Banking Unit	3,086,000,000	1,615,711,882
Less: Inter-company elimination	(3,086,000,000)	(1,615,711,882)
	-	-
MTB Islamic Banking (Term Placement)		
	789,398,967	1,250,000,000
Total	4,127,282,035	3,599,951,345

2.a.2 Balance with other Banks and Financial Institutions (Outside Bangladesh - NOSTRO Accounts)		
In current account		
Mashreqbank, USA	189,804,984	107,858,145
Standard Chartered Bank, USA	286,653,510	616,287,404
Habib American Bank, USA	415,024,014	394,217,184
Commerzbank, Germany	6,254,265	9,807,758
HS Kookmin Bank	16,911,668	2,600,916
JP Morgan, USA	150,550,092	421,703,322
ICICI, Hong Kong	48,192,234	28,946,962
Standard Chartered Bank, Singapore	9,747,708	7,594,001
JP Morgan, London	8,486,074	1,257,680
Standard Chartered Bank, London	4,628,623	4,628,623
Habib American Bank, Zurich	64,283,996	5,012,657
Standard Chartered Bank, Tokyo	13,328,717	9,620,808
Standard Chartered Bank, Germany	4,181,640	11,694,477
ICICI, Mumbai	771,390	753,014
Unicredit, Germany	6,679,238	12,143,547
Commerzbank, Germany	16,122,362	16,122,362
United Bank of India, Kolkata	-	516,172
Standard Chartered Bank, Mumbai	31,961,630	57,011,297
Standard Chartered Bank, Kolkata	37,040	2,469,731
Standard Chartered Bank, Pakistan	1,487,682	-
Sonal Bank, Kolkata	36,403,601	-
Mashreqbank, Mumbai	2,327,317	-
AB Bank, Mumbai	94,029,678	-
Axis Bank, Mumbai	71,378,714	164,172,303
ICICI, Mumbai	90,188,480	-
Himalayan Bank Ltd., Kathmandu	13,138,800	-
Punjab National Bank, Kolkata	528,768	-
Punjab National Bank, Kolkata	52,158,713	3,899,418
HDFC Bank, Mumbai	36,033,907	2,342,834
EMIRATES ISLAMIC BANK	24,128,808	20,002,418
MASHREQ BANK, UAE	18,008,822	28,104,488
Commerzbank, Germany	33,052,224	3,552,617
Bank Al Bilad	8,462,220	7,899,621
Bank Al Rajhi	3,516,249	3,226,495
Riyadh Bank	3,343,633	3,068,103
Sonal Bank (UK) Ltd, London	28,193,603	14,648,249
Zurich Kantonalbank	-	402,737
UBAF, Tokyo	-	6,138
Bank of Huzhou China	-	235,552
AB Bank Ltd.	-	64,442,992
Habib Metropolitan Bank, Karachi	71,759,735	2,342,834
HDFC bank limited, Mumbai	-	19,056,860
Himalayan bank, Nepal	-	12,043,360
ICICI Bank, Mumbai	-	21,733,591
Indus Bank, India	-	17,346,692
Mashreq Bank, Mumbai	-	595,636
Nabli Bank, Nepal	-	14,517,151
Standard Chartered bank, Karachi	-	1,975,298
Standard Chartered bank, Kolkata	-	55,053,072
Citi Bank NA	60,057,696	-
Zurich Kantonalbank	312,879,900	-
Nabli Bank Limited (Former Nepal Bangladesh Bank Ltd.)	226,849	-
Indus Bank, India	15,836,962	-
Yes Bank, India	17,764,464	-
ICICI Bank Canada	5,309,699	-
Bank of Huzhou China CNY	13,944,132	-
Yes bank, Mumbai	250,938	-
	14,516,191	-
	2,242,067,187	2,692,885,831
ICICI Bank Ltd, Mumbai - Term Deposit	2,242,067,187	2,692,885,831
	2,242,067,197	2,692,885,844
Offshore Banking Unit	212,274,610	15,476,744,748
Total	2,454,341,807	2,692,885,195
Details of NOSTRO account are shown in Annexure-A		



