

Financial Statements 2024

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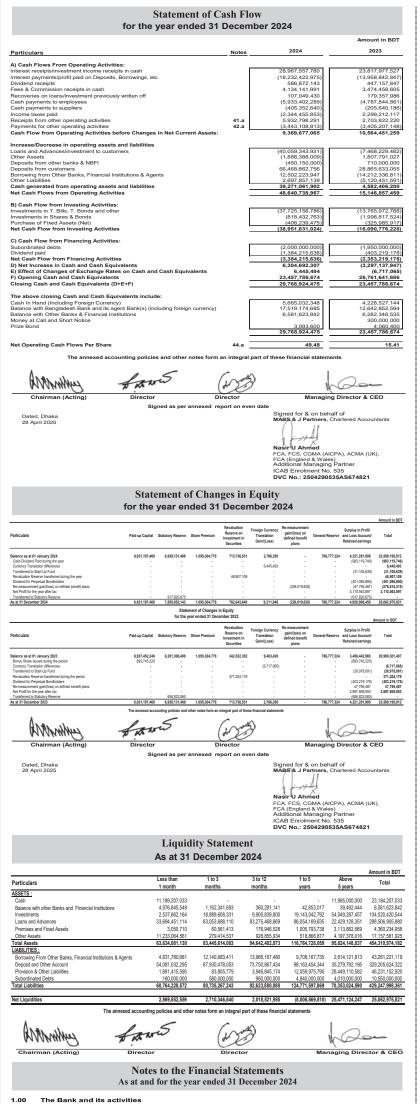
Independent Auditor's Report To the Shareholders of Mutual Trust Bank PLC Report on the Audit of the Consolidated and Separate Financial Statements	Consolidated Balance Sheet As at 31 December 2024	Consolidated Liquidity Statement As at 31 December 2024 Amount in BDT
Opinion We have audited the consolidated financial statements of Mutual Trust Bank PLC and its subsidiaries (the "Group") as well as the separate financial statements of Mutual Trust Bank PLC (the "Bank"), which comprise the consolidated and separate Balance Sheets as at 31 December 2024, and	Particulars Notes 2024 2023	Particulars
consolidated and separate Profit and Loss Accounts, consolidated and separate Statement of Changes in Equity, and consolidated and separate Statement of Cash Flow for the year then ended, and notes to the consolidated and separate financial statements, including material accounting policy information. In our opinion, the accompanying consolidated financial statements of the Group and separate financial statements of the Bank give a true and fair	Balance with other Banks & Financial Institutions 4.00 6,732,442,365 6,333,244,690 4.276,100,548 5,360,549,000 0.000 0	Belance with other Banks and Financial Institutions 5,017,257,662 1,230,028,548 40,2810,685 42,853,017 39,492,444 6,732,442,355 Investments 3,011,136,313 19,994,381,344 11,163,437,529 194,586,692,224 5,049,267,457 107,676,914,867 Loans and Advances 33,681,489,279 63,047,207,192 83,545,979,645 95,947,234,472 24,558,217,743 300,780,128,357 Premises and Fixed Assets 3,050,710 60,561,413 176,946,528 1,005,793,738 3,399,298,358 4,605,646,747
view of the consolidated Balance Sheet of the Group and the separate Balance Sheet of the Bank as at 31 December 20/24, and of its consolidated and separate Fortin and Loss Accounts, consolidated and separate Statement of Changes in Equity and its consolidated and separate Statement of Cash Flow for the year then ended in accordance with International Financial Reporting Standards (IFRSs) as explained in note #2 and comply with the Banking Companies Act, 1994 (as amended up to date), the Companies Act, 1994 (as amended up to tade), the Companies Act, 1994 (as amended up to tade), the Companies Act, 1994 (as amended up to date), the Companies Act, 1994 (as amended up to date), the rules and regulations issued by the	Investments 6.00 107,675,914,867 68,644,845,932 Government 93,565,922,7864 55,732,287,60 Cithers 14,110,967,003 12,852,017,163 14,110,967,003 12,852,017,163 12,852,017,163 14,110,967,003 12,852,017,163 14,110,967,003 12,852,017,163 14,110,967,003 14,110,967	Other Assets 11 233,064.561 279,414.537 928,855,934 518,868,877 12,54,923,768 14,215,127,677 Total Assets 64,144,724,978 84,611,583,034 96,218,039,322 116,373,442,353 95,256,197,770 497,203,989,457 LIABILITIES;
Bangladesh Bank, the rules and regulations issued by the Bangladesh Securities & Exchange Commission (BSEC) 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	Loans, Cash Credits, Overdrafts, etc./Investments 298,531,914,034 258,531,914,034 259,531,9	Borrowing From Other Banks, Financial Institutions & Agents 4,831,780,681 12,140,983,411 13,966,167,480 9,708,167,735 2,935,967,785 43,583,067,091 Deposit and Other Acount 56,079,440,566 67,903,478,053 73,910,683,362 98,163,454,344 3,753,006,592 328,837,017,917 Provision & Other Liabilities 1,925,804,517 83,805,779 5,694,992,070 12,106,014,837 28,917,888,426 48,728,505,629 Subordinated Debts 160,000,000 850,000,000 4,940,000,000 4,010,000,00 10,550,000,000
described in the auditor's responsibilities for the audit of the Consolidated and Separate Financial Statements section of our report. We are independent of the Group and the Bank in accordance with the International Ethics Standards Board for Accountants' Code of Ethics for Professional Accountants (IESBA Code), Bangladesh Securities and Exchange Commission (BSEC), and Bangladesh Bank, and we have fulfilled our other chical	Non-Banking Assist	Total Liabilities 69,997,025,764 80,735,267,243 94,531,797,912 124,817,536,915 70,616,862,803 431,698,590,537 Net Liquidities 3,147,699,214 3,876,325,791 1,686,232,410 (7,844,194,562) 24,639,334,966 25,506,397,820
responsibilities in accordance with the IESBA Code and the Institute of Chartered Accountants of Bangladesh (ICAB) Bye-Laws. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion. Key Audit Matters Key audit matters are those matters that, in our professional judgment, were of most significance in our audit of the consolidated and separate financial statements	Bond 13.a 10,580,000,000 12,580,000 12,580,000 12,580,000 12,580,000 12,580	The annexed accounting policies and other notes form an integral part of these financial statements
of the current period. These matters were addressed in the context of our audit of the consolidated and separate financial statements as a whole, and informing our opinion thereon, and we do not provide a separate opinion on these matters. Description of key audit matters Our response to key audit matters	Current Deposit & Other Accounts 48,591,920,719 36,041,140,264 Bills Payable 1,998,386,239 2,551,035,386 Savings Deposit 51,103,428,743 48,402,403,693 Fixed Deposits 176,143,033,566 122,044,008,116 Special Noticed Deposits 24,886,027,151 27,349,706,603 Scheme Deposits 25,142,222,499 25,116,236,6386	Chairman (Acting) Director Director Managing Director & CEO
Measurement of provision for loans and advances With reference to Note 12to the Financial Statements, the process for calculating the provision for loans and advances portfolio associated with credit risk is significant Tereditappraisal,loandisbursementprocedures, monitoring and provisioning	Other Liabilities 12.00 48,728,605,629 36,607,660,619 Total Liabilities 431,698,690,637 342,690,297,890 Capital/Shareholders* Equity	28 April 2025 Balance Sheet
and complex. The Bank calculates provision for loans and advances by considering various factors such as rate of provision, loan category, expiry date, outstanding balance, interest suspense amount, value of eligible collateral as per indicators; Reviewed the quarterly Classification of Loans(CL)	Paid up Capital 14.a 9,831,197,460 9,831,197,460 9,831,197,460 9,831,197,460 9,831,197,460 9,831,197,460 9,831,197,460 9,831,197,460 9,831,197,460 9,831,197,460 9,831,197,460 9,831,14,68 9,831,14,88 9,831,14,88 9,831,14,88 9,831,14,88 9,831,14,88 9,831,14,88 9,831,14,88 9,831,14,88 9,831,14,88 9,831,14,88 9,831,14,88 9,831,14,88 9,831,14,88 9,831,14,88	As at 31 December 2024
BRPD circular no. 14 dated 23 September 2012 and its subsequent amendments. In Bangladesh, non-performing loans have been increasing eviewed the adequacy of the general and eviewed the adequacy of the general and	General Roserve 18.a 766,777.324 786	Particulars Notes 2024 Amount in BDT 2023 PROPERTY AND ASSETS 3.a 23,184,207,033 16,871,379,739 Cash 3.a 23,184,207,033 16,871,379,739
additional non-performing loans in line with the central bank's guidelines. The Bank identifies impaired loan accounts and calculates required provisions manually.	Total Liabilities and Shareholders' Equity	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
Furthermore, management may have intention to maintain lower provisions for loans and advances to overstate profit. Considering these factors, we have considered Assessed the appropriateness and presentation of disclosures against relevant accounting strandarks and Banadaseh Bank guidelines.	Contra & Contingent Assets & Labilities: 22.a	Balance with other Banks & Financial Institutions 4.a 6,581,623,842 6,282,346,534
measurement of provision for loans, advances and leases as significant risk as well as a key audit matter. At year end, the Group reported total gross loans and advances of BDT 300,780.13 million (2023: BDT and advances of BDT 300,780.13 million (2023: BDT advances).	Cities Commitments Decemberately dredits and short term trade related transactions Forward asset purchased and forward deposit placed Undrawn note issuance and revolving underwriting facilities	Money at Call on Short Notice 5.a - 300,000,000
261,023.39 million) and provision for loans and advances of BDT 19,375.29 million (2023: BDT 14,940.75 million.).On the other hand, the Bank reported loans and advances of BDT 298,506.91 million (2023: 258,447.56	Undrawn formal standby facilities, credit lines and other commitments - Claim against the bank not acknowledged as debt - Litigation pending against Bank - Cother Memorandum Items Value of Travelers' Cheque on Hand - Value of Bangdaesh Sanchoy Patra on Hand	Loans and Advances/Investments 7.a 298,506,905,880 258,447,561,949 Loans, Cash Credits, Overdrafts, etc./Investments 296,258,591,557 255,775,453,001
advances of Day 299,300.51 minion (2023, 238,447.30 million) on a solo basis. See notes no. 7, 7.a and 12.01 to the financial statements Recognition of interest income on loans and advances	Total Off-Balance Sheet Items including Contingent Liabilities 186,619,899,489 163,397,638,856 The annexed accounting policies and other notes form an integral part of these financial statements	Bills Purchased and Discounted 2,248,314,323 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
Recognition of interest income has significant and wide influence on financial statements. Recognition and measurement of interest income has involvement of complex IT environments. We tested the design and operating effectiveness of key controls over recognition and measurement of interest on loans, advances and leases. We performed test of operating effectiveness on automated control in	Chairman (Acting) Director Director Managing Director & CEO	Non-Banking Assets - Total Property and Assets 454,310,974,182 364,086,466,038
We identify recognition of interest income from loans, advances and leases as a key audit matter because this is one of the key performance indicators of the Bank and therefore there is an inherent risk of fraul and error in recognition of interest by management to meet specific We have also performed substantive procedures to check whether interest income is recognised completely and accurately. We assessed the appropriateness and presentation of disclosure against	Signed as per annexed report on even date Dated, Dhake Signed for & on behalf of MABSIS. J Partners, Chartered Accountants	LIABILITIES AND CAPITAL Borrowing from other Banks, Financial Institutions and Agents 10.a 43,261,221,119 30,758,997,172
targets or expectations. relevant accounting standards and Bangladesh Bank guidelines. See notes no. 24 and 24(a)to the financial statements Valuation of treasury bill and treasury bond	Nashr Almod FCA FCS COM (AICPA), ACMA (UK).	Bond 13.a 10,550,000,000 12,550,000,000 Perpetual Bond 4,000,000,000 4,000,000,000 Subordinated Debts 6,550,000,000 8,550,000,000
The classification and measurement of T-Bill and T-Bond require judgment and complex estimates. In the absence of a quoted price in an active market, the fair value of T-Bills and T-Bonds is determined using complex valuation operating effectiveness of the key controls over the treasury bills and	FCA (England & Wales) Additional Mariging Partner ICAB Enrolment No. 538 DVC No.: 2804/2906304.28074821	Deposits and Other Accounts 11.a 329,205,624,322 263,186,911,565 Current Deposit & Other Accounts 49,593,514,319 36,041,255,765 Bills Payable 1,998,385,239 2,551,035,385 Savings Deposit 51,103,428,743 48,402,403,693
techniques which may take into consideration direct or indirect bonds valuation processes, including controls over market data inputs into unobservable market data and complex pricing models which require an elevated level of judgment. We tested a sample of the valuation models and the inputs usedin	Consolidated Profit and Loss Account for the year ended 31 December 2024	Fixed Deposits 176, 143,033,566 123,044,008,116 25,265,039,957 27,952,862,769 Scheme Deposits 25,214,222,499 25,195,345,836 25,142,222,499 25,195,345,836
thosemodels, using a variety of techniques, including comparing inputs to available market data. Finally assessed the appropriateness and presentation of disclosures agains trelevant accounting standards and Bangladesh Bank guidelines.	Particulars Notes 2024 2023	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 200,463,403 200,463,403
See notes no. 6 and 6.a to the financial statements Impairment assessment of unquoted investments In the absence of a quoted price in an active market, the fair value of We have assessed the processes and controls put in placeby the Bank to	Investment Income 26.00 10,217,858,726 5,205,314,678 Commission, Exchange and Brokerage 27.00 4,280,020,533 3,621,588,147 28the Covergiation Income 28.00 13,128,47,639 1 1406,005,500	Paid up Capital 14.a 9.831.197.400 9.831.197.400 Stautory Reserve 15.a 7.855.952.144 6.393.131.97.400 Share Premium 16.a 1.095.304.778 1.095.304.778 Reserve on Investment in Securities 17.a 762.643.640 713.736.531
unquoted shares and bonds, especially any impairment is calculated using valuation techniques that may take into consideration director due diligence process. We tested a sample of investments valuation as at indirectun observable marketd ata and hence require an elevated level of judgment. Simply, we assessed the appropriateness and presentation of disclosure	Total Operating Income 22,508,752,338 17,486,229,360 17,486,229,360 22,508,752,338 17,486,229,360 17,486,229,36	Re-measurement Loss on Defined Benefit Plans (229,019,828) Foreign Currency Translational Gain 9,211,848 2,766,355 General Reserve 18.a 786,777,324 786,777,324 Surplus in Profit and Loss Account/Retained earnings 19,a 4,950,908,456 4,221,281,995
See notes no. 6 and 6.a to the financial statements If systems and controls Trystems and controls	Legal Expenses 31.00 5.238.760 4.585,110 Postage, Stamps, Telecommunication etc. 32.00 67.429,954 66,133,483 Stationery, Printings, Advertisements etc. 33.00 408,431,946 208,232,985 Chief Executive's salary and fees 29.8.1 28,553,115 28,898,885 Director's Fees 34.00 5,914,977 5,252,103	Total Shareholders' Equity 25,062,975,821 23,589,195,912 Total Liabilities and Shareholders' Equity 454,310,974,182 364,086,466,038
Our audit procedures have a focus on IT systems and controls due to the pervasive nature and complexity of the IT environment, the large effectiveness of the Bank's IT access controls over critical financial volume of transactions processed in numerous locations daily and there lianceon automated and IT dependent manual controls.	Auditor's Fees 35.00 2,678,500 1,863,000 2,078,500 1,863,000 2,078,500 1,019,679,403 2,000 1,019,679,403 1,009,417,651 2,019,679,403 1,009,417,651 2,107,185,109,109,109,109,109,109,109,109,109,109	Net Asset Value (NAV) per share 21.a 25.49 23.99 Off-Balance Sheet Items
Our areas of audit focus included user access management, developer and IT operational controls. access to the production environment and changes to the IT We tested whether requests for access to systems were appropriately environment. These are key to ensuring IT-dependentand application-reviewed and authorized, ensuring that only authorized personnel had	Less: Provision for Loans, Investment & Other 38.00 Provision for Unclassified Loan and Advance 2.872.528.576 1.356.882.287 3.710.291.664 3.710.291.664 3.034.539.533 Provision for Off-Balance Sheet items 21,1811.511 117,122.671	Contra & Contingent Assets & Liabilities: 22.a Acceptances and endorsements 59,001,588,749 57,267,219,509 Letter of guarantee 52,465,606,842 56,164,767,683
based controls are operating effectively. access to sensitive financial data. Additionally, we examined the Bank's periodic review process for access rights and assessed whether changes to systems were properly approved and authorized to prevent unauthorized modifications.	Provision for Diminution in Value of Investments 216,623,864 77,385,944 Frovision for Other Assets 7,000,000 7,014,255,918 4,640,940,435 7,000,000 7,014,255,918 4,640,940,435 7,000,000 7,014,255,918 7,018,000,000 7,014,000,000	Irrevocable letters of credit 52,186,732,858 36,528,172,971
As part of our audit, we also evaluated the Bank's control environment concerning system interfaces, configurations, and application-layer controls that were identified as critical to financial reporting accuracy. Given the significance of IT application controls in ensuring the integrity	Provision for Taxation	Total Off- Balance Sheet Items 186,618,899,427 163,397,638,856 Other Commitments
of automated financial processes, we tested key application-based controls, including system-generated reports, automated journal entries, and validation mechanisms that support transaction processing. This involved assessing whether these automated controls were functioning as	Shareholders' of the Bank 3,166,524,441 2,859,877,770 1.126 3,348 3,166,525,667 2,859,881,118 Appropriations: Statutory reserve 917,820,675 656,823,060	Documentary credits and short term trade related transactions
intended and whether their outputs were reliable for financial reporting purposes. Furthermore, we performed detailed tests on IT general controls to assess	Start up fund 31 105 639 26 978 091 Coupon/dividend on perpetual bond 401,095,890 403,219,178 Capital reserve by MTBSL during the year 572,466 1,389,052 1,380,594,671 1,098,403,381 Retained Surplus, Carried Forward 1,815,930,896 1,751,477,737 1,981,403,381 1,751,477,737 1,981,403,381 1,751,477,737 1,981,403,381 1,751,477,737 1,981,403,381 1,751,477,737 1,981,403,381 1,751,477,737 1,981,403,381 1,751,477,737 1,981,403,381	Undrawn formal standby facilities, credit lines and other commitments
the effectiveness of application development processes, database security, and hosting platform management. We also evaluated the segregation of incompatible duties relevant to application and database change management to determine whether adequate controls were in	Earnings Per Share (EPS) The annexed accounting policies and other notes form an integral part of these financial statements	Other Memorandum Items Value of Travelers' Cheque on Hand Value of Bangladesh Sanchoy Patra on Hand
Place to prevent unauthorized access or modifications. Legal and regulatory matters We focused on this area because theBank and its subsidiaries (the We obtained an understanding, evaluated the design andtested the	Chairman (Acting) Director Director Signed as per annexed report on even date	Total Off-Balance Sheet Items including Contingent Liabilities 186,618,899,427 163,397,638,856
Group") operate in a legal and regulatory environment that is exposed operational effectiveness of the Bank's key controls over the legal to significant litigation and similar risks arising from disputes and regulatory proceedings. Such matters are subject to many uncertainties and the outcome may be difficult to predict. We enquired to those charged with governance to obtain their view on the status of all significant litigation and regulatory matters.	Dated, Dhaka Signed for & on behalf of MASS & J Partners, Chartered Accountants	The annexed accounting policies and other notes form an integral part of these financial statements
These uncertainties inherently affectthe amount and timing of potential outflows with respect to the provisions which have been established as other contingent liabilities. We enquired of the Bank's internal legal counsel for all significant litigation and regulatory matters and inspected internal notes and reports. We assessed the methodologies on which the provision amounts are based, recalculated the provisions and tested the completeness and	Nasir U Ahmed FCA, FCS, CGMA (AICPA), ACMA (UK), FCA (England & Wales) Additional Managing Partner	Chairman (Acting) Director Director Managing Director & CEO
estimate for existing legal matters that have a probable and estimable impact on the Group's financial statement. We also assessed the Bank's provisions and contingent liabilities disclosure.	Consolidated Statement of Cash Flow	Signed as per annexed report on even date Dated, Dhaka Signed for & on behalf of
Other information Management is responsible for the other information. The other information comprises all of the information in the Annual Report other than the consolidated and separate financial statements and our auditor's report thereon. The Annual Report is expected to be made available to us after the date of this auditor's report.	for the year ended 31 December 2024	28 April 2025 MABS & J Partners, Chartered Accountants Nasir U Ahmed
Our opinion on the consolidated and separate financial statements does not cover the other information and we do not express any form of assurance conclusion thereon. In connection with our audit of the consolidated and separate financial statements, our responsibility is to read the other information identified above	A) Cash Flows From Operating Activities: Interest receipts/investment income receipts in cash Interest receipts/investment income receipts in cash Interest payments/profit paid on Deposits, Borrowings, etc. (18,269,944,900) (13,959,571,106)	FCA, FCS, CGMA (AICPA), ACMA (UK), FCA (England & Wales) Additional Managing Partner ICAB Errolmt No. 535
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 Consolidated and Separate Financial Statements and Internal Controls	Dividend receipts 673,191,808 518,000,654 Fees & Commission receipts in cash 4,260,020,633 3,021,588,147 4,260,020,633 4,260,020,633 4,260,020,633 4,260,020,633 4,260,020,633 4,260,020,633 4,260,020,633 4,260,020,633 4,260,020,632,640 4,260,388,821 4,2	DVC No.: 2504290535AS674821 Profit and Loss Account
Management is responsible for the preparation and fair presentation of the consolidated financial statements of the Group and also separate financial statements of the Bank in accordance with IFRSs as explained in note 2 and for such internal control as management determines is necessary to enable the preparation of consolidated and separate financial statements that are free from material misstatement, whether due to fraud or error. The Bank Company Act, 1991 and the Bangladesh Bank Regulations require the Management to ensure effective internal audit, internal control and risk	Income taxes paid 1,376,472 2,211,574,468 Receipts from other operating activities 41,00 5,043,735,316 2,773,085,897 Payments for other operating activities 42,00 (3,491,177,712) (3,449,684,470) Cash Flow from Operating Activities before Changes in Net Current Assets: 12,080,180,017 10,004,501,332 Increase/Decrease in operating assets and liabilities 10,004,501,301,301,301,301,301,301,301,301,301,3	for the year ended 31 December 2024 Amount in BDT
management functions of the Bank. The Management is also required to make a self-assessment on the effectiveness of anti-fraud internal controls and report to Bangladesh Bank on instances of fraud and forgeries. In preparing the consolidated and separate financial statements, management is responsible for assessing the Group's and the Bank's ability to continue	Loans and Advances/investment to customers (39,756.732,785) (7,153,608,378) (7	Particulars Notes 2024 2023
as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Group and the Bank or to cease operations, or has no realistic alternative but to do so. Those charged with governance are responsible for overseeing the Group's and the Bank's financial reporting process. Auditor's Responsibilities for the Audit of the Consolidated and Separate Financial Statements	Other Liabilities 2,046.087.021 (6,283.040.282) Cash generated from operating assets and liabilities 37,293.926,377 4,522,174,388 Net Cash Finove from Operating Activities 49,374,086,394 15,326,676,290 B) Cash Piove from Investing Activities 49,374,086,394 (15,276.68.230) Cash Piove from Investing Activities (17,74.688.230) (13,764.689.740)	Interest Income/profit on investments 24.a 25,432,016,172 20,521,717,320 Interest paid/profit shared on deposits and borrowings etc. 25.a 18,931,591,586 13,473,575,922 Net Interest Income/profit on investments 6,500,424,586 7,048,141,399
Our objectives are to obtain reasonable assurance about whether the consolidated and separate financial statements as a whole are free from material mistatement, 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 mistatement when it exists. Mistatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to	Investments in Shares & Bonds (1.258,969,840) (2.226,239,350) (1.258,969,840) (2.226,239,350) (2.66,628,068) (3	Investment income 26.a 10,038,254,442 5,095,519,499 Commission, Exchange and Brokerage 27.a 4,134,141,991 3,474,458,605
influence the economic decisions of users taken on the basis of these consolidated and separate financial statements. As part of an audit in accordance with ISAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also: Identify and assess the risks of material misstatement of the consolidated and separate financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis	Dividend Paid	Other operating income 28.a 1,290,188,213 1,375,797,355 Total other income 15,462,584,646 9,945,775,459 Total operating income 21,963,009,232 16,993,916,857
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.	Closing Cash and Cash Equivalents (0+E+F)	Less: Operating expenses: Salary and allowances 29.a 5,904,849,174 5,020,265,691
 Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management. Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Group's and the Bank's ability to 	Salance with Uniter sanks a Financial institutions 6,732,442,959 6,330,244,0697 6,030,244,0697 6,030,244,0697 6,030,244,0697 6,000,244,0697 6,0	Rent, taxes, insurance, electricity etc. 30.a 1,011.815,561 930,239,824 Legal expenses 31.a 5,238,760 4,565,110 Postage, stamps, telecommunication etc. 32.a 66,725,422 65,272,254
continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the consolidated and separate financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Group and the Bank to cease to continue as a going concern.	The annexed accounting policies and other notes form an integral part of these financial statements	Stationery,printings, advertisements etc. 33.a 405,352,640 205,640,186 Chief executive's salary and fees 29.a.1 28,553,115 28,888,885 Director's fees 34.a 4,734,077 3,307,223
 Evaluate the overall presentation, structure and content of the consolidated and separate financial statements, including the disclosures, and whether the consolidated and separate financial statements represent the underlying transactions and events in a manner that achieves fair presentation. 	Chairman (Acting) Director Director Managing Director & CEO Signed as per annexed report on even date	Auditor's fees 35.a 2,592,250 1,719,250 Depreciation and repair of bank's assets 36.a 983,445,314 998,968,041 Other expenses 37.a 2,081,342,624 1,822,164,656
 Obtain sufficient appropriate audit evidence regarding the financial information of the entities or business activities within the Group to express an opinion on the consolidated financial statements. We are responsible for the direction, supervision and performance of the group audit. We remain solely responsible for our audit opinion. We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit 	Dated, Dhaka Signed for & on behalf of MASS & Partners, Chartered Accountants	Total operating expenses 10,494,649,937 9,081,061,121 Operating profit before provision & tax 11,468,359,295 7,912,855,736
findings, including any significant deficiencies in internal control that we identify during our audit. We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.	Nasiri U Ahmed FCA, FCS, CGMA (AICPA), ACMA (UK), FCA (England & Wales)	Less: Provision for loans, investment & other 38.a Provision for unclassified loan and advance 2,872,528,576 1,356,882,287 Provision for classified loan and advance 3,713,291,964 3,034,539,533
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	Consolidated Statement of Changes in Equity for the year ended 31 December 2024	Provision for off-balance sheet items 211,811,514 117,132,671 Provision for diffusion in value of investments 81,623,864 65,185,944 Provision for other assests 55,000,000 55,000,000
such communication. Report on other Legal and Regulatory Requirements In accordance with the Companies Act 1994, the Securities and Exchange Rules 2020, the Bank Company Act 1991 (as amended up to date), the	Amount in BDT Reserve to a Foreign Currency Res Surplus in York Particulars Pa	Total provision 6,879,255,918 4,628,740,435 Profit before tax 4,589,103,377 3,284,115,301
Financial Reporting Act 2015, and the rules 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) to the extent noted during the course of our audit work performed on the basis stated under the Auditor's Responsibility section in	plans aseings	Provision for taxation 1,476,539,480 586,306,208 Current tax expenses 39.a 2,351,669,645 1,385,657,184 Deferred tax expenses/(income) 39.a.1 (873,130,165) (799,350,976)
forming the above opinion on the consolidated financial statements and considering the reports of the Management to Bangladesh Bank on anti-fraudinternal controls and instances of fraud and forgeries as stated under the Management's Responsibility for the financial statements and internal control: (a) internal audit, internal control and risk management arrangements of the Group as disclosed in the financial statements	Section Set Jenning VI, Alexander Complete Section (1974) And Complete Section (1974)	Net profit after tax 3,110,563,897 2,697,809,093 Appropriations: Statutory reserve 917,820,675 656,823,060
appeared to be materially adequate; (b) nothing has come to our attention regarding material instances of forgery or irregularity or administrative error and exception or anything detrimental committed by employees of the Group and its related entities (other than matters disclosed in these financial statements):	Consolidated Statement of Changes in Equity for the year ended 31 December 2023 Re- Surplus in Posts	Start up fund 31,105,639 26,978,091 Coupon/dividend on perpetual bond 401,095,890 403,219,178 1,350,022,204 1,087,020,329
(iii) financial statements of Mutual Trust Bank PLC's subsidiaries namely, MTB Securities Limited and MTB Capital Ltd.have been audited by PKF Aziz Halim Khair Choudhury, Chartered Accountants and has been properly reflected in the consolidated financial statements;	Particulus Paul-up Capital Reserve Sheer Presented to Section 1 Total Interest Total Section 1 Total Capital Section 1 Total C	Retained Surplus, Carried Forward 1.760,541,693 1.610,788,763 Earnings Per Share (EPS) 40.a 3.16 2.74
examination of those books; (v) the records and statements submitted by the branches have been properly maintained and consolidated in the financial statements; (vi) the consolidated balance sheet and consolidated profit and loss account together with the annexed notes dealt with by the report are in	Capin Inserts by MTSS. Astrop Sayur	The annexed accounting policies and other notes form an integral part of these financial statements
agreement with the books of account and returns; (vii) the expenditures incurred were for the purpose of the Bank's business for the year; (viii) the consolidated financial statements of the Group and the separate financial statements of the Bank have been drawn up in conformity with prevailing rules, regulations and accounting standards as well as related guidance issued by Bangladesh Bank;	166-000000 Statistic recovery 166-000000 166-00000000000000000000000000000000000	Minited forms (1)
(ix) adequate provisions have been made for advance and other assets which are in our opinion,doubtful of recovery; (x) the information and explanations required by us have been received and found satisfactory; (xi) we have reviewed over 80% of the risk weighted assets of the Bank and spent over 6,000 person hours; and Capital to Risk-weighted Asset Ratio (CRAR) as required by Bangladesh Bank has been maintained adequately during the year.	Chairman (Acting) Director Director Managing Director & CEO	Chairman (Acting) Director Director Managing Director & CEO Signed as per annexed report on even date
Dated, Dhaka Signed for & on behalf of MABS & J Partners 28 April 2025 Chartered Accountants	Signed as per annexed report on even date Dated, Dhaka 28 April 2025 MABS & J Partners, Chartered Accountants	Dated, Dhaka Signed for & on behalf of MABS & J Partners, Chartered Accountants MASS & J Partners, Chartered Accountants
Nasir U Alfined FCA, FCS, CGMA (AICPA), ACMA (UK), FCA (England & Wales)	Nasir'U Ahmed FCA, FCS, CGMA (AICPA), ACMA (UK), FCA (England & Walles)	Nasir U Ahmed FCA, FCS, CGMA (AICPA), ACMA (UK), FCA (England & Wales)
PCA (England & Wales) Additional Managing Partner ICAB Enrollment No. 535 DVC: 2504290535AS674821	FCA (England & Wales) Additional Managing Partner ICAB Enrolment No. 535 DVC No.: 2504290535AS674821	Additional Managing Partner ICAB Enrolment No. 535 DVC No.: 2504290535AS674821



Mutual Trust Bank PLC™ মিউচুয়াল ট্রাস্ট ব্যাংক পিএলসি

you can bank on us

Financial Statements 2024



The Bank and its activities

Legal status and nature of the Bank
Mutual Trust Bank PLC (MTB) was incorporated in Bangladesh in the year 1999 as a Public Limited
Company under the Companies Act 1994. The bank commenced its banking operation having the
license from Bangladesh Bank under the Bank Companies Act (BCA)-1991 on 28 October 1999. The
Bank is listed with Dhaka Stock Exchanges PLC (DSE) and Chittagong Stock Exchanges PLC (CSE).
Registered office of the Bank is at MTB Centre, 26 Gulshan Avenue, Gulshan-1, Dhaka 1212.

Authorized Capital of the Bank is BDT 20 Billion. At present, the Bank provides banking services following the provisionsas per BCA-1991with its wide range periphery including 120 Branches, 14 SME/Agri Branches, 184 Agent Banking Centres, 51 Sub-Branches, 8 Airport Lounges all over the country, and 4 Booths at Hazrat Shahjalal International Airport, Dhaka.

Trincipal Activities of the bank are to provide a comprehensive range of financial solutions including Loans & Advances, Deposits under Retail, SME and Wholesale Banking, Trade Business, Project Finance, Cash Management, Treasury & Foreign Currency Management, issuing Debit and Credit Cards, SMS Banking, Internet Banking, Call Centre, Custodial Services, Remittances, Privilege

Off-Shore Banking Unit (OBU)

The Bank obtained Off-shore Banking Permission vide Letter No. BRPD (P-3)744(105)/2009-4470 dated December 3, 2009 and commenced its operation on December 07, 2009. The Off-shore Banking Operation is governed under the rules and guidelines of Bangladesh Bank. The principal activities of the Operation are to provide all kinds of commercial banking services to its customers in foreign currencies approved by the Bangladesh Bank.

Separate Financial Statements of the Off-shore Banking Unit have been drawn up in Annexure H

e Bank obtained permission for Islamic Banking from Bangladesh Bank vide Letter No. BRPD(P-45(51)/ 2019-9642 dated November 25, 2019. Through the Islamic Banking the Bank extends all ses of Islamic Shariah complaint finance like Lease, Hire Purchase ShirkatulMelk (HPSM), iMuazzal, Household Scheme, etc. and different types of deposits like Mudaraba savings deposits, daraba term deposits, AL-Wadeeah current deposits, monthly/quarterly profit paying scheme, etc.

Agent Banking
The Bank obtained permission for agent banking operation from Bangladesh Bank on 07/01/2016 vide reference no BRPD (P-3) 745 (51)/2016-142 and started its commercial operation on 06/06/2016. The service includes- Account Opening (Savings), Cash deposit & withdrawal (through Agent A/c. or Branch), Inward foreign remittance disbursement, Collections of bills/utility bills, Payment of social benefits, Transfer of funds, Payment of solaries, Generation and issuance of bank statements, SME Loan repayment collection, Balance inquiry, Internet Banking & SMS banking, Corporate Bill/Distributor fee collection, insurance Premium Collection, etc.

1.05 Subsidiaries

1.5.1

MTB Securities Limited (MTBSL)
MTB Securities Limited was incorporated in Bangladesh as a private limited company on 01 March
2010 vide its registration No. 82868/10 and migrated into public Ltd. company in the year 2015 under
The Companies Act 1994. The company started its commercial operation on 23 September 2010 after
getting approval from the Bangladesh Securities and Exchange Commission (BSE). The Brokerage
registration is REG 3.1/DSE-197/2010/427 and Dealer registration is REG 3.1/DSE-197/2010/428.

1.5.2 MTB Capital Ltd. (MTBCL)

e Bank obtained permission to embark Merchant Banking Operation from the Bangli curities and Exchange Commission (BSEC) vides its certificate no. MB-55/2010 date cember 2010 under the Securities and Exchange Commission Act, 1993. The operation rited on 17 April 2011.

started on 17 April 2011.

MTBCL offers the following services to the market:

a. Discretionary and Non-Discretionary Portfolio Management services to both retail and institutional investors under different product lines.

b. Issue management services to medium and large corporate houses to manage their Initial Public Offering (IPO), secondary offering, debt issuance and rights issuance.

c. Underwriting services for both debt and equity issues.

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

Bancassurance:
Bancassurance is a partnership between bank and insurance companies where bank acts as a corporate agent to sell insurance products to customers using the bank's network. MTB has launched the Bancassurance service in the year 2024 by signing agreements with three insurance companies separatelyhaving a combination of Life and Non-Life insurance products. Since commencement of the service MTB has sold 510 policies worth value of BDT 112.48 million as on the reporting date.

Basis of Preparation
The separate financial statements of the Bank as at and for the year ended 31December 2024
comprise those of Domestic Banking Unit (Main operation& Islamic Banking Operation) and Offshore
Banking Unit (OBU), and the consolidated financial statements of the group comprise those of 'the
Bank' (Parent company) and its subsidiaries (together referred to as 'the Group' and individually referred
to as 'Subsidiaries'). There was no significant change in the accounting policy of the Bank and the
subsidiaries during the financial period.

Statement of Compilance
The consolidated financial statements of the Group and separate financial statements of the Bank and its subsidiaries as at and for the year ended 31 December 2024 have been prepared under the historical cost convention and in accordance with the "First Schedule" (section-38) of the Bank Companies Act, 1991 (and amendment thereon), BRPD Circular no. 14 dated 25 June 2003, other Companies Act, 1991 (and amendment thereon), BRPD Circular no. 14 dated 25 June 2003, other properties of the Companies Act, 1991 (and amendment thereon), BRPD Circular no. 14 dated 25 June 2003, other Companies Act, 1991 (and amendment thereon), BRPD Circular no. 14 dated 25 June 2003, other Companies Act, 1991 (and Exporting Council of Bangladesh (FRC), In addition to this, the Bank compiled with the requirements of following laws and regulations from various Government's bodies:

1) The Bank Company Act, 1991 and amendment thereon;
11) The Companies Act, 1994 and amendment thereon;
11) The Companies Act, 1994 and amendment thereon;
11) Rules, regulations and circulars issued by Bangladesh Bank from time to time;
12) Bangladesh Securities and Exchange ordinance 1969, Bangladesh Securities and Exchange Rules 1987, Bangladesh Securities and Exchange Commission (Public Issue) Rules 2015;
12) The Income Tax Act 2023;
13) The Value Added Tax and Supplementary Duty Act 2012;
14) The Value Added Tax and Supplementary Duty Act 2012;
15) Financial Reporting Act 2015;
16) Thake Stock Exchange PLC (DSE), Chittagong Stock Exchange PLC (CSE) and Central Depository Bangladesh Limited (CDBL) rules and regulations.