	2024	2023		2024	2023
	BDT	BDT		BDT	BDT
7.02 Classification of Loans and Advances/Investments (Consolidated)			8.00 Fixed Asset including Premises Furniture and Fixture (Consolidated)		
Unclassified (UC) Loans and Advances			Bank Sole (Note-9.a)		
Standard	268,087,150.00	238,054,389.27	MTB Securities Limited	4,360,234.58	4,004,781.67
Special Mention Account (SMA)	10,312,264.98	4,222,339.07	MTB Securities Limited	235,388.63	212,353.86
Sub Total	278,399,415.48	242,276,728.34	MTB Capital Limited	9,225.351	11,428.927
Classified Loans & Advances			Consolidated net book value at the end of the year	4,605,448.57	4,618,574.46
Substandard	2,076,026.58	1,217,830.84			
Doubtful	12,584,124.94	12,446,846.84			
Bad & Loss	18,058,026.24	16,435,380.83			
Total	33,718,179.76	29,899,058.51			
7.03 List of Asset pledged as collateral (Consolidated)			8.a Fixed Asset including Premises Furniture and Fixture (Solo)		
Collateral of mortgage/immovable assets	124,642,084.79	116,729,283.21	Cost		
Commodities and Export documents	47,131,240.38	31,455,807.82	Land	104,253.00	104,253.00
Fixed deposit receipts	18,758,422.78	15,670,499.78	Building & Floor Spaces	1,455,740.76	1,455,740.76
Personal guarantee	44,629,319.11	44,629,319.11	Furniture & Fixtures	1,774,733.29	1,724,008.85
Other securities	42,755,845.83	42,755,845.83	Office Equipments	2,131,384.59	2,019,044.48
Total	248,857,553.32	247,653,387.72	Computers & Peripherals	1,005,979.79	990,851.573
			Motor Vehicles	191,067,602.00	172,365,000.00
			Intangible Assets	976,587.07	971,600.71
			Right of Use Assets	1,859,633.75	2,051,813.03
			Leasehold Intangible Assets	8,887,638.97	8,945,985.98
			Total Cost	4,299,684.137	4,583,871.629
			Less: Accumulated Depreciation	(60,540.821)	(21,120.849)
			Net Book Value	4,359,243.316	4,604,751.678
7.04 Maturity grouping of Loans and Advances/Investments (Consolidated)					
Not more than three months	53,681,488.27	27,705,138.17			
More than three months but less than one year	63,447,207.19	58,705,923.74			
More than one year but less than five years	63,447,207.19	58,705,923.74			
More than five years	24,858,217.73	34,281,302.68			
Total	205,436,113.35	181,633,368.33			
7.a Loans and Advances/Investments (Solo)					
In Bangladesh					
Loans (Note-7.a.1)	243,858,526.60	200,010,242.73			
Cash Credits	24,441,986.64	38,685,779.65			
Overdrafts	27,588,678.41	27,879,439.62			
Bills Purchased and Discounted (Note-7.a.2)	2,484,314.32	2,672,108.89			
Outside Bangladesh	298,006,905.80	258,447,561.89			
7.a.1 Loans / Investments					
Continuous Loans	1,207,821.67	498,022.37			
Term Loans	79,842,354.02	66,438,120.00			
Short term Agri. Credit and Microcredit	1,02,081,020.45	97,033,025.00			
Packing Credit	4,399,069.67	5,015,914.54			
Credit Cards	6,088,188.01	5,434,781.67			
Staff Loan	1,720,129.37	1,231,926.86			
Lease Finance (Note-7.a.3)	14,697,836	15,888,822.22			