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

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

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

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

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

As per Bangladesh Bank's instructions, the bank reviews its investments in shares and mutual funds on a quarterly basis using the mark-to-market method. Accordingly, a cumulative provision amounting to BDT 226.81 million has been maintained as of 31 December 2024, to ensure compliance and adequate risk coverage. (Ref: Note 12.a.4).

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

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

iv) Provision on loans and advances, off-balance sheet exposures including other commitments
IFRS: As per IFRS 9: Financial Instruments, an entity shall recognize an impairment allowance on loans and advances based on expected credit losses. At each reporting date, an entity shall measure the impairment allowance for loans and advances at an amount equal to the lifetime expected credit losses if the credit risk on these loans and advances has increased significantly since initial recognition whether assessed on an individual or collective basis considering all reasonable information, including that which is forward-looking. For those loans and advances for which the credit remarks the impairment allowance at an amount equal to the process of the credit result from default events on such loans and advances that reposible within 12 months after reporting date.

Bangladesh Bank: As per Bangladesh Bank instructions through different circulars, a general provision at 0.25% to 2% under different categories of unclassified loans (standard and SMA loans)has to be maintained regardless of objective evidence of impairment. Also, provision for substandard loans, doubtful loans and bad losses, should be provided at 5%, 20%, 50% and 100% respectively for loans and advances depending on the duration of overduc. Moreover, general provision at 0.5% to 1% should be provided for certain off-balance sheet exposures. However, these provisioning requirements differ from the expected credit loss (ECL) model prescribed under IFRS 9, highlighting a deviation from international financial reporting standards.

As of 31 December 2024, the bank maintained a cumulative general provision of BDT 8,138.01 million. and BDT 1,346.85 million for off-balance sheet exposures. Additionally, a specific provision of BDT 10,562.65 million was maintained for classified loans, rescheduled accounts, and accounts under stay orders, in compliance with regulatory guidelines. (Refer to Note: 12.a.1)

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

Bangladesh Bank: As per BRPDCircular # 14 dated 23 September 2012, once a loan is classified, impaired, interest on such loan is credited to suspense account, which is presented as liability in the balance sheet.

vi) Other comprehensive income IFRS: As per IAS 1, Other Comprehensive Income (OCI) is a component of financial statements or the elements of OCI are to be included in a separate other comprehensive income statement. IFRSs do not require appropriation of profit to be shown on the face of the statement of comprehensive income.

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

vii) Financial instruments - presentation and disclosure In several cases Bangladesh Bank guidelines categorize, recognize, measure and present financial instruments differ from those as prescribed in IFRS 9: Financial Instruments. As such full disclosure and presentation requirements of IFRS7: Financial Instrument- Disclosures and IFRS 9: Financial Instruments cannot be made in the accounts.

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

Bangladesh Bank: As per DOS Circular Letter # 06 dated 15 July 2010 & subsequent clarification in DOS Circular # 02 dated 23 June 2013, when a bank sells a financial asset and simultaneously enters into an agreement to repurchase the asset (or a similar asset) at a fixed price on a future date (REPO or stock lending), the arrangement is accounted for as normal sales transactions and the financial assets are derecognized in the seller's book and recognized in the buyer's book.

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

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

x) Cash and cash equivalents IFRS: Cash and cash equivalents items should be reported as cash item as per IAS 7:Statement of Cash Flows.

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

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

xii) Cash flow statement IFRS: Cash flow statement, which educates stakeholders about fund movement, can be prepiusing either the direct method or the indirect method as per IAS 7: Statement of Cash Flows. presentation is selected to present these cash flows in a manner that is most appropriate for business or industry. The method selected is applied consistently.

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

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

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

Bangladesh Bank: There is no specific regulation for intangible assets in BRPD circular no. 14 dated: 25 June 2003. However, in tangible assets of the bank are shown in fixed assets.

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

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

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

xvii) Loans and advance net of provision IFRS: Loans and advances shall be presented at amortized cost net off any written down for impairment (expected credit losses that result from all possible default events over the life of the financial instrument).

Bangladesh Bank: As per BRPD Circular # 14 dated 25 June2003, provision on loans and advances should be presented separately as liability and cannot be netted off against loans and advances.

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

Bangladesh Bank: As per BRPD Circular # 07 dated 21 June 2018 and BRPD Circular # 14 dated 23 September 2012, the Bank is required to maintain provision at 0% to 1% rate against off-balance sheet exposures (which includes all types of undrawn loan commitments).

xix) Uniform Accounting Policy
In several case Bangladesh Bank and Bangladesh Securities and Exchange Commission guideli
categorize, recognize, measure and present financial instruments differently from those prescriber
IFRS 10. As such some disclosure, presentation and measurement requirements of IFRS 10 car
be made in financial statements.

2.1.2 Basis of consolidation
The financial statements of the Company and its subsidiaries, as mentioned in note no.1.05 has been consolidated in accordance with IFRS10: Consolidated Financial Statements. Intra-company transactions, balances and intra-group gains on transactions between group companies are eliminated on consolidation.

 Conversion Policy:

 The conversion rate of Off-shore Banking Unit (OBU) from USD/EURO to BDT is given below:

 Details
 Rate
 USD to BDT
 EURO to BDT

 For Balance Sheet
 Closing MID Rate
 120.0000
 125.1360

 For Income Statements
 Average MID Rate
 116.1417
 125.4970

Basis of measurement
The financial statements have been prepared on the historical cost basis except for the following material items:
a) Government Treasury Bills and Bonds designated as 'Held for Trading (HFT)' at present value using marking to market concept with gain credited to revaluation reserve but loss charged to income statement. b) Government Treasury Bills and Bonds designated as 'Held to Maturity (HTM)' at present value

c) Government Treasury Bus and Section 2018
 using amortization concept.
 c) Land is initially recognized at cost upon acquisition and subsequently measured at fair value in accordance with IAS 16: Property, Plant & Equipment and BSEC Notification No. SEC/CMRRCD/2009-193/150/Admin/51 dated August 18, 2013.

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

Going concern

The accompanying financial statements have been prepared on a going concern basis, which contemplates the realization of assets and the satisfaction of liabilities in the normal course of business. The accompanying financial statements do not include any adjustments should the Bank be unable to continue as a going concern.

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

Use or estimates and judgments. The preparation of financial statements in conformity with International Accounting Standards (IASs) and InternationalFinancial Reporting Standards (IFRSs) requires management to make estimates and assumptions that affect the reported amounts of assets, liabilities, revenue and expenses. It also requires disclosures of contingent assets and liabilities at the date of the financial statements.

The estimates and associated assumptions are based on historical experience and vario rate satisfaces and associated assumptions are based on historical experience and validus united factors that are believed to be reasonable under the circumstances, the result of which form the basis of making the judgments about carrying values of assets and liabilities that are not readily apparent from other sources. Actual results may differ from these estimates. However, the estimates and underlying assumptions are reviewed on an ongoing basis and the revision is recognized in the period in which the estimates are revised.

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

Financial assets and liabilities are offset, and the net amount is presented in the balance sheet when a legally enforceable right to offset exists and there is an intention to settle on a net basis or to realize the assets and settle the liabilities simultaneously. Accordingly, advance tax paid and the provision for tax are presented on a net basis under liabilities. Deferred tax assets and liabilities are presented on a net basis under assets. The defined benefit obligation is presented under liabilities by netting of with fair value of plan assets. Additionally, card revenues and expenses incurred on a shared basis and directly attributable are presented on a net-off basis.

Comparative information
The accounting policies have been consistently applied by the Bank and are consistent with those used in the previous year. Comparative information is reclassified and rearranged wherever necessary to conform to the current presentation.

2.1.9 Foreign currency transactions and commitments

a) Foreign currency

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

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

Commitments /Contingent liabilities for outstanding forward foreign exchange contracts disclosed in the consolidated financial statements and financialstatements of Bank have been translated at contracted rates. Contingent liabilities/commitments for letter of credit, letter ofguarantee and acceptance denominated in foreign currencies have been expressed in BDT at the rate of revaluation 2.1.10 Statement of cash flows Statement of cash flows
Statement of cash flows has been prepared in accordance with IAS 7: Statement of Cash Flowsand
under the guideline of Bangladesh Bank BRPD Circular # 14 dated 25 June2003. The Statement
shows the Structure of Changes in cash and cash equivalents during the financial period.

2.1.11 Statement of changes in equity

The statement of changes in equity reflects information about the increase or decrease in net assets or wealth. Statement of changes in equity has been prepared in accordance withIAS 1: Presentation of Financial Statementsand relevant guidelines of Bangladesh Bank& BRPD Circular # 14 dated 25 June 2003.

2.1.12 Liquidity statement
The liquidity statement has been prepared in accordance with remaining maturity grouping of Assets and Liabilities as of the close of the period as per following basis.
a) Balance with other banks and financial institutions, money at call and short notice etc. are on the

basis of their maturity term.
Investments are on the basis of their repayment schedule.
Loans and advances/investments are on the basis of their repayment schedule.
Fixed assets are on the basis of their useful lives.
Other assets are on the basis of their realization/amortization.
Borrowing from other banks, financial institutions and agents etc. are as per their maturity/repayment terms.
Deposits and other accounts are on the basis of their maturity term and past trend of withdrawal by the depositors. h) Provision and other liabilities are on the basis of their payments/adjustments schedule.

2.1.13 Accounting for contingent liabilities and contingent assets Accounting for contingent liabilities and contingent assets. The bank recognized provisions only when it has a present obligation as a result of a past event and it is probable that an outflow of resources embodying economic benefits will be required to settle the obligation and when a reliable estimate of the obligation can be made. No provision is recognized for:

a) Any possible obligation that arises from past events and the existence of which will be confirmed only by the occurrence or non-occurrence of one or more uncertain future event not wholly within the control of the bank; or
b) Any present obligation that arises from past events but is not recognized because

• It is not probable that an outflow of resources embodying economic benefits will be required to settle the obligation:

ettle the obligation: or

A reliable estimate of the amount of obligation cannot be made. 2.1.14 Reporting Period

These financial statements of the Bank and its subsidiaries cover the period from 01 January to 31December,2024.

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

Investments All investment in securities is initially recognized at cost, being fair value of the consideration given, including acquisition charges associated with the investment. Premiums are amortized and discounts accredited, using the effective yield method and are taken to discount income. The valuation methods of investments used are:

a) Held to maturity (HTM) Investments which have 'fixed or determinable payments' and are intended to be 'held to maturity' other than those that meet the definition of 'held at amortized cost', are classified as held to maturity (HTM). These investments are subsequently measured at present value as per Bangladesh Bank

Investments classified in this category are acquired principally for the purpose of selling or repurchasing in short trading or if designated as such by the management. After initial recognition, investments are measured at fair value and any change in the fair value is recognized in the statement of income for the period in which it arises.

c) REPO and Reverse REPO REPO and Reverse REPO ransactions are conducted in accordance with DOS Circular No. 6 dated July 15, 2010, issued by Bangladesh Bank. For both coupon and non-coupon bearing treasury securities, the Bank adjusts the revaluation reserve account for HFT securities and suspends weekly revaluation during the REPO period. Interest on interest-bearing securities is not accrued during the REPO period.

Revaluation
As per the DOS Circular letter # 05 dated 26 May2008 & subsequent amendment DOS Circular #05 dated 28 January2009 and DOS Circular # 21 dated 27 October2009, HFT securities are revalued on weekly basis and HTM securities are amortized on yearly basis. The HTM securities are are also revalued if they are reclassified to HFT category with the Board's approval. Any gain or loss on revaluation of HTM securities is recognized in the statement of changes in equity. Gain/loss on revaluation of HFT securities is recognized in the profit and loss account on weekly basis and gain on revaluation is transferred to statement of changes in equity on monthly basis.

Valuation of investments has been shown as under Government treasury bills and bonds (HTM)

at present value (using amortization concept), Government treasury bills and bonds (HFT) at present value (using marking to market concept).

f) Investment in unquoted securities

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

Investment in unlisted securities is reported at cost under cost method. Adjustment is given for any shortage of book value over cost for determining the carrying amount of investment in

As per Bangladesh Bank DOS Circular # 04 dated 15 June 2010and DOS Circular # 04 dated 24 November 2011, provision for diminution in value of investment was made by netting of unrealized gain/ loss of shares from market price/ book value less cost price.

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

g) Investment in subsidiary
Investment in subsidiary is accounted for under the cost method of accounting in the Bank's financial statements in accordance with the IAS 27: Separate Financial Statements.

h) Value of investments has been shown as under

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



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Financial Statements 2024

Loans, advances and provisions

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

Interest on loans and advances
Interest is calculated on daily product basis but debited to the party's loan account quarterly. No
interest is charged on loans and advances which are classified as bad and loss. Interest is calculated
on unclassified loans and advances (only standard) and recognized as income during the period.
Interest calculated on classified loans and advances (including special mention accounts) as per
Bangladesh Bank circulars is kept in interest suspense account and credited to income on realization.
Interest suspense and penal interest (if any) calculated on classified loans and advances are taken
into income in the period of its receipt from the defaulting borrowers.

Provision for loans and advances
Provision for loans and advances are made on the basis of quarter as well as year-end review by the
management following instructions contained in BRPD Circular # 14, 16 & 52 dated 23
September 2012, 21 July 2020 & 20 October 2020respectively and subsequent changes of
Bangliadesh Bank. The percentage of provision on loans and advance are given below:

		Short				Consumer		Short Consumer Financing E		Small & Medium Enterprise Financing			
Part	ticulars	Term Agri. Credit & Microcred it	Other than HF & LP	HF	LP	Only Cards	Cottage, Micro and Small Credits under CMSME	Medium Enterpr ise Financi ng	Loans to BHs/M Bs/SDs	All other credit			
UC	Standard	1%	2%	1%	2%	2%	0.25%	0.25%	2%	1%			
	SMA	0%	2%	1%	2%	2%	0.25%	0.25%	2%	1%			
Classi	SS	5%	20%	20%	20%	20%	5%	20%	20%	20%			
fied	DF	5%	50%	50%	50%	50%	20%	50%	50%	50%			
	B/L	100%	100%	100%	100%	100%	100%	100%	100%	100%			

- Security against Loans
 a. Project loan: Project land and building are taken as security in the form of mortgage and plant & machinery are taken in the form of hypothecation.

 Working Capital: Goods are taken as security in the form of hypothecation along with land and building mortgage. Listed securities of stock exchange, fixed deposits, assignments of receivables etc. are also taken as security.
- Bills Purchased and Discounted Is Purchased and Discounted
 Bills purchased and discounted do not include Government Treasury bills and have been
 classified into two sub-heads viz.:
 i. Payable in Bangladesh;
 ii. Payable outside Bangladesh.
 The bills purchased and discounted have been analyzed as per the maturity grouping.

Written off loans and advances
Loans and advances are written off to the extent that (i) there is no realistic prospect of recovery, (ii) and against which legal cases are filed and classified as bad loss formore than three years as per guidelines of Bangladesh Bank and (iii) special permission of Bangladesh Bank. These write off

however, will not undermine/affect that claim amount against the borrowers. Detailed memorandum records for all such write off accounts are meticulously maintained and followed up.

Property, plant and equipment a) Recognition

The cost of an item of property, plant and equipment (Fixed assets) shall be recognized as an asset, if and only if it is probable that future economic benefits associated with the Item will flow to the entity and the cost of the Item can be measured reliably. 2.2.4

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

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

- e) Borrowing costs Borrowing costs that are directly attributable to the acquisition, construction or production of qualifying assets have been capitalized as part of the cost of the assets.
- Impairment
 If the recoverable amount of an asset is less than its carrying amount, the carrying amount of the assets should be reduced to its recoverable amount. That reduction is an impairment loss. An impairment loss is recognized as an expense in the profit and loss account.

Intangible assets

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

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

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

Leases:
The Bank has made recognition, measurement and disclosure on IFRS 16: Leases in the financial statements of 31 December 2024 both as Lessee and Lessor as follows:

The bank as a lessee applies a single recognition and measurement approach for all leases, except for short-term leases, or, and lease of low value assets. The bank recognizes lease liabilities to make lease payment and right-tof-use (ROU) assets representing the right to use the underlying assets. If tenor of a lease contract does not exceed twelve months from the date of initiation/application, the bank considers the lease period as short term in line with the recognition threshold of ROU assets as per Fixed Asset Policy of the bank. In case of low value, the Bank, on lease-by-lease basis, elected a single threshold on the basis of materiality level as per Fixed Assets Policy. The reason behind considering the materiality level is that the bank operates many ATM booths with short tenure (not over 12 months) and single contracts; recording of which as ROU assets would inflate the balance sheet both in assets and liabilities.

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

Lease Liabilities (Bank as a lessee)

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

Bank as a lessor

Leases where the bank does not transfer substantially all of the risk and benefit of ownership of any asset are classified as operating assets. Rental income is recorded as earned based on the contractual term of the lease. Amount due from lessees under finance leases are recorded as receivables at the amount of the Bank's net investment in the leases. Finance lease income is allocated to accounting periods so as to reflect a constant periodic rate of return on the Bank's net investment outstanding in respect of the leases. However, as on the reporting date the bank did not hold any such asset.

IFRS 16: As per IFRS 16 Leases, when consideration is made by the bank under contract in exchange of use of rental premises or assets for a period not exceeding a period of twelve months and/for the present value of the obligation plus initial payment under contract does not exceed the threshold of the bank, and substantially all the risk and benefit of ownership of those rental premises/assets does not transfer to the bank, then the bank considers the payment (other than advance payment) as rental

2.2.9 Non-Banking Assets

Non-banking assets are acquired on account of the failure of a borrower to repay the loan in time after receiving the decree from the court regarding the right and title of the mortgaged property. However, as on the reporting date bank did not hold any non-banking assets.

2.3.1

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

2.3.2

Deposits and other accounts
Depositsand other accounts include non-interest-bearing current deposit redeemable at call, interests bearing on demand and short-term deposits, savings deposit, term deposit, margin, bills payable etc. These items are brought to account at the gross value of the outstanding balances.

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

Provident Fund (Defined Contribution Plan)

The Provident Fund is a defined contribution plan where the Bank makes fixed contributions to a separate fund, with no further legal or constructive obligation beyond these payments. Provident fund benefits are given to the permanent employees of the Bank in accordance with Bank's service rules. Accordingly, a trust deed and provident fund rules were prepared. The Commissioner of Income Tax, Taxes Zone 3, Dhaka has approved the Provident Fund as a recognized provident fund within the meaning of section 2(52), read with the provisions of part-B of the First Schedule of Income-tax Ordinance, 1984. The recognition took effect from 30 April 2001. The Fund is operated by a Board of Trustees consisting of 7 (seven) members. All confirmed employees of the Bank contribute 10% of their basic salary as a subscription to the fund. The Bank also contributes equal amount of the employees' contribution. Interest earned from the investment is credited to the members' account on yearly basis.

Gratuity Fund (Defined Benefit Plan)
The Gratuity Fund is a defined benefit plan, where the Bank operates a funded gratuity scheme approved by the National Board of Revenue. The Gratuity Fund is managed separately by "Mutual Trust Bank PLC Employees Gratuity Fund" and any investment decision out of this fund is also made but the fund.

As per gratuity scheme every permanent employee will get gratuity benefit as per following policy that rendering their service without break:

Completed years of Service	Payment of Gratuity
8 years& above	2.00 basic for each year of service in MTB
7 years	1.70 basic for each year of service in MTB
6 years	1.35 basic for each year of service in MTB
5 years	1.0 basic for each year of service in MTB

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

MTB Employees' Medical Assistance Fund

Medical Assistance fund is subscribed by the employees as per policy. The Bank also contributes to the fund from time to time. The fund has been established to provide medical assistance to the employees with dependents. The fund is governed and administered by the Board of trustees consisting of four (04) members.

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

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

MTB Foundation
The Bank, as part of corporate social responsibility, has established MTB Foundation for the benefit of
the community in which it operates and as part of its said responsibility it commits itself to human
development, poverty alleviation and overall national economic development. The Bank contributes to
the fund from the annual profit of the Bank on requirement basis. The fund is governed and
administered by the Board of trustees consisting of nine (09) members.

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

The tirk turnity payable is based on taxable profit for the period. Taxable profit differs from profit as reported in the profit and loss account because it excludes items of lanks lanks less that are taxable or deductible in other period or are never taxable or deductible. Bank's lightly for current tax s calculated using tax rates that have been enacted the reporting period. Tax provision of the Group entities is made on taxable income of subsidiaries at different rates applicable as per the Income Tax Act-2023 and the tax authority of the country where it is incorporated.

The Bank recognizes the current and deferred tax in the financial statements using the provisions of The Bank recognizes the current and deferred tax in the financial statements using the provisions of the prevailing tax laws applicable in Bangladesh, as per IAS12 (Income Taxes) and BRPD Circular No. 11 dated 12 December 2011. Deferred tax liabilities are generally recognized for all taxable temporary differences. Deferred tax assets are generally recognized for all deductible temporary differences to the extent that it is probable that taxable profits will be available against which such differences can be utilized. Deferred Tax liabilities are also recognized for taxable temporary differences arising on investments and it is probable that temporary differences will not reverse in the foreseeable future. Deferred tax is calculated at the tax rates, which are expected to apply in the period when the liability is settled or the asset is realized. Details of deferred tax assets or liabilities and amount recognized in profit and loss account for deferred tax income or expense are given in note 9.a.3.1 in the financial statements.

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

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

Capital is managed in accordance with the board approved capital management planning from time to time. Senior management develops the capital strategy and oversees the capital management planning of the Bank. The Bank's finance and risk management department are key to implementing the Bank's capital strategy and managing capital. Capital is managed by using both regulatory control measure and internal matrix.

Paid-up capital Paid-up capital Paid-up capital Paid-up capital represents total amount of shareholder capital that has been paid in full by the ordinary shareholders. Holders of ordinary shares are entitled to receive dividends as declared from time to time and are entitled to vote at shareholders meetings. In the event of a winding-up of the company ordinary shareholders rank after all other shareholders and creditors and are fully entitled to any residual proceeds of liquidation.

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

Share Premium
Share premium is the capital that the Bank raises upon issuing shares that is in excess of the nominal value of the shares. The share premium shall be utilized in accordance with provisions of section 57 of the Companies Act, 1994 and as directed by Bangladesh Securities and Exchange Commission in this respect. 2.4.5 Revaluation Reserve on Govt Securities

Revaluation reserve on Govt. Securities Revaluation reserve represent revaluation on Treasury bond (HFT and HTM) in accordance with the DOS Circular # 05 dated 26 May 2008, DOS Circular # 05, dated 28 January 2009 and DOS Circular Letter # 27 dated 04 December 2023.

Non-Controlling Interest

Non-Controlling Interestin business is that portion of the profit or loss and net assets of a subsidiary attributable to equity interests that are not owned, directly or indirectly through subsidiaries, by the

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

Memorandum items

items are maintained for those items for which the Bank has only a business

Revenue recognition
The Revenue during the period has been recognized according to the provision of IFRS15: Revenue from Contracts with Customers,as well as Bangladesh Bank guidelines. 2.7

Interest income
In terms of the provisions of the IFRS15:Revenue from Contracts with Customers, the interest income
Interest on Joans and advances ceases to be taken into income when

Interest on unclassified loans and advances (except SMA) has been accounted for as income on accrual basis and calculated on daily product basis but charged and accounted for quarterly and

in some cases yearly;
b) Interest on classified loans and advances has been credited to interest suspense account with actual receipt of interest there from having credited to income as and when received as per

instruction of Bangladesh Bank: No interest is changed on loans and advances which have been classified as bad/loss;

Commission and discount on bills purchased and discounted are recognized at the time of

Recovery of written off loans and advances are taken into income in the period of its receipts from

Investment income

Investment income
Interest income on investments is recognized on accrual basis. Capital gain on investments in shares
is also included in investment income. Capital gain is recognized when it is realized.

Income on investment in treasury bills, bonds, preference shares and debenture etc. other than
equity shares has been accounted for on accrual basis.

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

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

approved.

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

Fees and commission income Commission charged to customers on letters of credit and letters of guarantee are credited

toincome at the time of effecting the transactions.

Fees and Commissions on bills discounted, purchased & others are recognized at the time of

Foreign currency transactions are converted into BDT at prevailing on the dates of such

transactions and exchange gains or losses arising out of such transactions are recognized as

income or expense for the period and dealt with exchange account. 2.7.4 Dividend income

Dividend income is recognized during the period in which it is declared and ascertained. Other operating income

Other operating income is recognized at the time when it is realized Interest Paid on Deposits, Borrowings, and Others
Interest on deposits, borrowings, and other liabilities is calculated on an actual-day basis using a 360-day year and recognized on an accural basis. Interest on lease liabilities is accounted for in accordance with IFRS 16: Leases. Netting off of interest cost and interest income on defined benefit plans is handled as per IAS 19, based on the latest actuarial reports.

Operating expenses Expenses incurred by the bank are recognized on accrual basis. Expenses incurred by the Bank shown in these financial statements are inclusive of VAT where applicable as per the Value Added

Other comprehensive income
Other comprehensive income is not prepared in accordance withIAS1: Presentation of Financial
Statements. However, elements of other comprehensive income, if any, are shown in the statement of changes in equity.

2.7.9 Current Service Cost - Gratuity Fund (Bank Only)
The Bank determines the current service cost of its defined benefit plans based on annual actuarial valuations, which rely on assumptions such as discount rates, expected returns on plan assets, future salary growth, mortality, and pension escalation rates. Given the long-term nature of these obligations, the Bank conducts yearly valuations to ensure accuracy, with the latest conducted by Air Consulting Limited as of 31 December 2024.

Re measurements Gain/(Loss) of Defined Benefit Liability (Assets)

Basic earnings per share

Basic earnings per share have been calculated in accordance with IAS 33: Earnings per Share which has been shown on the face of statement of profit and loss account. This has been calculated by dividing the basic earnings by the weighted average number of ordinary shares outstanding during the period. Any bonus shares issued during the current period are retrospectively adjusted in the number of shares for the preceding period to ensure the presentation of restated comparative EPS.

Weighted average number of ordinary shares
This represents the number of ordinary shares outstanding at the beginning of the year plus the number of ordinary shares issued during the year. The basis of computation of number of shares is in line with the provision of IAS 33: Earnings per Share.

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

Reconciliation of inter-bank/inter-branch account

Accounts with regard to inter-bank (in Bangladesh and outside Bangladesh) are reconciled regularly
and there are no material differences which may affect the financial statements significantly. Unreconciled entries/balances in the case of inter-branch transactions as on the reporting date are not

Proposed dividend
Final dividend is recognized when it is approved by the shareholders in AGM. However, the proposed dividend for the year 2024 has not been recognized as a liability in the balance sheet in accordance with IAS 10: Events after the Reporting Period. Dividend payable to the Bank's shareholders is recognized as a liability and deducted from the shareholders' equity in the period in which the shareholders' right to receive payment is established

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

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

The Bank is not a party to any lawsuits except those arising in the normal course of business, which were filed against the default clients for non-performance in loans repayment and against various level of tax authority regarding some disputed tax issues. The Bank, however, provides adequate provisions as per guidelines of IAS 37: Provisions, Contingent Liabilities and Contingent Assets. Write-Off describes a reduction in recognized value. It refers to recognition of the reduced or zero value of an asset. Generally, it refers to loan for which a return on the loan is now impossible or unlikely. The item's potential return is thus canceled and removed from ("written off") the bank's statement of financial position. Recovery against debts written off/provided for is credited to revenue. Income is recognized where amounts are either recovered and/or adjusted against securities/properties or advances there-against or are considered recoverable.

Accounting for changes in policy, Accounting Estimates and Errors

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

Related Party disclosures

A party is related to the company if:

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

ii) the party is an associate;

iii) the party is a joint venture;

iv) the party is a loint venture;

v) the party is a color of the key management personnel of the company or its parent;

v) the party is a close member of the family of any individual referred to in (i) or (iv);

vi) the party is a observed in such entity resides with, directly, any individual referred to in (iv) or (v); or (vi); or viii) the party is a post-employment benefit plan for the benefit of employees of the company, or of any entity that is a related party of the company.

Compliance report on International Accounting Standards (IASs) and International Financial Reporting Standards (IFRSs)
Mutual Trust Bank PLC has applied all the applicable IASs and IFRSs as adopted by the FRC (The Financial Reporting Council of Bangladesh) while preparing the financial statements. Details are given below:

Name of the International Accounting Standards (IAS) Presentation of Financial Statements Accounting policies, Changes in accounting Estimates & Errors
Events after the Reporting Period Income Taxes
Property, Plant and Equipment
Employees Benefits
Accounting for Government Grants and Disclosure of Government Assistance The Effects of Changes in Foreign Exchange Rates The Effects of Changes in Foreign Exchange Rates
Borrowing Costs
Related Party Disclosures
Related Party Disclosures
Accounting and Reporting by Retirement Benefit Plans
Separate Financial Statements
Investment in Associates
Interest in Joint Ventures
Financial Instruments: Presentation
Earnings per share
Interim Financial Reporting
Impairment of Assets
Provision, Contingent Liabilities and Contingent Assets
Intangible Assets Applied N/A International Financial Reporting Standards (IFRS) Status First-time Adoption of Bangladesh Financial Reporting Standard Shares Based Payment Business Combination Financial Instruments
Consolidated Financial Statements
Joint Arrangements
Disclosure of Interests in other Entities Applied*

Bangladesh Bank is the prime regulatory body for banks in Bangladesh. Some requirements of Bangladesh Bangladesh sanks rules and regulations contradict with the provision of IAS/IFRS as marked above and described in **note** 1.1.1 As such the bank has departed from those contradictory requirements of IAS/IFRS in order to comply with

Standards issued but not yet effective

A number of new standards and amendments to standards are yet to be effective for the bank for
annual periods beginning on or after 01 January 2024. However, the bank is yet to apply the following
standards in preparing these financial statements, as stated under note 2.

IFRS 9: Financial Instruments

The International Financial Reporting Standard 9 (IFRS 9: Financial Instruments), which replaces 39, mandates that impairment loss allowances be measured based on an ECL accounting mo instead of the incurred loss accounting model. Within the IFRS 9 framework, credit risk assessme must include forward looking approach (lossed on contractual cash flows), which is primarily design to mitigate procyclicality. When evaluates ECL, it is essential to consider macroeconomic z financial factors, anticipated risks, and associated dynan inficial ractions, university of IFRS 9

angladesh Bank (BB) has issued a roadmap for implementation of IFRS-9 vide BRPD Circular Letter
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angladesh Bank (BB) has issued a roadmap for implementation of IFRS-9 vide BRPD Circular no. 15/2024.

No. 03/2025 under new loan classification and provisioning guideline vide BRPD circular no. 15/2024. According to the circular, BB plans to implement Expected Credit Loss (ECL) methodology-based

Possible impact on financial statements The assessment is based on currently available information and may be subject to change at the time of recognizing the initial impact of the adoption of IFRS 9. The actual impact on the Bank's financial statements for the year 2024 will depend on the financial instruments that the Bank lods during that period and the economic conditions at that time, as well as accounting judgments that it will make in feture.

So, the Bank is yet to assess the financial impact on its financial statements resulting from the application of IFRS 9.

IFRS 18 sets out the requirements for presentation and disclosure in financial statements in accordance with IFRS Accounting Standards for annual reporting periods beginning on or after 1 January 2027 and earlier application is permitted. If an entity applies this standard for an earlier period, it shall disclose that fact in the notes.

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

(a) Credit Risk Management
Credit risk is the risk due to a borrower's inability to meet its financial obligations to the lender. The
credit risk is generally made up of transaction risk or default risk and portfolio risk. We have
standardized credit approval processes. Credit risk is controlled through segmental exposure limits to
various industries and sectors, prudential exposure and substantial exposure ceiling and risk
mitigation by obtaining collateral and guarantees.

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

Credit Risk is monitored by the Bank account wise and compliance with the risk limits/exposure cap approved by the Board is ensured. The quality of internal control system is also monitored and inhouse expertise has been built up to tackle all the facets of Credit Risk.

The Bank follows a well-defined multi layered discretionary power structure for sanction of loans Credit Grid has been constituted at Head office level for considering fresh/enhancements proposals The Bank assesses various risk factors for new products prior to its introduction.

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

MTB has already segregated Treasury functions in three separate wings i.e. Front office, Back office and Mid office.In compliance with the requirement of Bangladesh Bank's Foreign Exchange Risk Management guidelines, Treasury department is performing the foreign exchange dealing in an appropriate manner and managing risks of the organization's overall balance sheet as well as the capital of the Bank.

In compliance with the requirement of Bangladesh Bank's Asset Liability Management guidelines, MTB has formed "Asset Liability Management Committee" (ALCO) with the senior executives. The Committee meets once every month to set and review strategies on Asset Liability Management

MTB ALM desk performs Money Market activities, manages liquidity and interest rate risk of the bank and understands market dynamics i.e. competition, potential target markets etc., updates the balance sheet movements and complies with the statutory obligations as well as the risk elements involved with the business.

iii. Equity Risk Equity risk arises from movement in market value of securities. The investment committee monitors the risks under a well-designed pollcy framework. www.mutualtrustbank.com



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Financial Statements 2024

(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

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

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), BFIU guidelines (i.e. Money Laundering and Terrorist Financing Risk Management Guidelines), circulars & instruction and international standards. MTB applies risk sensitive Customer Due Diligence (CDD) measures, monitors business relationships and records suspicious transactions pursuant to the national regulations and international standards.

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

(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. Sensor 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.

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

In 2024, the Bank is required to maintain minimum Common Equity Tier-1 (CET-1) capital ratio o 4.50%, capital conservation buffer 2.50%, minimum CET-1 plus conservation buffer of 7.00%,minimum Tier-1 capital ratio of 6.00%, minimum total capital ratio 10.00% and minimum totalcapital plus capital conservation buffer 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 adequacyframework is intended to ensure that banks have adequate capital to support all the risks in thebusiness and, concurrently, to encourage banks to develop and utilize superior risk managementtechniques in monitoring and managing risks. In compliance with the Pillar-II guidelines of theBangladesh Bank under Basel-III framework, Mutual Trust Bank PLC has formulated its own Board approvedInternal Capital AdequacyAssessment Process (ICAAP) to assess various risks that it is exposed to.Following Risk has to be assessed for Adequate Capital Requirement under ICAAP as per Bangladesh Bank Guideline:

- Residual Risk
- Concentration Risk - Liquidity Risk
- Strategic Risk
- Settlement Risk Evaluation of Core Risk Managemen
- Environmental & Climate Change Risk

Pillar-III: Market Discipline

The purpose of market discipline is to establish transparency and discipline in the financial marketsso that stakeholders can assess the position of a bank with respect to the assets held by it as wellas 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

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

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.