Offshore Banking Unit	18,033,352.51	13,015,786.93			
MTB Islamic Banking	243,858,526.60	200,010,242.73			
7.a.2 Bill Purchased and Discounted					
Payable outside Bangladesh	1,538,040.00	1,581,215.67			
MTB Islamic Banking	1,538,040.00	1,581,215.67			
7.a.3 Gross Lease Rent Receivable					
Within 1 year	634,773.90	617,811.183			
More than 1 year	714,697.39	728,659.72			
7.a.4 Residual Maturity grouping of Loans and Advances/Investments					
On Demand	33,684,451.174	27,748,362.013			
Not more than three months	63,447,207.19	58,705,923.74			
More than three months but less than one year	63,447,207.19	58,705,923.74			
More than one year but less than five years	24,858,217.73	34,281,302.68			
More than five years	24,858,217.73	34,281,302.68			
7.a.5 Significant concentration wise grouping of Loans and Advances/Investments (Solo)					
a) Directors	168.03	1,342.237			
b) Chief Executive & Other Senior Executives					
(i) Managing Director	1,720,187.371	1,231,025.08			
(ii) Other Senior Executives	1,720,187.371	1,231,025.08			
c) Advances to Industries					
Agriculture	3,046,133.502	7,241,549.778			
PMG	10,980,000.00	43,340,382.17			
Textile	10,300,070.00	15,741,045.86			
Ship Building	4,638,386.125	2,351,120.704			
Ship Breaking	5,044,268.08	4,718,847.67			
Other Manufacturing Industry	10,112,140.344	10,112,140.344			
SME/Other	23,110,327.345	20,025,303.317			
Construction	11,569,802.19	10,565,117.677			
Power, Gas	3,778,334.812	2,668,838.560			
Transport, Storage and Communication	2,199,000,002.48	2,199,000,002.48			
Trade Service	17,786,202.308	15,419,272.481			
Commercial real estate financing	3,754,442.325	3,754,442.325			
Residential real estate financing	7,800,989.00	1,522,111.41			
Consumer credit financing	14,737,825.00	14,737,825.00			
Capital Market (Loan to BHM)	2,833,202.792	1,074,397.705			
NBFI	4,833,232.27	5,376,779.847			
Others	8,628,662.762	8,628,662.762			
Total	288,788,526.477	287,214,284.452			
7.a.6 Details of Large Loan / Investments					
Number of borrowers with outstanding amount of loans exceeding 10% of total capital of the Bank and classification status thereof. Total capital of the Bank is BDT 36,390.61 million as at 31 December 2024 (BDT 35,288.41 million as at 31 December 2023).	48	32			
Number of Clients	146,833	116,832			
Outstanding Advances (BDT Million)	146,833	116,832			
Client wise details are given below:					
Name of the clients	Sanction limit	Outstanding	Total		
CITY GROUP	12,300,000.00	4,473,000.00	6,531,400.00		
SEACOM GROUP	9,275,000.00	3,448,424.127	3,057,602.891	6,004,116.638	
IRAWA GROUP	8,685,714.54	3,877,714.54	2,186,126.487	5,063,387.610	
IPEDITION FABRICS LIMITED & ITS ALLIED CONCERNS	7,692,858.88	4,777,688.88	1,162,010.267	5,940,306.125	
IRAWA GROUP	6,900,000.00	4,273,478.08	1,338,662.566	5,709,392.612	