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

	1 December 2022. The		nave been awarde		
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

the reporting period need to be considered and appropriate

		Financial State			
	for the year en	ded 31 Decem	ber 2024		
3.00 Cash (Consolidated)			_	2024 BDT	2023 BDT
i. Cash in hand (including foreign of Bank Solo (Note-3.a.1) MTB Securities Limited MTB Capital Limited	currency)			5,665,032,348 9,490,558 28,863 5,674,551,769	4,228,527,144 3,006,035 12,890 4,231,546,069
ii. Balance with Bangladesh Bank : Bank Solo (Note-3.a.2) MTB Securities Limited MTB Capital Limited	and its Agent Bank(s) (including	g foreign currency)		17,519,174,685	12,642,852,594
Total 3.a Cash (Solo)			Ξ	17,519,174,685 23,193,726,454	12,642,852,594 16,874,398,664
Cash (Solid) Cash in Hand (Including Foreign Curre Balance with Bangladesh Bank and its Total	ncy) s agent Bank(s) (including foreign	currency)	_	5,665,032,348 17,519,174,685 23,184,207,033	4,228,527,144 12,642,852,594 16,871,379,739
3.a.1 Cash in Hand (Including Foreign Co Local Currency Foreign Currency MTB Islamic Banking (in local cur				5,357,694,168 219,249,211 5,576,943,379 88,088,969	4,069,457,565 81,407,655 4,150,865,220 77,661,924
Total 3.a.2 Balance with Bangladesh Bank an With Bangladesh Bank:		oreign currency)	_	5,665,032,348	4,228,527,144
Local Currency Foreign Currency With Sonali Bank (as agent of Ban				14,084,921,503 1,979,456,312 395,782,323 16,460,160,138	10,342,409,116 1,443,141,218 280,437,394 12,065,987,728
MTB Islamic Banking (with BB in Total 3.a.3 Cash Reserve Requirement (CRR) Cash Reserve Requirement (CRR) and	and Statutory Liquidity Ratio (\$ d Statutory Liquidity Ratio (\$LR) h	nave been calculated and ma	aintained in accordance	1,059,014,547 17,519,174,685 with Section 33 of The B	576,864,866 12,642,852,594 Hank Companies Act,
1991 (as amended in 2013) and Bang 4086 for Offshore Banking Unit.		3 dated 09 April 2020, DOS	circular no. 26 dated 19	August 2019 and BRPI	D (P-3)/744(27)/2020-
A. Cash Reserve Requirement (CRF As per Bangladesh Bank MPD circulated Average of Total Demand and Time I December 2024 is presented below.	ar no. 03 dated 09 April 2020; ba				
B. Cash Reserve Requirement (CRF As per Bangladesh Bank Gazette: FE (CRR) with Bangaldesh Bank for Offsh	E-01/2024-BB, issued on 29 Febru				
i. Daily Bank's CRR Maintenance Required Reserve for DBO (including Is		Ratio in % 3.50%	*2024 BDT 11,221,455,182	Ratio in % 3.50%	BDT 9,037,652,481
Required Reserve for OBU	Swille Definity)	Total	11,221,455,182	1.50% Total	171,162,850 9,208,815,331
Actual Reserve Maintained Surplus		4.60%	14,756,674,965 3,535,219,783	4.48%	12,080,547,532 2,871,732,201
ii. Bi-weekly Bank's CRR Maintenar Required Reserve for DBO (including le Required Reserve for OBU	nce* slamic Banking)	4%	12,824,520,208	4% 2%	10,328,745,693 228,217,133
Actual Reserve Maintained Surplus	24	Total 4.21%	12,824,520,208 13,497,715,648 673,195,440	Total 4.12%	10,556,962,826 11,098,791,631 541,828,805
* Last bi-weely average December 202	24				
C. Statutory Liquidity Ratio (SLR) As per Section 33 of the Bank Comp conventional banking operation, bank is	is to maintain SLR of minimum 13	3% based on weekly Averag	ge Total Demand and Tim		
is two months prior to reporting month	. SLR maintained by the bank as		'2024	Dec'20	23
Required Reserve for DBO (Conventior Required Reserve for DBO (Islamic)	nal)	Ratio in % 13% 5.5%	BDT 38,983,708,219 1,140,607,960	Ratio in % 13% 5.5%	BDT 32,044,730,651 644,639,280
Required Reserve for OBU Actual Reserve Maintained		13% Total 30,20%	2,024,136,681 42,148,452,860 101,543,220,963	13% Total 22.46%	1,483,411,367 34,172,781,298 60,551,378,220
Surplus		30.2076	59,394,768,103		26,378,596,922
i. Components of Statutory Liquidit Cash in Hand (excluding MTB Islamic			Г	5,576,943,379	4,150,865,220
Excess Cash Reserve* Balance with Agent Bank (Sonali Bank Held to Maturity (HTM) Securities	k Plc)			1,688,998,086 395,782,323 38,955,067,895	141,548,409 280,437,394 39,427,210,000
Held for Trading (HFT) Securities MTB Islamic Banking (Cash in Hand, I Other eligible securities	Excess Cash Reserve & Bonds)			53,401,707,169 1,536,919,640 3,093,600	15,243,380,000 1,303,878,221 4,060,000
*As per Bangladesh Bank DOS circu			excess of 3.50% of AT	101,558,512,094	60,551,379,245
considered as an eligible component of					
4.00 Balance with other Banks and Fina Balances with other banks and financi	ial institutions are reported as per	the Bank's book balance, f			
are conducted periodically to ensure n are made for unsettled debit entries of			ations certified by externa	al auditors on a half-year	ly basis. Provisions
Inside Bangladesh Bank Solo (Note-4.a.1) MTB Securities Limited			Γ	4,127,282,035 505,986,880	3,599,951,345 645,741,793
MTB Capital Limited Less: Inter-company elimination				13,438,039 (368,606,406)	8,428,028 (603,271,667)
Outside Bangladesh Bank Solo (Note-4.a.2)			· 	4,278,100,548 2,454,341,807	3,650,849,499 2,682,395,190
MTB Securities Limited MTB Capital Limited				-	-
Total			Ξ	2,454,341,807 6,732,442,355	2,682,395,190 6,333,244,690
4.a Balance with other Banks and Fina In Bangladesh (Note-4.a.1)	ancial Institutions (Solo)		Г	4,127,282,035	3,599,951,345
Outside Bangladesh (Note- 4.a.2) Total				2,454,341,807 6,581,623,842	2,682,395,190 6,282,346,536
4.a.1 Balance with other Banks and Fina Term Placement	ancial Institutions (In Banglade	sh)			
Union Capital Limited GSP Finance Company [Banglade: Industrial and Infrastructure Develop				59,100,000 42,400,000 50,000,000	59,200,000 42,400,000 60,000,000
Islami Bank Bangladesh PLC Global Islami Bank PLC	sman r mance company PLC			500,000,000 200,000,000	-
United Commercial Bank PLC National Bank PLC				300,000,000 500,000,000	-
First Security Islami Bank PLC Social Islami Bank PLC National Credit and Commerce Bar	nk PLC			500,000,000 500,000,000	780,000,000
				2,651,500,000	200,000,000 600,000,000 1,741,600,000
Midland Bank PLC IDLC Finance PLC			Г	2,222,794	2,133,476
IDLC Finance PLC Special Notice Deposit (SND) Basic Bank Limited				24,518,543 2,887,791 155,882	48,644,326 7,066
IDLC Finance PLC Special Notice Deposit (SND) Basic Bank Limited Sonali Bank PLC Agrani Bank PLC					450 010
IDLC Finance PLC Special Notice Deposit (SND) Basic Bank Limited Sonali Bank PLC				459,304,000 489,089,010	152,840 376,704,000 427,641,707
IDLC Finance PLC Special Notice Deposit (SND) Basic Bank Limited Sonali Bank PLC Agrant Bank PLC Janata Bank PLC Leastern Bank PLC Current Deposits (CD) Southeast Bank PLC			L	459,304,000 489,089,010	376,704,000 427,641,707 641,927
IDLC Finance PLC Special Notice Deposit (SND) Basic Bank Limited Sonali Bank PLC Agrani Bank PLC Janata Bank PLC Eastern Bank PLC Current Deposits (CD) Southeast Bank PLC Standard Chartered Bank (SCB) Sonali Bank PLC			[459,304,000 489,089,010 - 21,090,593 500,000	376,704,000 427,641,707 641,927 (68,425,657)
IDLC Finance PLC Special Notice Deposit (SND) Basic Bank Limited Sonali Bank PLC Agrani Bank PLC Janata Bank PLC Leastern Bank PLC Current Deposits (CD) Southeast Bank PLC Standard Chartered Bank (SCB)				459,304,000 489,089,010 21,090,593 500,000 17,129,093 149,583,357	376,704,000 427,641,707 641,927 (68,425,657) 13,380,553 197,617,262 1,510
IDLC Finance PLC Special Notice Deposit (SND) Basic Bank Limited Sonali Bank PLC Agrani Bank PLC Janate Bank PLC Current Deposits (CD) Southeast Bank PLC Standard Chartered Bank (SCB) Sonali Bank PLC Janate Bank Bangladesh PLC Mobile Wallet (MFS)				459,304,000 489,089,010 	376,704,000 427,641,707 641,927 (68,425,657) - 13,380,553 197,617,262 1,510 143,215,596
IDLC Finance PLC Special Notice Deposit (SND) Basic Bank Limited Sonali Bank PLC Agrani Bank PLC Janata Bank PLC Eastern Bank PLC Current Deposits (CD) Southeast Bank PLC Standard Chartered Bank (SCB) Sonali Bank PLC Janata Bank PLC Janata Bank PLC Janata Bank PLC Islami Bank Bangladesh PLC				459,304,000 489,089,010 21,090,593 500,000 17,129,093 149,583,357	376,704,000 427,641,707 641,927 (68,425,657) 13,380,553 197,617,262 1,510
IDLC Finance PLC Special Notice Deposit (SND) Basic Bank Limited Sonali Bank PLC Agrani Bank PLC Janate Bank PLC Current Deposits (CD) Southeast Bank PLC Standard Chartered Bank (SCB) Sonali Bank PLC Janate Bank Bangladesh PLC Mobile Wallet (MFS) bKash Limited	king Unit			459,304,000 489,089,010 21,090,593 500,000 17,129,093 149,583,357	376,704,000 427,641,707 641,927 (68,425,657) - 13,380,553 197,617,262 1,510 143,215,596
IDLC Finance PLC Special Notice Deposit (SND) Basic Bank Limited Sonali Bank PLC Agrani Bank PLC Janate Bank PLC Current Deposits (CD) Southeast Bank PLC Standard Chartered Bank (SCB) Sonali Bank PLC Janate Bank Bangladesh PLC Mobile Wallet (MFS) bKash Limited Term placement with OBU Term placement with OBU Term placement with OBU				459.304.000 489,089,010 21,090,593 500,000 17,129,093 149,583,367 - 188,303,043 - 1 3,096,000,000	376,704,000 427,641,707 641,927 (68,425,657) (68,425,657) (13,380,55 197,617,262 1,510 143,215,596 37,494,042 37,494,042 1,615,711,882
IDLC Finance PLC Special Notice Deposit (SND) Basic Bank Limited Sonali Bank PLC Agrani Bank PLC Janata Bank PLC Janata Bank PLC Standard Chartered Bank (SCB) Southeast Bank PLC Standard Chartered Bank (SCB) Sonali Bank PLC Janata Bank PLC Janata Bank PLC Janata Bank PLC Mobile Wallet (MFS) brank Dank Bank Bank Bank Bank Bank Bank Bank B	ment)	gladesh - NOSTRO Accou		459,304,000 489,089,010 21,090,593 500,000 17,129,093 149,583,357 188,303,043 	376,704,000 427,641,707 641,927 (88,425,657) 13,380,553 197,617,282 1,510 143,215,596 37,494,042 37,494,042 1,615,711,882 (1,615,711,882) 1,250,000,000
IDLC Finance PLC Special Notice Deposit (SND) Basic Bank Limited Sonali Bank PLC Agrani Bank PLC Janate Bank PLC Janate Bank PLC Southeast Bank PLC Suthdard Chartered Bank (SCB) Sonali Bank PLC Standard Chartered Bank (SCB) Sonali Bank PLC Janate Bank Bangladesh PLC Mobile Wallet (MFS) bKash Limited Term placement with OBU	ment)	gladesh - NOSTRO Accou		459,304,000 489,089,010 21,090,993 500,000 17,129,093 145,583,357 188,303,043 	376,704,000 427,641,707 641,927 (84,425,657) 13,380,553 197,617,262 1,510 143,215,596 37,494,042 37,494,042 1,615,711,882 (1,615,711,882) 1,250,000,000 3,599,951,345
IDLC Finance PLC Special Notice Deposit (SND) Basic Bank Limited Sonali Bank PLC Agrani Bank PLC Janata Bank PLC Janata Bank PLC Standard Chartered Bank (SCB) Southeast Bank PLC Standard Chartered Bank (SCB) Sonali Bank PLC Janata Bank PLC Janata Bank PLC Janata Bank PLC Mobile Wallet (MFS) bKash Limited Term placement with OfShore Bank Less: Inter-company elimination MTB Islamic Banking (Term Placer Total 4.a.2 Balance with other Banks and Fina in current account	ment)	gladesh - NOSTRO Accou		459,304,000 489,089,010 21,090,593 500,000 17,129,093 149,583,357 188,303,043 	376,704,000 427,641,707 641,927 (88,425,657) 13,380,553 197,617,282 37,494,042 37,494,042 1,615,711,882 1,250,000,000 3,599,951,345

500,000 17,129,093 149,583,357 188,303,043 -	13,800,55 197,617,26 197,617,26 137,444,04 1,615,711,88 1,615,711,88 1,615,711,88 1,250,000,00 3,599,951,34 107,658,14 10
149,583,357 188,303,043 	197,617,26 1,517,491,04 37,494,04 1,615,711,88 1,615,711,88 1,615,711,88 1,250,000,00 3,599,951,34 107,658,14 816,287,40 94,277,18 94,277,18 94,277,18 107,658,14
188,303,043 3,096,000,000 (3,096,000,000) 796,389,982 4,127,282,035 166,804,984 258,653,510 415,924,014 6,224,585 16,911,688 150,550,092 48,192,204 8,147,708 8,486,074 23,116,178 64,263,596 13,328,717 4,181,640 771,390 6,579,238 2,892,532 31,961,630 1,487,652 2,327,317 84,029,678 71,378,714 84,029,678 71,378,714 90,188,480	1.51 143,215,89 37,494,04 1.615,711,88 1.250,000,00 3.599,961,34 107,655,14 816,287,40 94,217,18 9,907,7 2,600,91 12,77,65 1,125 1,250,000,00 1,257,69 1,257
3.096.000.000 (3.096.000.000) (3.096.000.000) 796.389.892 4.127.282.035 166.804.984 258.653.510 415.924.014 6.224.585 16.911.688 150.550.092 48.192.204 9.747.708 8.486.074 32.116.178 64.263.596 13.328.717 4.181.640 771.390 6.579.238 2.892.532 31.961.630 31.961.630 14.487.652 2.327.317 84.029.678 71.378.714 90.188.480	143,215,59 37,494,04 1,615,714,84 1,615,714,84 1,615,714,84 1,615,714,84 17,658,14 17,658,14 187,287,40 187,171,18 187,18
3.096.000.000 (3.096.000.000) (3.096.000.000) 796.389.892 4.127.282.035 166.804.984 258.653.510 415.924.014 6.224.585 16.911.688 150.550.092 48.192.204 9.747.708 8.486.074 32.116.178 64.263.596 13.328.717 4.181.640 771.390 6.579.238 2.892.532 31.961.630 31.961.630 14.487.652 2.327.317 84.029.678 71.378.714 90.188.480	37,494,04 37,494,04 1,615,711,88 1,250,000,00 3,599,961,34 107,658,14 10
(3.096.000.000) 796.389.982 4,127,282,035 166.804.984 258.853,510 415.924,014 6,224.985 10.911,688 150,550,082 45,192,204 81,92,204 83,747,708 8,486,074 4,181,640 771,390 6,579,238 2,892,532 - 31,961,630 - 36,403,601 37,040 1,487,652 2,327,317 84,029,678 71,378,714 90,188,480	37,494,04 1,615,711,88 (1,615,711,89 1,250,000,00 3,599,961,34 107,658,14
(3.096.000.000) 796.389.982 4,127,282,035 166.804.984 258.853,510 415.924,014 6,224.985 10.911,688 150,550,082 45,192,204 81,92,204 83,747,708 8,486,074 4,181,640 771,390 6,579,238 2,892,532 - 31,961,630 - 36,403,601 37,040 1,487,652 2,327,317 84,029,678 71,378,714 90,188,480	37,494,04 1,615,711,88 (1,615,711,89 1,250,000,00 3,599,961,34 107,658,14
(3.096.000.000) 796.389.982 4,127,282,035 166.804.984 258.853,510 415.924,014 6,224.985 10.911,688 150,550,082 45,192,204 81,92,204 83,747,708 8,486,074 4,181,640 771,390 6,579,238 2,892,532 - 31,961,630 - 36,403,601 37,040 1,487,652 2,327,317 84,029,678 71,378,714 90,188,480	1,615,711,88 (1,615,711,88 (1,615,711,88 1,280,000,00 3,599,951,34 107,658,14 16,287,40 194,777,18 194,077,75 2,000,91 142,170,32 28,045,96 7,594,00 1,257,69 4,628,65 5,102,65 5,102,65 1,103,103,103,103,103,103,103,103,103,10
(3.096.000.000) 796.389.982 4,127,282,035 166.804.984 258.853,510 415.924,014 6,224.985 10.911,688 150,550,082 45,192,204 81,92,204 83,747,708 8,486,074 4,181,640 771,390 6,579,238 2,892,532 - 31,961,630 - 36,403,601 37,040 1,487,652 2,327,317 84,029,678 71,378,714 90,188,480	1,259,000,00 3,599,951,34 107,658,14 816,287,40 984,217,18 9,907,75 2,000,91 421,703,22 26,045,96 7,594,00 12,757,69 4,628,65 5,102,65 5,1
(3.096.000.000) 796.389.982 4,127,282,035 166.804.984 258.853,510 415.924,014 6,224.985 10.911,688 150,550,082 45,192,204 81,92,204 83,747,708 8,486,074 4,181,640 771,390 6,579,238 2,892,532 - 31,961,630 - 36,403,601 37,040 1,487,652 2,327,317 84,029,678 71,378,714 90,188,480	1,259,000,00 3,599,951,34 107,658,14 816,287,40 984,217,18 9,907,75 2,000,91 421,703,22 26,045,96 7,594,00 12,757,69 4,628,65 5,102,65 5,1
796,389,982 4,127,282,035 166,804,984 258,653,510 415,924,014 6,224,655 16,911,668 150,550,092 48,192,204 8,486,074 23,116,178 64,263,596 13,328,717 4,181,640 771,390 6,579,238 2,892,532 2,392,532 31,961,630 37,040 1,487,652 2,327,317 84,029,678 71,378,714 90,188,480	1,259,000,00 3,599,951,34 107,658,14 816,287,40 934,217,18 9,907,75 2,600,91 121,703,32 28,045,96 7,594,00 1,257,69 4,628,65 5,012,65 5,012,65 5,012,65 16,172 57,011,28 16,172 57,011,28 16,172 57,011,28 16,172 16
4,127,282,035 166,804,984 298,633,510 415,924,014 6,224,985 16,911,668 150,550,092 48,192,204 8,192,204 8,192,204 8,192,204 18,181,640 771,390 6,579,238 2,892,532 - 31,961,630 - 36,403,601 37,040 1,487,652 2,327,317 84,029,678 71,378,714 90,188,480	3,599,961,34 816,287,40 984,217,18 9,907,75 2,000,91 421,703,22 26,045,96 7,594,00 1,257,69 4,628,65 5,012,65 5
4,127,282,035 166,804,984 298,633,510 415,924,014 6,224,985 16,911,668 150,550,092 48,192,204 8,192,204 8,192,204 8,192,204 18,181,640 771,390 6,579,238 2,892,532 - 31,961,630 - 36,403,601 37,040 1,487,652 2,327,317 84,029,678 71,378,714 90,188,480	3,599,961,34 816,287,40 984,217,18 9,907,75 2,000,91 421,703,22 26,045,96 7,594,00 1,257,69 4,628,65 5,012,65 5
4,127,282,035 166,804,984 298,633,510 415,924,014 6,224,985 16,911,668 150,550,092 48,192,204 8,192,204 8,192,204 8,192,204 18,181,640 771,390 6,579,238 2,892,532 - 31,961,630 - 36,403,601 37,040 1,487,652 2,327,317 84,029,678 71,378,714 90,188,480	3,599,961,34 816,287,40 984,217,18 9,907,75 2,000,91 421,703,22 26,045,96 7,594,00 1,257,69 4,628,65 5,012,65 5
166.804.984 258.653.510 415.924.014 6.224.585 16.911.688 150.550.092 48.192.204 9.747.708 8.486.074 23.116.178 64.263.596 13.328.717 4.181.640 771.390 6.579.238 2.892.532 3.961.630 1.487.652 2.327.317 84.029.678 71.378.714 90.188.480	107,658,148 816,287,40 394,217,18 394,217,18 394,217,18 2,600,91 241,703,22 28,045,96 7,594,00 1,257,69 4,628,65 5,012,65 5,012,65 5,012,65 131,994,47 755,01 12,143,54 16,122,94 516,17
258,653,510 415,924,014 6,254,595 16,911,668 150,550,092 48,192,204 9,747,708 8,468,074 32,116,178 64,263,596 13,328,717 4,181,640 771,390 6,579,238 2,892,532 31,961,530 36,403,601 37,040 1,487,652 2,327,317 84,029,678 71,378,714 90,188,490	816,287,40 394,217,18 9,907,75 2,600,91 421,703,52 28,045,50 1,257,60 4,628,65 5,012,65 5,012,65 5,012,65 1,012,04 1,257,60 1,257
258,653,510 415,924,014 6,254,595 16,911,668 150,550,092 48,192,204 9,747,708 8,468,074 32,116,178 64,263,596 13,328,717 4,181,640 771,390 6,579,238 2,892,532 31,961,530 36,403,601 37,040 1,487,652 2,327,317 84,029,678 71,378,714 90,188,490	816,287,40 394,217,18 9,907,75 2,600,91 421,703,52 28,045,50 1,257,60 4,628,65 5,012,65 5,012,65 5,012,65 1,012,05 1,125,143,54 16,122,94 516,17 57,011,29 810,79 2,458,73
258,653,510 415,924,014 6,254,595 16,911,668 150,550,092 48,192,204 9,747,708 8,468,074 32,116,178 64,263,596 13,328,717 4,181,640 771,390 6,579,238 2,892,532 31,961,530 36,403,601 37,040 1,487,652 2,327,317 84,029,678 71,378,714 90,188,490	816,287,40 394,217,18 9,907,75 2,600,91 421,703,52 28,045,50 1,257,60 4,628,65 5,012,65 5,012,65 5,012,65 1,012,05 1,125,143,54 16,122,94 516,17 57,011,29 810,79 2,458,73
258,653,510 415,924,014 6,254,595 16,911,668 150,550,092 48,192,204 9,747,708 8,468,074 32,116,178 64,263,596 13,328,717 4,181,640 771,390 6,579,238 2,892,532 31,961,530 36,403,601 37,040 1,487,652 2,327,317 84,029,678 71,378,714 90,188,490	816,287,40 394,217,18 9,907,75 2,600,91 421,703,52 28,045,50 1,257,60 4,628,65 5,012,65 5,012,65 5,012,65 1,012,05 1,125,143,54 16,122,94 516,17 57,011,29 810,79 2,458,73
258,653,510 415,924,014 6,254,595 16,911,668 150,550,092 48,192,204 9,747,708 8,468,074 32,116,178 64,263,596 13,328,717 4,181,640 771,390 6,579,238 2,892,532 31,961,530 36,403,601 37,040 1,487,652 2,327,317 84,029,678 71,378,714 90,188,490	816,287,40 394,217,18 9,907,75 2,600,91 421,703,52 28,045,50 1,257,60 4,628,65 5,012,65 5,012,65 5,012,65 1,012,05 1,125,143,54 16,122,94 516,17 57,011,29 810,79 2,458,73
415.924.014 6.224.585 16.911.688 150.550.092 48.192.204 48.192.204 9.747.708 8.486.074 20.116.178 64.263.596 13.328.717 4.181.640 771.390 6.579.238 2.892.532	394.217.18 9.907.75 2.600.91 421.703.32 28.045.96 7.594.00 1.257.69 4.628.65 9.620.80 131.694.47 753.01 12.143.54 16.122.94 516.17 2.94 810.79 2.458.73
6. 22-4, 58-5 1-911 668 159, 550, 092 48, 192, 204 48, 192, 204 48, 192, 204 48, 192, 204 48, 192, 204 48, 192, 204 48, 193, 207 47, 198 48, 208, 207 4, 181, 640 771, 390 6, 579, 238 2, 192, 532 - 31, 961, 530 36, 403, 601 37, 040 1, 487, 652 2, 327, 317 48, 029, 678 71, 378, 714 90, 188, 490	9,907.75 2,600,75 421,703,32 28,045,96 7,594,00 1,257,96 4,628,65 5,012,65 9,620,80 131,694,47 753,01 12,143,54 16,122,94 516,17 57,011,2 810,79 2,458,73
16,911,688 150,550,092 48,192,204 9,747,708 8,486,074 32,116,178 64,263,596 13,328,717 4,181,640 771,390 6,579,238 2,892,532 -31,961,630 -37,040 36,403,601 37,040 1,487,652 2,327,317 84,029,678 71,378,714 90,188,480	2,600,91 421,703,32 28,045,96 7,594,00 1,257,69 4,628,65 5,012,65 9,620,80 131,694,47 753,01 12,143,54 16,122,94 516,17 - 57,011,29 2,458,73
150,550,092 48,192,204 9,747,708 8,488,074 32,116,178 64,263,596 13,328,717 4,181,640 771,380 6,579,238 2,892,532 31,961,630 36,403,601 37,040 1,487,652 2,327,317 84,029,678 71,378,714 90,188,480	421,703,32 28,045,98 7,594,00 1,257,69 4,628,65 5,012,65 9,620,88 131,694,47 151,122,94 516,17 57,011,22 94,07 2,488,73
48.192.204 9.747.708 8.486.074 32.116.178 64.263.596 13.328.717 4.181.640 771.390 6.579.238 2.892.532 -31.961.630 -37.040 1.487.652 2.327.317 84.029.678 71.378.714 90.188.480	28,045,96 7,594,00 1,257,69 4,628,65 5,012,65 9,620,80 131,694,47 753,01 12,143,54 16,122,94 516,17 57,011,29 2,458,73
9.747 708 8.486,074 32.116,178 64.263.596 13.328,717 4.181,640 771,390 6.579,238 2.892,532 31,961,630 36,403,601 37,040 1,487,652 2.327,317 84,029,678 71,378,714 90,188,480	7,594,00 1,257,69 4,628,65 5,012,65 9,620,80 131,694,47 753,01 12,143,54 16,122,94 516,17 57,011,29 - 810,79 2,458,73
8,486,074 32,116,178 64,263,596 13,328,717 4,181,640 771,390 6,579,238 2,892,532 -31,961,630 -36,403,601 37,040 1,487,652 2,327,317 84,029,678 71,378,714 90,188,480	1,257,69 4,628,65 5,012,65 9,620,80 131,694,47 753,01 12,143,54 16,122,94 5,70,11,29 810,79 2,458,73
8,486,074 32,116,178 64,263,596 13,328,717 4,181,640 771,390 6,579,238 2,892,532 -31,961,630 -36,403,601 37,040 1,487,652 2,327,317 84,029,678 71,378,714 90,188,480	1,257,69 4,628,65 5,012,65 9,620,80 131,694,47 753,01 12,143,54 16,122,94 5,70,11,29 810,79 2,458,73
32.116.178 64.263.596 13.326.717 4.181.640 4.771.300 6.579.238 2.892.532 31.961.630 36.403.601 37.040 1.487.652 2.327.317 84.029.678 71.378.714 90.188.480	4,628,65 5,012,65 9,620,800 131,694,47 753,01 12,143,54 16,122,94 516,17 57,011,29 2,458,73
64.263.596 13.328.717 4.181.640 771.390 6.579.238 2.892.532 - 31.961.630 - 96.403.601 487.652 2.327.317 84.029.678 71.378.714 90.188.480	5,012,65 9,620,80 131,694,47 753,01 12,143,54 16,122,94 516,17 57,011,29 810,79 2,458,73
13,328,717 4,181,640 771,390 6,579,238 2,892,532 31,961,630 36,403,601 37,040 1,487,652 2,327,317 84,029,678 71,378,714 90,188,490	9,620,80 131,694,47 753,01 12,143,54 16,122,94 516,17 57,011,29 810,79 2,458,73
4,181,640 771,390 6,579,238 2,892,532 - 31,961,630 - 36,403,601 1,487,652 2,327,317 84,029,678 71,378,714 90,188,480	131,694,47 753,01 12,143,54 16,122,94 516,17 - 57,011,29 810,79 2,458,73
771,390 6,579,238 2,892,532 31,961,630 36,403,601 37,040 1,487,652 2,327,317 84,029,678 71,378,714 90,188,480	753,01 12,143,54 16,122,94 516,17 - 57,011,29 - 810,79 2,458,73
6,579,238 2,892,532 31,961,630 36,403,601 37,040 1,487,652 2,327,317 84,029,678 71,378,714 90,188,480	12,143,54 16,122,94 516,17 57,011,29 57,011,29 810,79 2,458,73
2,892,532 31,961,630 36,403,601 37,040 1,487,652 2,327,317 84,029,678 71,378,714 90,188,480	16,122,94 516,17 57,011,29 - 810,79 2,458,73
2,892,532 31,961,630 36,403,601 37,040 1,487,652 2,327,317 84,029,678 71,378,714 90,188,480	16,122,94 516,17 57,011,29 - 810,79 2,458,73
31,961,630 36,403,601 37,040 1,487,652 2,327,317 84,029,678 71,378,714 90,188,480	516,17 - 57,011,29 - 810,79 2,458,73
36,403,601 37,040 1,487,652 2,327,317 84,029,678 71,378,714 90,188,480	57,011,29 - 810,79 2,458,73
36,403,601 37,040 1,487,652 2,327,317 84,029,678 71,378,714 90,188,480	810,79 2,458,73
37,040 1,487,652 2,327,317 84,029,678 71,378,714 90,188,480	810,79 2,458,73
37,040 1,487,652 2,327,317 84,029,678 71,378,714 90,188,480	2,458,73
1,487,652 2,327,317 84,029,678 71,378,714 90,188,480	2,458,73
2,327,317 84,029,678 71,378,714 90,188,480	-
84,029,678 71,378,714 90,188,480	-
71,378,714 90,188,480	404 470 00
71,378,714 90,188,480	404 470 00
90,188,480	
	-
528.768	_
52,158,713	3,899,41
36,033,607	-
24,128,808	20,002,41
18,008,822	28,104,48
33,052,224	3,552,61
8 462 220	7,899,82
	3,226,49
	3.068.10
28,193,603	14,648,24
·	402,73
-	0.2
-	235,55
-	64,442,99
71.759.735	2.242.83
,,	19,056,86
·	12.043.90
·	21.733.55
	17,346,69
·	695,63
-	14,517,15
- 1	1,979,28
60.057.896	55,053,07
	,0,01
	-
	-
	-
	-
	-
	-
250,938	-
	14,516,19
2.242.067.197	2,502,885,83
	28,032,60
2 242 067 107	2,530,918,44
	2,530,918,44
4,404,341,807	2,682,395,19
	24.128.808 18.008.822 33.052.224 8.462.220 3.516.249 3.343.633 28.193.603

4.a.3	Maturity grouping of Balance with other Banks and Financial Institutions On Demand Less than three months		4,976,645,548 1,162,341,693	4,056,853,78 1,611,724,60
	More than three months but less than one year		360,291,141	499,586,39
	More than one year but less than five years More than five years Total		42,853,017 39,492,444 6,581,623,842	59,420,79 54,760,95 6,282,346,53
5.a	Money at Call on Short Notice			
	With Banking Companies (Note 5.a.1) Total		-	300,000,000
5.a.1	Call Money-With Banking Companies NRB Bank PLC		_	300,000,00 300,000,00
6.00	Investments (Consolidated)			300,000,000
	In Government Securities Bank (Solo) (Note-6.a.1) MTB Securities Limited		93,565,927,864	55,792,828,769
	MTB Capital Limited Others		93,565,927,864	55,792,828,76
	Bank (Solo) (Note-5.a.3) MTB Securities Limited MTB Capital Limited		10,954,492,680 2,360,838,238 795,656,085	10,136,059,917 1,987,828,529 728,128,720
	Total		14,110,987,003 107,676,914,867	12,852,017,163 68,644,845,932
6.a	Investments (Solo) Government Securities (Note 6.a.1) Other Securities (Note 6.a.3)		93,565,927,864 10,954,492,680	55,792,828,769 10,136,059,91
	Total		104,520,420,544	65,928,888,68
6.a.1	Government Securities Treasury Bills (Note 6.a.1.1)		26,376,662,707	11,261,085,29
	Treasury Bonds (Note 6.a.1.2) Prize Bonds		65,980,497,556 3,093,600 92,360,253,864	43,409,503,070 4,060,400 54,674,648,76
	MTB Islamic Banking (Sukuk & Islamic Bond) Total		1,205,674,000 93,565,927,864	1,118,180,000 55,792,828,769
5.a.1.1	Treasury Bills Un-encumbered 91 days treasury bills		5,405,986,631	7,639,368,69
	182 days treasury bills 364 days treasury bills		11,378,639,057 4,221,678,510	514,497,82 3,107,218,78
	Sub-total		21,006,304,197	11,261,085,29
	Encumbered 91 days treasury bills Sub-total		5,370,358,510 5,370,358,510	-
i.a.1.2	Total Treasury Bonds		26,376,662,707	11,261,085,29
	Un-encumbered 2- years treasury bonds 5- years treasury bonds		5,394,473,988 13,600,477,720	2,121,444,31; 5,337,401,23
	10- years treasury bonds		15,794,469,778 13,903,856,792	11,267,914,27 11,521,441,48
	15- years treasury bonds 20- years treasury bonds		17,287,219,279	13,161,301,76
	Sub-total MTB Islamic Banking (Sukuk & Islamic Bond)		65,980,497,557 1,205,674,000	43,409,503,070 1,118,180,000
	Total		67,186,171,557	44,527,683,070
6.a.2	Investment Classified as per Bangladesh Bank Circular Held to Maturity (HTM) (Note 6.a.2.1)		38,955,067,895	40,545,390,270
	Held for Trading (HFT) (Note 6.a.2.2) Other Securities Total		53,402,092,369 12,163,260,280 104,520,420,544	15,243,378,09 10,140,120,31 65,928,888,68
i.a.2.1	Held to Maturity (HTM)			
	Treasury Bond 5- year treasury bonds		3,166,302,990	6,088,710,85
	10- year treasury bonds 15- year treasury bonds		11,567,959,898 11,100,523,242	10,808,214,05 11,001,693,44
	20- year treasury bonds Total		13,120,281,766 38,955,067,895	12,646,771,92 40,545,390,27
i.a.2.2	Held for Trading (HFT) Treasury Bill 91-days treasury bills		10,776,345,141	7,639,368,69
	128- days treasury bills 384- days treasury bills		11,378,639,057 4,221,678,510	514,497,82 3,107,218,78
	Treasury Bond		26,376,662,707	11,261,085,29
	2- year treasury bonds 5- year treasury bonds		5,394,473,988 10,434,174,731	2,121,444,31 366,870,38
	10- year treasury bonds 15- year treasury bonds		4,226,509,881 2,803,333,550	459,700,220 519,748,04
	20- year treasury bonds		4,166,937,512 27,025,429,662	514,529,849 3,982,292,800
6.a.3	Total Other Securities		53,402,092,369	15,243,378,099
	Shares & MFs (Quoted & Unquoted) (Note 6.a.3.1) Subordinated Bonds (Note 6.a.3.2) Perpetual Bonds (Note 6.a.3.3)		2,332,737,349 2,520,000,000 1,050,000,000	2,247,538,620 2,710,000,000 1,050,000,000
	Preference Shares Other Corporate Bond		4,175,558,331 200,000,000	3,250,000,000 200,000,000
	MTB Islamic Banking (Note 6.a.3.4)		10,278,295,680 676,197,000 10,954,492,680	9,457,538,620 622,382,000 10,079,920,620
6.a.3.1	Total Shares and Mutual Fund in quoted companies:			
	Shares in Quoted companies Mutual Fund in Quoted companies		1,569,279,269 11,812,169 1,581,091,438	1,583,970,660 18,821,340 1,602,792,00
	Shares in unquoted companies (at face value) : BD Venture Limited Central Depository (BD) Limited		20,000,000 15,694,430	20,000,00 15,694,43
	Industrial & Infrastructure Development Finance Company Limited LIC Bangaldesh		71,770,260 30,000,000	71,770,26 30,000,00
	Central Counterparty Bangladesh Limited The Bangladesh Rating Agency Limited		37,500,000 5,675,500 180,640,190	37,500,000 4,915,500 179,880,19
	Unit Funds: VIPB NLI 1st Unit Fund		73,405,730	37,266,43
	MTB Unit Fund GB-AIMS First Unit Fund Blue Wealth Balanced Fund		217,600,000 100,000,000 30,000,000	217,600,000 100,000,000 30,000,000
	Edge High Quality Income Fund EBL AML 1st Unit Fund		50,000,000 19,999,991	50,000,00
	UCB AML 1st Unit Fund		80,000,000 571,005,721 2,332,737,349	30,000,00 464,866,43 2,247,538,62
i.a.3.2	Subordinated Bonds : UCB 3rd Subordinated Bond		-	50,000,000
	Jamuna Bank PLC AIBL Second Mudaraba Bond IPDC		20,000,000	30,000,000 40,000,000 40,000,000
	National Bank PLC The premier Bank PLC NRBC Bank PLC		1,500,000,000 1,000,000,000	50,000,000 1,500,000,000 1,000,000,000
			2,520,000,000	2,710,000,00
.a.s.3	Perpetual Bonds: Jamuna Bank PLC NCC Bank PLC		650,000,000 400,000,000	650,000,000 400,000,000
i.a.3.4	By MTB Islamic Banking		1,050,000,000	1,050,000,000
	UCB Taqwa Growth Fund Shanta Amanah Shariah Fund		50,000,000 50,000,000 576,197,000	50,000,000 50,000,000 522,382,000
	BBML, 1st Sukuk Trust (Details are in Annexure - B)		576,197,000 676,197,000	522,382,00 622,382,00
6.a.4	There was no Re-Purchase Agreement (Assets pledged as security for liabilities) as at 31 E	ecember 2024 with	other Banks. Details are	given below:
	(a) I. Disclosure regarding outstanding Repo as at 31 December 2024 Counter Party Name	Agreement Date	Reversal Date	Amount
	A. Inter Bank Repo			

. Inter Bank Repo

ii. There was no Reverse Repo as at 31 December 2024 (b) Disclosure regarding overall transaction of Repo for the year 2024

) with Other Banks & Financial Institutions

6.a.5 Maturity grouping of Investment as follows

More than five years Total 7.00 Loans and Advances/Investments Loans, Cash Credit, Overdrafts etc

Bank Solo (Note-7.a) MTB Securities Limite

Bills purchased and discounted

i) Managing Director ii) Other Senior Executives

SME-Others

Total

b) Chief Executive & other Senior Executives

7.01 Significant concentration wise grouping of Loans and Advances/Investments (Con a) Directors

al Market (Loan to BH/MB and Subsidiaries' Margin loan

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2,545,750,37 5,044,258,90 122,736,505,71

299,059,772,953 300,780,128,357

1,083,461,920

1,678,177,10

5,958,676,00

2,672,108,948

101,212,140,34

25,025,355,3

3,568,898,0

5,376,779,94



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7.02 Classification of Loans and Advances/Investments (Consolidated) Unclassified (UC) Loans and Advances Standard Special Mention Account (SMA)		1	2024 BDT 268,961,750,509 10,312,264,989	2023 BDT 238,964,589,276 4,222,939,073	8.00 Fixed Asset including Premises Furniture and Fixture (Consolidated) Bank Solo (Note 8.a)	2024 2023 BDT BDT 4,360,234,958 4,604,781,678	11.a Deposit and Other Accounts (Solo) From Customers (Note 11.a.1)	2024 2023 BDT BDT 328.355,774,322 261,886,911,565
Special Mention Account (SMA) Sub total Classified Loans & Advances Substandard Doubtful			279,274,015,498 2,076,602,598 421,484,006	4,222,939,073 243,187,528,348 1,217,839,845 182,646,896	MTB Securities Limited MTB Capital Limited Consolidated net book value at the end of the year Details are shown in Annexure-C	235,588,638 212,363,985 9,825,151 11,428,927 4,605,648,747 4,828,574,590	From Banks & NBFI Total 11.a.1 Deposit and Other Accounts: Current Deposit & Other Accounts :	849,850,000 1,300,000,000 329,205,624,322 263,186,911,565
Bod & Loss Sub total Total			421,484,006 19,008,026,254 21,506,112,858 300,780,128,357	16,435,380,483 17,835,867,224 261,023,395,572	8.a Fixed Asset including Premises Furniture and Fixture (Solo) Cost Land	104,253,000 104,253,000	Current Deposit Foreign Currency Deposit Sundry Deposit Offshore Banking Unit	31,891,065,579 10,383,412,457 6,493,922,035 48,768,400,070 35,468,149,137
7.03 List of Asset pledged as collaterals (Consolidated) Collateral of movable/immovable assets Commodities and Export documents Fixed deposit receipts			124,842,084,799 47,131,260,338 18,758,422,786	116,729,283,213 31,455,837,625 15,670,499,786	Building & Floor Spaces Furnitre & Fixtures Office Equipments Computers & Periphentis	1,455,740,795 1,774,753,289 2,131,394,560 1,095,978,779 1,24,099,851,573	MTB Islamic Banking Bills Payable: Bills Payable: Bills Payable Bills Stated Pay Silp Islaued	825,114,248 573,106,628 49,593,514,319 36,041,255,765 1,989,921,409 2,027,631,610 343,458 475,301
Personal guarantee Other securities Total			65,019,291,118 45,029,069,316 300,780,128,357	64,659,339,647 32,508,435,301 261,023,395,572	Motor Vehicios Intanglike Assets Right of Use Assets Total Cost	191,957,502 267,285,551 976,597,075 971,000,715 1,956,963,976 2,021,814,031 9,687,638,976 9,563,689,968	Pay saip sauce Demand Draft Payable Offshore Banking Unit MTB Islamic Banking	3,412,128 3,434,994 1,993,676,995 2,031,541,905 4,708,244 519,493,480
7.04 Maturity grouping of Loans and Advances/Investments (Consolidated) On Demand Not more than three months More than three months but less than one year			33,681,489,279 63,047,207,192 83,545,979,645 95,947,234,497	27,705,138,157 59,706,923,704 70,117,831,939 69,211,908,934	Less: Accumulated Depreciation MTB Islamic Banking Written down value at the end of the year	5,387,944,839 4,980,018,139 4,299,694,137 4,583,671,829 60,540,821 21,109,849 4,360,234,958 4,604,781,678	Savings Deposit: From Gustomers MT8 Islamic Banking	1,998,385,239 2,551,035,385 49,490,175,855 47,291,384,949 49,490,175,855 47,291,384,949 1,613,252,888 1,111,018,744
More than one year but less than five years More than five years Total			95,947,234,497 24,558,217,743 300,780,128,357	34,281,592,838 261,023,395,572	Details are shown in Annexure-C (i) 9.00 Other assets (Consolidated):	47 477 504 007 1 44 074 507 450	Fixed Deposits: From Gustomers From Banks & NelF (Note 11.a.2)	51,103,428,743 48,402,403,693 158,067,406,046 111,928,625,806 849,850,000 1,300,000,000 158,917,256,046 113,228,625,806
7.a Loans and Advances/Investments (Solo) In Bangladesh Loans (Note-7.a.1) Cash Credits			243,858,526,580 24,841,188,563	200,910,242,763 26,985,779,625	Bank Solo (Note-9.a) MTB Securities Limited MTB Capital Limited Less: Elimination of investment in subsidiaries	17,157,581,925	Offshore Banking Unit MTB Islamic Banking	6,284,532 17,219,492,987 9,815,382,310 176,143,033,566 123,044,008,116
Overdrafts Bills Purchased and Discounted (Note-7.a.2)			27,558,876,415 296,258,591,557 2,248,314,323 298,506,905,880	27,879,430,612 255,775,453,001 2,672,108,948 258,447,561,949	Less: Elimination intragroup receivable & payable 9.a Other Asset (Solo) Income generating:	- (129,997,600) 14,215,127,678 8,601,494,685	Special Noticed Deposits: MTB Islamic Banking Schemo Deposits: Brick by Brick	24,999,787,510 27,779,425,327 225,252,447 173,437,442 25,225,039,957 27,952,862,769 9,591,031,175 10,889,937,232
Outside Bangladesh Total 7.a.1 Loans / Investments Continuous Loans		:	298,506,905,880	258,447,561,949 459,022,373	Investment in MTB Securities Limited (Note-9.a.1) Investment in MTB Capital Limited (Note-9.a.2) Non-income generating: Stationery Stamps & Frinting Materials in stock	3,250,000,000 3,250,000,000 250,000,000 100,934,451 60,875,307	MTB Millionate Plan Children Education Deposit Scheme MTB Education Plan MTB Gith Chegue	5,587,768,974 5,910,162,809 10,363,848 15,168,632 163,121,284 180,107,551 9,737,002 9,431,502
Demand Loans Term Loans Short term Agri. Credit and Microcredit Packing Credit			79,842,354,082 110,081,209,404 4,399,959,967 751,079,519	66,438,120,000 98,707,033,625 5,015,914,594 626,580,846	Advance Rent Deferred Tax Assets (net) (Note: 9.a. 3) Interest Receivable (Note: 9.a. 4) Sundy Debtors	465,254,546 432,739,253 4,189,604,578 3,150,385,224 2,582,876,425 1,320,783,531 271,183,381 280,733,068	MTB Kotippid NRB Deposit Pension Scheme MTB Lakhopoti MTB Angona DPS	6,501,266,151 6,502,102,832 90,918,252 82,792,833 9,507,773 2,457,372 424,089,620 121,080,469
Credit Card's Staff Loan Lease Finance (Note-7.a.3) Offshore Banking Unit			6,698,188,061 1,720,187,371 714,697,836 205,414,967,866 18,503,532,541	5,434,781,672 1,231,925,058 758,868,722 178,672,246,888 13,015,786,932	Capital Work-in-Progress Protested Bills Advance to Employees Sundry Assets	126, 466, 888 162, 345, 527 51, 609, 559 51, 609, 559 4, 598, 650 20, 748, 434 48, 186, 410	MTB Micro DPS MTB Islamic Banking Total	64,223,097 68,764,438 22,552,027,136 23,782,005,670 2,590,195,363 1,413,340,166 25,142,222,499 25,195,345,836
MTB Islamic Banking Total 7.a.2 Bill Purchased and Discounted		:	19,940,026,173 243,858,526,580	9,222,208,943 200,910,242,763	Security Deposits MTB Card & ATM Interbank Receivables Chargeback Settlement Account Other non-income generating assets (Note- 9.a.5)	52,115,149 39,307,631 1,579,907,335 337,730,229 522,382 617,707 4,211,760,146 2,248,393,304 17,157,581,925 11,651,507,450	11.a.2 Fixed Deposits from Banks & NBFI: Library Committee Company Limited MTB Islamic Banking MTB Islamic Banking	- 600,000,000 - 700,000,000 849,850,000 1,300,000,000
Payable in Bangladesh Payable outside Bangladesh MTB Islamic Banking Offshore Banking Unit			1,536,094,920 118,951,446 1,655,046,367 160,923,747 432,344,209	1,581,215,671 269,460,138 1,850,675,809 256,403,843 565,029,296	3.a.1 Investment in MTB Securities Limited: MTB Securities Limited was incorporated in Bancladesh as a private limited company on 01 March 2010 vide its		Total 11.a.3 Maturity grouping of Deposit and Other Accounts: On Demand	868,506,174 1,306,384,071 23,885,545,921 9,485,717,864
Total 7.a.3 Gross Lease Rent Receivable Within 1 year		;	2,248,314,323 634,773,990	2,672,108,948	limited company in the year 2015 under the Companies Act, 1994. The company has started its commercial operation the Bangdadesh Securities and Exchange Commission (BSEC) as a separate entity. The Brokerage registration is RERG 3.1/DSE-197/2010/428.	on on 23 September 2010 after getting approval from	Repayable within one month More than one month but within six months More than six months but within one year More than one year but within five years	30,195,486,374 67,930,478,053 73,750,867,434 98,163,454,344 98,163,454,344 98,267,434 98,163,454,344
Within 5 years Total 7.a.4 Residual Maturity grouping of Loans and Advances/Investments On Demand		:	79,923,846 714,697,836 33,694,451,114	141,057,539 758,868,722 27,549,382,013	9.a.2 Investment in MTB Capital Limited: The Bank obtained permission to embark upon Merchant Banking from the Bangladesh Securities and Exchange 55/2010 dated 06 December 2/101 under the Securities and Exchange Commission Act, 1993. The operation was stated to the commission of the Commission Act, 1993. The operation was stated to the Commission Act, 1993. Th		More than five year but within ten years More than ten years Total	34,951,994,274 40,718,661,762 327,797,922 1,552,802,777 329,205,624,322 263,186,911,565
Not more than three months More than three months but less than one year More than one year but less than five years More than five years			63,053,688,110 83,275,468,669 96,054,169,635 22,429,128,351	59,629,045,632 70,890,755,410 67,926,920,746 32,451,458,146	9.01 Consolidated Deferred Tax Assets/ (Liabilities) Bank Solo (Note-9.a.3) MTB Securities Limited	4,189,604,578 3,150,385,224 (8,445,689) (6,410,114)	11.a.4 Sector-wise Deposit Comments Semi-Autonomous Bodies Autonomous Semi-Autonomous Bodies Public Non-Firancial Organisation	525,467,742 1,929,169,688 1,118,074,242 11,918,104,205 11,918,104,205
Total 7.a.5 Significant concentration wise grouping of Loans and Advances/Investr a) Directors Credit Cards (Note - 48)	tments (Solo)		298,506,905,880	258,447,561,949	MTB Capital Limited 9.a.3 Deferred Tax Assets' (Liabilities)	(47,007) (61,626) 4,181,111,883 3,143,913,484	Other Public Foreign Curency Private Deposit from Banks	1,860,330,131 10,383,412,457 300,593,414,494 877,574,362 329,205,624,322 23,186,911,565
b) Chief Executive & other Senior Executives i) Managing Director ii) Other Senior Executives		1	1,720,187,371 1,720,187,371	1,231,925,058 1,231,925,058	Opening Balance Add: Deterred tax income (net) during the year (Note-9.a.3.1) Add: Deterred tax assets on actuarial remeasurement gain/(loss) (Note-12.a.9.3) Closing Balance	3,150,385,224 873,130,165 166,089,189 4,189,604,578 3,150,385,224	11.a.5 Unclaimed Dividend Account: Cash Dividend remain unclaimed which were declared for the years:	220,220,027,022
c) Advances to Industries Agriculture RMG Textile Ship Building			3,046,113,502 43,340,382,716 15,731,645,895 2,545,750,375	7,241,549,778 40,518,617,626 12,499,749,918 2,321,120,734	9.a.3.1 Deferred Tax Assets/ (Liabilities) (Solo) Fixed Assets Accounting written down value	4.287.724.336 4.550.279.428	2005 2006 2011 2019 Total	1,257,324 1,257,324 1,257,324 1,257,324
Ship Breaking Other Manufacturing industry SME-Others Construction			5,044,258,908 122,736,505,715 23,710,127,345 11,060,878,762	4,718,947,670 101,212,140,344 25,025,355,317 10,955,117,677	Accounting written down value Less: Tax base written down value Deductable/(Taxable) temporary difference Effective Tax Rate Deferred Tax Assets/(Llabilities)	4,287,724,336 2,983,694,941 (1,298,029,395) (1,662,598,277) 37.50% (486,761,023) (623,474,354)	As per Directives No. BSEC/CMRRCD/2021-386/03 dated 14 January 2021 of Bangladesh Security & Exchange Co information has been disclosed as a seperate line item "Unclaimed Dividend Account". 12.00 Other Liabilities (Consolidated):	commission (BSEC) year-wise unpaid cash dividend
Power, Gas Transport, Storage and Communication Trade Service Commercial real estate financing Residential real estate financing			3,778,334,812 1,340,202,460 17,786,220,328 5,754,542,535 7,590,989,580	2,665,838,580 2,199,080,744 15,419,727,461 3,568,898,005 1,522,111,148	Leasehold Expenses under IFRS 16 Accounting Base Less: Tax Base	1,183,424,986 1,271,099,955	Bank Solo Noke-12.a) MTB Securities Limited MTB Capital Limited Less: httagoou preceivable & payable	46,231,152,920 34,001,361,388 2,343,889,222 2,426,216,004 153,463,487 310,081,027 (129,997,600)
Residential real estate financing Consumer credit Capital Market (Loan to BH/MB) NBFis Others			19,328,498,759 2,833,202,792 4,533,233,237 6,625,662,756	14,737,853,637 1,074,357,705 5,376,779,947 6,157,048,363	Deductable/ (Taxable) temporary difference Effective Tax Rate Deferred Tax Assets/(Liabilities) Loan Loss Provision	1,183,424,986 1,271,099,955 37.50% 37.50% 37.50% 443,784,370 476,662,483	Total 12.01 Provision for Loans and Advances (Consolidated): Bank Solo (Note-12.a.1) MTS Securities Limited	48,728,605,629 36,607,660,819 18,700,650,404 14,234,311,636 672,640,575 618,242,730
Total 7.a.6 Details of Large Loan / Investments Number of borrowers with outstanding amount of loans exceeding 10% of to	otal capital of the Ba	ink and classification st	296,786,550,477 298,506,905,880	257,214,294,654 258,447,561,949	Provision made against classified loans Less: Tax Base	10,562,645,014 8,505,169,973	MTB Capital Limited Total 12.02 Provision for Current Income Tax* (Consolidated):	2,000,000 88,200,000 19,375,290,979 14,940,754,366
36,390.61 million as at 31 December 2024 (BDT 35,288.41 million as at 31 De Number of Clients Outstanding Advances (BDT Million) Client wise details are given below:	ecember 2023).		48 146,863	32 116,632	Deductable(Taxable) temporary difference Effective Tax Rate Deferred Tax Assets/(Liabilities) * Provision for Investments	10,562,645,014 8,505,169,973 37.50% 37.50% 37.50% 3,960,991,880 3,189,438,740	12.02. Provision for Currett income lax" (Consolicated): Bark Solo (Note-12.a.7) MTB Securities Limited MTB Capital Limited Total	1,049,481,799 1,042,268,007 538,130,087 511,451,111 60,107,622 58,163,883 1,647,719,508 1,611,883,000
Name of the clients CITY GROUP SEACOM GROUP PRAN. FRE. GROUP	12,300,000,000 9,275,000,000 6,893,774,544	Funded 2,058,400,000 3,446,424,127 3,827,174,544	Non - Funded 4,473,000,000 3,057,692,481 2,166,192,487	Total 6,531,400,000 6,504,116,608 5,993,367,031	Proxision against Shares & MFs Less: Tax Base Deductable/(Taxable) temporary difference Effective Tax Rate	226,809,808 145,185,944 226,809,808 145,185,944 15,00% 37,50%	12.a Other Liabilities Provision for loans and advances/investments (Note-12.a.1) Special general provision-COVID-19 (Note-12.a.2) Provision for off blastnes sheet exposures (Note-12.a.3)	18,700,650,404 13,565,323,914 668,987,722 1,346,850,941 1,411,076,684
EPYLLION FABRICS LIMITED & ITS ALLIED CONCERNS BASHUNDHARA GROUP AII GROUP CONFIDENCE INFRASTRUCTURE LTD.	6,792,895,858 6,900,000,000 5,179,133,183 9,078,800,000	4,777,695,858 4,373,476,062 4,982,842,013 2,461,852,772	1,162,610,267 1,335,863,550 187,419,060 2,432,610,564	5,940,306,125 5,709,339,612 5,170,261,073 4,894,463,336	Deferred Tax Assets/(Liabilities)* Provision for Other Assets Provision against Other Assets Less: Tax Base	34,021,471 54,444,729 190,609,842 218,642,449	Provision against diminution value of investment (Note-12.a.4) Provision for other assets (Note-12.a.5) Interest suspense (Note-12.a.6) Provision for income tax (Note-12.a.7)	226,809,808 145,185,944 199,609,842 218,642,449 13,616,733,742 9,700,985,700 1,049,481,799 1,042,268,007 1,183,424,986 1271,099,955
MEGHNA GROUP SAAD MUSA GROUP ABUL KHAIR GROUP SUMMIT GROUP	11,490,000,000 4,457,358,676 10,080,000,000 10,300,970,000	1,221,068,182 4,457,358,676 2,606,302,966 766,895,001	3,459,023,269 - 1,746,583,896 3,519,603,569	4,680,091,451 4,457,358,676 4,352,886,863 4,286,498,570	Less: lax blase Deductable(Taxable) temporary difference Effective Tax Rasele/(Llabilities)*	190,609,842 218,642,449 37.50% 37.50% 71,478,691 81,990,918	Lessehold liabilities under IFSS 16 (Note-12.a.8) Payable to MTB employees welfare fund Tressury intermediary parking account (net of cross currency) Prikledged Creditors Credit cards and other settlement account	20,060,783 6,800 486,361,790 35,409,359 1,535,358,373 1,200,330,134 33,621,524 24,565,656
GPH ISPAT LIMITED EON GROUP DERKO ISHO GROUP MR AKHTER GROUP BURO BANGLADESH	4,936,396,125 4,324,300,000 8,311,000,000 6,780,000,000 4,000,000,000	3,640,796,125 3,903,124,162 2,401,312,974 2,607,282,140 3,999,802,169	623,847,547 323,336,266 1,799,169,883 1,446,643,960	4,264,643,672 4,226,460,429 4,200,482,857 4,053,926,099 3,999,802,169	Re-measurement (asini/loss on acturial valuation Temporary taxable differences Effective Tax Rate Deferred Tax Asset/(Llabilities)*	442,904,505 (76,472,779) 37.50% 37.50% 166,089,189 (28,677,292)	Agent banking commision payable Interest payable on deposits and other accounts Interest payable on subordinated debts therest payable on subordinated debts Unamon of personning Unamon of personning Unamon of personning The Commission of the Commission of t	1,330,937 1,168,451 2,662,575,388 2,279,273,503 138,766,568 179,456,652 250,494,405 141,733,515 125,530,207 124,400,224
SHEEMA GROUP BANGLALINK DIGITAL COMMUNICATIONS LTD. PRETTY GROUP AKU GROUP	3,928,330,801 8,515,000,000 4,063,000,000 10,370,000,000	3,884,915,455 1,186,093,767 3,159,132,166 1,874,995,980	43,415,346 2,578,556,974 297,633,393 1,357,134,162	3,928,330,801 3,764,650,741 3,456,765,559 3,232,130,142	Closing Deferred Tax Assets/(Libilities) Opening Deferred Tax Assets/(Libilities)	4,189,604,578 3,150,385,224 3,150,385,224 2,351,034,248 1,039,219,354 799,350,976 (166,089,189)	Accrued expenses Provision for good borrower Defined benefit citigation (Note-12.a.9) Payable to MTB stainer Banking	220,181,348 20,866,546 5,768,000 128,890,173 886,065,600
MAHDEEN GROUP BADSHA GROUP RENAISSANCE GROUP WALTON GROUP ENERGYPAC ENGINEERING LTD.	3,779,500,000 11,350,000,000 4,994,900,000 6,700,000,000 4,470,800,000	2,915,956,944 1,402,166,509 2,273,229,317 1,807,031,128 1,670,255,767	313,997,893 1,766,441,093 824,246,548 1,274,704,597 1,376,293,344	3,229,954,837 3,168,607,602 3,097,475,865 3,081,735,725 3,046,549,111	Less: Deferred Tax Asseth(Labilities)- on Actuarial Remeasurement gain(loss) Deferred Tax Income(Ricpense) As per Bangladesh Bank BRPD circular no. 11 dated 12 December 2011, Deferred Tax Income arisen on specific pr	873,130,165 799,350,976	Paysible to NTB Foundation Provision for Start-up Standard Account for Character Standard Account for Character Standard Account for Character Standard Character Standard Standard Character Standard Standard Character Standard Standard Character Standard Chara	60,000,000 118,368,739 19,023,000 61,551,283 21,023,282 17,763,464
ENERGYPAL ENGINEERING LTD. DBL GROUP T.K. GROUP KHALED GROUP TEAM GROUP	5,378,200,000 9,310,000,000 5,125,000,000 5,703,100,000	2,277,691,929 1,455,946,145 2,492,525,909 1,665,344,594	643,165,357 1,215,841,139 - 740,792,875	2,920,857,286 2,671,787,284 2,492,525,909 2,406,137,469	as dividend. 9.a.4 Interest Receivable interest Receivable on Loans and Advances	277,612,128 266,474,410	Other payables Officinor Banking Junit MTD Mamint Banking Les: liter transaction with Offshore Banking Unit	1,068,347 976,587 42,659,875,494 33,207,631,189 1,427,221,803 778,731,511 3,436,756,975 1,044,968,547 (240,146,928) (143,804,259)
RADIANT GROUP POPULAR GROUP MTB GROUP KABIR GROUP	4,178,500,000 3,655,300,000 3,530,000,000 5,640,000,000	1,856,347,405 1,917,233,327 1,286,900,000 1,546,460,870	266,217,388 172,518,548 715,000,000 429,597,369	2,122,564,793 2,089,751,874 2,001,900,000 1,976,058,238	Interest Roccivible on Treasury Bond Interest Roccivible on Term Placement Interest Roccivible on Balance with other Bank Interest Roccivible on Call Money	2,225,044,370 1,052,031,227 67,819,926 1,961,228 12,400,000 316,667	Less: biter transaction with MTB Islamic Banking Total 12.a.1 Provision for Loans and Advances/Investments	(1,052,554,424) (886,055,600) 46,231,152,920 34,001,361,388
KHULNA SHIPYARD LIMITED MEGHNA CORPORATION GROUP ARKAY KNIT DYEING MILLS LTD KDS GROUP	8,529,500,000 4,788,100,000 7,250,000,000 4,950,000,000	356,945,618 1,602,425,951 466,510,200 240,713,130	1,571,457,429 310,069,305 1,371,119,352 1,585,589,013	1,928,403,047 1,912,495,257 1,837,629,552 1,826,302,144	3.a.5 Other Non-Income Generating Assets BB Imprest Fund Parking Account (NRB)	2,582,876,425 1,320,783,531 182,153,456 425,327,143	General Provision for Unclassified Losens & Advances Opening Balance Add: Provision made during the year Add: Provision made during the year Less: Transferred to specific provision Less: Transferred to specific provision	5,060,153,942 2,872,528,576 276,037,267 (70,714,394)
YOUTH GROUP AWANTA GROUP NDE GROUP BSRM GROUP M & U GROUP	6,356,500,000 4,635,900,000 4,421,600,000 8,576,000,000 3,810,000,000	419,453,839 1,451,902,942 853,503,288 792,368,022 1,245,006,059	1,334,910,636 175,220,104 717,759,792 769,576,626 63,867,275	1,754,364,475 1,627,123,046 1,571,263,080 1,561,944,648 1,308,873,334	Prepaid Internet Expense against MTB Instant Master Card and Visa card settlement Account Stamp Charge Adjustment Account Dividend Receivable	1,815,980 1,815,980 79,001,086 573,906 714,456 31,637,892	Closing Balance Specific Provision for Classified Loans & Advances Opening Balance Add: Provision made during the year	8,136,005,390 5,060,153,942 8,505,169,972 6,831,577,359 3,713,291,964 3,034,539,533 107,049,430 179,357,986
BANGLADESH PETROLEUM CORPORATION RENATA GROUP SPECTRA GROUP PARAGON GROUP	4,000,000,000 6,140,000,000 7,032,800,000 3,703,500,000	558,886,912 72,990 9,517,351	911,033,238 215,250,000 689,428,281 449,903,517	911,033,238 774,136,912 689,501,271 459,420,868	Prepayment against Law Sults Sanchry patra receivable from Bangladesh Bank Receivables from Off-Shore Banking Unit Receivable from MTB Islamic Banking	98,762,848 78,942,331 - 142,242,546 240,146,928 143,804,259 475,950,987 212,111,119	Add: Amount recovered préviously written off Add: Transferred from Special General Produsion COVID-19 Add: Transferred from general produsion Add: Transferred from general produsion Less: Adjustment for Loan written off during the year	107,049,430 179,357,986 688,987,722 59,096,994 70,714,394 - (147,921,695) (189,095,524) (2,354,646,773) (1,410,306,375)
AKH GROUP BRAC Total	4,450,000,000 4,082,000,000 304,517,159,187	240,400,223 302,319,947 94,744,061,456	204,317,643 - 52,118,655,035	444,717,866 302,319,947 146,862,716,491	Receivable from MTB Islamic Banking-Operational Account Receivable for Exchange Houses NRB WEBD MFS Settlement Account	576,603,437 5,157,514 2,291,219 - 8,397,891 38,081,759 17,506,782	Closing Balance 12.a.2 Special General Provision-COVID-19 Opening Balance	10,562,645,014 8,505,169,972 18,700,650,404 13,565,323,914 668,987,722 728,084,715
7.a.7 Classification of Loans and Advances/Investments (Solo) Unclassified (UC): Standard Special Mention Account (SMA) Sub total			267,454,200,389 10,312,264,989 277,766,465,378	237,162,483,978 4,222,939,073 241,385,423,050	Other Assets of Offshore Banking Unit Other Assets of MTB Islamic Banking Less: Inter-company elimination with Offshore Banking Unit	1,650,884,707 1,112,154,811 1,927,658,876 660,172,460 1,925,917,914 1,505,935,891 5,504,461,498 3,278,263,163 (240,146,928) (143,804,259)	Less: Provision transferred to Classified Loans Closing Balance Note: As per BRPD Circular Letter No. 58 dated 31.12.2024, Bangladesh Bank has exempted maintaining provision a accordingly, MTB has released the provision.	(668,987,722) (59,996,994) 668,987,722 against Special General Provision COVID-19, and
Classified: Substandard Doubtful Bad & Loss			2,076,602,598 421,484,006 18,242,353,898	1,217,839,845 182,646,896 15,661,652,158	Less: Inter-company elimination with Olishote Balining Unit Less: Inter-company elimination with MTB Islamic Banking Total	(240,146,925) (143,604,259) (145,604,259) (1,052,554,424) (886,085,600) 4,211,760,146 2,248,393,304	12.a.3 Provision for Off Balance Sheet Items Opening Balance. Opening Balance during the year Lease. Provision Intendence of the provision of	1,411,076,694 1,293,944,023 211,811,514 117,132,671 (276,037,267)
Sub total Total Percentage of NPL/Classified loans		;	20,740,440,502 298,506,905,880 6.95%	17,062,138,899 258,447,561,949 6.60%	9.a.6 Classification status of Other Assets Unclassified Doubtful Badloss	16,935,419,762 11,462,245,131 74,866,877 63,476,282 147,295,286 125,786,638	Closing Balance 12.a.4 Provision against Shares in quoted companies Opening Balance Add: Provision made during the year	1,346,850,941 1,411,076,694 145,185,944 80,000,000 81,623,864 65,185,944
Information on Identified Wilful Defaulters: In compliance with the Banking Regulation and Policy Department (BRPD) Identification Unit' and the unit has identified 4 (Four) accounts of different Compliance Department of the Bank has reviewed the Wilful Defaulter issues	ent branches, following	ng the due processes	stated in BB's guideline	s. Internal Control &	Total: 10.00 Borrowing from other banks financial institutions and agents (Consolidated): Bank Solo (Note-10.a)	17,157,581,925 11,651,507,450 43,261,221,119 30,758,997,172	Add: Provision made during the year Closing Balance 12.a.5 Provision for Other Assets Other Country Balance Other Assets	81,623,864 65,185,944 226,809,808 145,185,944 218,642,449 225,303,556
	Base for Provision	Rate (%)	Provisi Required	on Maintained	Balfix Soro (Notes-Lus.) MTB Separation Limited MTB Capital Limited Li	466,068,612 702,080,972 850,732,349 615,989,003 (994,954,989) (1,318,069,975)	Add Provision made during the year Less: Adjustment made during the year Closing Balance	(28,032,607) 55,000,000 (61,661,107) 190,609,842 218,642,449
Unclassified (UC): Standard Standard-Offshore Banking Unit NBFI, STD	221,636,735,032 18,935,876,750 3,690,914,630	0%, 0.25%, 1%, 2%,	2,708,530,335 189,358,767.50 1,408,150,201	2,708,530,335 189,358,768 1,408,150,201	Borrowing From Other Banks, Financial Institutions and Agents (Solo): In Bangladesh	43,583,067,091 30,758,997,172	12.a.6 Interest suspense account Opening Balance Add: Addition during the year Closing Balance Closing Balance	9,700,985,700 5,194,914,167 (1,279,166,126) 13,616,733,742 9,700,985,700
STAY ORDER, CIB, STD SMA General Provision-COVID-19 Sub total Classified:	15,858,178,591 10,312,264,989 - 270,433,969,993	5% & 100%	3,702,911,906 129,054,180 - 8,138,005,390	3,702,911,906 129,054,180 - 8,138,005,390	Bank Solo (Note 10.a.1) Offshore Banking Unit Outside Bangladesh	26,722,252,794 18,760,975,129 4,117,611,720 3,685,468,050 22,446,443,179	12.a.7 Provision for Income Tax* Opening Balance Add: Provision made during the year Less: Adjustment made during the year	3,762,771,421 6,602,121,503 2,351,669,645 1,385,657,184 (4,225,007,266)
Classified: Substandard Doubtful Bad loan	1,173,626,848 160,316,444 10,316,568,576	5% & 20% 5% & 50% 100%	202,620,970 43,455,468 10,316,568,576	202,620,970 43,455,468 10,316,568,576	Outside Bangladesh Bank Solo Offshore Banking Unit	15,517,356,605 9,928,265,875 15,517,356,605 9,928,265,875 46,357,221,119 3,374,709,054	Advance Tax Opening Balance Add: Payment during the year	6,114,441,066 3,762,771,421 2,720,503,414 5,019,715,531 2,344,455,853 1,925,795,149
Sub total Total for Funded Exposures Total Non-Funded Exposures 7.a.9 Details of Required Provision for Off Balance Sheet Exposures	11,650,511,869 282,084,481,862 163,653,928,513	0.5% to 5.0%	10,562,645,014 18,700,650,404 1,346,850,941	10,562,645,014 18,700,650,404 1,346,850,941	Less: Inter transaction with Offshore Banking Unit Total 10.a.1 In Bangladesh:	46,35/,221,119 32,374,(09,094 (3,096,000,000) (1,615,711,882) 43,261,221,119 30,758,997,172	Less: Adjustment made during the year Closing Balance Net Tax Liability *Income tax provision has been made as per Income Tax Act 2023 and as amended for the time being .	(4.225,007,266) 5,064,959,267 2,720,503,414 1,049,481,799 1,042,268,007
7.a.9 Details of Required Provision for Off Balance Sheet Exposures Required Provision for Off-Balance Sheet Exposures Total Provision maintained (Note -12.a.3) Excess((Short) Provision		!	1,346,850,941 1,346,850,941	1,411,076,694 1,411,076,694	Borrowing from Bank: Term Borrowing		"Income tax provision has been made as per income 1ax Act 2023 and as amended for the time being . 12.a.7.1 Provision for current tax made during the year Income tax @ 37.0% on estimated taxable business profit Income tax @ 20.00% on divided income Income tax @ 15.0% on Cabilla Coin from Tradition in Graf. Securities.	1,943,094,129 1,215,749,839 117,374,429 89,431,599 128,006 FB 70,941,002
7.a.10 Geographical Location wise Loans and Advances/Investments (Solo) Inside Bangladesh Urban Dhaka Division		,	243,152,583,845	207,056,611,325	Foreign Currency Borrowing Shah Jalal Islami Bank Limtled Jamuna Bank Limtled Offshore Banking Unit	2,400,000,000 - 360,000,000 - 480,000,000 -	Income tax @ 15.00% on Gain on investment in Shares, MFs & UFs. Estimated total provision required 12.a.B Leasehold liabilities under IFRS 16	282,926,956 79,819,093 8,274,131 556,684 2,351,669,645 1,385,657,184
Chattogram Division Rajshahi Division Sylhet Division Rangpur Division			39,600,221,887 4,075,260,079 1,003,794,327 2,004,599,701	35,851,978,980 4,475,231,809 1,172,482,821 1,914,689,560	Borrowing from Bangladesh Bank under scheme: SME Refinance	3,240,000,000 - 2,037,395,884 957,254,644	The bank recognised lease flabilities which is present value of lease payments to be made over the lease term from the of initial application). The lease payments include fixed and variable lease payment (leas any adjustment for initial residual value of guarantees. The lease payments also include the exercise price of purchase option reasonably or penalties for terminating the lease. The lease payment has been discounted using Bank rate as implicit borrowing rate.	payment) and amount is expected to be paid under ertain to be exercised by the bank and payment of
rangpur Livision Khulna Division Barishal Division Mymensingh Division			2,004,599,701 1,761,469,984 310,025,238 723,638,731 292,631,593,792	1,914,689,560 1,012,365,207 333,862,614 679,871,703 252,497,094,020	Investment Promotion and Financing Facility (IPFF) Long Term Financing Facility (LTFF) under FSSP COVID 19 Financial Stimulus Fund (RMG Salary) CMSME Stimulus Package	1,455,081,035 419,089,128 461,258,822 943,519,047 1,463,856,081 115,511,000 537,666,391 1,945,442,864	12.a.9 Net Defined Benefit Obligation/Plan Assets Net defined benefit obligation is the net result of post-employment benefit plans which is measured as per actuarial vais carried out on Projected unit credit method as recommended by International Accounting Standard (IAS) 19.	aluation under IAS 19 Employee Benefits. Valuation
Rural Dhaka Division Chattogram Division		1	3,953,031,893 1,143,818,010	3,686,229,996 1,341,300,563	Agri (Non-Crops) Export Development Fund Pre-shipment credit scheme Green Transformation Fund	275,350,000 40,073,124 10,419,882,751 13,277,198,646 2,095,000,000 1,002,594,000 61,761,830 56,028,169	Fair value of plan assets (note-12.a.9.1) Less: Defined benefit obligation (note-12.a.9.2) Total	2,653,309,249 1,763,680,899 2,653,309,249 1,892,571,072 - (128,890,173)
Sylhet Division Rangpur Division Mymensingh Division			1,143,818,010 122,660,793 238,812,043 416,989,349 5,875,312,088	1,341,300,363 148,224,612 391,537,792 383,174,966 5,950,467,929	Borrowing from Other Institutes: SME Foundation	18,807,252,794 18,756,710,623 - 4,264,506	12.a.9.1 Defined benefit obligation - gratuity fund The amount of obligation for gratuity fund is determined considering present value of last basic salary multiplied by ap discounted on actuarial financial and demographical assumptions/factors such as interest rate salary growth rate more	plicable rates as per service length which is rately rate probable length of service etc.
Outside Bangladesh Total 7.a.11 Particulars of Loans and Advances/Investments (Solo) 1. Date considered good in respect of which the bank company is fully secure	ner!		298,506,905,880	258,447,561,949	Repo Borrowing: Bangladesh Bank	4,675,000,000	Defined benefit obligation as on 1 January Current service cost Past service cost Interest cost	1,892,571,072 1,629,400,000 191,753,562 139,838,031 186,531,714 233,400,000 182,818,680
Debts considered good in respect of which the bank company is fully secure Debts considered good for which the bank holds no other security than the Debts considered good secured by the personal undertakings of one or mor security of the debtors. IV) Debts considered doubtful or bad provision not provided for.	debtor's personal sec ore parties in addition	to the personal	6,698,188,061 25,576,561,489	5,434,781,672 19,876,173,466	Total	4,675,000,000 26,722,252,794 18,760,975,129	Paid to outgoing employees Actuariat Remeasurement (gain)floss Total	233,401,000 182,518,680 (107,319,890) (169,815,823) 442,904,505 (76,501,530) 2,653,309,249 1,892,671,072
V) Debts due by directors or officers of the bank or any of them either severally Vi) Debts due by companies or firms in which the Directors of the bank are int or in case of private companies as members. Vii) Maximum total amount of advances including temporary advances made a	terested as partners at any time during the	or managing agents	1,720,187,371	1,231,925,058	10.a.2 Security against Borrowing From Other Banks Financial Institutions and Agents Secured (Treasury Bill) Unsecured Total	4,675,000,000 38,586,221,119 30,758,997,172 43,261,231,419 30,758,997,172	12.a.9.2 Fair value of plan assets-gratuity fund IAS 19 prescribes a fair valuation of fund assets and where market price is not available fair value of the fund assets is readily available hereon historical book value (audited) of fund assets is considered as fair value of plan assets of the fundamental price of the f	s estimated. Here fair value of plan assets is not tunds 1,763,680,899 1,469,853,944
Managers or Officers of the bank or any of them either severally or jointly with VIII) Maximum total amount of advances including temporary advances granter in which the Directors of the bank are interested as partners or managing ager member. IX) Due from bankling companies:	ed during the year to t	the companies or firms ate companies as	-		Total 10.a.3 Maturity Grouping of Borrowing From Other Banks Financial Institutions & Agents On Demand Proposible within one month	43,261,221,119 30,758,997,172 893,879,428 635,553,831 202,001,262 2,700,872,372	Fair value of plan assets as on 1 January Interest income (net of adjustment) Contribution to the fund Paid to outgoing employees Adjustment as one scalarioid mont's	171,408,422 90,371,529 723,184,519 373,300,000 (107,319,890) (169,815,823)
X) Amount of classified loan on which interest has not been charged sh a. i) (Decrease)/Increase in provision ii) amount of loan written off	hould be mentioned	d as follows:	6,797,632,053 2,698,524,909	4,508,554,492 1,572,392,040	Repayable within one month More than one month but within six months More than six months but within one year More than one year but within five years More than one year but within five years More than one year but within five years	3,937,901,253 2,799,872,273 12,140,983,411 8,632,314,686 13,966,167,480 9,930,031,906 9,708,167,735 6,902,567,615 2,44,131,141 12,656,656,656	Adjustment as per actuarial reports Fair value of plan assets as of 31 December 12.a.9.3 Actuarial remeasurement gain/(loss) of defined benefits liability/assets	102,355,299 (28,750.83) 2,653,309,249 1,763,680,899
 iii) amount realized against loan previously written off; b. Amount of provision kept against loan classified as 'bad/loss' on the date of c. Interest creditable to the interest Suspense A/c; 	f preparing the balance	ce sheet	107,049,430 10,316,568,576 13,616,733,742	179,357,986 8,324,512,331 9,700,985,700	More than five year but within ten years Total 11.00 Deposits and other accounts (Consolidated): Current deposits and other accounts	2,614,121,813 1,858,656,861 43,261,221,119 30,758,997,172	Opening balance Remeasurement gain/(losses) on defined benefit obligation Less: Deferred tax expenses/(income)	76,472,779 (442,904,505) 76,472,779 (366,431,726) 76,472,779 (137,411,897) 28,677,292 (200,448,300) 47,764,457
XI) Cumulative amount of loans written off Opening Balance Amount Written off during the year Balance of Written off Loans & Advance			7,377,945,501 2,698,524,909 10,076,470,410	5,805,553,461 1,572,392,040 7,377,945,501	Current deposits and other accounts Bank Solo (Note-11.a.1) MTB Securities Limited MTB Capital Limited Less' Intercompany elimination	49,593,514,319 36,041,255,765 	Actuarial remeasurement gain/(loss) transfer to SCE 13.a Bond MTR Paraetical Bond	(229,019,829) 47,795,487
XII) The amount of written off loan for which law suit has been filed 7.a.12 Maturity grouping of Bill Purchased and Discounted (Solo) Payable within one month More than one month but less than three months			10,076,470,410 663,927,219 1 183 287 828	7,377,945,501 789,073,772 1,406,330,940	Less: Inter-company elimination Bills payable Bank Solo (Note-11.a.1) MTS serutios i limited	(1,593,600) (115,501) 49,591,920,719 36,041,140,264 1,998,385,239 2,551,035,385	MTB Perpetual Bond: The Bank issued a contingent-convertible Perpetual bond amounting to BDT 4000 million as additional Tier-1 capital coupon is Semi-annually payable and it ranges from 6% to 10% where the reference rate is 20-year treasury bond rail.	4,000,000,000 4,000,000,000 4,000,000,000 4,000,000,00
More than one month but less than three months More than three months but less than six months More than or equal to six months Total			1,183,287,828 401,099,275 - 2,248,314,323	1,406,330,940 476,704,236 - 2,672,108,948	MTB Securities Limited MTB Capital Limited Savings deposit Bank Selo Meta-11 a 1)	1,998,385,239 2,551,035,385	Subordinated Debts : MTB 3rd Subordinated Debt The Bank issued MTB 3rd Non convertible Subordinated Debt through private placement for BDT 5000 million date	te of issue February 16 2017. The range of coupon
7.a.13 Collateral wise Loans & Advances (Solo): Movable/immovable assets Commodities and Export documents		!	124,842,084,799 47,131,260,338	116,729,283,213 31,455,837,625	Bank Solo (Note-11.a.1) MTB Securities Limited MTB Capital Limited Fixed denosit	51,103,428,743 48,402,403,693 - - 51,103,428,743 48,402,403,693	The bank issue with 3 and not convertible subordinated best introdup private placement or bull 3000 million data interest is from 7,00% to 10,50% for no convertible subordinated debt which is payable half yearly from the date of principal redemption of this bond has successfully been redeemed. MTR.4th Subordinated Debt	of Issue i.e. February and August of each year. 3rd
Fixed deposit receipts Personal guarantee Other securities Total			18,758,422,786 65,019,291,118 42,755,846,839 298,506,905,880	15,670,499,786 64,659,339,647 29,932,601,678 258,447,561,949	Fixed deposit Bank Solo (Note-11.a.1) MTB Securities Limited MTB Capital Limited Less intrargrup Denosit	176,143,033,568 123,044,008,116	The bank issued its MTB 4th Non-convertible Subordinate Bond amounting to BDT 5000 million on January 2020 annually payable and it ranges from 7.00% to 10.00%.	0 through private placement. The Coupon is semi-
7.a.14 Business segment wise concentration of Loans and Advances/Investme (including bills purchased and discounted) Corocrate	ents		209.035.255.231	198.037.911.454	Less: Intragroup Deposit Special Noticed Deposits Bank Solo (Note-11a.1) MTB Securities Limited	176,143,033,566 123,044,008,116 25,225,039,957 27,952,862,769	MTB.8lh subordinated Debt The bank issued its MTB 5th Non-convertible Subordinate Bond amounting to BDT 5000 million on December 2022 annually payable and it ranges from 6.00% to 9.00%. Sank successfully collected BDT 3500 million out of BDT 5000 Total Subordinated Debts	3,550,000,000 3,550,000,000 2 through private placement. The Coupon is semi-million in 2022. 6,550,000,000 8,550,000,000
Retail SME loans Credit Cards Staff Loan			13,190,674,467 26,974,043,111 6,917,448,901 1,500,926,530	198,037,911,454 13,589,157,507 17,094,357,245 5,434,781,672 1,231,925,058	MTB Securities Limited MTB Capital Limited Less: Inter-company elimination Scheme Deposits	(367,012,806) (603,156,166) 24,858,027,151 27,349,706,603	Detail list of subordinated debt holders are shown in Annexure-D 14.a. Capital 14.a.1 Authorized Capital:	
Others Offshore Banking Unit MTB Islamic Banking			1,851,730,970 259,470,079,210 18,935,876,750 20,100,949,920	235,388,132,935 13,580,816,228 9,478,612,787	Bank Solo (Note-11.a.1) MTB Securities Limited MTB Capital Limited	25,142,222,499 25,195,345,836 25,142,222,499 25,195,345,836	20000000 ordinary shares of Tk. 10 each 14.a.1.1 Paid-up Capital Begining of the year Bonus Share issued during the year	9,831,197,460 8,937,452,240 893,745,220
Total			298,506,905,880	258,447,561,949	Total	25,142,222,499 25,193,345,636 328,837,017,917 262,583,639,899	Closing of the year	9,831,197,460 893,745,220 9,831,197,460 utualtrustbank.com