AL GROUP	5,179,133.183	4,982,842.013	1,457,419.090	5,170,261.073	
CHITRA PAPER INDUSTRIES LTD.	4,900,000.00	2,481,862.774	2,481,862.774	4,900,000.00	
MEGHA GROUP	1,480,000.00	1,227,086.162	3,469,029.269	4,680,801.451	
SAND MUSA GROUP	4,457,358.676	4,457,358.676	4,457,358.676	4,457,358.676	
IRAWA GROUP	3,778,000.00	2,956,362.866	1,746,863.509	4,702,886.375	
SUMIT GROUP	10,300,070.00	7,866,806.001	3,019,403.569	4,286,498.570	
IRAWA GROUP	4,638,386.125	3,646,786.125	4,284,648.872	4,284,648.872	
ECN GROUP	4,324,300.00	3,903,124.162	3,328,326.26	4,226,480.429	
IRAWA GROUP	2,400,000.00	2,400,000.00	4,200,000.00	4,200,000.00	
IRAWA GROUP	6,780,000.00	2,907,262.140	1,443,638.009	4,053,928.009	
IRAWA GROUP	4,000,000.00	1,495,964.165	3,989,802.150	4,000,000.00	
IRAWA GROUP	3,028,330.81	3,884,911.465	4,433,346	3,028,330.81	
IRAWA GROUP	8,151,000.00	1,188,062.762	2,558,062.762	8,151,000.00	
IRAWA GROUP	4,063,000.00	3,159,152.166	2,877,633.983	3,466,765.559	
IRAWA GROUP	10,370,000.00	1,874,966.989	1,387,134.162	3,222,130.162	
IRAWA GROUP	3,778,000.00	3,130,807.683	3,130,807.683	3,130,807.683	
IRAWA GROUP	11,350,000.00	1,462,166.509	1,768,411.093	3,168,607.602	
IRAWA GROUP	7,032,000.00	2,273,329.317	2,273,329.317	2,273,329.317	
IRAWA GROUP	6,700,000.00	1,807,031.128	1,274,704.705	3,081,735.725	
IRAWA GROUP	4,470,000.00	1,470,000.00	1,470,000.00	1,470,000.00	
IRAWA GROUP	5,378,200.00	2,277,691.929	643,165.357	2,920,857.286	
IRAWA GROUP	9,310,000.00	1,495,964.165	2,477,707.254	2,477,707.254	
IRAWA GROUP	1,000,000.00	2,462,525.909	2,462,525.909	2,462,525.909	
IRAWA GROUP	1,703,100.00	1,684,306.128	2,406,137.489	2,406,137.489	
IRAWA GROUP	4,178,500.00	1,859,347.405	2,662,717.84	2,122,584.793	
IRAWA GROUP	3,655,300.00	1,917,233.327	1,722,156.046	2,089,718.474	
IRAWA GROUP	3,330,000.00	1,296,962.800	2,015,000.000	2,015,000.000	
IRAWA GROUP	5,040,000.00	1,546,460.879	429,597.389	1,976,058.268	
IRAWA GROUP	8,929,000.00	389,943.618	1,974,457.489	1,974,457.489	
IRAWA GROUP	4,788,100.00	1,602,425.961	1,301,099.305	1,912,496.207	
IRAWA GROUP	7,250,000.00	410,633.089	1,334,103.038	1,744,347.15	
IRAWA GROUP	4,950,000.00	240,713.130	1,585,889.013	1,585,889.013	
IRAWA GROUP	6,395,000.00	1,415,000.00	1,415,000.00	1,415,000.00	
IRAWA GROUP	4,635,000.00	1,481,902.942	1,627,123.046	1,627,123.046	
IRAWA GROUP	4,421,400.00	853,903.289	1,071,285.089	1,071,285.089	
IRAWA GROUP	8,676,000.00	796,388.022	769,576.028	1,561,944.848	
IRAWA GROUP	3,810,000.00	1,245,000.009	63,827.27	1,308,827.27	
IRAWA GROUP	4,000,000.00	588,869.912	215,200.000	774,389.912	
IRAWA GROUP	1,640,000.00	1,100,000.00	1,100,000.00	1,100,000.00	
IRAWA GROUP	1,640,000.00	1,100,000.00	1,100,000.00	1,100,000.00	
IRAWA GROUP	3,703,000.00	9,517.301	449,033.679	449,033.679	
IRAWA GROUP	4,440,000.00	204,117.663	444,117.663	444,117.663	
IRAWA GROUP	4,682,000.00	302,319.847	302,319.847	302,319.847	