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History of raising of Share Capital of the Bank:		22.a Off-Balance Sheet Exposures Contra & Contingent Assets & Liabilies: Acceptances and endorsements Accepted Bill (Inland)	BDT BDT 5.489.612.990 4.817.082.307	35.a Auditor's Fees (Solo) Statutory Audit	2,132,250 1,719,250
Accounting Year Declaration No. of Share 1999 to 2002 Initial Paid-up capital 20,000,00	Value of Capital Cumulative 0 200,000,000 200,000,000	Accepted Bill (Foreign) Accepted Bill (Foreign) Less: Excluded Against Funded Exposures of Offishore Banking Unit	68, 249, 754, 076 60, 384, 514, 183 73, 739, 367, 065 65, 201, 596, 490 17, 310, 603, 889 10, 734, 064, 925 66, 428, 763, 176 54, 467, 531, 566	Others (Special Audit) Total	460,000 - 2,592,250 1,719,250
2003 - New Issue IPO & Pre-IPO 40,000,00 2003-Bonus 20.00% 12,000,00	0 400,000,000 600,000,000 0 120,000,000 720,000,000	MTB Islamic Banking Letter of guarantee	2,572,825,573 2,799,687,944 59,001,588,749 57,267,219,509	36.00 Depreciation and Repair of Bank's assets (Consolidated) Bank Solo (Note-36.a)	983,445,314 979,414,553
2004-Bonus 20,00% 14,400,00 2005-Bonus 10,00% 8,640,00 2006-Bonus 5,00% 4,752,00	0 86,400,000 950,400,000 0 47,520,000 997,920,000	BG Outward (nland) BG Outward (Foreign) MTB Islamic Banking	34,843,959,476 17,392,757,991 52,236,717,467 228,889,375 35,703,459,959 20,382,894,377 56,086,354,337 78,413,347	MTB Securities Limited MTB Capital Limited Total	33,867,492 27,405,038 2,366,598 2,298,060 1,019,679,403 1,009,117,651
2007-Bonus 25,00% 24,948,00 2008 - Right Issue 20,00% 24,948,00 2008-Bonus 18,00% 26,943,80	0 249,480,000 1,496,880,000	Offshore Banking Unit Irrevocable letters of credit ILC Sight & Usanone	52,465,606,842 56,164,767,683 8,567,934,025 6,811,124,775	36.01 Depreciation of assets (Consolidated) Bank Solo (Note-36.a)	641,090,584 639,154,207
2009-Bonus 20,00% 35,326,36 2010-Bonus 20,00% 42,391,46 2012-Bonus 10,00% 25,434,98	0 353,263,600 2,119,582,000 0 423,916,400 2,543,498,400	ILC sight & Usance FLC Sight & Usance Less: Excluded Against Funded Exposures of Off-shore Banking Unit	39,766,402,866 27,344,792,743 48,334,336,891 34,155,917,519 3,726,373	MTB Securities Limited MTB Capital Limited	33,151,181 27,191,068 1,617,436 1,677,035
2013-Bonus 10.00% 27,978,48 2014-Bonus 20.00% 61,552,66	2 279,784,820 3,077,633,060 1 615,526,610 3,693,159,670	MTB Islamic Banking Bills for collection	48,330,610,518 34,155,917,519 3,856,122,340 2,372,255,453 52,186,732,858 36,528,172,971	Total 36.01.1 Repair of Bank's assets (Consolidated)	675,859,200 668,022,310
2015-Bonus 20.00% 73,863,19 2016-Bonus 15,00% 66,476,87 2017-Bonus 12.50% 63,707,00	4 664,768,740 5,096,560,340	Bills Bills MTB Islamic Banking	21,640,385,044 12,345,877,371 21,640,385,044 12,345,877,371 1,324,585,934 1,091,601,321 22,964,970,978 13,437,478,692	Bank Solo (Note-36.a) MTB Securities Limited MTB Capital Limited	342,354,730 340,260,346 716,311 213,970 749,162 621,025
2018-Bonus 11.00% 66,389,40 2019 - New Issue Strategic Investment by NORFUND 63,707,00	4 663,894,040 6,397,524,420 4 637,070,040 7,034,594,460	Total	1,324,585,934 1,091,601,321 22,964,970,978 13,437,478,692 186,618,899,427 163,397,638,856	Total	343,820,203 341,095,341
2020-Bonus 10.00% 73,863,24 2021-Bonus 10.00% 81,249,56	1 738,632,410 8,124,956,590 5 812,495,650 8,937,452,240	22.a.1 Letter of Guarantee i) Claims against the Bank not acknowledged as debts ii) Money for which the bank is contingently liable in respect of		36.a Depreciation and Repair of Bank's assets (Solo) Depreciation:	
2022-Borus 10.00% 89,374,52 Total 983,119,74	2 893,745,220 9,831,197,460	guarantees given favoring : Directors Government		Immovable Property Fumiture & Fixture Office Equipments	27,748,767 28,460,274 79,557,042 79,456,780 113,066,944 109,098,056
14.a.1.3 Percentage of shareholdings at the closing date:		Bank and other Financial Institutions Others	15,718,040,099 36,518,677,368 52,236,717,467 19,575,789,684 36,510,564,653 52,236,717,467 56,086,354,337	Computers & Peripherals Motor Vehicles	118,927,258 110,912,997 26,981,307 25,917,076
Particulars No. of shares Sponsors / Directors 231,501,16	Value of shares 31 December 2024	Less: Margin iii) Liability on Account of Bills Re-Discounted iy Liability on Account of Outstanding Forward Exchange Contract	(4,000,036,458) (3,771,184,354) 48,236,681,009 52,315,169,982	Intangible Asset Right off use Assets	83,782,491 191,026,774 641,090,584 83,830,110 201,478,914 639,154,207
Foreign Investors (NORFUND) 93,672,84 Institutions 305,056,14	6 936,728,460 9.5281% 5 3,050,561,450 31.0294%	23.00 Income Statement Income:	48,236,681,009 52,315,169,982	Repair of Bank's assets	330,376,875 332,596,938 971,467,459 971,751,145
General 352,889,59 Total 983,119,74		Interest Discount and Similar Income Dividend Income Fee Commission and Brokerage	29,885,397,725 23,545,130,311 832,533,228 690,075,048 1,835,792,623 1,579,485,776	MTB Islamic Banking Total	11,977,855 7,663,408 983,445,314 979,414,553
14.a.1.4 Classification of Shareholders by holdings as at 31 December 2024 Holdings No. of N	Value of shares Total Holdings %	Exchange Gain Other Operating Income Expenses:	2,298,349,368 1,894,972,829 6,042,527,873 2,757,828,815 30,467,492,779	37.00 Other Expenses (Consolidated) Bank Solo (Note-37.a)	2,081,342,624 1,822,164,656
Less than 499 shares 2065 320,439 500 to 5,000 shares 2903 5,768,930	3,173,090 0.0323% 49,701,730 0.5056%	Expense: Interest Fee and Commission Administrative expenses Other operating expenses	18,931,591,586 7,429,861,999 2,423,697,354 13,473,575,922 6,259,928,424 2,162,425,002	MTB Securities Limited MTB Capital Limited	26,055,451 32,734,475 3,783,860 5,777,101
5,001 to 10,000 shares 685 5,038,591 10,001 to 20,000 shares 407 5,841,484 20,001 to 30,000 shares 201 4,910,153	39,745,510 0.4043% 41,771,470 0.4249% 39,126,550 0.3980%	Depreciation on Banking Assets Operating profit	641,090,584 639,154,207 29,426,241,522 22,535,083,555 11,468,359,295 7,932,409,224	Total 37.a Other Expenses (Solo)	2,111,181,935 1,860,676,233
30,001 to 40,000 shares 89 3,109,114 40,001 to 50,000 shares 65 2,986,606	22,097,650 0.2248% 19,359,660 0.1969%	24.00 Interest Income/profit on investments (Consolidated) Bank Solo (Note-24.a) MTB Securities Limited	25,432,016,172 20,521,717,320 305,653,453 266,557,071	Security & Auxiliary Service Office Maintenance	455,738,998 433,095,397 38,987,631 33,711,530
50,001 to 100,000 shares 151 11,006,090 100,001 to 1,000,000 shares 175 49,040,584 Over 1,000,000 shares 84 895,097,775	78,805,060 0.8016% 403,325,740 4.1025% 9,134,091,000 92,9092%	MTB Capital Limited Less: Inter company elimination Total	52,271,698 31,706,137 (123,792,372) (92,445,313) 25,666,148,951 20,727,535,215	Car Expenses Entertainment Newspaper & Periodicals	164,026,581 160,304,523 42,235,692 34,733,997 980,990 1.071.108
Total 6825 983,119,746		24.a Interest Income/profit on Investments (Solo) Loans and Advances/Investments (Note-24.a.1) Money at Call and Short Notice	25,161,250,953 20,299,566,196 29,545,992 15,586,029	Business Traveling & Conveyance Bank Charges & Other Fees	171,105,999 167,017,585 74,736,450 65,011,265
14.a.1.5 Name of Directors and their shareholdings as at 31 December 2024 Name Designation No. of Shares hel	31 December 2024 d BDT Holding %	Short Term Placement (Local) Short Term Placement (Foreign)	117,015,671 291,279,895 25,599,092,410 20,760,641,779	Training Expense Professional Fees AGM Expense	14,080,662 15,329,911 12,220,065 9,893,248 350,000 320,000
Syed Manzur Elahi Founding Chairman 34,329,95 Rashed Ahmed Chowdhury Vice Chairman 27,230,01 Md. Abdul Malek Soonsor Director 19,750,43		Less: Inter company elimination Total	(167,076,239) (238,924,458) 25,432,016,172 20,521,717,320	Subscription & Donation IT support & Software Maintenance	169,253,476 136,579,703 31,236,067 34,332,860
Md. Wakiluddin Director 19,821,83 Md. Hedayetullah Sponsor Director 19,970,94	6 199,709,460 2.03%	24.a.1 Interest on Loans and Advances/Investments Cash Credits Overdrafts Bills Purchased and Discounted	2,652,741,702 2,360,454,317 2,784,192,128 2,401,098,063 216,641,453 207,017,065	Business Development Expenses (Note-37.a.1) NID Verification Charge Agent Banking Float Sharing Commission	747,108,813 487,962,287 5,274,722 6,146,733 58,270,052 62,187,142
Dr. Arlf Dowla Sponsor Director 29,648,16 (Representing Advanced Chemical Industries Ltd.) Khwaja Nargis Hossain Director 20,138,88		Continuous Loans Demand Loans Term Loans	560,445,619 648,680,205 6,866,290,969 4,692,251,760 7,433,579,632 6,537,531,700	bKash Commission Interest on lease liability	3,411,550 48,528,099 54,908,682
Anika Chowdhury Sponsor Director 22,236,07 (Representing ASTRAS Ltd.) Daniel Donald De Lange (Representing NORFUND) Director 93,672,84	5 222,360,750 2.26% 6 936,728,460 9.53%	Short term Agri. Credit and Microcredit Packing Credit Credit Cards Staff Loan	451,176,809 400,591,831 90,529,470 49,309,466 672,940,374 531,231,179 53,302,741 40,101,048	Climate Risk Fund Loss on Sale of Fixed Assets	- 4,023,000 11,695,611 3,214,719 2,049,241,457 1,709,843,688
Nasreen Sattar Independent Director - Dr. Mohammad Tareque Independent Director -	- 0.00% - 0.00%	Lease Finance Others loan	21,846,304,517 17,896,555,578	Offshore Banking Unit MTB Islamic Banking	28,152,742 108,956,592 3,948,425 3,364,377
Shib Narayan Kairy Independent Director - Total 286,799,14		Offshore Banking Unit MTB Islamic Banking Total	1,694,188,089 1,779,980,786 1,620,758,347 623,029,831 25,161,250,953 20,299,566,196	Total	2,081,342,624 1,822,164,656
14.a.2.1 Capital to Risk-weighted assets Ratios (CRAR) as defined by the Basel Capital Accord (Consolidated) Common Equity Tier-1 (Going-Concern Capital): Patter Capital	2024 2023 BDT BDT	25.00 Interest pald/profit shared on deposits and borrowings etc. (Consolidated) Bank Solo (Note-25.a) MTB Securities Limited	18,931,591,586 13,473,575,922 74,404,809 54,107,529	37.a.1 Business Development Expenses Business Development Priority Pass & Sponsorship	160,557,974 37,194,265 159,201,498 47,425,978
Pald-up Capital Statulory Reserve Share Premium	9,831,197,460 9,831,197,460 7,855,952,143 6,938,131,468 1,095,304,778 1,095,304,778	MTB Securities Limited MTB Capital Limited Less: Inter company elimination Total	74,404,809 54,107,529 85,909,487 39,066,043 (123,792,372) (92,445,313) 18,968,113,511 13,474,304,181	FINALLY PAS & OPOTIONIND AIR Lounge expenses Total	47,425,976 427,349,341 403,342,043 747,108,813 487,962,287
General Reserve Minority Interest	786,777,324 786,777,324 134,444 133,318	Total 25.a Interest pald/profit shared on deposits and borrowings etc. (Solo) Interest on Deposit and Other Accounts (Note-25.a.1)	13,978,798,040 10,218,259,428	38.00 Provision for Loans investment & Other (Consolidated) Provision for Unclassified Loans and Advances	2,872,528,576 1,356,882,287
Retained Earnings Regulatory Adjustments:	5,329,409,371 4,674,394,834 24,898,775,521 23,325,939,182	Interest on Subordinated Bonds and Borrowing from other Banks and Financial Institutions (25.a.2) Offshore Banking Unit	2,357,524,148 1,457,111,260 16,336,322,188 11,675,370,688 1,433,600,835 1,526,516,759	Provision for Classified Loans & Advances Provision for Off Balance Sheet Items	3,713,291,964 211,811,514 3,034,539,533 117,132,671
Goodwill and all other Intangible Assets Deferred Tax Assets (95% of DTA as per BB Guideline)	460,468,307 496,985,646 3,762,942,286 3,029,966,803	MTB Islamic Banking Less: Inter company elimination Total	1,328,744,802 510,612,933 (167,076,239) (238,924,458) 18,931,691,586 13,473,675,922	Provision for Margin Loan & Investment in Shares Provision for Other Asset Total	216,623,864 77,385,944 - 55,000,000
Reciprocal Crossholdings in the CET-1 Capital of Banking Financial and Insurance Entities Total Common Equity Tier 1 (Relign-Concern Capital)	4,223,410,593 3,526,952,449	25.a.1 Interest on Deposits and Other Accounts Current Deposit & Other Accounts Saviers Deposits Current Deposits	23,690,477 19,141,662	38.a Provision for Loans Investment & Other (Solo)	7,014,255,918 4,640,940,435
Total Common Equity Tier 1 (Going-Concern Capital) Additional Tier-1 Capital Total Tier-1 Capital (Going-Concern Capital)	20,675,364,927 19,798,986,733 4,000,000,000 4,000,000,000 24,675,364,927 23,798,986,733	Savings Deposit Fixed Deposits Special Noticed Deposits Deposit for	748,655,516 569,772,931 10,181,387,833 6,531,212,351 1,401,598,909 1,111,503,099 1,633,446,304	Provision for Unclassified Loans and Advances Provision for Classified Loans & Advances	2,872,528,576 1,356,882,287 3,713,291,964 3,034,539,533
Tier-2 Capital (Gone-Concern Capital) :		Deposit Products Total	1,623,465,304 1,986,629,385 13,978,798,040 10,218,259,428	Provision for Off Balance Sheet Items Provision for Investment in Shares Provision for Other Asset	211,811,514 117,132,671 81,623,864 65,185,944 - 55,000,000
General Provision including Off Balance Sheet Items Revaluation Reserve on Investment in Securities Subordinated debt	9,484,856,331 7,140,218,357 - - 2,852,976,059 5,111,760,419	25.a.2 Interest on Subordinated Bonds and Borrowing other Banks and Financial Institutions Interest on Borrowing from other Banks and Financial Institutions Interest on Subordinated Debt Total	1,736,302,818 740,921,318 621,221,330 716,189,942 2,367,524,148 1,457,111,260	Total	6,879,255,918 4,628,740,435
Regulatory Adjustments:	12,337,832,390 12,251,978,776	26.00 Investment Income (Consolidated) Bank Solo (Note-26.a)	10,038,254,442 5,095,519,499	39.00 Provision for Current Tax (Consolidated) Bank Solo (Note-33.a) MTB Securities Limited	2,351,669,645 1,385,657,184 134,955,645 117,987,586
Revaluation Reserve for Fixed Assets Securities & Equity Securities Total Tier-2 Capital (Gone-Concern Capital)	- 12,337,832,390 12,251,978,776	MTB Securities Limited MTB Capital Limited Total	132,164,230 75,099,044 47,440,054 34,696,135 10,217,858,726 5,205,314,678	MTB Capital Limited Total	1,943,740 4,834,949 2,488,569,030 1,508,479,719
A. Total Regulatory Capital (Tier-1+Tier-2) B. Risk Weighted Assets	37,013,197,317 36,050,965,510	26.a Investment Income (Solo) Interest on Teasury Bond Interest on reverse REPO	4,453,381,554 2,925,941,938 97,471,053	39.a Provision for Current Tax (Solo)	
Credit Risk on Balance Sheet Exposure	194,516,206,154 170,806,965,335	Income from Other Investments Gain from Government Securities * Gain/(Loss) on Investment in Shares, MFs & UFs,	245,661,085 242,917,201 4,587,449,203 1,321,458,027 55,160,875 6,566,838	Current tax	2,351,669,645 1,385,657,184 2,351,669,645 1,385,657,184
Off Balance Sheet Exposure Market Risk	30,743,472,642 33,098,677,268 225,259,678,796 203,905,642,603 20,222,779,603 12,420,018,442	Dividend from Investment in Shares, MFs & UFs. Dividend from Investment in Preference Shares Dividend from Perpetual Bondo Dividend from Perpetual Bondo Dividend from Subsidiaries	104,348,079 43,568,311 358,919,094 161,730,240 123,604,971 111,861,696	39.01 Deferred Tax (Income)/Expenses (Consolidated) Bank Solo (Note-39.a.1)	(873,130,165) (799,350,976)
Operational Risk Total Risk Weighted Assets	26,330,505,282 24,297,141,075 271,812,963,681 240,622,802,120	MTB Islamic Banking Total	9,928,524,860 5,041,512,903 109,729,582 54,006,595 10,038,254,442 5,095,519,499	MTB Securities Limited MTB Capital Limited Total	2,035,575 368,899 (14,619) (35,252) (871,109,209) (799,017,329)
C. Minimum Required Capital on Risk Weighted Assets (Except capital conservation buffer)	27,181,296,368 24,062,280,212	* As per Bangladesh Bank DOS Circular Letter no.05 dated 28 January 2009 and subsequent clarifications thereon.		39.a.1 Provision for Deferred Tax Expenses/(Income) (Solo)	(871,108,208) (788,017,328)
D. Capital Surplus/(Shortfall) (A-C) (Except capital conservation buffer)	9,831,900,949 11,988,685,298	* Gain from Government Securities Gain from trading in God. Securities Gain from amortization in treasury bills	1,886,179,709 532,127,283 2,701,269,494 789,330,744 4,687,449,203 1,321,458,027	Deferred Tax (Note-9.a.4.2.1)	(873,130,165) (799,350,976) (873,130,165) (799,350,976)
E. Capital Requirement December 31, 2024 Required Maintained Capital to Risk-weighted assets Ratios (CRAR) 10,00% 13,62%	December 31, 2023 Required Maintained	27.00 Commission Exchange and Brokerage (Consolidated) Bank Solo (Note-27.a)		40.00 Earning Per Share (Consolidated)*: Consolidated Net Profit After Tax	3,166,524,441 2,859,877,770
Common Equity Tier-1 4.50% 7.61% Tier-1 Capital 6.00% 9.08% Tier-2 Capital 4.54%	4.50% 8.23% 6.00% 9.89% - 5.09%	MTB Securities Limited MTB Capital Limited Total	4,134,141,991 145,878,542 -4,280,020,633 3,621,588,147	Number of Ordinary Shares outstanding Earning Per Share (EPS) *Eamings per share has been calculated in accordance with IAS-33: Earnings Per Share (EPS).	983,119,746 983,119,746 3.22 2.91
The calculation of CRAR under Basel III has been made as per "Guidelines on Risk Based Capital Adequacy (Revised I		27.a Commission Exchange and Brokerage (Solo) Commission (Note-27.a.1)	1,835,792,623 1,579,485,776		
with Basel III)" issued by Bangladesh Bank vide its BRPD Circular no. 18 dated December 21 2014. 14.a.2.2 Capital to Risk-weighted assets Ratios (CRAR) as defined by the Basel Capital Accord (Solo)		Exchange (Note-27: a. 2) Total	2,298,349,368 1,894,972,829 4,134,141,991 3,474,458,606	40.a Earning Per Share (Solo)*: Net Profit After Tax Number of Ordinary Shares outstanding	3,110,563,897 2,697,809,093 983,119,746 983,119,746
Common Equity Tier-1 (Going-Concern Capital) : Paid-up Capital	9,831,197,460 7,855,952,143 9,831,197,460 6,938,131,468	27.a.1 Commission Commission on Letter of Guarantee	440,062,280 365,466,813 528,126,000 474,480,600	Earning Per Share (EPS)	3.16 2.74
Statutory Reserve Share Premium General Reserve	1,095,304,778 1,095,304,778 786,777,324 786,777,324	Commission on Letter of Credit Commission on Acceptance of Bills Commission on Import/Export Collection Commission on LO Advising	553,218,155 541,290,544 49,678,258 46,381,368 17,557,400 14,738,550	*Earnings per share has been calculated in accordance with IAS 33 Earnings Per Share (EPS). Comparative EPS c stock dividend for the year. At the end of year 2024 EPS has been increased by 27.67% due to the increase of Net 41.09 Receipts from other operating activities (Consolidated)	Profit After Tax (NPAT) during the year.
Retained Earnings	4,950,908,455 4,221,281,995 24,520,140,161 22,872,693,026	Commission on PO DD & TT Exchange houses commission On-line service commission	3,648,310 3,694,128 64,900,362 73,238,987 18,534,758 16,399,672	Bank Solo (Note-41.a) MTB Securities Limited	5,932,798,291 2,703,822,220 79,551,024 28,071,134
Regulatory Adjustments:		Commission on IBC Underwriting Commission regarding Treasury Bill/Bond A-Challan Commission Commission on RTGS	56,954 92,250 102,112,645 5,053,730 3,153,895 7,09,072	MTB Capital Limited Total	31,386,001 41,165,343 6,043,735,316 2,773,058,697
Goodwill and all other Intangible Assets Deferred Tax Assets (95% of DTA as per BB Guideline) Reciprocal Crossholdings in the CET-1 Capital of Banking Financial and Insurance Entities	460,468,307 3,762,942,286 3,029,966,803	Offshore Banking Unit MTB Islamic Banking	11,132,942 9,759,972 1,792,181,958 1,550,596,614 43,610,665 28,889,162	41.a Receipts from other operating activities (Solo) Handling charge	40,800 81,350
Total Common Equity Tier -1 (Going-Concern Capital) Additional Tier-1 Capital	4,223,410,593 3,526,952,449 20,296,729,568 19,345,740,577	Total 27.a.2 Exchange Gain (net of exchange loss)	1,835,792,623 1,579,485,776	VISA Card Charges against cards	431,289,698 380,480,984 369,652,140 255,962,099
Accitional Her-1 Capital Total Tier-1 Capital (Going-Concern Capital)	4,000,000,000 4,000,000,000 24,296,729,568 23,345,740,577	Exchange Gain Less: Exchange Loss Total	2,759,246,623 2,131,863,249 460,897,255 236,890,420 2,298,349,368 1,894,972,829	Service Charges Telephone & SMS Charge Recoveries	47,436,750 95,464,259 134,849,999 185,411,143
Tier-2 Capital (Gone-Concern Capital) : General Provision including Off Balance Sheet items Subordinated deta	9,484,856,331 7,140,218,357 2,609,022,113 4,802,434,464	28.00 Other operating income (Consolidated) Bank Solo (Note-28.a) MTB Socurities Limited	1,290,188,213 1,375,797,355 11,716,813 13,082,786 10,942,613 17,215,359	SWIFT Charge Recoveries SME Fees and Charges Management fees	21,546,331 81,107,775 31,071,820 113,171,826 23,181,271 37,837,603
Regulatory Adjustments:	12,093,878,443 11,942,652,821	MTB Capital Limited Total	10,942,613 17,215,359 1,312,847,639 1,406,095,500	Early Settlement Fee Loan Processing Fee	4,646,064 3,631,515 42,038,102 52,094,939
Revaluation Roserve for Fixed Assets Securities & Equity Securities Total Tier-2 Capital (Gone-Concern Capital) A. Total Regulatory Capital (Tier-f+Tier-2)	12,093,878,443 11,942,652,821 36,390,608,011 35,288,393,398	28.a Other Operating Income (Solo) Handing Charges VISA Card Charges against cards	40,800 81,350 431,289,698 380,480,984 369,652,140 255,962,099	Partial Payment Fee NPSB Acquire Income Locker Rent	434,416 46,778,478 9,684,049 7,852,808
B. Risk Weighted Assets	00,200,000,000	Service Charges Telephone & SMS Charge Recoveries	47,436,750 95,464,259 134,849,999 185,411,143 21,546,331 81,107,775	Discount on Treasury Bill Gain(net off loss) from Trading in Govt. Securities	2,701,269,494 789,330,744 1,886,179,709 532,127,283
Credit Risk on Balance Sheet Exposure Off Balance Sheet Exposure	195,109,418,473 171,671,044,998 30,743,472,642 33,098,677,268	SWET Charge Recoveries SME Fees and Charges Misc. Fees and Charges Early Settlement Fee	31,071,820 113,171,826 23,181,271 37,837,603 4,646,064 3,631,515	Capital Gain/(Loss) on Investment in shares of quoted companies Miscellaneous Earnings Offshore Banking Unit	55,160,875 6,566,838 82,355,708 88,317,269 376,838 -
Market Risk	225,852,891,116 204,769,722,266 16,528,620,214 8,365,884,679	Loan Processing Fee Partial Payment Fee NPSB Acquire Income Locker Rent	42,038,102 52,094,939 434,416 41,219,520 9,684,049 7,852,808	Offshore Sanking Unit MTB Islamic Banking Total	3/6,838 - 44,805,748 33,164,265 5,932,798,291 2,703,822,220
Operational Risk Total Risk Weighted Assets	25,263,922,222 23,276,037,666 267,645,433,552 236,411,644,612	Miscellaneous Earnings	82,355,708 88,317,269 1,245,005,626 1,342,633,090	42.00 Payments for other operating activities (Consolidated)	
C. Minimum Required Capital on Risk Weighted Assets (Except capital conservation buffer)	26,764,543,355 23,641,164,461	Offshore Banking Unit MTB Islamic Banking	376.838		
		Total	44,805,748 33,164,265 1,290,188,213 1,376,797,365	Rent Tax Insurance and Electricity etc. Legal Expense Rectan Change Talegram & Talegram unleation etc.	1,026,608,994 5,238,760 67,430,064 918,175,742 4,585,110
D. Capital Surplus/(Shortfall) (A-C) (Except capital conservation buffer) E. Capital Requirement December 31, 2024	9,626,064,656 11,647,228,937 December 31, 2023	Total 29.00 Salaries and Allowances (Consolidated) Bank Solo (Note-20.a)	44,805,748 33,164,265 1,290,188,213 1,376,797,355 5,904,849,174 4,758,945,976	Legal Expense Postage Stamps Telegram & Telecommunication etc. Directors' Fee Auditors fees	5,238,760 4,585,110 67,429,954 66,133,483 5,914,977 5,252,103 2,678,500 1,863,000
E. Capital Requirement December 31, 2024 Required Maintained Capital to Risk-weighted assets Ratios (CRAR) 10,00% 13,00%	December 31, 2023 Required Maintained 10.00% 14.93%	Total 2008 Salaries and Allowances (Consolidated) Bank Solo (Note-20 a) MTB Securities Limited MTB Capital Limited Total	44,805,748 33,164,265 1,290,188,213 1,375,797,356 5,904,849,174 4,758,945,976	Legal Expense Postage Stamps Telegram & Telecommunication etc. Directors' Fee Auditors fees Repair & Maintenance Other Expenditure	5,238,760 4,585,110 67,429,954 66,133,483 5,914,977 5,252,103 2,678,500 1,863,000 343,820,203 341,095,341 2,039,486,324 2,112,579,690
E. Capital Requirement December 31, 2024 Required Maintained	December 31, 2023 Required Maintained 10.00% 14.93% 4.50% 8.18% 6.00% 9.88% 5.05%	Total 29.00 Salaries and Allowances (Consolidated) Bank Solo (Note-20.a)	44,805,748 33,164,205 1,290,188,213 1,376,797,395 1,290,188,213 1,376,797,395 117,290,731 105,476,829 12,097,944 170,435 6,024,802,449 4,876,900,036 2,202,114,775 2,134,107,75 2,274,4031,599 1,783,124,469	Legal Expense Postage Stamps Telegram & Telecommunication etc. Directors' Fee Auditors fees Repair & Maintenance	5,238,760 4,585,110 67,429,954 66,133,483 5,914,977 5,252,103 2,678,500 1,863,000 343,820,203 341,095,341
E. Capital Requirement December 31, 2024 Required Maintained Capital to Risk-weighted assets Ratios (CRAR) 10,00% 13,80% Common Equity Tier-1 4,50% 7,58% Tier-1 Capital 6,00% 9,06%	December 31, 2023 Required Maintained 10.00% 14.93% 4.50% 8.18% 6.00% 9.88% 5.05%	Total 29.0 Salaries and Allowances (Consolidated) Bank Solo (Note-28 a) MTB Securities Limited MTB Capital Limited Total 29.a Salary and Allowances (Solo) Basic Pay Allowances Bonus Current Service Cost Provident Fund	4.4 (605,748 33,164,205 1,290,168,213 3,164,205 1,290,168,213 3,176,727,355 1,376,727,355 1,276,727,355 1,276,275 1,	Legal Expense Postago Stamps Telegram & Telecommunication etc. Directors' Fee Austitons fees Repair & Maintenance Other Expenditure Total 42.a Payments for other operating activities (Solo) Rent Tax Insurance Electricity Legal Expense	5,283,760 4,585,110 67,429,954 66,133,483 5,914,977 5,262,103 2,678,500 343,820,203 341,085,341 2,334,495,684,470 3,449,684,470 1,118,816,561 914,602,839 5,238,760 4,685,110
E. Capital Requirement Capital to Risk-weighted assets Ratios (CRAR) Common Equity Tier-1 1- Capital Tier- 2 Capital The -2 Capital The calculation of CRAR under Basel III has been made as per "Guidelines on Risk Based Capital Adequacy (Revised with Basel III)" issued by Bangladesh Bank wide its BRPD Circular no. 18 dated December 21 2014. 15.a. Statutory Reserve Opening Balance	December 31, 2023 Required Maintained 10.00% 14.33% 4.50% 8.18% 6.00% 9.88% 5.05% Regulatory Capital Framework for banks in line 6.038,131,468 6.281,308,408	Total 29.00 Salaries and Allowances (Consolidated) Bank Solo (Noto-20 a) MTB Securities Limited MTB Capital Limited Total 20.a Salary and Allowances (Solo) Basic Pay Allowances Current Sende Cost Provident Fund MTB Islamic Banking Total	4.4 (605,748 33,164,205 1,290,168,213 3,164,205 1,290,168,213 3,176,727,355 1,504,849,174 1,756,945,976 1,172,266,731 105,476,625 6,634,693,449 4,876,630,036 2,072,491,500 1,733,123,456 3936,533,344 416,035,007	Legal Expense Postage Stamps Telegram & Telecommunication etc. Directors' Fee Auditors fees Repair & Maintenance Other Expenditure Total 42.a Payments for other operating activities (Solo) Rent Tax Insurance Electricity	5,283,760 4,585,110 67,724,29,94 66,133,483 5,914,977 5,252,103 2,678,500 343,820,203 341,095,341 2,339,485,321 2,112,579,891 3,449,684,470 1,118,616,561 914,602,839 5,238,760 66,725,422 65,272,254 4,734,077 3,330,7223
E. Capital Requirement Capital to Risk-weighted assets Ratios (CRAR) Common Equity Ties-1 Tier-1 Capital Tier-2 Capital The calculation of CRAR under Basel III has been made as per "Guidelines on Risk Based Capital Adequacy (Revised with Basel III)" issued by Bangladesh Bank wide its BRPD Circular no. 18 dated December 21 2014. 15.a Statutory Reserve	December 31, 2023 Reguired Maintained 10,00% 14,93% 4,50% 8,10% 6,00% 9,88% 5,05% Regulatory Capital Framework for banks in line	Total 29.0 Salaries and Allowances (Consolidated) Bank Solo (Note-28 a) MTB Securities Limited MTB Capital Limited Total 29.a Salary and Allowances (Solo) Basic Pay Allowances Bonus Current Service Cost Provident Fund	4.4 (605,748 33,164,205 1,290,168,213 31,204,205 1,290,168,213 31,276,727,355 1,276,727,355 1,276,727,355 1,276,727,355 1,276,276,276 1,276,276,276 1,276,276 1,276,276 1,276,276 1,276,276 1,276,276 1,276,276,276 1,276,276 1,276,276 1,276,276 1,276,276 1,276,276 1,276,276,276 1,276,276 1,276,276 1,276,276 1,276,276 1,276,276 1,276,276 1,276,276 1,	Legal Expense Postago Stamps Telegram & Telecommunication etc. Directors' Fee Auditors fees Repair & Maintenance Other Expenditure Total 42.a Payments for other operating activities (Solo) Rent Tax Insurance Electricity Legal Expense Postago Stamps Telegram & Telephone Directors' Fee Audit fee Repair & Maintenance Other Expenditure	5 283,760 4,585,110 67,742,984 66,133,483 5,914,977 5,252,103 24,585,200 343,820,203 341,985,341 2,112,579,690 34,9864,470 3,449,684,470 4,742,474 66,725,422 4,744,077 2,592,250 342,354,730 2,009,647,013 2,075,660,125 2,075,660,125 2,075,660,125
E. Capital Requirement Capital to Risk-weighted assets Ratios (CRAR) Common Equity Tier-1 10-00% Tier-1 Capital Tier-2 Capital The calculation of CRAR under Basel III has been made as per "Guidelines on Risk Based Capital Adequacy (Revised with Basel III) is sued by Bangladesh Bank wide its BRPD Circular no. 18 dated December 21 2014. 15.8 Statutory Reserve 15.9 Statutory Reserve Copening Balance Add: Transferred during the year (20% on Profit Before Tax) Closing balance 16.8 Share Premium Add: Addition during the year	December 31, 2023 Required Maintained 10,00%	Total 20.00 Salaries and Allowances (Consolidated) Bank Solo (Note-20 a) MTB Securities Limited MTB Captital Limited Total 2a. Salary and Allowances (Solo) Basic Pay Allowances Current Service Cost Provident Fund MTB Latanic Banking Total 29.a. 1 Chief Executive's salary and fees Basic Allowances	4.4 (605,748 33,164,205 1,291,188,213 31,164,205 1,292,188,213 31,276,727,355 1,276,727,355 1,276,727,355 1,276,727,355 1,276,727,355 1,276,762,276 1,276,762 1,27	Legal Expense Postago Stamps Telegram & Telecommunication etc. Directors' Fee Auditors fees Repair & Maintenance Other Expenditure Total 42.a Payments for other operating activities (Solo) Rent Tax Insurance Electricity Legal Expense Postago Stamps Telegram & Telephone Directors' Fee Audit fee Repair & Maintenance Other Expenditure Total	5,283,760 4,865,110 67,429,954 66,133,483 5,914,977 5,252,103 2,678,500 343,802,023 341,096,341 2,239,486,324 2,112,579,890 3,491,177,712 3,449,684,470 1,118,16,561 91,602,839 5,238,760 66,725,422 4,734,077 3,307,223 2,592,250 342,354,369,346
E. Capital Requirement Capital to Risk-weighted assets Ratios (CRAR) Common Equity Tier-1 Tier-1 Capital Tier-2 Capital The -1 Capital The -2 Capital The accludation of CRAR under Basel III has been made as per "Guidelines on Risk Based Capital Adequacy (Revised with Basel III)" issued by Bangladesh Bank vide its BRPD Circular no. 18 dated December 21 2014. 15.a Statutory Reserve Opening Balance Add: Transferred during the year (20% on Profit Before Tax) Closing balance 16.a Share Premium Add: Addition during the year Closing balance	December 31, 2023 Required Maintained 10.00% 14.93% 4.50% 5.05% 5.05% 5.05% 6.00% 5.05% 6.05% 6.00%	Total 29.00 Salaries and Allowances (Consolidated) Bank Solo (Note-20 a) MTB Securities Limited Total Capital Limited Total Salary and Allowances (Solo) Basic Pay Allowances Borus Gender Gost Provident Fund MTB Islamic Banking Total 29.a.1 Chief Executive's salary and fees Allowance Festive Borus Capital Consolidated Total 29.a.1 Chief Executive's salary and fees Allowance Festive Borus Total 30.00 Renit Taxes Insurance Electricity etc. (Consolidated) Bank'Solo (Note-30.a) Bank'Solo (Note-30.a) Bank'Solo (Note-30.a)	4.4 (905,748 33,164,265 1,290,188,213 31,290,188,213 31,275,797,355 1,290,4.849,174 1,275,797,355 1,100,4.849,174 1,758,0.45,876,225 1,207,4.45	Legal Expense Postago Stamps Telegram & Telecommunication etc. Directors' Fee Auditors fees Repair & Maintenance Other Expenditure Total 42.a Payments for other operating activities (Solo) Rent Tax Insurance Electricity Legal Expense Postago Stamps Telegram & Telephone Directors' Fee Audit fee Repair & Maintenance Other Expenditure	5 283,760 4,585,110 67,742,984 66,133,483 5,914,977 5,252,103 24,578,500 343,820,203 341,985,341 2,112,579,690 34,911,777,712 3,449,684,470 1,118,16,561 5,238,760 66,725,422 4,734,077 2,592,250 342,354,730 2,009,647,013 2,075,660,125 2,075,660,125 2,075,660,125
E. Capital Requirement Capital to Risk-weighted assets Ratios (CRAR) Common Equity Tier-1 Ter-1 Capital The -2 Capital The calculation of CRAR under Basel III has been made as per "Guidelines on Risk Based Capital Adequacy (Revised with Basel III) issued by Bangladesh Bank Wde its BRPD Circular no. 18 dated December 21 2014. 15.a Statutory Reserve Opening Balance Add: Transferred during the year (20% on Profit Before Tax) Closing balance 16.a Share Premium Add: Addition during the year Closing balance 17.00 Revaluation Reserve on investment in Securities (Consolidated) Bank Solo (Note-17.a) MTB Securities Limited	December 31, 2023 Required Maintained 10,00%	Total 28.00 Salaries and Allowances (Consolidated) Bank Solo (Note-20:a) MTB Securities Limited MTB Capital Limited Total 2a. Salary and Allowances (Solo) Banks Pay Bonus Current Service Cost Provident Fund MTB Islamic Banking Total 29.a.1. Chief Executive's salary and fees Basic Allowance Festives Bonus Lewer Fare Assistance Total 10.00 Rent Taxes Insurance Electricity etc. (Consolidated) Bank Solo (Note-30:a) MTB Securities Limited MTB Capital Limited Total	4.4 (905,748 33,164,205 1.201,108,108,108,108,108,108,108,108,108,1	Legal Expense Postago Stamps Telegram & Telecommunication etc. Directors' Fee Auditors fees Repair & Maintenance Other Expenditure Total 42.a Payments for other operating activities (Solo) Rent Tax Insurance Electricity Legal Expense Postago Stamps Telegram & Telephone Directors' Fee Audit fee Repair & Maintenance Other Expenditure Total 43.00 Reconcilitation of cash flows from operating activities (Consolidated) Profit before provision	5 283,760 4,865,110 67,429,954 66,133,483 5,914,977 5,252,103 2,678,500 343,80,203 341,063,341 2,039,486,324 2,112,579,690 3,491,177,712 3,449,684,470 1,011,816,561 5,238,760 4,865,110 66,725,422 65,272,254 4,734,077 2,592,250 1,719,250 342,354,739,340,260,346 2,009,647,013 3,405,207,148 11,798,241,305 8,210,283,943 592,076,709 584,192,201 83,782,491 538,361,100 583,782,491 583,80,110
E. Capital Requirement Capital to Risk-weighted assets Ratios (CRAR) Common Equity Ter-1 1 Capital Ter-1 Capital Ter-1 Capital Ter-2 Capital The calculation of CRAR under Basel III has been made as per "Guidelines on Risk Based Capital Adequacy (Revised with Basel III)" issued by Bangladesh Bank wide its BRPD Circular no. 18 dated December 21 2014. 15.a Statutory Reserve Opining Balance Add: Transferred during the year (20% on Profit Before Tax) Closing balance 16.a Share Pramium Add: Addition during the year Closing balance 17.00 Revaluation Reserve on Investment in Securities (Consolidated) Bank Solo (Note-17.a)	December 31, 2023 Required Maintained 10,00% 14,93% 4,50% 6,00%	Total 28.00 Salaries and Allowances (Consolidated) Bank Solo (Note-20:a) MTB Securities Limited MTB Capital Limited Total 2a. Salary and Allowances (Solo) Banis Pay Bonus Current Service Cost Provident Fund MTB Islamic Banking Total 29.a.1. Chief Executive's salary and fees Basic Allowance Festival Borus Lower Fare Assistance Total 30.00 Rent Taxes Insurance Electricity etc. (Consolidated) Bank Solo (Note-30.a) MTB Securities Limited MTB Capital Limited Total 3a. Rent Taxes Insurance Electricity etc. (Solo) Rent' Service Se	4.4 (605,748 33,164,265 1,291,188,213 31,164,265 1,291,188,213 31,276,727,355 1,276,727,355 1,276,727,355 1,276,727,355 1,276,727,355 1,276,727,355 1,276,762,276,276 1,276,762,276,276 1,276,762,276,276 1,276,762,276,276 1,276,762,276 1,276,762,276 1,276,762,276 1,276,762,276 1,276,762,276,776 1,276,762,276 1,276,762,276 1,276,762,276 1,276,762,276 1,276,762,276 1,276,762,276 1,276,762,277 1,276,762,277 1,276,777 1,276,777 1,277 1,	Legal Expense Postage Stamps Telegram & Telecommunication etc. Directors' Fee Auditors fees Repair & Maintenance Other Expenditure Total 42.a Payments for other operating activities (Solo) Rent Tax Insurance Electricity Legal Expense Postage Stamps Telegram & Telephone Directors' Fee Directors' Fee Repair & Maintenance Other Expenditure Total 43.00 Reconcilitation of cash flows from operating activities (Consolidated) Profit before provision Adjustment for non cash items Depreciation on fixed assests	5 288,760 4.885,110 67.429,954 66.133,483 5.914,977 5.252,103 2.678,500 343,820,203 341,085,341 2.039,486,324 2.112,579,690 3.449,684,470 1.011,816,561 5.283,760 66,725,422 4.734,077 3.307,225 4.734,077 3.307,225 342,384,730 340,280,346 2.000,647,013 3.405,207,148 11,798,241,305 8,210,283,943 592,076,709 584,192,201
E. Capital Requirement Capital To Risk-weighted assets Ratios (CRAR) Capital To Risk-weighted assets Ratios (CRAR) Common Equity Tier-1 10.00%, 13.05%, 4.55% Tier-1 Capital Tier-2 Capital Tier-2 Capital The calculation of CRAR under Basel III has been made as per "Guidelines on Risk Based Capital Adequacy (Revised with Basel III) issued by Bangladesh Bank wide its BRPD Circular no. 18 dated December 21 2014. 15.a Statutory Reserve 15.a Statutory Reserve Closing balance Add: Transferred during the year (20% on Profit Before Tax) Closing balance 16.a Share Premium Add: Addition during the year Closing balance 17.00 Revaluation Reserve on Investment in Securities (Consolidated) Bank Solo (Nete-17.a) Bank Solo (Nete-17.a) MTB Securities Limited MTB Capital Limited Total 17.a Revaluation Reserve on Investment in Securities (Solo) Copering Balance	December 31, 2023 Required Maintained 10,00% 14,39% 4,50% 8,18% 6,00% 9,88% 5,05% 5,05% 6,00% 13,1468 6,038,131,468 6,281,308,408 917,820,675 7,855,952,143 6,381,131,468 1,095,304,778 1,095,304,778 1,095,304,778 1,095,304,778 762,643,640 713,736,631 63,786,642 76,959,707 713,736,531 342,532,352	Total 20.00 Salaries and Allowances (Consolidated) Bank Solo (Note-20:a) MTB Securities Limited MTB Capital Limited MTB Capital Limited Total 2a. Salary and Allowances (Solo) Bank Pay Bonus Current Service Cost Provident Fund MTB Islamic Banking Total 29.a.1 Chief Executive's salary and fees Basic Allowance Allowance Lews Fare Assistance Total 30.00 Rent Taxes Insurance Electricity etc. (Consolidated) Bank Solo (Note-30.a) MTB Islamic Banking Total 30.00 Rent Taxes Insurance Electricity etc. (Consolidated) Bank Solo (Note-30.a) MTB Capital Limited Total 30.3 Rent Taxes Insurance Electricity etc. (Golo) Rent' VAT on Rent Rent' For Total 10.3 Rent'	4.4 (905,748 33,164,265 1,290,148,213,214,214,214,215,214,215,214,215,214,215,214,215,214,215,214,215,214,215,214,215,214,215,214,215,214,215,214,215,214,215,214,215,215,215,215,215,215,215,215,215,215	Legal Expense Postage Stamps Telegram & Telecommunication etc. Directors' Fee Auditors fees Repair & Maintenance Other Expenditure Total 42.a Payments for other operating activities (Solo) Rent Tax Insurance Electricity Legal Expense Postage Stamps Telegram & Telephone Directors' Fee Directors' Fee Audit fee Repair & Maintenance Other Expenditure Total 43.00 Reconciliation of cash flows from operating activities (Consolidated) Profit before provision Adjustment for non cash items Depreciation on fixed assets Amortization on software Adjustment with non-operating activities Recovery of written of loan Accounts Receivable Accounts Receivable	5 283,760
E. Capital Requirement Capital to Risk-weighted assets Ratios (CRAR) Common Equity Tier-1 Ter-1 Capital Ter-1 Capital Tier-2 Capital The calculation of CRAR under Basel III has been made as per "Guidelines on Risk Based Capital Adequacy (Revised with Basel III) issued by Bangladesh Bank Wde its BRPD Circular no. 18 dated December 21 2014. 15.a Statutory Reserve Opening Balance Add: Transferred during the year (20% on Profit Before Tax) Closing balance 16.a Share Premium Add: Addition during the year Closing balance 17.00 Revaluation Reserve on investment in Securities (Consolidated) Bank Solo (Note-17.a) MTB Securities Limited MTB Capital Limited Total 17.a Revaluation Reserve on investment in Securities (Solo)	Required Maintained 10.00% 14.33% 4.50% 8.18% 6.00% 9.88% 5.05% 8.00% 9.88% 9.00% 9.88% 9.17.820,075 9.89% 9.17.820,075 9.89% 9.17.820,075 9.89% 9.17.820,075 9.89% 9.17.820,075 9.89% 9.17.820,075 1.095,304,778 1.095,304,778 1.095,304,778 1.095,304,778 1.095,304,778 7.02,643,640 713,736,531 63,786,642 63,214,176 826,430,282 776,950,707	Total 29.09 Salaries and Allowances (Consolidated) Bank Solo (Note-20 a) MTB Securities Limited MTB Capital Limited Total 2a. Salary and Allowances (Solo) Basic Pay Allowances Current Service Cost Provident Fund MTB Islamic Banking Total 29.a.1 Chief Executive's salary and fees Basic Allowance Festived Borus Incentive Borus Incen	4.4 (905,748 33,164,205 1,209,168,213 31,246,205 1,209,168,213 31,276,727,355 1,276,727,355 1,276,727,355 1,276,727,355 1,276,276 1,276	Legal Expense Postage Stamps Telegram & Telecommunication etc. Directors' Fee Auditors fees Repair & Maintenance Other Expenditure Total 42.a Payments for other operating activities (Solo) Rent Tax heurance Electricity Legal Expense Postage Stamps Telegram & Telephone Directors' Fee Audit fee Repair & Maintenance Other Expenditure Total 43.00 Reconciliation of cash flows from operating activities (Consolidated) Profit before provision Adjustment for non cash items Depreciation on fixed assets Amortization on software Adjustment with non-operating activities Recovery of written of loan Acounts Recebable	5 283,760
E. Capital Requirement Capital to Risk-weighted assets Ratios (CRAR) Common Equity Tier-1 Ter-1 Capital Ter-2 Capital The calculation of CRAR under Basel III has been made as per "Guidelines on Risk Based Capital Adequacy (Revised with Basel III) is used by Bangladesh Bank vide its BRPD Circular no. 18 dated December 21 2014. 15.a Statutory Reserve Opening Balance Add: Transferred during the year (20% on Profit Before Tax) Closing balance 16.a Share Premium Add: Addition during the year Closing balance 17.00 Revaluation Reserve on Investment in Securities (Consolidated) Bank Solo (Note-17.a) MTB Securities Limited MTB Capital Limited Total 17.a Revaluation Reserve on Investment in Securities (Solo) Opening Balance Add: Addition during the year (net) Closing balance	Required Maintained 10.00% 44.33% 4.50% 8.18% 6.00% 9.88% 5.05% Regulatory Capital Framework for banks in line 6.938,131,468 917.820,975 7.855929,143 9.839,313,468 11.095,304,778 1.095,304	Total 29.09 Salaries and Allowances (Consolidated) Bank Solo (Note-20-a) MTB Securities Limited MTB Capital Limited Total 2a. Salary and Allowances (Solo) Basic Pay Annuel Service Cost Provident Fund MTB Islamic Banking Total 29.1 Chief Executive's salary and fees Basic Allowance Festival Borus Incentive Borus Inc	4.4 (905,748 33,164,265 1,290,188,213 2,190,188,213 3,164,265 1,190,188,213 2,190,188,213 2,190,188,213 1,200,751 1,	Legal Expense Postage Stamps Telegram & Telecommunication etc. Directors' Fee Auditors fees Repair & Maintenance Other Expenditure Total 42.a Payments for other operating activities (Soto) Rent Tax Insurance Electricity Legal Expense Postage Stamps Telegram & Telephone Directors' Fee Audit fee Repair & Maintenance Other Expenditure Total 43.00 Reconciliation of cash flows from operating activities (Consolidated) Profit before provision Adjustment for non cash items Depreciation on sixed assets Amortization on software Adjustment with non-operating activities Recovery of written of loan Accounts Payable on deposits Loss / Gain on sale of assets MTB Foundation Changes in operating assets and liabilities Changes in loans & advances	5 283,760
E. Capital Requirement Capital To Risk-weighted assets Ratios (CRAR) Capital To Risk-weighted assets Ratios (CRAR) Common Equity Tier-1 Tier-1 Capital Tier-1 Capital Tier-2 Capital Tier-2 Capital The calculation of CRAR under Basel III has been made as per "Guidelines on Risk Based Capital Adequacy (Revised with Basel III) issued by Bangladesh Bank wide its BRPD Circular no. 18 dated December 21 2014. 15.a Statutory Reserve Optining Balanco Add: Transferred during the year (20% on Profit Before Tax) Closing balance 16.a Share Premium Add: Addition during the year Closing balance 17.00 Revaluation Reserve on Investment in Securities (Consolidated) Bank Solo (Nete-7) Bank Solo (Nete-7) Bank Solo (Nete-7) Tier-1 Ti	Regulated Maintained 14,09% 4,50% 8,18% 6,00% 8,18% 6,00% 9,	Total 29.00 Salaries and Allowances (Consolidated) Bank Solo (Note-20:a) MTB Securities Limited Total 29.a Salary and Allowances (Solo) Allowances Borus Curred Service Cost Proofent Fund MTB Islamic Banking Total 29.a.1 Chief Executive's salary and fees Basic General Service Cost Fooders Fund 30.00 Rent Taxes Insurance Electricity etc. (Consolidated) Bank Solo (Note-20:a) Bank Solo (Note-20:a) MTB Islamic Banking Total 30.00 Rent Taxes Insurance Electricity etc. (Consolidated) Bank Solo (Note-20:a) MTB Capital Limited Total 30.a Rent Taxes Insurance Electricity etc. (Solo) Rent' VAT or Rent Insurance Electricity & Utilities Lease Rent MTB Islamic Banking Total "While implementing ERS 16: Leases: the bank recorded Interest paid on lease liability (note-37.a) and depreciatio rental expenses in all December 2024 against those rental premises that have been treated as ROU assets and show	4.4 (605,748 33,164,265 1,290,168,213 31,246,265 1,290,168,213 31,276,727,355 1,276,72	Legal Expense Postage Stamps Telegram & Telecommunication etc. Directors' Fee Auditors fees Repair & Maintenance Other Expenditure Total 42.a Payments for other operating activities (Soto) Rent Tax heurance Electricity Legal Expense Postage Stamps Telegram & Telephone Directors' Fee Audit fee Repair & Maintenance Other Expenditure Total 43.00 Reconciliation of cash flows from operating activities (Consolidated) Profit before provision Adjustment for non cash items Depreciation on fixed assets Amortization on software Adjustment with non-operating activities Recovery of written of loan Accounts Receivable Accounts Payable on deposits Loss / Gain on sale of assets MTB Foundation Changes in operating assets and liabilities Changes in loans & advances Changes in loans & dother accounts Changes in borrowings	5 283,760
E. Capital Requirement Capital 10 Fisk-weighted assets Ratios (CRAR) Capital 10 Fisk-weighted assets Ratios (CRAR) Common Equity Tier-1 Tier-1 Capital Tier-2 Capital Tier-2 Capital The calculation of CRAR under Basel III has been made as per "Guidelines on Risk Based Capital Adequacy (Revised with Basel III) issued by Bangladesh Bank wide its BRPD Circular no. 18 dated December 21 2014. 15.a Statutory Reserve Cipering Balance Add: Timistered during the year (20% on Profit Before Tax) Closing balance 15.a Share Premium Add: Addition during the year Closing balance 17.00 Revaluation Reserve on Investment in Securities (Consolidated) Bank Solo (Noti-17.a) MTB Securities Limited MTB Capital Limited Total 17.a Revaluation Reserve on Investment in Securities (Solo) Closing balance Add: Addition during the year (not) Closing balance 18.a General Reserve Opening Balance Add: Transferred from retained earnings Closing balance 19.00 Surplus In Profit and Loss Account/Retained earnings (Consolidated) Opening Balance	Regulated Maintained 14,00% 44,39% 4,50% 8,18% 6,00% 9,88% 5,05% 6,00% 9,88% 5,05% 6,00% 9,88% 13,1468 6,338,131,468 6,338,131,468 6,338,131,468 6,338,131,468 6,338,131,468 6,338,131,468 17,820,875 6,328,131,468 1,095,304,778 1,095,304,778 1,095,304,778 1,095,304,778 7,22,643,640 713,736,531 63,766,642 63,241,75 826,430,262 776,856,707 7,13,736,531 342,532,352 48,907,109 371,204,179 762,643,640 713,736,531 766,777,324 786,777,324 3,825,461,139 3,	Total 28.00 Salaries and Allowances (Consolidated) Bank Solo (Note-20:a) MTB Secuties Limited MTB Capital Limited Total 2a. Salary and Allowances (Solo) Banks Pay Bonus Current Service Cost Provident Fund MTB Islamic Banking Total 29.a.1 Chief Executive's salary and fees Basic Allowance Allowance Lower Fare Assistance Total 30.00 Rent Taxes insurance Electricity etc. (Consolidated) Bank Solo (Note-30:a) MTB Secutive Limited Total 30.00 Rent Taxes insurance Electricity etc. (Bolo) Benk Solo (Note-30:a) MTB Secutive Limited Total 30. Rent Taxes insurance Electricity etc. (Bolo) Rent' VAT on Rent Rates & Taxes Electricity & Utilities Lease Rent MTB Islamic Banking Total 4 While implementing IFRS 16: Leases: the bank recorded interest paid on lease liability (note-37.a) and depreciation rental expenses in 31 December 2024 against those rental premises that here been treated as ROU assets and shown rental expenses in 31 December 2024 against those rental premises that here been treated as ROU assets and shown rental expenses in 31 December 2024 against those rental premises that here been treated as ROU assets and shown rental expenses in 31 December 2024 against those rental premises that here been treated as ROU assets and shown	4.4 (905,748 33,164,265 1,290,188,213 2,190,188,213 3,164,265 1,190,188,213 2,190,188,213 2,190,188,213 1,200,751 1,	Legal Expense Postage Stamps Telegram & Telecommunication etc. Directors' Fee Auditors fees Repair & Maintenance Other Expenditure Total 42.a Payments for other operating activities (Solo) Rent Tax Insurance Electricity Legal Expense Postage Stamps Telegram & Telephone Directors' Fee Directors' Fee Audit fee Repair & Maintenance Other Expenditure Total 43.00 Reconciliation of cash flows from operating activities (Consolidated) Profit before provision Adjustment for non cash items Depreciation on fixed assets Amortization on software Adjustment with non-operating activities Recovery of written of loan Accounts Receivable Accounts Payable on deposits Loss / Gain on sale of assets MTB Foundation Changes in loans & advances Changes in deposits & other accounts	5 283,760
E. Capital Requirement Capital To Risk-weighted assets Ratios (CRAR) Common Equity Tier-1 Tier-1 Capital Tier-1 Capital Tier-2 Capital The calculation of CRAR under Basel III has been made as per "Guidelines on Risk Based Capital Adequacy (Revised with Basel III) issued by Bangladesh Bark wide its BRPD Circular no. 18 dated December 21 2014. 15.a Statutory Reserve Copering Balance Add: Transferred during the year (20% on Profit Before Tax) Crosing balance 16.a Share Premium Add: Addition during the year Closing balance 17.00 Revaluation Reserve on Investment in Securities (Consolidated) Bark Solo (Note-17.a) MTB Securities United MTB Capital United Total 17.a Revaluation Reserve on Investment in Securities (Solo) Crosing balance Add: Addition during the year (net) Closing balance Add: Transferred from retained earnings Closing balance 18.a General Reserve Opening Balance Add: Transferred from retained earnings Closing balance 19.00 Surplus in Profit and Loss Account/Retained earnings (Consolidated) Opening Balance Add: Consolidated Profit made during the year Add: Addusconsolidated Profit made during the year	Regulated Maintained 14,00% 44,39% 4.50% 8.18% 6.00% 9.88% 5.05% 6.00% 9.08% 5.05% 6.00% 6	Total 29.00 Salaries and Allowances (Consolidated) Bank Solo (Note-20:a) MTB Securities Limited WT Capital Limited Lease Rent WT Is Islamic Banking Total "While implementing ERS 16: Leases: the bank recorded Interest paid on lease liability (note-37.a) and depreciation rental expenses in all December 2024 against those ental premises that have been treated as ROU assets and showr A Capital Rent or spenses presented or ceffice premises paid during 2024	4.4 (605,748 33,164,265 1,290,168,213 3164,265 1,290,168,213 31,276,727,355 1,276,727,	Legal Expense Postago Stampa Telegram & Telecommunication etc. Directors' Fee Auditors fees Repair & Maintenance Other Expenditure Total 42.a Payments for other operating activities (Solo) Rent Tax Insurance Electricity Legal Expense Postago Stampa Telegram & Telephone Directors' Fee Audit fee Repair & Maintenance Other Expenditure Total 43.00 Reconciliation of cash flows from operating activities (Consolidated) Profit before provision Adjustment for non cash items Depreciation on fixed assets Amortization on software Adjustment with non-operating activities Recovery of written of loan Accounts Receivable Accounts Payable on deposits Loss / Gain on sale of assets MTB Foundation Changes in loans & advances Changes in deposits & other accounts Changes in loans & advances Changes in operating assets Changes in lorewings Changes in other assets	5 283,760
E. Capital Requirement Capital To Risk-weighted assets Ratios (CRAR) Common Equity Tier-1 Tier-1 Capital Tier-1 Capital Tier-2 Capital The calculation of CRAR under Basel III has been made as per "Guidelines on Risk Based Capital Adequacy (Revised with Basel III) issued by Bangladesh Bark wide its BRPD Circular no. 18 dated December 21 2014. 15.a Statutory Reserve Optiming Balance Add: Addition during the year (20% on Profit Before Tax) Closing balance 16.a Share Premium Add: Addition during the year Closing balance 17.00 Revaluation Reserve on Investment in Securities (Consolidated) Basel Sole (Nete-17) Bank Sole (Nete-17) Bank Sole (Nete-17) Tier-18 Revaluation Reserve on Investment in Securities (Solo) Opening Balance Add: Addition during the year (net) Closing balance 18.a General Reserve Opening Balance Add: Transferred from retained earnings Closing balance 19.00 Surplus in Profit and Loss Account/Retained earnings (Consolidated) Opening Balance Add: Consolidated Profit made during the year Add: Actuarial remeasurement gain/(loss) of defined benefits liability/assets Add: Loss realized for closing of MTB Exchange (UK), Ltd. Less: Bous Share besued during the year	Regulated Maintained 14,00% 44,39% 4,50% 8,18% 6,00% 9	Total 20.00 Salaries and Allowances (Consolidated) Bank Solo (Note-20: a) MTB Securities Limited Total 23. Salary and Allowances (Solo) Allowances Borus Curred Service Cost Proofers Fund MTB Islamic Banking Total 29.1.1 Chief Executive's salary and fees Basic Feet Service Cost Froofers Fund 30.00 Rent Taxes Insurance Electricity etc. (Consolidated) Bank Solo (Note-20: a) Bank Solo (Note-20: a) 30.00 Rent Taxes Insurance Electricity etc. (Consolidated) Bank Solo (Note-20: a) MTB Logistal Limited Total 30.3. Rent Taxes insurance Electricity etc. (Solo) Rent' VAT or Rent VAT or Rent MTB Islamic Banking Total "While implementing ERS 16: Leases: the bank recorded Interest paid on lease liability (note-37: a) and depreciatio rental expenses in a December 2024 against those rental premises that have been treated as ROU assets and shown 30.1. Reconciliation of rental expenses in premises paid during 2024 Total Rent expenses incurred for office premises paid during 2024 Total Rent expenses incurred for office premises paid during 2024 Total Rent expenses incurred for office premises paid during 2024 Total Rent expenses incurred for office premises paid during 2024 Total Rent expenses incurred for office premises paid during 2024 Total Rent expenses incurred for office premises paid during 2024 Total Rent expenses incurred for office premises paid during 2024 Total Rent expenses incurred for office premises paid during 2024 Total Rent expenses incurred for office premises paid during 2024 Total Rent expenses incurred for office premises paid during 2024 Dispense charged during 2026 for IPRS 16 - Leases Depreciation Expenses on ROU Assets (Rout 20: a) Dispenses charged during 2026 for IPRS 16 - Leases Depreciation Expenses on ROU Assets (Rout 20: a)	4.4 (605,748 33,164,265 1,291,185,185,185,185,185,185,185,185,185,18	Legal Expense Postage Stamps Telegram & Telecommunication etc. Directors' Fee Auditors fees Repair & Maintenance Other Expenditure Total 42.a Payments for other operating activities (Solo) Rent Tax Insurance Electricity Legal Expense Postage Stamps Telegram & Telephone Directors' Fee Audit fee Repair & Maintenance Other Expenditure Total 43.00 Reconciliation of cash flows from operating activities (Consolidated) Profit before provision Adjustment for non cash items Depreciation on fixed assets Amortization on software Adjustment with non-operating activities Recovery of written of loan Accounts Receivable Accounts Receivable Accounts Receivable Accounts Receivable Cas I (Sain on sale of assets MTB Foundation Changes in operating assets and liabilities Changes in loans & advances Changes in ther liabilities Income tax pald	5 283,760 4,865,110 67,429,954 66,133,483 5,914,977 5,252,103 2,678,500 3,483,820,203 341,065,341 2,039,486,324 2,112,579,690 3,491,177,712 3,449,684,470 1,011,816,561 5,283,760 66,725,427 4,754,077 3,307,223 4,754,077 3,307,223 342,324,730 2,006,647,013 3,445,108,813 3,445,108,813 3,445,108,813 3,445,108,813 3,445,108,813 3,445,108,813 3,405,207,146 8,210,283,943 2,076,709 83,782,491 83,383,110 668,022,310 107,049,430 (1,273,230,612) 668,022,310 (24,076,580) 668,022,310 (26,576,585) 66,622,280,173 (485,269,926) 11,695,611 (495,269,926) 11,695,611 (495,269,926) (49,75,687,586) (25,765,787,780) (39,756,732,785) (66,622,280,173 (4,212,38,681) (4,
E. Capital Requirement Capital to Risk-weighted assets Ratios (CRAR) Common Equity Ten-1 Ten-1 Capital Ten-1 Capital Ten-2 Capital The calculation of CRAR under Basel III has been made as per "Guidelines on Risk Based Capital Adequacy (Revised with Basel III) issued by Bangladesh Bank wide its BRPD Circular no. 18 dated December 21 2014. 15.a Statutory Reserve Opening Balance Add: Transferred during the year (20% on Profit Before Tax) Closing balance 16.a Share Premium Add: Addition during the year (20% on Profit Before Tax) Crosing balance 17.00 Revaluation Reserve on Investment in Securities (Consolidated) Bank Solo (Note-17.a) MTB Securities Limited MTB Capital Limited Total 17.a Revaluation Reserve on Investment in Securities (Solo) Opening Balance Add: Addition during the year (net) Closing balance 18.a General Reserve Opening Balance Add: Addition during the year (net) Closing balance 19.00 Surplus in Profit and Loss Account/Retained earnings (Consolidated) Opening Balance Add: Crossolidated Profit made during the year Add: Addition during the year (net) closing balance 19.00 Surplus in Profit and Loss Account/Retained earnings (Consolidated) Opening Balance Add: Crossolidated Profit made during the year Add: Addition during the year (addition during the year Add: Closs realized for closing of MTB Exchange (UK) Ltd. Less: Bonus Share Issued during the year Less: Cash Dividend paid Less: Cipital reserve by MTBSIL during the year	Required Maintained 14.09% 4.45% 6.00% 6.0	Total 29.00 Salaries and Allowances (Consolidated) Bank Solo (Note-20: a) MTB Securities Limited Total 29. a Salary and Allowances (Solo) Basic Pay Allowances Boruse Boruse Boruse Boruse Boruse Provident fund MTB Islamic Banking Total 29.a.1 Chief Executive's salary and fees Allowance Festive Boruse Festive Assistance Total 30.00 Rent Taxes Insurance Electricity etc. (Consolidated) Bank Solo (Note-30.a) MTB Securities Limited MTB Capital Limited MTB Securities Limited MTB Capital Limited MTB Islamic Banking Total *Willis Implementing FFS (6. Leases: the bank recorded Interest paid on Issae liability (rote-37.a) and depreciatio rotal expenses in Total Festive Fes	4.4, 605, 748 1.290, 148, 213 1.290, 148, 213 1.290, 148, 213 1.290, 148, 213 1.290, 148, 213 1.290, 148, 213 1.290, 148, 213 1.290, 214 1.29	Legal Expense Postage Stamps Telegram & Telecommunication etc. Directors' Fee Auditors fees Repair & Maintenance Other Expenditure Total 42.a Payments for other operating activities (Solo) Rent Tax insurance Electricity Legal Expense Postage Stamps Telegram & Telephone Directors' Fee Audit fice Repair & Maintenance Other Expenditure Total 43.00 Reconcilitation of cash flows from operating activities (Consolidated) Profit before provision Adjustment for non cash items Depreciation on fixed assets Amortization on software Adjustment with non-operating activities Recovery of written of loan Accounts Payable on deposits Loss / Gain on sale of assets MTB Foundation Changes in operating assets and liabilities Changes in loans & advances Changes in other liabilities Income tax pald Total 43.a Reconcilitation of cash flows from operating activities (Solo) Profit before provision Adjustment for non cash items Depreciation on fixed assets	5 283, 760 4,585,110 67,429,954 66,133,483 5,914,977 5,252,103 2,678,500 343,820,203 341,085,341 2,039,486,324 2,112,579,699 3,491,177,712 3,449,684,470 1,011,816,561 5,238,760 66,725,422 4,734,077 3,307,222 2,592,250 342,354,736 2,009,647,013 2,075,460,125 344,354,708,813 3,445,108,813 3,445,108,813 3,445,108,813 3,452,207,146 11,798,241,305 584,192,201 675,859,200 584,192,201 675,859,200 584,192,201 107,049,430 (1,273,230,612) 686,022,316 (24,076,580) 699,186,611 (465,269,926) 11,695,611 690,000,000 (395,316,960) (285,378,790) (285,378,790) (39,756,732,785) (7,153,608,378) (1,273,239,326,376) (1,213,369,378) (1,273,230,612) (1,213,369,378) (1,273,239,326,376) (1,213,369,378) (1,273,239,326,376) (1,212,336,378,376) (1,212,336,378,379) (1,283,376,472,2174,358) (1,212,336,378,378,379) (1,283,376,472,2174,358) (1,273,39,326,376) (1,212,336,378,376,376,290) (2,217,574,468,394) 1,366,359,295 7,912,855,736 557,308,092 555,324,097
E. Capital Requirement Capital to Risk-weighted assets Ratios (CRAR) Common Equity Ter-1 Ter-1 Capital Ter-1 Capital Ter-1 Capital Ter-2 Capital Ter-	Required Maintained 14.09% 4.459% 6.00% 6.	Total 29.00 Salaries and Allowances (Consolidated) Bank Solo (Note-20-a) MTB Securities Limited Total 29. a Salary and Allowances (Solo) Basis Pay Allowances Borus Bo	4.4, 605, 748 1.290, 148, 213 1.290, 1	Legal Expense Postage Stampa Telegram & Telecommunication etc. Directors' Fee Auditors fees Repair & Maintenance Other Expenditure Total 42.a Payments for other operating activities (Solo) Rent Tax Insurance Electricity Legal Expense Postage Stampa Telegram & Telephone Directors' Fee Repair & Maintenance Other Expenditure Total 43.00 Reconcilitation of cash flows from operating activities (Consolidated) Profit before provision Adjustment for non cash tems Depreciation on fixed assets Amortization on software Accounts Receivable Accounts Receivable Accounts Payable on deposits Loss / Gain on sale of assets MTB Foundation Changes in loans & advances Changes in operating assets and liabilities Changes in operating assets and liabilities Changes in operating assets Changes in operating control of the contr	5 283,760
E. Capital Requirement Capital (o Fisk-weighted assets Ratios (CRAR) Capital (o Fisk-weighted assets Ratios (CRAR) Common Equity Tier-1 Ter-1 Capital Tier-1 Capital Tier-2 Capital The calculation of CRAR under Basel III has been made as per "Guidelines on Risk Based Capital Adequacy (Revised with Basel III) issued by Bangladesh Bark wide its BRPD Circular no. 18 dated December 21 2014. 15.a Statutory Reserve Opening Balance Add: Transferred during the year (20% on Profit Before Tax) Closing balance 16.a Share Premium Add: Addition during the year (20% on Profit Before Tax) Closing balance 17.00 Revaluation Reserve on Investment in Securities (Consolidated) Basel Solo (Niter-17.a) MTB Securities Limited MTB Capital Limited Total 17.a Revaluation Reserve on Investment in Securities (Solo) Opening Balance Add: Addition during the year (net) Closing balance 18.a General Reserve Opening Balance Add: Transferred from retained earnings Closing balance 19.00 Surplus in Profit and Loss Account/Retained earnings (Consolidated) Opening Balance Add: Consolidated Profit made during the year Add: Actualiar remeasurement gain/(cos) of defined benefits liability/assets Add: Loss realized for closing of MTB Exchange (UK) Ltd. Less: Bonus Share besued during the year Less: Cash Dividend paid by Subsidiaties (MTBSL)	Regulred Maintained 14,09% 4,50% 8,18% 6,00% 8,18% 6,00% 9,08% 5,06% 6,00% 7,0	Total 29:00 Salaries and Allowances (Consolidated) Bank Solo (Note-20:a) MTB Securities Limited Total 29:a Salary and Allowances (Solo) Bank Total 29:a Salary and Allowances (Solo) Allowances Borus Order of Sankor Cost Provided Turd MTB Islamic Banking Total 29:a.1 Chief Executive's salary and fees Bank Bank Bank Bank Bank Bank Bank Bank	4.4 (605,748 33,164,265 1,291,185,185,185,185,185,185,185,185,185,18	Legal Expense Postage Stampa Telegram & Telecommunication etc. Directors' Fee Auditors fees Repair & Maintenance Other Expenditure Total 42.a Payments for other operating activities (Solo) Rent Tax Insurance Electricity Legal Expense Postage Stamps Telegram & Telephone Directors' Fee Audit fee Repair & Maintenance Other Expenditure Total 43.00 Reconciliation of cash flows from operating activities (Consolidated) Profit before provision Adjustment for non cash items Depreciation on fised assets Amortization on software Accounts Receivable Accounts Receivable Accounts Payable on deposits Loss / Gain on sale of assets MTB Foundation Changes in operating assets and liabilities Changes in operating assets and liabilities Changes in deposits & other accounts Changes in other labilities Income tax paid Total 43.8 Reconciliation of cash flows from operating activities (Solo) Profit before provision Adjustment with non-operating activities Income tax paid Total 43.8 Reconciliation of cash flows from operating activities (Solo) Profit before provision Adjustment on fixed assets Amortization on software Adjustment with non-operating activities Recovery of long previously written off Accounts Receivable	5,283,760 4,585,110 67,429,954 66,133,483 5,914,977 5,252,103 2,678,500 343,820,203 341,085,341 2,039,486,324 2,112,579,699 3,491,177,712 3,449,684,470 1,011,816,561 5,238,760 4,585,110 667,25,422 4,734,077 3,307,223 2,592,250 1,719,250 342,354,730 340,260,346 2,009,647,013 3,405,207,148 11,798,241,305 8,210,283,943 3,405,207,148 11,798,241,305 8,210,283,943 11,798,250 1,719,250 1,71