Total	354,617,159.187	34,744,486.486	82,116,655.639	146,832,716.491	
7.a.7 Classification of Loans and Advances/Investments (Solo)					
Unclassified (UC):					
Standard	267,454,030.38	237,762,637.87			
Special Mention Account (SMA)	10,312,264.98	4,222,339.07			
Sub Total	277,766,295.37	241,984,976.94			
Classified:					
Substandard	2,076,026.58	1,217,830.84			
Doubtful	12,584,124.94	12,446,846.84			
Bad & Loss	18,058,026.24	16,435,380.83			
Total	33,718,179.76	29,899,058.51			
Percentage of NPL/Classified loans	6.95%	6.90%			
Information on Identified Willful Defaulters:					
In compliance with the Banking Regulation and Policy Department (BRPD) Circular no. 08 dated March 12, 2024, MTB has formed a unit named "Willful Defaulter Identification Unit" and the unit has identified 4 (four) accounts of different branches, the below details of the unit are as follows:					
7.a.8 Details of Required Provision for Loans and Advances/Investments					
Particulars	Base for Provision	Rate (%)	Required	Maintained	
Unclassified (UC):					
Standard	221,635,735.03	-	2,708,530.335	2,708,530.335	
Substandard	18,058,026.24	10%	1,805,802.624	1,805,802.624	
Doubtful	12,584,124.94	20%	2,516,824.988	2,516,824.988	
Bad & Loss	18,058,026.24	100%	18,058,026.24	18,058,026.24	
Sub Total	241,635,735.03		14,083,183.547	14,083,183.547	
Classified:					
Substandard	2,076,026.58	10%	207,602.658	207,602.658	
Doubtful	12,584,124.94	20%	2,516,824.988	2,516,824.988	
Bad & Loss	18,058,026.24	100%	18,058,026.24	18,058,026.24	
Sub Total	33,718,179.76		14,083,183.547	14,083,183.547	
Total for Funded Exposures	275,353,910.79		28,166,367.094	28,166,367.094	
Total for Non-Funded Exposures	183,653,928.513	0.5% to 6.4%	1,348,806.841	1,348,806.841	
7.a.9 Details of Required Provision for Off Balance Sheet Exposures					
Required Provision for Off Balance Sheet Exposures	1,348,806.841	-	1,411,076.894	1,411,076.894	
Total Provision maintained (Note-12.a.3)	1,348,806.841	-	1,411,076.894	1,411,076.894	
7.a.10 Geographical Location wise Loans and Advances/Investments (Solo)					
Inside Bangladesh					
Urban					
Dhaka Division	243,152,583.84	207,656,811,325			
Chattogram Division	38,600,221,887	36,851			



Mutual Trust Bank PLC

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Financial Statements 2024

History of raising of Share Capital of the Bank:				
Accounting Year	Declaration	No. of Share	Value of Capital	Cumulative
1999 to 2002	Initial Paid-up capital	20,000,000	200,000,000	200,000,000
2003 - New Issue	IPD & Pre-IPD	400,000,000	4,000,000,000	4,200,000,000
2003-Bonus	20.00%	120,000,000	1,200,000,000	5,400,000,000
2004-Bonus	20.00%	144,000,000	1,440,000,000	6,840,000,000
2005-Bonus	10.00%	86,400,000	864,000,000	7,704,000,000
2006-Bonus	5.00%	4,752,000	47,520,000	7,751,520,000
2007-Bonus	25.00%	24,948,000	249,480,000	7,999,000,000