E. Capital Requirement Capital to Risk-weighted assets Ratios (CRAR) Common Equity Tier-1 Ter-1 Capital Ter-1 Capital Ter-1 Capital Ter-1 Capital Ter-2 Capital Ter	Regulator	Total 29.00 Salaries and Allowances (Consolidated) Bank Solo (Note-20-a) MTB Secuties Limited MTB Capital Limited Total 2a. Salary and Allowances (Solo) Bank Pay Bonus Current Service Cost Provident Fund MTB Islamic Banking Total 29.a.1 Chief Executive's salary and fees Basic Allowance Allowance Allowance Islamic Banking Total 30.00 Rent Taxes insurance Electricity etc. (Consolidated) Bank Solo (Note-30-a) MTB Secutive Limited Total 30.00 Rent Taxes insurance Electricity etc. (Consolidated) Bank Solo (Note-30-a) MTB Secutive Limited Total 30. Rent Taxes insurance Electricity etc. (Bolo) Rent VAT on Rent Rates & Taxes Electricity & Utilities Lease Rent MTB Islamic Banking Total *While implementing IFRS 16. Leases: the bank recorded interest paid on lease liability (note-37.a) and depreciation rentile expenses in 31 December 2004 against those rential premises that have been treated as ROU assets and shown 30.4.1 Reconciliation of rental expenses is presented as under: A) Total Rent expenses convented into the hierarch spenses and shown 30.4.1 Reconciliation of rental expenses is presented as under: A) Total Rent expenses convended into the hierarch expenses on lease liability & depreciation expenses on ROU Assets: Rent aspense considering for IFRS 16. Leases Irlented Expenses on Convended into the hierarch expenses on lease liability & depreciation expenses on ROU Assets: Rent aspenses considering for IFRS 16. Leases Irlented Expenses on Rous Backet (Note 30.a) Dispenses charged during 2024 for IFRS 16. Leases Irlented Expenses on Rous Backet (Note 30.a) Depreciation Expenses on ROU Assets (Note 30.a) Depreciation Expenses on ROU Assets (Note 30.a) Depreciation Expenses on Rous Backet (Note 30.a) Depreciation Expense	4.4 (605,748 33,164,265 1,291,186,218 1,291,186,213 3,175,797,355 1,275,797,355 1,275,797,355 1,275,797,355 1,275,797,355 1,275,797,355 1,275,797,355 1,275,797,355 1,275,797,355 1,275,797,355 1,275,275 1,27	Legal Expense Postage Stamps Telegram & Telecommunication etc. Directors' Fee Auditors fees Repair & Maintenance Other Expenditure Total 42.a Payments for other operating activities (Solo) Rent Tax insurance Electricity Legal Expense Postage Stamps Telegram & Telephone Directors' Fee Audit fice Repair & Maintenance Other Expenditure Total 43.00 Reconcilitation of cash flows from operating activities (Consolidated) Profit before provision Adjustment for non cash items Depreciation on fixed assets Amortization on software Adjustment with non-operating activities Recovery of written of loan Accounts Payable on deposits Loss / Gain on sale of assets MTB Foundation Changes in operating assets and liabilities Changes in loans & advances Changes in other liabilities Income tax pald Total 43.a Reconcilitation of cash flows from operating activities (Solo) Profit before provision Adjustment of non cash items Depreciation on fixed assets Amortization on software	5 283,760 4,585,110 67,429,954 66,133,483 5,914,977 5,252,103 2,678,500 343,820,203 341,065,341 2,039,486,324 2,112,579,699 3,491,177,712 3,449,684,470 1,011,816,561 914,602,839 4,585,110 66,725,422 4,734,077 3,307,223 2,592,250 1,719,250 342,354,736 2,009,647,013 2,075,460,125 3,443,108,813 3,443,108,813 3,443,108,813 3,405,207,146 11,798,241,305 8,210,283,943 2,076,709 83,782,491 675,869,200 686,022,310 107,049,430 179,357,966 11,695,611 1,695,610 2,247,65,690 2,247,65,690 2,247,67,590 2,247,67,590 1,768,332,041 1,768,332,041 1,768,332,041 1,768,332,041 1,768,332,041 1,768,332,041 1,768,332,041 1,768,332,041 1,468,359,295 7,912,855,736 557,308,092 83,782,491 83,830,110 641,090,584 53,165,207 107,049,430 179,357,966 107,049,430 179
E. Capital Requirement Capital to Risk-weighted assets Ratios (CRAR) Common Equity Tier-1 Ter-1 Capital Ter-1 Capital Ter-1 Capital Ter-1 Capital Ter-2 Capital Ter	Regulator	Total 29.00 Salaries and Allowances (Consolidated) Bank Solo (Note-20: a) MTB Securities Limited Total 29. a Sury and Allowances (Solo) Allowances Borus Curred Service Cost Provided Fund MTB Islamic Banking Total 29. 1. Chief Executive's salary and fees Basic Festive Borus hoentive Borus	4.4 (905,748 33,164,265 1,290,168,213 31,246,265 1,290,168,213 31,276,727,355 1,276,727,355 1,276,727,355 1,276,727,355 1,276,273 1,276,727,355 1,276,273 1,276,273 1,276,273 1,276,273 1,276,273 1,276,273 1,276,273 1,276,273 1,276,273 1,276,273 1,276,273 1,276,276 1,	Legal Expense Postage Stamps Telegram & Telecommunication etc. Directors' Fee Auditors fees Repair & Maintenance Other Expenditure Total 42.a Payments for other operating activities (Solo) Rent Tax haurance Electricity Legal Expense Postage Stamps Telegram & Telephone Directors' Fee Audit fiee Repair & Maintenance Other Expenditure Total 43.00 Reconcilitation of cash flows from operating activities (Consolidated) Profit before provision Adjustment for non cash items Depreciation on fixed assets Amortization on software Adjustment with non-operating activities Recovery of written of loan Acocurts Receivable Acocurts Payable on deposits Loss / Gain on sale of assets MTB Foundation Changes in operating assets and liabilities Changes in loans & advances Changes in loans & advances Changes in ther liabilities Income tax paid Total 43.a Reconcilitation of cash flows from operating activities (Solo) Profit before provision Adjustment of non cash items Depreciation on fixed assets Amortization on software Adjustment of non cash items Depreciation on fixed assets Amortization and assets Amortization and assets Amortization and cash sets Amortization and sale of assets Amortization software Adjustment with non-operating activities Recovery of loan previously written off Acocurts Receivable Acocurts Payable on deposits Loss / Gain on sale of assets ATIB Foundation Changes in operating assets and liabilities	5 283,760 4,585,110 67,429,954 66,133,483 5,914,977 5,252,103 2,678,500 343,820,203 341,065,341 2,039,486,324 2,112,579,699 3,491,177,712 3,449,684,470 1,011,816,561 914,602,839 4,585,110 66,725,427 4,754,077 2,592,250 1,719,250 342,354,739 2,006,647,013 2,075,460,125 3,443,108,813 3,445,108,813 3,445,108,813 3,445,108,813 3,455,207,146 11,798,241,305 8,210,283,943 2,076,709 83,383,110 668,022,310 668,022,310 668,022,310 668,022,310 668,022,310 668,022,310 668,023,310
E. Capital Requirement Capital to Risk-weighted assets Ratios (CRAR) Common Equity Tier-1 Ter-1 Capital Ter-1 Capital Tier-2 Capital The calculation of CRAR under Basel III has been made as per "Guidelines on Risk Based Capital Adequacy (Revised with Basel III) issued by Bangladesh Bank wide its BRPD Circular no. 18 dated December 21 2014. 15.a Statutory Reserve Opening Balance Add: Transferred during the year (20% on Profit Before Tax) Closing balance 16.a Share Premium Add: Addition during the year Closing balance 17.00 Revaluation Reserve on Investment in Securities (Consolidated) Bank Solo (Note-17.a) MTB Securities Limited MTB Capital Limited Total 17.a Revaluation Reserve on Investment in Securities (Solo) Opening Balance Add: Addition during the year (net) Closing balance 18.a General Reserve Opening Balance Add: Consolidated Profit and Loss Account/Retained earnings (Consolidated) Total Salance 19.00 Surplus in Profit and Loss Account/Retained earnings (Consolidated) Less: Bonus Share Issued during the year Add: Actuarial remeasurement pain/(loss) of defined benefits liability/assets Add: Los realized for religious pure less: Cash Dividend paid by Subsidiances (MTBSL) Less: Cash Dividend paid Less: Cash Dividend paid Subsidiance (MTBSL) Less: Cash Dividend paid Less: Statutoy Reserve Less: Statut-Up Fund Closing balance Add: Actuarial remeasurement gain/(loss) of defined benefits liability/assets Add: Actuarial remeasurement gain/(loss) of defined benefits liability/assets Less: Cash Dividend paid Less: Statutoy Reserve Less: Statut-Up Fund Closing balance 19.a Surplus in Profit and Loss Account/Retained earnings (Solo) Opening Balance Add: Actuarial remeasurement gain/(loss) of defined benefits liability/assets Less: Cash Dividend paid per Less: Cash Dividend p	Required Maintained 14.09% 4.50% 8.18% 6.00% 8.18% 6.00% 9.88% 5.05% 6.00% 9.88% 5.05% 6.00% 9.88% 6.00% 9.88% 9.77.226 7.85.892.443 9.85.8131.468 9.77.820.675 9.69.823.100 9.89.8131.468 17.820.675 9.69.823.060 9.89.8131.468 1.095.304.779 1.095.304.779 1.095.3	Total 29.00 Salaries and Allowances (Consolidated) Bank Solo (Note-20:a) MTB Securities Limited Total 20. Salary and Allowances (Solo) Allowances Borus Curred Service Cost Prooffers Fund 30. Ramic Banking Total 29.a.1 Chief Executive's salary and fees Basic Allowances Borus Lewer Fare Assistance Fostsvall Borus Incentive Borus I	4.4 (605,748 33,164,265 1,291,186,218 1,291,186,213 3,175,797,355 1,275,797,355 1,275,797,355 1,275,797,355 1,275,797,355 1,275,797,355 1,275,797,355 1,275,797,355 1,275,797,355 1,275,797,355 1,275,275 1,27	Legal Expense Postage Stamps Telegram & Telecommunication etc. Directors' Fee Auditors fees Repair & Maintenance Other Expenditure Total 42.a Payments for other operating activities (Solo) Rent Tax haurance Electricity Legal Expense Postage Stamps Telegram & Telephone Directors' Fee Audit fiee Repair & Maintenance Other Expenditure Total 43.00 Reconciliation of cash flows from operating activities (Consolidated) Profit before provision Adjustment for non cash items Depreciation on fixed assets Amortization on software Adjustment with non-operating activities Recovery of written of loan Accounts Receivable Accounts Payable on deposits Loss / Gain on sale of assets MTB Foundation Changes in operating assets and liabilities Changes in loans & advances Changes in loans & advances Changes in other labilities Income tax paid Total 43.a Reconciliation of cash flows from operating activities (Solo) Profit before provision Adjustment for non cash items Depreciation on fixed assets Amortization on software Adjustment of non osets items Depreciation on fixed assets Amortization and sale of assets Amortization on software Adjustment with non-operating activities Recovery of loan previously written off Accounts Recevable Accounts Payable on deposits Loss / Gain on sale of assets Amt B Foundation Changes in operating assets and liabilities	5 283,760 4,885,110 67,7429,954 66,133,483 5,914,977 5,252,103 2,678,500 348,3820,203 2,678,500 348,3820,203 341,095,341 2,039,486,324 2,112,579,690 3,449,195,470 2,112,579,690 3,449,684,470 1,011,816,561 914,602,839 5,283,760 68,725,422 4,734,077 3,307,223 2,592,250 1,719,250 342,354,730 2,075,460,125 2,090,647,013 2,075,460,125 3,443,108,813 3,405,207,148 11,798,241,305 8,210,283,943 592,076,709 83,782,491 83,830,110 675,659,200 689,022,310 107,049,430 (1,272,230,612) 668,022,310 11,695,611 675,659,200 689,022,310 11,695,611 4,606,730 60,000,000 (395,516,960) (285,787,790) (39,756,732,785) 65,622,290,173 12,824,069,919 (4,341,778,852) 2,945,087,921 37,293,926,376 1,376,472 49,374,986,394 15,326,676,290 11,468,359,295 1,786,332,045 (2,276,530,402,282) 37,293,926,376 1,376,472 49,374,986,394 15,326,676,290 11,695,736 15,326,676,290 11,695,611 64,009,584 179,359,986 1,376,472 49,374,986,394 179,359,986 1,376,472 49,374,986,394 15,326,676,290 11,695,611 64,009,584 179,359,986 (1,272,320,612) (24,076,580) (268,770,801) (40,059,34),391) (60,018,712,786 66,018,712,786
E. Capital Requirement Capital to Risk-weighted assets Ratios (CRAR) Common Equity Tier-1 Ter-1 Capital Ter-1 Capital Tier-2 Capital The calculation of CRAR under Basel III has been made as per "Guidelines on Risk Based Capital Adequacy (Revised with Basel III) issued by Bangladesh Bank wide its BRPD Circular no. 18 dated December 21 2014. 15.a Statutory Reserve Opening Balance Add: Transferred during the year (20% on Profit Before Tax) Closing balance 16.a Share Pramium Add: Addition during the year Closing balance 17.00 Revaluation Reserve on Investment in Securities (Consolidated) Bank Solo (Note-17.a) MTB Securities Limited MTB Capital Limited Total 17.a Revaluation Reserve on Investment in Securities (Solo) Opening Balance Add: Addition during the year (net) Closing balance 18.a General Reserve Opening Balance Add: Addition during the year (net) Closing balance 19.00 Surplus in Profit and Loss Account/Retained earnings (Consolidated) Dans palance Add: Consolidated Profit made during the year Add: Actuarial remeasurement gain/(loss) of defined benefits liability/assets Add: Loss realized for closing of MTB Exchange (UK) Ltd. Less: Dividend paid to Subsidiances (MTBSL) Less: Cash Dividend paid to Subsidiances (MTBSL) Less: Cash Dividend paid to Subsidiances (MTBSL) Less: Start-Up-Fund Closing balance 19.a Surplus in Profit and Loss Account/Retained earnings (Solo) Opening Balance Add: Actuarial remeasurement gain/(loss) of defined benefits liability/assets Less: Cash Dividend paid to Subsidiances (MTBSL) Less: Tansferred to Statutory Reserve Less: Start-Up-Fund Closing balance 19.a Surplus in Profit and Loss Account/Retained earnings (Solo) Opening Balance Add: Actuarial remeasurement gain/(loss) of defined benefits liability/assets Less: Cash Dividend paid to Subsidiances (MTBSL) Less: Tansferred to Statutory Reserve Less: Start-Up-Fund Closing balance 19.a Surplus in Profit and Loss Account/Retained earnings (Solo) Opening Balance Add: Actuarial remeasur	Required Maintained 14.09% 4.50% 8.18% 6.00% 8.18% 6.00% 9.88% 5.05% 8.18% 6.00% 9.88% 5.05% 9.88% 9.17.20.20 9.17	Total 29.00 Salaries and Allowances (Consolidated) Bank Solo (Note-20:a) MTB Securities Limited WTO Capital Limited United Salary WHO Capital Limited WTO Capital Lim	4.4 (605,748 33,164,265 1,291,188,213 31,276,189,385 1,291,188,213 31,276,189,385 1,291,189,214 1,768,945,976 1,172,986,731 105,476,625 1,634,963,449 1,634,963,449 1,768,969,036 1,768,122,466 1,768,212,466 1,768,	Legal Expense Postage Stampa Telegram & Telecommunication etc. Directors' Fee Auditors fees Repair & Maintenance Other Expenditure Total 42.a Payments for other operating activities (Solo) Rent Tax Insurance Electricity Legal Expense Postage Stampa Telegram & Telephone Directors' Fee Audit fee Repair & Maintenance Other Expenditure Total 43.00 Reconciliation of cash flows from operating activities (Consolidated) Profit before provision Adjustment for non cash items Depreciation on Sold assets Amortization on software Accounts Receivable Accounts Respieable Accounts Payable on deposits Loss / Gain on sale of assets MTB Foundation Changes in operating assets and liabilities Changes in operating assets and liabilities Changes in other assets Changes in other assets Changes in other liabilities Income tax paid Total 43.8 Reconciliation of cash flows from operating activities (Solo) Profit before provision Adjustment on sale of assets Amortization on software Adjustment with non-operating activities Recovey of legal on the sales Changes in other assets Amotization on software Adjustment with non-operating activities Recovey of long previously written off Accounts Receivable Accounts Receivable Accounts Payable on deposits Loss / Gain on sale of assets MTB Foundation Changes in lones & advances	5,283,760
E. Capital Requirement Capital to Risk-weighted assets Ratios (CRAR) Common Equity Tier-1 Ter-1 Capital Tier-2 Capital Tier-2 Capital Tier-2 Capital Tier - Capital Tier-2 Capital Tier - Capital Tier-2 Capital Tier - Capital Ti	Required Maintained 14.09% 4.50% 8.18% 6.00% 8.18% 6.00% 9.88% 5.05% 8.18% 6.00% 9.88% 5.05% 8.18% 6.00% 9.88% 9.00% 9.00% 9.88% 9.77.20 9.50% 9	Total 29.00 Salaries and Allowances (Consolidated) Bank Solo (Note-20-a) MTB Securities Limited WTO Capital Limited WTO Capit	4.4 (605,748 33,164,265 1,291,188,213 31,276,189,385 1,291,188,213 31,276,189,385 1,291,189,214 1,768,945,976 117,296,731 105,476,625 1,684,803,449 4,876,626,034 6,884,803,449 4,876,626,034 6,884,803,449 4,885,110 4,	Legal Expense Postage Stamps Telegram & Telecommunication etc. Directors' Fee Auditors fees Repair & Maintenance Other Expenditure Total 42.a Payments for other operating activities (Solo) Rent Tax Insurance Electricity Legal Expense Postage Stamps Telegram & Telephone Directors' Fee Audit fine Repair & Maintenance Other Expenditure Total 43.00 Reconcilitation of cash flows from operating activities (Consolidated) Profit before provision Adjustment for non cash items Depreciation on fixed assets Amotization on software Adjustment with non-operating activities Recovery of written of loan Accounts Receivable Accounts Payable on deposits Loss / Gain on sale of assets MTB Foundation Changes in operating assets and liabilities Changes in loans & advances Changes in deposits & other accounts Changes in other assets Recovery of loan previously written off Accounts Receivable Accounts Receivable Amountzation on software Adjustment for non cash items Depreciation on fixed assets Amontzation on software Recovery of loan previously written off Accounts Receivable Accounts Receivable Accounts Receivable Changes in operating assets and liabilities Changes in loronwings Changes in other assets	5 283,760 4,585,110 67,429,954 66,133,483 5,914,977 5,252,103 2,678,500 3,483,820,203 3,41,095,341 2,039,486,324 2,112,579,699 3,491,177,712 3,449,684,470 1,011,816,561 914,602,839 4,585,110 667,25,422 4,734,077 3,307,223 2,592,250 1,719,250 342,354,730 340,260,346 2,009,647,013 2,075,460,125 2,075,530,055 2,075,200,125 2,075,630,055 2,075,630,055 2,075,630,055 2,075,630,055 2,075,637,550 2,075,
E. Capital Requirement Capital to Risk-weighted assets Ratios (CRAR) Common Equity Tier-1 Ter-1 Capital Ter-1 Capital Tier-2 Capital Tier-2 Capital The calculation of CRAR under Basel III has been made as per "Guidelines on Risk Based Capital Adequacy (Revised with Basel III)" issued by Bangladesh Bank wide its BRPD Circular no. 18 dated December 21 2014. 15.a Statutory Reserve Opening Balance Add: Tims ferred during the year (20% on Profit Before Tax) Closing balance 16.a Share Premium Add: Addition during the year Closing balance 17.00 Revaluation Reserve on Investment in Securities (Consolidated) Bank Solo (Note-17.a) MTB Securities Limited MTB Capital Limited Total 17.a Revaluation Reserve on Investment in Securities (Solo) Opening Balance Add: Addition during the year (net) Closing balance 18.a General Reserve Opening Balance Add: Addition during the year (net) Closing balance 19.00 Surplus in Profit and Loss Account/Retained earnings (Consolidated) Descripting Balance Add: Consolidated Profit made during the year Add: Actuarial remeasurement gain/(loss) of defined benefits liability/assets Add: Loss realized for closing of MTB Exchange (UK) Ltd. Less: Dividend paid by Subsidiantes (MTBSL) Less: Cash Dividend paid by Subsidiantes (MTBSL) Less: Start-Up-Fund Closing balance 19.a Surplus in Profit and Loss Account/Retained earnings (Solo) Opening Balance Add: Addition for Perpetual Bondholders Less: Cash Dividend paid by Subsidiantes (MTBSL) Less: Transferred to Statutory Reserve Less: Start-Up-Fund Closing balance 19.a Surplus in Profit and Loss Account/Retained earnings (Solo) Opening Balance Add: Addition during the year Add: Accluratial remeasurement gain/(loss) of defined benefits liability/assets Less: Cash Dividend paid by Subsidiantes (MTBSL) Less: Start-Up-Fund Closing balance 19.a Surplus in Profit and Loss Account/Retained earnings (Solo) Opening Balance Add: Accluratial remeasurement gain/(loss) of defined benefits liability/assets Less: Cash	Required Maintained 14.09% 4.50% 8.18% 6.00% 8.18% 6.00% 9.88% 5.05% 6.00% 9.88% 5.05% 6.00% 9.88% 6.00% 9.88% 9.7620.87% 9.7852.48% 9	Total 29.00 Salaries and Allowances (Consolidated) Bank Solo (Note-20-a) MTB Securities Limited Total 29. a Salary and Milowances (Solo) Allowances Borus One Service Cost Provided Trud MTB Islamic Banking Total 29. 1.1 Chief Executive's salary and fees Bank Bank Bank Bank Bank Bank Bank Bank	4.4 (905,748 33,164,205 1,209,168,213 31,276,729,355 1,209,168,213 31,276,729,355 1,209,168,213 1,276,729,355 1,209,409,174 1,17,206,731 105,476,025 1,209,409,120 105,476,025 1,209,409,120 105,476,025 1,209,409,120 1,209,120 1	Legal Expense Postage Stamps Telegram & Telecommunication etc. Directors' Fee Auditors fees Repair & Maintenance Other Expenditure Total 42.a Payments for other operating activities (Solo) Rent Tax hearance Electricity Legal Expense Postage Stamps Telegram & Telephone Directors' Fee Audit fee Repair & Maintenance Other Expenditure Total 43.00 Reconciliation of cash flows from operating activities (Consolidated) Profit before provision Adjustment for non cash items Depreciation on fixed assets Amortization on software Adjustment with non-operating activities Recovery of written of loan Accounts Receivable Accounts Revelable Accounts Payable on deposits Loss / Gain on sale of assets MTB Foundation Changes in operating assets and liabilities Changes in loans & advances Changes in ther assets Changes in ther liabilities Income tax pald Total 43.a Reconciliation of cash flows from operating activities (Solo) Profit before provision Adjustment for non cash items Depreciation on software Adjustment with non-operating activities Recovery of non previously written off Accounts Receivable Accounts Payable on deposits Loss / Gain on sale of assets Amortization on software Adjustment with non-operating activities Recovery of loan previously written off Accounts Receivable Accounts Payable on deposits Loss / Gain on sale of assets ATIB Foundation Changes in operating assets and liabilities Changes in operating assets and liabilities Changes in operating assets and liabilities Changes in other sasets Changes in other liabilities	5 283,760 4,585,110 67,429,954 66,133,483 5,914,977 5,252,103 2,678,500 343,820,203 341,085,341 2,039,486,324 2,112,579,699 3,491,177,712 3,449,684,470 1,011,816,561 914,602,839 4,585,110 667,275,422 4,734,077 3,307,223 2,592,250 1,719,250 342,354,730 340,260,346 2,009,647,013 2,075,469,125 2,075,469,125 3,443,108,813 3,405,207,148 11,798,241,305 5,210,283,943 5,207,679,125 3,433,431,108,813 3,405,207,148 11,798,241,305 65,22,310 668,022,310 675,859,200 670,133,143,108,813 179,357,985 (1,272,320,612) (24,076,580) (24,076,580) (245,269,269,116,65,611 4,606,730 6,000,000 (395,316,960) (285,378,790) (39,786,732,785) (5,522,280,173 (1,212,386,814) (1,212,386,814) (2,406,679,291 3,729,396,376 3,328,287,320,145 (2,236,676,290 1,466,359,295 3,729,396,376 4,522,142,386,394 1,5326,676,290 11,695,611 4,607,730 4,502,102,102,102,102,102,102,102,102,102,1
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Capital Requirement Capital to Risk-weighted assets Ratios (CRAR) Common Equity Tier-1 Ten-1 Capital Ten-1 Capital Tier-1 Capital Tier-1 Capital Tier-1 Capital Tier-2 Capital Tier-2 Capital Tier-2 Capital The calculation of CRAR under Basel III has been made as per "Guidelines on Risk Based Capital Adequacy (Revised with Basel III) issued by Bangladesh Bank vide its BRPD Circular no. 16 dated December 21 2014. 15.a Statutory Reserve Opening Balance Add: Transferred during the year (20% on Profit Before Tax) Closing balance 16.a Share Premium Add: Addition during the year (20% on Profit Before Tax) Closing balance 17.00 Revaluation Reserve on Investment in Securities (Consolidated) Bank Solo (Note-17.a) MTB Securities Limited MTB Capital Limited Total 17.a Revaluation Reserve on Investment in Securities (Solo) Opening Balance Add: Addition during the year (net) Closing balance 18.a General Reserve Opening Balance Add: Addition during the year (net) Closing balance 19.00 Surplus in Profit and Loss Account/Retained earnings (Consolidated) Opening Balance Add: Consolidated Profit made during the year Add: Actuarial remeasurement gian/(loss) of defined benefits liability/assels Add: Loss relized for coloning of MTB Exchange (UK) Ltd. Less: Brows Share Issued during the year Less: Capital reserve by MTBSL during the y	Required Maintained 10,00% 4,450% 8,18% 6,00% 8,18% 6,00% 9,88% 5,05% 6,00% 9,88% 5,05% 6,00% 7,826,923,000 7,826,932,143 6,938,131,468 917,820,675 666,823,000 7,855,952,143 6,938,131,468 1,095,304,778 1,095,304,778 1,095,304,778 1,095,304,778 1,095,304,778 1,095,304,778 1,095,304,778 762,643,640 713,736,531 63,766,642 63,214,176 762,643,640 713,736,531 48,007,100 371,304,179 786,777,324 786,777,324 786,777,324 786,777,324 786,777,324 786,777,324 786,777,324 786,777,324 786,777,326,937 786,777,326 778,987,978 786,777,324 786,777	Total 29.00 Salaries and Allowances (Consolidated) Bank Solo (Note-20:a) MTB Securities Limited Total Capital Limited Total Capital Limited Total 29.a. Salary and Allowances (Solo) Allowances Borus Curred Service Cost Prooffort Fund MTB Islamic Banking Total 29.a.1. Chief Executive's salary and fees Basic Festival Borus Lowe Fare Assistance Fostival Borus Incentive Borus Incen	4.4 (605,748 33,164,265 1,291,186,218 1,291,186,213 31,164,265 1,192,186,213 1,276,727,355 1,192,666,214 1,276,273,355 1,192,666,246,263,414 1,768,945,976 1,192,966,244 1,193,212,466 1,193,213,213,214,216 1,193,214,214,216 1,193,214,216 1,193,214,216 1,193,214,216 1,193,214,216 1,193,214,216 1,193,214,216 1,193,214,216 1,193,214,216 1,193,214,216 1,193,214,216 1,193,214,216 1,193,214,216 1,193,214,216 1,1	Legal Expense Postage Stampa Telegram & Telecommunication etc. Directors' Fee Auditors fees Repair & Maintenance Other Expenditure Total 42.a Payments for other operating activities (Solo) Rent Tax Insurance Electricity Legal Expense Postage Stampa Telegram & Telephone Directors' Fee Audit fee Repair & Maintenance Other Expenditure Total 43.00 Reconciliation of cash flows from operating activities (Consolidated) Profit before provision Adjustment for non cash items Depreciation on sked assets Amortization on schoses Accounts Receivable Accounts Receivable Accounts Payable on deposits Loss / Gain on sale of assets MTB Foundation Changes in operating assets and liabilities Changes in operating assets and liabilities Changes in other assets Changes in other liabilities Income tax paid Total 43.8 Reconciliation of cash flows from operating activities (Solo) Profit before provision Adjustment with non-operating activities Recovey of controlings Changes in other liabilities Income tax paid Total 43.8 Reconciliation of cash flows from operating activities (Solo) Profit before provision Adjustment for non cash items Depreciation on fixed assets Amotization on software Adjustment with non-operating activities Recovey of long previously written off Accounts Payable on deposits Loss / Gain on sale of assets MTB Foundation Changes in operating assets and liabilities Changes in operating assets and liabilities Changes in operating assets and liabilities Recovery of long previously written off Accounts Payable on deposits Loss / Gain on sale of assets MTB Foundation Changes in longer assets and liabilities Changes in operating assets and liabilities Changes in longer assets and liabilities Income tax paid Total	5 283,760 4,585,110 67,429,954 66,133,483 5,914,977 5,252,103 2,678,500 343,820,203 341,085,341 2,039,486,324 2,112,579,699 3,491,177,712 3,449,684,470 1,011,816,561 914,602,839 4,585,110 667,275,422 4,734,077 3,307,223 2,592,250 1,719,250 342,354,730 340,260,346 2,009,647,013 2,075,469,125 2,075,469,125 3,443,108,813 3,405,207,148 11,798,241,305 5,210,283,943 5,207,679,125 3,433,431,108,813 3,405,207,148 11,798,241,305 65,22,310 668,022,310 675,859,200 670,133,143,108,813 179,357,985 (1,272,320,612) (24,076,580) (24,076,580) (245,269,269,116,65,611 4,606,730 6,000,000 (395,316,960) (285,378,790) (39,786,732,785) (5,522,280,173 (1,212,386,814) (1,212,386,814) (2,406,679,291 3,729,396,376 3,328,287,320,145 (2,236,676,290 1,466,359,295 3,729,396,376 4,522,142,386,394 1,5326,676,290 11,695,611 4,607,730 4,502,102,102,102,102,102,102,102,102,102,1
E. Capital Requirement Capital to Risk-weighted assets Ratios (CRAR) Common Equity Tier-1 Capital Capital to Risk-weighted assets Ratios (CRAR) 10,00% 13,00% 13,00% 14,00% 15,00% 10,00% 11,0	Required Maintained 10.00%	Total 29.00 Salaries and Allowances (Consolidated) Bank Solo (Note-20-a) MTB Securities Limited Total 29. Salary and Allowances (Solo) Basis Pay Allowances Current Service Cost Provider Fund MTB Islamic Banking Total 29.4.1 Chief Executive's salary and fees Basis: Allowance Allowance Allowance Leave Fare Assistance Total 30.00 Rent Taxes Insurance Electricity etc. (Consolidated) Bank Solo (Note-30-a) MTB Capital Limited Total 30.00 Rent Taxes insurance Electricity etc. (Golo) Rent' Consolidated Solo (Note-30-a) MTB Capital Limited MTB Lastenia Solo (Note-30-a) MTB Capital Limited MTB Islamic Banking Total 4 While implementing FRS 16: Leases: the bank recorded Interest paid on lease liability (note-37-a) and depreciation rental expenses in 31 Excember 2024 against those rental premises that have been treated as ROU assets and show Total Limit expenses in Consolidated (Note Consolidated) 50.1-1 Reconciliation of rental expenses is presented as under: A) Total Rent expenses presented in Note 30-a. D) Expenses charged during 2024 for IRS 16 Leases Interest Expenses on Consolidating for IRS 16 Leases Interest Expenses on Consolidating Total 31.0. Legal Expenses (Consolidated) Bank Solo (Note-31-a) MTB Sequence Consolidated) Bank Solo (Note-32-a) MTB Sequence Solo (Note-33-a) MTB Sequence Solo (Note-33-	4.4 (905,748	Legal Expense Postage Stampa Telegram & Telecommunication etc. Directors' Fee Auditors fees Repair & Maintenance Other Expenditure Total 42.a Payments for other operating activities (Solo) Rent Tax Insurance Electricity Legal Expense Postage Stampa Telegram & Telephone Directors' Fee Repair & Maintenance Other Expenditure Total 43.00 Reconciliation of cash flows from operating activities (Consolidated) Profit before provision Adjustment for non cash items Depreciation on Seed assets Amortization on software Adjustment with non-operating activities Recovery of witten of loan Recounts Receivable Accounts Receivable Accounts Payable on deposits Loss / Gain on sale of assets MTB Foundation Changes in operating assets and liabilities Changes in operating assets and liabilities Changes in other liabilities Income tax paid Total 43.8 Reconciliation of cash flows from operating activities (Solo) Profit before provision Adjustment for non cash items Depreciation on fixed assets Amortization on software Adjustment with non-operating activities (Solo) Profit before provision Adjustment for non cash items Depreciation on fixed assets Amotization on software Adjustment with non-operating activities Recovery of loan previously written off Accounts Payable on deposits Loss / Gain on sale of assets MTB Foundation Changes in operating assets and liabilities Changes in other assets Changes in operating assets and liabilities Recovery of loan previously written off Accounts Payable on deposits Loss / Gain on sale of assets MTB Foundation Changes in other assets Changes in other assets Changes in loans & advances Changes in loans & advances Changes in loans & advances Changes in other assets Changes in other assets Changes in other assets other accounts Changes in other assets Changes in other assets other accounts Changes in other assets other accounts Changes in other assets other accounts Changes in other assets Changes in other	5,283,760