2008 - Right Issue	20.00%	24,948,000	249,480,000	8,248,480,000
2008-Bonus	18.00%	26,943,840	269,438,400	8,517,918,400
2009-Bonus	20.00%	35,328,960	353,289,600	8,871,208,000
2010-Bonus	20.00%	42,391,640	423,916,400	9,295,124,400
2012-Bonus	10.00%	29,534,984	294,349,840	9,589,474,240
2013-Bonus	10.00%	27,978,482	279,784,820	9,869,259,060
2014-Bonus	20.00%	61,552,661	615,526,610	10,484,785,670
2015-Bonus	20.00%	73,851,593	738,515,930	11,223,301,600
2016-Bonus	15.00%	66,476,874	664,768,740	11,888,070,340
2017-Bonus	12.50%	63,707,004	637,070,040	12,525,140,380
2018-Bonus	11.00%	69,348,040	693,480,040	13,218,620,420
2019 - New Issue	Strategic Investment by NORFUND	63,707,004	637,070,040	13,855,690,460
2019-Bonus	5.00%	351,729,020	3,517,290,200	17,372,980,660
2020-Bonus	10.00%	73,863,241	738,632,410	18,111,613,070
2021-Bonus	10.00%	81,249,585	812,495,850	18,924,108,920
2022-Bonus	10.00%	89,174,552	891,745,550	19,815,854,470
Total		883,119,746	8,831,197,460	19,815,854,470

Percentage of shareholdings at the closing date:				
Particulars	No. of shares	Value of shares	31 December 2024	% of holding
	Shares	BDT	BDT	
Sponsors / Directors	231,501,184	2,315,011,840	23,547.62	
Foreign Investors (NORFUND)	83,672,846	836,728,460	8.37	
Institutions	305,056,145	3,050,561,450	30.51	
General	352,889,661	3,528,896,660	35.29	
Total	883,119,746	8,831,197,460	100%	

Classification of Shareholders by holdings as at 31 December 2024				
Holdings	No. of Shareholders	No. of Shares	Value of shares	Total Holdings %
Less than 499 shares	2665	320,439	3,173,000	0.0323%
500 to 5,000 shares	2953	5,768,030	57,701,726	0.5476%
5,001 to 10,000 shares	685	5,038,591	36,745,510	0.4043%
10,001 to 20,000 shares	407	5,841,484	41,771,470	0.4429%
20,001 to 30,000 shares	201	4,010,153	3,380,150	0.3829%
30,001 to 40,000 shares	89	3,101,114	22,097,650	0.2248%
40,001 to 50,000 shares	66	2,986,608	19,586,660	0.1989%
50,001 to 100,000 shares	151	11,006,090	78,805,060	0.8019%
100,001 to 1,000,000 shares	175	49,040,864	837,425,240	4.1029%
Over 1,000,000 shares	86	895,097,775	9,134,001,000	92.9200%
Total	6825	883,119,746	8,831,197,460	100%

Name of Directors and their shareholdings as at 31 December 2024				
Name	Designation	No. of Shares held	31 December 2024	Holding %
		Shares	BDT	BDT
Syed Manzoor Elahi	Founding Chairman	34,329,953	343,299,530	3.49%
Rashed Ahmed Chowdhury	Vice Chairman	272,200,117	2,722,001,170	27.77%
Md. Abdul Malek	Sponsor Director	19,750,432	197,504,320	2.01%
Md. Wakiul Islam	Director	10,621,830	106,218,300	2.02%
Md. Hossainul Kabir	Sponsor Director	19,970,946	199,709,460	2.02%
Dr. Afif Davood	Sponsor Director	29,648,163	296,481,630	3.02%
(Representing Advanced Chemical Industries Ltd.)				
Khwaja Nargis Hossain	Director	20,138,883	201,388,830	2.05%
Anika Chowdhury	Sponsor Director	22,236,075	222,360,750	2.28%
(Representing ASTRAS Ltd.)				
David Donald De Lange (Representing NORFUND)	Director	63,672,846	636,728,460	6.33%
Narayan Saiti	Director	1,154,444	11,544,440	0.10%
Dr. Mohammad Tarique	Independent Director	-	-	0.00%
Shih Nanyang Kary	Independent Director	-	-	0.00%
Total		286,799,145	2,867,991,450	28.17%

Capital to Risk-weighted assets Ratio (CRAR) as defined by the Basel Capital Accord (Consolidated)				
Common Equity Tier-1 (Going-Concern Capital) :				
Particulars	2024	2023	2024	2023
	BDT	BDT	BDT	BDT
Paid-up Capital	9,831,197,460	9,831,197,460		
Statutory Reserve	5,768,030	5,768,030		
Share Premium	1,095,304,778	1,095,304,778		
General Reserve	786,777,224	786,777,224		
Minority Interest	124,444	124,444		
Retained Earnings	5,329,499,371	4,674,394,854		
Total	24,986,778,821	23,255,358,786		
Regulatory Adjustments:				
Goodwill and all other Intangible Assets	460,468,307	460,985,646		
Deferred Tax Assets (80% of DTA as per BB Guideline)	3,762,842,286	3,029,965,803		
Reciprocal Crossholdings in the CET-1 Capital of Banking Financial and Insurance Entities	4,223,410,593	3,526,852,449		
Total Common Equity Tier-1 (Going-Concern Capital)				
Additional Tier-1 Capital	28,675,563,827	19,789,865,133		
Total Tier-1 Capital (Going-Concern Capital)	4,000,000,000	4,000,000,000		
Total Tier-1 Capital (Going-Concern Capital)	24,675,364,287	23,786,866,733		
Tier-2 Capital (Gone-Concern Capital) :				
General Provision including Off Balance Sheet Items				
Revaluation Reserve on Investment in Securities				
Subordinated debt				
Particulars	2024	2023	2024	2023
	BDT	BDT	BDT	BDT
Paid-up Capital	9,831,197,460	9,831,197,460		
Statutory Reserve	5,768,030	5,768,030		
Share Premium	1,095,304,778	1,095,304,778		
General Reserve	786,777,224	786,777,224		
Minority Interest	124,444	124,444		
Retained Earnings	5,329,499,371	4,674,394,854		
Total	24,986,778,821	23,255,358,786		
Regulatory Adjustments:				
Goodwill and all other Intangible Assets	460,468,307	460,985,646		
Deferred Tax Assets (80% of DTA as per BB Guideline)	3,762,842,286	3,029,965,803		
Reciprocal Crossholdings in the CET-1 Capital of Banking Financial and Insurance Entities	4,223,410,593	3,526,852,449		
Total Common Equity Tier-1 (Going-Concern Capital)				
Additional Tier-1 Capital	28,675,563,827	19,789,865,133		
Total Tier-1 Capital (Going-Concern Capital)	4,000,000,000	4,000,000,000		
Total Tier-1 Capital (Going-Concern Capital)	24,675,364,287	23,786,866,733		
Tier-2 Capital (Gone-Concern Capital) :				
General Provision including Off Balance Sheet Items				
Revaluation Reserve on Investment in Securities				
Subordinated debt				
Particulars	2024	2023	2024	2023
	BDT	BDT	BDT	BDT
Paid-up Capital	9,831,197,460	9,831,197,460		
Statutory Reserve	5,768,030	5,768,030		
Share Premium	1,095,304,778	1,095,304,778		
General Reserve	786,777,224	786,777,224		
Minority Interest	124,444	124,444		
Retained Earnings	5,329,499,371	4,674,394,854		
Total	24,986,778,821	23,255,358,786		
Regulatory Adjustments:				
Goodwill and all other Intangible Assets	460,468,307	460,985,646		
Deferred Tax Assets (80% of DTA as per BB Guideline)	3,762,842,286	3,029,965,803		
Reciprocal Crossholdings in the CET-1 Capital of Banking Financial and Insurance Entities	4,223,410,593	3,526,852,449		
Total Common Equity Tier-1 (Going-Concern Capital)				
Additional Tier-1 Capital	28,675,563,827	19,789,865,133		
Total Tier-1 Capital (Going-Concern Capital)	4,000,000,000	4,000,000,000		
Total Tier-1 Capital (Going-Concern Capital)	24,675,364,287	23,786,866,733		
Tier-2 Capital (Gone-Concern Capital) :				
General Provision including Off Balance Sheet Items				
Revaluation Reserve on Investment in Securities				
Subordinated debt				
Particulars	2024	2023	2024	2023
	BDT	BDT	BDT	BDT
Paid-up Capital	9,831,197,460	9,831,197,460		
Statutory Reserve	5,768,030	5,768,030		
Share Premium	1,095,304,778	1,095,304,778		
General Reserve	786,777,224	786,777,224		
Minority Interest	124,444	124,444		
Retained Earnings	5,329,499,371	4,674,394,854		
Total	24,986,778,821	23,255,358,786		
Regulatory Adjustments:				
Goodwill and all other Intangible Assets	460,468,307	460,985,646		
Deferred Tax Assets (80% of DTA as per BB Guideline)	3,762,842,286	3,029,965,803		
Reciprocal Crossholdings in the CET-1 Capital of Banking Financial and Insurance Entities	4,223,410,593	3,526,852,449		
Total Common Equity Tier-1 (Going-Concern Capital)				
Additional Tier-1 Capital	28,675,563,827	19,789,865,133		
Total Tier-1 Capital (Going-Concern Capital)	4,000,000,000	4,000,000,000		
Total Tier-1 Capital (Going-Concern Capital)	24,675,364,287	23,786,866,733		
Tier-2 Capital (Gone-Concern Capital) :				
General Provision including Off Balance Sheet Items				
Revaluation Reserve on Investment in Securities				
Subordinated debt				
Particulars	2024	2023	2024	2023
	BDT	BDT	BDT	BDT
Paid-up Capital	9,831,197,460	9,831,197,460		
Statutory Reserve	5,768,030	5,768,030		
Share Premium	1,095,304,778	1,095,304,778		
General Reserve	786,777,224	786,777,224		
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Retained Earnings	5,329,499,371	4,674,394,854		
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Additional Tier-1 Capital	28,675,563,827	19,789,865,133		
Total Tier-1 Capital (Going-Concern Capital)	4,000,000,000	4,000,000,000		
Total Tier-1 Capital (Going-Concern Capital)	24,675,364,287	23,786,866,733		
Tier-2 Capital (Gone-Concern Capital) :				
General Provision including Off Balance Sheet Items				
Revaluation Reserve on Investment in Securities				
Subordinated debt				
Particulars	2024	2023	2024	2023
	BDT	BDT	BDT	BDT
Paid-up Capital	9,831,197,460	9,831,197,460		
Statutory Reserve	5,768,030	5,768,030		
Share Premium	1,095,304,778	1,095,304,778		
General Reserve	786,777,224	786,777,224		
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Retained Earnings	5,329,499,371	4,674,394,854		
Total	24,986,778,821	23,255,358,786		
Regulatory Adjustments:				
Goodwill and all other Intangible Assets	460,468,307	460,985,646		
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Total Common Equity Tier-1 (Going-Concern Capital)				
Additional Tier-1 Capital	28,675,563,827	19,789,865,133		
Total Tier-1 Capital (Going-Concern Capital)	4,000,000,000	4,000,000,000		
Total Tier-1 Capital (Going-Concern Capital)	24,675,364,287	23,786,866,733		
Tier-2 Capital (Gone-Concern Capital) :				
General Provision including Off Balance Sheet Items				
Revaluation Reserve on Investment in Securities				
Subordinated debt				
Particulars	2024	2023	2024	2023
	BDT	BDT	BDT	BDT
Paid-up Capital	9,831,197,460	9,831,197,460		
Statutory Reserve	5,768,030	5,768,030		
Share Premium	1,095,304,778	1,095,304,778		
General Reserve	786,777,224	786,777,224		
Minority Interest				



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Total	29,399,195	6,189	29,399,209	3,994,319	4,224,769	9,209,087	21,199,249
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