E. Capital Requirement Capital to Risk-weighted assets Ratios (CRAR) Common Equity Tier-1 Capital Common Equity Tier-1 Capital Common Equity Tier-1 Capital Common Equity Tier-1 Capital The calculation of CRAR under Basel III has been made as per "Guidelines on Risk Based Capital Adequacy (Revised with Basel III)" issued by Bangladesh Bank vide its BRPD Circular no. 18 dated December 21 2014. 15.a Statutory Reserve Opening Balance Add: Transferred during the year (20% on Profit Before Tax) Closing balance 16.a Share Premium Add: Addition during the year (20% on Profit Before Tax) Closing balance 17.00 Revaluation Reserve on Investment in Securities (Consolidated) Bank Solo Note-17 a) MIT Securities Limited MIT Capital Limited Total 17.a Revaluation Reserve on Investment in Securities (Solo) Opening Balance Add: Addition during the year (ret) Closing balance 18.a General Reserve Opening Balance Add: Addition during the year (ret) Closing balance 19.00 Surplus in Profit and Loss Account/Retained earnings (Consolidated) Opening Balance Add: Consolidated Profit made during the year Add: Addition during the year (ret) Closing balance Add: Consolidated Profit made during the year Less: Cash Dividend paid Less: Chiefer of the Statutory Reserve Less: Start-15 Pund Closing balance 19.00 Surplus in Profit and Loss Account/Retained earnings (Consolidated) Opening Balance Add: Consolidated Profit made during the year Less: Cash Dividend paid by Subsidiantes (MTBSL) Less: Transferred by INTESL during the year Less: Clash Dividend paid by Subsidiantes (MTBSL) Less: Transferred to Statutory Reserve Less: Start-15 Pund Closing balance As Profit made during the year Less: Clash Dividend per perplatal Bondholders Less: Start-15 Pund Closing balance As Profit made during the year Less: Clash Dividend perplatal Bondholders Less: Start-15 Pund Closing balance As per regulation of Bangladesh Bank (ret. BRPD circular no. 11 dated December 12, 2011) the amount of Profit And deferred tax asset on specific provision kept against clas	Regulatory Reg	Total 29.00 Salarios and Allowances (Consolidated) Bank Solo (Note-20-a) MTB Securities Limited Total 29. Salary and Allowances (Solo) Basis Pay Allowances Borus Leme Face Salariance Leme Face Salariance Leme Face Assistance Total 30.00 Rent Taxes insurance Electricity etc. (Consolidated) Bank Solo (Note-30.a) MTB Securities Limited Total Borus Boru	4.4 (805.748 33.164.205 1.205 1.805 1.205 1.805 1.205 1.805 1.205 1.805 1.205 1.805 1.205	Legal Expense Postage Stamps Telegram & Telecommunication etc. Directors' Fee Auditors fees Repair & Maintenance Other Expenditure Total 42.a Payments for other operating activities (Solo) Rent Tax Insurance Electricity Legal Expense Postage Stamps Telegram & Telephone Directors' Fee Repair & Maintenance Other Expenditure Total 43.00 Reconciliation of cash flows from operating activities (Consolidated) Profit before provision Adjustment for non cash items Depreciation on fixed assets Amotization on software Adjustment with non-operating activities Recovery of written of loan Accounts Receivable Accounts Payable on deposits Loss / Gain on sale of assets MTB Foundation Changes in operating assets and liabilities Changes in loans & advances Changes in deposits & other accounts Changes in other assets Changes in operating activities Recovery of loan previously written off Accounts Receivable Accounts Receivable Accounts Repeated on deposits Loss / Gain on sale of assets MTB Foundation Changes in operating assets and liabilities Changes in other inabilities Income tax paid Total 44.00 Net Operating Cash Flows Per Share (Consolidated) Total income tax paid Total 44.00 Net Operating Cash Flows Per Share (Consolidated) Total recogning Cash Flows Per Share (Consolidated) Total recogning Cash Flows Per Share (Consolidated)	5 283,760 4,885,110 67,429,954 66,133,483 5,914,977 5,225,103 2,678,500 343,820,203 341,085,341 2,039,486,324 2,112,579,690 3,491,177,712 3,449,684,470 1,011,816,561 914,602,839 5,238,760 66,725,422 65,272,254 4,734,077 3,307,223 2,592,250 1,719,250 342,334,730 340,280,346 2,009,647,013 2,075,460,146 2,009,647,013 2,075,460,146 2,009,647,013 3,405,207,148 11,798,241,305 8,210,283,943 686,022,310 675,689,200 688,022,310 107,049,430 (1,272,320),612 (24,076,589) 699,168,611 4,606,730 60,000,000 (395,516,560) (285,378,790) (39,756,732,785) 65,622,280,173 12,824,069,919 (4,341,778,852) (2,346,087,921 4,374,088,394 15,326,676,290 11,695,611 4,606,730 4,000,000 (39,756,732,785) (5,523,340,282) (2,145,646,926) (1,272,320),612 (24,076,589) (434,778,852) (2,145,646,926) (2,145,646,926) (2,156,647,921 1,376,472 4,522,743,320,455 (2,246,087,921 1,578,633,2045 (2,246,087,921 1,578,633,2045 (2,246,087,921 1,5326,676,290 (225,776,330,110 641,090,584 15,326,676,290 (265,770,801) (1,272,320,612) (24,076,589) (265,770,801) (265,770,801) (265,770,801) (265,770,801) (265,770,801) (265,770,801) (265,770,801) (265,770,801) (265,770,801) (265,770,801) (265,770,801) (265,770,801) (265,770,801) (265,770,801) (265,770,801) (265,770,801) (265,770,80
E. Capital Requirement Capital to Risk-weighted assets Ratios (CRAR) Common Equity Tier-1 Capital Capital to Risk-weighted assets Ratios (CRAR) Common Equity Tier-1 Capital The Capital The Capital The calculation of CRAR under Basel III has been made as per "Guidelines on Risk Based Capital Adequacy (Revised with Basel III)' issued by Bangladesh Bank vide its BRPD Circular no. 18 dated December 21 2014. 15.a Statutory Reserve Opening Balance Add: Transferred during the year (20% on Profit Before Tax) Closing balance 16.a Statutory Asserve on Investment in Securities (Consolidated) Bank Soft (Note-1 7a) MIS Securities Limited Total 17.a Revaluation Reserve on Investment in Securities (Consolidated) Bank Soft (Note-1 7a) MIS Securities Limited Total 17.a Revaluation Reserve on Investment in Securities (Solo) Opening Balance Add: Addition during the year (net) Closing balance 18.a General Reserve Opening Balance Add: Addition during the year (net) Closing balance 19.0 Surplus in Profit and Loss Account/Retained earnings (Consolidated) Opening Balance Add: Consolidated Profit made during the year Add: Addition during the year (net) Less: Bonus Share Issued during the year Less: Capital Dividend paid Less: Obvidend for Perpetual Bondholders Less: Capital Instead Total Less: Capital Instead Total Less: Capital Dividend paid Less: Dividend for Perpetual Bondholders Less: Start-Up Fund Closing Balance Add: Profit made during the year Add: Addition during the year Less: Capital Dividend paid Less: Dividend for Perpetual Bondholders Less: Transferred to Statutory Reserve Less: Start-Up Fund Closing Balance Add: Profit made during the year Less: Capital Dividend paid by Subsidiating (MTBSL) Less: Transferred to Statutory Reserve Less: Start-Up Fund Closing Balance Add: Profit made during the year Less: Capital Dividend paid by Subsidiating (MTBSL) Less: Transferred to Statutory Reserve Less: Start-Up Fund Closing Balance Add: Profit made during the year Less: Capital Dividend paid by Subsidiation Regraphic Less: Start	Required Maintained 14.00% 44.39% 4.50% 8.18% 6.00% 9.88% 5.05% 6.00% 9.88% 5.05% 6.00% 9.88% 5.05% 6.00% 9.76 6.00% 9.88% 6.00% 9.76 6.00% 9.77 9.76 9.77 9.76 9.77	Total 29.00 Salaries and Allowances (Consolidated) Bank Solo (Note-20-3a) MTB Securine Luninder Total 29.a. Salary and Allowances (Solo) Basic Pay Allowances Current Service Cost Provident Fund MTB Islamic Banking Total 29.a.1 Chief Executive's salary and fees Basic Allowance Income Service Cost Provident Fund MTB Islamic Banking Total 29.a.1 Chief Executive's salary and fees Basic Allowance Income Fund MTB Capital Limited Allowance Allowance Income Fund MTB Capital Limited Total 30.0 Rent Taxes Insurance Electricity etc. (Consolidated) Bank Solo (Note-20-3a) MTB Capital Limited Total 30.1 Rent Taxes Insurance Electricity etc. (Solo) Rent Rent Rent Rent Rent Rent Rent Rent	4.4 (805.748 33.164.285 1.29.186.213 33.164.285 1.29.186.213 3.276.727.355 1.276.727.355 1.276.727.355 1.276.727.355 1.276.727.355 1.276.727.355 1.276.727.355 1.276.727.355 1.276.72.214 1.276.72.21 1.05.477.025 1.276.22.214 1.276.27.214 1.05.476.025 0.28.25 1.29.27.491.980 1.763.122.466 1.763.12	Legal Expense Postage Stamps Telegram & Telecommunication etc. Directors' Fee Auditors fees Repair & Maintenance Other Expenditure Total 42.a Payments for other operating activities (Solo) Rent Tax Insurance Electricity Legal Expense Postage Stamps Telegram & Telephone Directors' Fee Audit fee Repair & Maintenance Other Expenditure Total 43.00 Reconciliation of cash flows from operating activities (Consolidated) Profit before provision Adjustment for non cash itoms Depreciation on software Adjustment with non-operating activities Accounts Receivable Accounts Receivable Accounts Receivable Accounts Receivable Accounts Receivable Accounts Payable on deposits Loss / Gain on sale of assets MTB Foundation Changes in operating assets and liabilities Changes in operating assets and liabilities Changes in clams & advances Changes in operating assets Changes in operating assets Amortization on sed assets Changes in operating assets and liabilities Changes in operating asset sed Ilabilities Income tax paid Total 44.00 Net Operating Cash Flows Per Share (Consolidated) Total net operating cash flows Fer Share (Solo) Total net operating cash flows Fer Share (Solo) Total net operating cash flows Number of shares outstanding Net Operating Cash Flows Per Share (Solo)	5,283,760
E. Capital Requirement Capital to Risk-weighted assets Ratios (CRAR) Common Equity Tier-1 Capital Common Equity Tier-1 Capital Common Equity Tier-1 Capital Common Equity Tier-1 Capital The calculation of CRAR under Basel III has been made as per "Guidelines on Risk Based Capital Adequacy (Revised with Basel III)" issued by Bangladesh Bank vide its BRPD Circular no. 18 dated December 21 2014. 15.a Statutory Reserve Opening Balance Add: Transferred during the year (20% on Profit Before Tax) Closing balance 16.a Share Premium Add: Addition during the year (20% on Profit Before Tax) Closing balance 17.00 Revaluation Reserve on Investment in Securities (Consolidated) Bank Solo Note-17 a) MIT Securities Limited MIT Capital Limited Total 17.a Revaluation Reserve on Investment in Securities (Solo) Opening Balance Add: Addition during the year (ret) Closing balance 18.a General Reserve Opening Balance Add: Addition during the year (ret) Closing balance 19.00 Surplus in Profit and Loss Account/Retained earnings (Consolidated) Opening Balance Add: Consolidated Profit made during the year Add: Addition during the year (ret) Closing balance Add: Consolidated Profit made during the year Less: Cash Dividend paid Less: Chiefer of the Statutory Reserve Less: Start-15 Pund Closing balance 19.00 Surplus in Profit and Loss Account/Retained earnings (Consolidated) Opening Balance Add: Consolidated Profit made during the year Less: Cash Dividend paid by Subsidiantes (MTBSL) Less: Transferred by INTESL during the year Less: Clash Dividend paid by Subsidiantes (MTBSL) Less: Transferred to Statutory Reserve Less: Start-15 Pund Closing balance As Profit made during the year Less: Clash Dividend per perplatal Bondholders Less: Start-15 Pund Closing balance As Profit made during the year Less: Clash Dividend perplatal Bondholders Less: Start-15 Pund Closing balance As per regulation of Bangladesh Bank (ret. BRPD circular no. 11 dated December 12, 2011) the amount of Profit And deferred tax asset on specific provision kept against clas	Required Maintained 14,09% 4,50% 8,18% 6,00% 8,18% 6,00% 9,08% 5,05% 6,00% 7,0	Total 20.00 Salaries and Allowances (Consolidated) Blank Solo (Note-2-0-3) AMT Capital Limited Total 20.10 Salaries and Allowances (Solo) Blanc Pay Allowances Current Berkon Cest Prototer Fund MTB Islamic Banking Total 20.1. Clinif Esecutive's salary and fees Blank Solo (Note-3-0-3) Allowance Festived Boxus Lener Fare Assistance Total 20.1. Clinif Esecutive's salary and fees Blank Solo (Note-3-0-3) AMT Bearmine Limited Total 20.1. Clinif Esecutive's salary and fees Blank Solo (Note-3-0-3) AMT Bearmine Limited Total 20.1. Clinif Esecutive's salary and fees Blank Solo (Note-3-0-3) AMT Bearmine Limited Total 20.1. Read Taxes insurance Electricity etc. (Consolidated) Blank Solo (Note-3-0-3) AMT Bearmine Limited Total 20.1. Read Salaries MTB Islamic Banking Total 21. While implementing IFES 16 Lasses: the bank recorded bineral spid on lesse liability (note-37-s) and depreciation rent de expenses in 10 December 2024 against those rental premises that have been treated as ROU assets and show 20.1. Recorditation of ranket against is presented as under. A Total Rent as spenses incurred for office premises paid during 2024 Total Rent expenses incurred in 2024 30.1. Rent expenses incurred in 2024 30.1. Rent expenses incurred in 2024 31. Rent expenses incurred in 2024 32. Postage Rent Expenses expensed that the history and incurred that the spenses are shown 33. Personal Rent Expenses incurred for Islams 34. Depreciation Expenses on ROU Assets (Note 36.a) Dispenses charged for ROU Assets (Note 36.a) Total sepanse (Consolidated) Blank Solo (Note-3-2.a) MTB Islamic Banking Total 33. Salationary Printips Advertisements etc. (Consolidated) Blank Solo (Note-3-2.a) MTB Islamic Limited Total 34. Dispense Charged Science MTB Islamic Banking Total 35. Salationary Printips Advertisements etc. (Consolidated) Blank Solo (Note-3-2.a) MTB Securities Limited Total 36. Salationary Printips Advertisements etc. (Solo) Printips Sciences Annual Sciences Annual Sciences Annual Sciences Annual Scie	4.4 (905,748 33,164,205 1,209,188,213 375,797,385 1,209,188,213 375,797,385 1,209,188,213 375,797,385 1,209,188,213 1,209,189,214 1,209,721 105,479,025 1,209,409,189 1,209,409,409 1,209,409,409 1,703,120,466 1,703,120,120 1,700,120	Legal Expense Postage Stamps Telegram & Telecommunication etc. Directors' Fee Auditors fees Repair & Maintenance Other Expenditure Total 42.a Payments for other operating activities (Solo) Rent Tax Insurance Electricity Legal Expense Postage Stamps Telegram & Telephone Directors' Fee Directors' Fee Appair & Maintenance Other Expenditure Total 43.00 Reconciliation of cash flows from operating activities (Consolidated) Profit before provision Aujustment for non cash items Depreciation on fixed assets Amortization on software Adjustment with non-operating activities Recovery of written of loan Accounts Receivable Accounts Payable on deposits Loss / Gain on sale of assets MTB Foundation Changes in operating assets and liabilities Changes in operating assets and liabilities Changes in operating assets and liabilities Changes in operating assets and see the see the see the see the see of the see the see the see of	5,283,760
E. Capital Requirement Capital to Fisk-weighted assets Ratios (CRAR) Capital Adequacy (Riveked with Basel III) Insured by Bangladesh Bank vide its BRPD Circular no. 18 dated December 21 2014. 15.a Statutory Reserve Cloring balance Cloring balance Cloring balance 16.a Share Premium Add. Addition during the year (20% on Profit Before Tax) Cloring balance 17.00 Revaluation Reserve on Investment in Securities (Consolidated) Bank Solo (Net-17.a) MITD Capital Limited Total 17.a Revaluation Reserve on Investment in Securities (Solo) Opening Balance Add. Transferred from retained earnings Cloring balance Add. Transferred from retained earnings Cloring balance Add. Transferred from retained earnings Cloring balance Add. Consolidated Profit and Lose AccountRetained earnings (Consolidated) Opening Balance Add. Consolidated Profit made during the year Add. Actualized researce and Capital Capi	Required Maintained 10.00% 4.89% 4.50% 8.18% 6.00% 9.88% 5.05% 6.00% 9.88% 5.05% 6.00% 9.88% 5.05% 6.00% 9.78,200 6.00% 9.78,200 6.00% 9.78,200 6.00% 9.78,200 9.	Total 20.00 Salaries and Allowances (Consolidated) Bash Bold (Note 20.0) Bash Bold (Note 20.0) MTD Coglish Limited Total 23.a Salary and Allowances (Golo) Basic Pay Basic Pay Basic Pay Basic Pay And Conserved Frestwick Borus Lever Part Assistance Festived Borus MTB Coglish Limited Total 30.00 Ront Taxes insurance Electricity etc. (Consolidated) Bash Bold (Note 30.0) MTD Coglish Limited Total 30.a Ront Taxes insurance Electricity etc. (Solo) Rent' Retex & Taxes Insurance MTB Islamic Bashing Total 4 White implementing FES 16: Leases: the bank recorded interest paid on lease liability (rote-37.a) and depreciation rental expenses in Conserved Assistance MTB Islamic Bashing Total 50.a.1. Reconciliation of rental expenses incorred for Defect permises paid during 2024 Total Rent expenses incorred to 2024 Signal Rent expenses incorred for Defect permises paid during 2024 Total Rent expenses incorred to 2024 Signal Expenses Consessibility (Note 37.a) Total a spenses charged during 2024 for IRS 16 - Leases Interest Expenses contess liability (Note 37.a) Total a spenses charged during 2024 for IRS 16 - Leases Interest Expenses contess liability (Note 37.a) Total a spenses charged for ROU Assists during the year Eyr (0-8) Additional expenses incurred for Teates aduring 2024 31.00 Legal Expenses (Consolidated) MTB Sciulinical Limited MTB Coglist Limited MTB Capital Limited MTB Coglist Limited MTB Coglist Limited MTB Capital Limited MTB Coglist Limited MTB Coglist Limited MTB Cog	4.4 (905,748 33,164,205 1,209,188,213 375,797,385 1,209,188,213 375,797,385 1,209,188,213 375,797,385 1,209,188,213 1,209,189,214 1,209,721 105,479,025 1,209,409,189 1,209,409,409 1,209,409,409 1,703,120,466 1,703,120,120 1,700,120	Legal Expense Postage Stamps Telegram & Telecommunication etc. Directors' Fee Auditors fees Repair & Maintenance Other Expenditure Total 42.a Payments for other operating activities (Solo) Rent Tax Insurance Electricity Legal Expense Directors' Fee Audit fee Repair & Maintenance Other Expenditure Total 43.00 Reconcilitation of cash flows from operating activities (Consolidated) Profit before provision Adjustment for non cash items Depreciation on fixed assets Amortization on software Adjustment with non-operating activities Recovery of written of down Reconstraint Reconstraint Accounts Payable on deposits Loss / Gain on sale of assets ATIS Foundation Changes in operating assets and liabilities Changes in operating assets ATIS Foundation 43.a Reconciliation of cash flows from operating activities (Solo) Profit before provision Adjustment for non cash items Depreciation on sked assets Amortization on software Adjustment for non cash items Depreciation on sked assets Amortization on software Adjustment for non cash items Depreciation on sked assets Amortization on software Adjustment for non cash items Depreciation on sked assets Amortization on software Adjustment for non cash items Depreciation on sked assets Amortization on software Accounts Payable on deposits Loss / Gain on sale of assets MTB Foundation Changes in operating assets and liabilities Changes in operating assets and liabilities Income tax paid Total 44.00 Nember of assets Anter countries Changes in operating cash flows Per Share (Consolidated) Total net operating cash flows Per Share (Solo) Total net operating cash flows Per Share 45.00 Number of athere outstanding Net Operating Cash Flows Per Share 46.00 Number of Employees The number of employees engaged for the whole year or part thereof who received a total remuneration of BDT 35,00	5,283,760
E. Capital Requirement Capital to Risk-weighted assets Ratios (CRAR) Common Equity Tire-1 Tire-1 Capital The -1 Capital The -1 Capital The -2 Capital The calculation of CRAR under Basel III has been made as per "Guidelines on Risk Based Capital Adequacy (Rovised with Basel III) insues by Bangladesh Bask vide its RRPD Circular no. 18 dated Discember 21 2014. 15.a Statutory Reserve Coping Balance Add: Transfered during the year (20% on Profit Before Tax) Closing balance 16.a Share Premium Add: Addison during the year (20% on Profit Before Tax) Closing balance 17.0 Revaluation Reserve on Investment in Securities (Consolidated) Base Premium Add: Addison during the year (20% on Profit Before Tax) Closing balance 17.0 Revaluation Reserve on Investment in Securities (Consolidated) Base Premium Add: Addison during the year (20% on Profit Before Tax) Closing balance 18.1 Revaluation Reserve on Investment in Securities (Consolidated) Base Copining Balance Add: Capital Limited Total 19.0 Revaluation Reserve on Investment in Securities (Solo) Opening Balance Add: Transferred for metalined earnings Closing balance 19.0 Surplus in Profit and Loss Account/Retained earnings (Consolidated) Opening Balance Add: Cansolidated Profit made during the year Add: Accusal Investment guist (Yoss) of defined benefits liability/assets Add. Transferred to Statutory Reserve Less: Extra-15-pf Fund Less: Closs Dividend paid by Subsidiaries (NTBSL) Less: Transferred to Statutory Reserve Less: Clash Dividend paid by Subsidiaries (NTBSL) Less: Transferred to Statutory Reserve Less: Start-15-pf Fund Closing balance Add: Profit made during the year Less: Clash Dividend paid by Subsidiaries (NTBSL) Less: Transferred to Statutory Reserve Less: Start-15-pf Fund Closing balance Add: Profit made during the year Less: Clash Dividend paid by Subsidiaries (NTBSL) Less: Transferred to Statutory Reserve Less: Clash Dividend paid by Subsidiaries (NTBSL) Less: Clash Dividend paid by Subsidiaries (NTBSL) Less: Clash Dividend paid by Subsidiaries (NTBSL) Le	Required Maintained 14,00% 4,450% 8,189% 6,00% 8,189% 6,00% 9,88% 5,059% 6,00% 7,859,992,143 6,938,131,468 917,820,675 666,823,000 7,855,952,143 6,938,131,468 1,095,304,779 1,095,304,778 1,095,304,7	Total 20.00 Salaries and Allowances (Consolidated) Bank Stoic (Motos 20.0) Ba	4.4, 605,748 1,290,188,213 1,290,188,213 1,290,188,213 1,276,1273,355 1,290,188,213 1,290,230,230 1,290,230,230 1,290,230,230 1,290,230,230 1,290,230,230 1,290,230,230 1,290,230,230 1,290,230,230 1,290,230,230 1,290,230,230 1,290,230,230 1,290,230,230 1,290,230,230 1,290,230 1,290,230 1,290,230 1,290,230 1,290,230 1,290,230 1,290,230 1,290,230 1,290,230 1,290,230 1,20	Legal Expense Postage Stamps Telegram & Telecommunication etc. Directors' Fee Auditions' Sees Repair & Maintenance Other Expenditure Total 12.a. Payments for other operating activities (Solo) Rent Tax Insurance Electricity Legal Expense Postage Stamps Telegram & Telephone Directors' Fee Audit fee Repair & Maintenance Other Expense Postage Stamps Telegram & Telephone Directors' Fee Audit fee Repair & Maintenance Other Expenditure Total 43.00 Reconciliation of cash flows from operating activities (Consolidated) Profit before provision Approvision Accounts Receivable Accounts Receivable Accounts Receivable Accounts Receivable Changes in operating assets and liabilities Changes in operating assets and liabilities Changes in operating assets and sees and consecutive of the provision Approvision Approvi	5.238,760 67.429,964 69.133,483 5.101,977 5.282,103 1,863,000 343,820,203 343,902,203 343,902,203 343,903,203 343,903,349 1,177,712 3,449,684,470 1.011,816,561 5.238,760 66,728,422 4,734,077 3,977,223 2,892,250 342,354,730 340,262,344 2,304,730 340,262,346 2,094,47,013 3,443,198,813 3,465,207,148 11,798,241,305 8,210,283,943 11,798,241,305 8,210,283,943 11,798,241,305 8,210,283,943 11,798,241,305 8,210,283,943 11,798,241,305 11,798,241,305 8,210,283,943 11,798,241,305 11,798,37,386 11,798,37,386 11,798,37,386 11,798,37,386 11,798,37,386 11,798,37,386 11,798,37,386 11,798,37,386 11,798,37,386 11,798,37,386 11,798,37,386 11,798,37,386 11,788,380,391 11,688,380,391 11,688,380,391 11,688,380,391 11,898,380,391 11,808,380,391 11,808,613 11,808,613 11,808,613 11,808,613 11,808,613 11,808,613 11,808,613 11,808,613 11,808,613 11,808,613 11,808,613 11,808,613 11,808,613 11,808,613 11,808,613 11,808,613 11,808,613 11,808,613 1
E. Capital Requirement Capital to Reta-weighted assets Ratios (CRAR) Common Equity Tim-1 Tier- 1 Capital Tier- 2 Capital Tier- 2 Capital The Capital Tier- 3 Capital The Capital Tier- 4 Capital The Capital Tier- 4 Capital The Capital	Regulatory Reg	Total 29.00 Salaries and Allowances (Consolidated) Bank Bold (Mote 20a) Bank Bold (Bold (Bold 20a) Bank Bold (Mote 20	4.4 (905,748	Legal Expense Postage Stamps Telegram & Telecommunication etc. Directors' Fee Auditors' Sees Repair & Maintenance Other Expenditus Total 42.a Payments for other operating activities (Solo) Rent Tax Insurance Electricity Legal Expense Postage Stamps Telegram & Telephone Directors' Fee Audit Res Repair & Maintenance Other Expense Postage Stamps Telegram & Telephone Directors' Fee Audit Res Repair & Maintenance Other Expenditus Total 43.00 Reconciliation of cash flows from operating activities (Consolidated) Profits theorin provision Adjustment for non cash items Depreciation on Seed assets Amortization on software Adjustment with non-operating activities Recovery of written of bons Accounts Receivable Accounts Reversible Accounts Adjustment on Changes in other assets Changes	5.238,760 67.429,964 69.133,483 5.101,977 5.282,103 1,863,000 343,820,203 343,902,203 343,902,203 343,903,203 343,903,349 1,177,712 3,449,684,470 1.011,816,561 5.238,760 66,728,422 4,734,077 3,977,223 2,892,250 342,354,730 340,262,344 2,304,730 340,262,346 2,094,47,013 3,443,198,813 3,465,207,148 11,798,241,305 8,210,283,943 11,798,241,305 8,210,283,943 11,798,241,305 8,210,283,943 11,798,241,305 8,210,283,943 11,798,241,305 11,798,241,305 8,210,283,943 11,798,241,305 11,798,37,386 11,798,37,386 11,798,37,386 11,798,37,386 11,798,37,386 11,798,37,386 11,798,37,386 11,798,37,386 11,798,37,386 11,798,37,386 11,798,37,386 11,798,37,386 11,788,380,391 11,688,380,391 11,688,380,391 11,688,380,391 11,898,380,391 11,808,380,391 11,808,613 11,808,613 11,808,613 11,808,613 11,808,613 11,808,613 11,808,613 11,808,613 11,808,613 11,808,613 11,808,613 11,808,613 11,808,613 11,808,613 11,808,613 11,808,613 11,808,613 11,808,613 1
E. Capital Requirement Capital to Risk-weighted assets Ratios (CRAR) Common Equity Tim- Tier- 1 Capital The -1 Capital The -2 Capital The calculation of CRAR under Basel III has been made as per "Guidelines on Ros A. 52%. The -2 Capital The calculation of CRAR under Basel III has been made as per "Guidelines on Ros Based Capital Adequacy (Rostade with Basel Bif) assured by Baselydachs Basic Vide its BRYD Circular no. 16 dated Dacember 21 2014. 1.5. Statutory Reserve Opening Balance Add. Transferred during the year (20% on Profit Before Tax) Crosing balance 1.6. Share Premium Add. Addition during the year Closing balance 1.7. On Revaluation Reserve on Investment in Securities (Consolidated) Basic Solo (Nete-17.a) WITE Capital Limited Total 1.7. Revaluation Reserve on Investment in Securities (Solo) Opening Balance 1.8. General Reserve Opening Balance 1.8. General Reserve Opening Balance 1.9. Surplus in Profit and Loss Account/Retained earnings (Consolidated) Opening Balance 1.9. Surplus in Profit and Loss Account/Retained earnings (Consolidated) Opening Balance 1.9. Surplus in Profit and Loss Account/Retained earnings (Consolidated) Opening Balance 1.9. Surplus in Profit and Loss Account/Retained earnings (Consolidated) Opening Balance 1.9. Surplus in Profit and Loss Account/Retained earnings (Consolidated) Opening Balance 1.9. Surplus in Profit and Loss Account/Retained earnings (Consolidated) Opening Balance 1.9. Surplus in Profit and Loss Account/Retained earnings (Solo) Opening Balance 1.9. Surplus in Profit and Loss Account/Retained earnings (Consolidated) Consolidated Profit made during the year Less: Cach Dividend pull by Subidialines (RTBSL) Less: Transferred to Statutory Reserve Less: Start-Lip Fund Closing balance Add: Profit made during the year Add: Actuarial remeasurement gast (Yoss) of defined benefits liability/assets Less: Start-Lip Fund Closing balance Add: Profit made during the year Add: Actuarial remeasurement gast (Yoss) of the Profit Aft defended the asset	Required Maintained 14.09% 4.50% 8.18% 6.00% 9.186% 5.05% 6.00% 9.88% 5.05% 7.855,992,143 7.855,992,	Total 29.00 States and Allowances (Consolidated) Basis Bold (Mode 20) B	4.4 (905,748 33,164,285 1,291,982,185 1,291,982,185 1,375,797,385 1,375,797,385 1,591,982,185 1,375,797,385 1,591,982,185 1,591,	Legal Expense Postage Stamps Telegram & Telecommunication etc. Directors' Fee Auditors (Seas) Repair & Maintenance Our Expenditure Total 42.a Payments for other operating activities (Solo) Rent Tax Insurance Electricity Legal Expense Postage Stamps Telegram & Telephone Directors' Fee Audit See Other Expenditure Total 43.00 Reconciliation of cash flows from operating activities (Consolidated) Profit before provision Adjustment for non cash items Depreciation on Scod assets Amortization on solwave Adjustment with non-operating activities Recovery of written of loan Accounts Receivable Accounts Payable on deposits Changes in loans & achaneces Changes in loans & achaneces Changes in chera sales Changes in	5.238,760 67.429,964 69.133,483 5.1014,977 2.676,500 3.43,820,203 3.43,902,203 3.43,902,203 3.43,908,9324 1.011,816,561 1.011,816,561 5.238,760 66,725,422 4.734,077 3.307,223 3.792,225 3.42,384,730 3.402,203,447,730 3.402,203,447,730 3.402,203,447,730 3.402,203,447,730 3.402,203,447,730 3.402,203,447,730 3.402,203,447,730 3.402,203,447,730 3.402,203,447,730 3.402,203,447,730 3.403,203,442 3.43,108,813 3.405,207,148 11,798,241,305 8,210,283,943 582,076,709 83,782,491 83,800,110 675,859,200 683,782,491 683,611 60,000,000 (395,516,969) (385,516,969) (385,787,969) (397,675,732,765) (60,730,760) (395,516,969) (385,787,969) (397,675,787,785) (56,622,201,73 12,824,069,919 (4,341,776,852) 2,946,087,921 (4,341,776,852) 2,946,087,921 (4,341,776,852) 2,946,087,921 (4,341,776,852) 2,946,087,921 (4,341,776,852) 2,946,087,921 (4,374,776,852) 2,946,087,921 (4,374,776,852) 2,946,087,921 (4,374,776,852) 2,946,087,921 (4,212,336,811) 1,766,332,045 (1,273,230,612) (4,212,336,811) 1,766,332,045 (1,273,230,612) (6,283,040,282) 17,935,786 (1,273,230,612) (6,283,041,230,612) (6,283,040,282) (1,233,641) (1,233,641) (1,233,641) (1,233,641) (1,233,641) (1,233,641) (1,233,641) (1,233,641) (1,
E. Capital Requirement Capital to Real-weighted assets Ratios (CRAR) Common Equity Time-1 Titer-1 Capital The -1 Capital The -2 Capital The	Required Maintained 14,00% 4,450% 8,189% 6,00% 9,88% 5,05% 6,00% 9,88% 5,05% 7,885,982,143 6,938,131,468 917,820,675 7,885,982,143 1,095,304,778 1,095,304,778 1,095,304,778 1,095,304,778 1,095,304,778 1,095,304,778 1,095,304,778 1,095,304,778 1,095,304,778 1,095,304,778 1,095,304,778 1,095,304,778 762,643,640 713,736,531 63,786,642 63,214,179 762,643,640 773,736,531 48,007,100 371,304,179 773,736,531 48,007,100 773,736,531 48,007,100 773,736,531 48,007,100 773,736,531 48,007,100 762,643,640 773,736,531 48,007,100 773,736,531 48,007,100 773,736,531 48,007,100 773,736,531 786,777,324 786,777	Total 29.00 Salaries and Allowances (Consolidated) that Bioli (Mode 20.2) Amit Copiel Limited Total 29.01 Salary and Allowances (Solo) Allowances Borna Allowances Borna Allowances Borna Amit Barlamie Banking Total 29.11 Chief Secutive's salary and fees Basic Basic Prodest Fund ATE Barlamie Banking Total 29.11 Chief Secutive's salary and fees Basic Prodest Borna Protected Borna Protec	4.4 (805.748 33.164.205 1.99.188.213 3.104.205 1.99.188.213 3.175.797.355 1.99.188.213 3.175.797.355 1.99.188.213 3.175.797.355 1.99.188.213 3.175.797.355 1.99.188.213 1.975.797.355 1.99.188.213 1.99.	Legal Expense Postuge Stamps Telegram & Telecommunication etc. Directors' Fee Auditors Bess Repair & Maintenance Other Expenditure Total 42.a Payments for other operating activities (Solo) Rent Tax haurance Electricity Legal Expense Postuge Stamps Telegram & Telephone Directors' Fee Audit see Repair & Maintenance Other Expenditure Other Expenditure Total 43.00 Reconcilitation of cash flows from operating activities (Consolidated) Profit before provision Adjustment for non cash items Depreciation on fixed assets Amortization on solwave Adjustment with men-operating activities Recovery of written of fixed Accounts Recewable Accounts Recewable Accounts Recewable Accounts Recewable Accounts Recewable Accounts Payable on deposits Loss (Gain on sale of assets MTB Foundation Changes in operating asets and liabilities Changes in deposits & other accounts Ohanges in operating asets and seasons Changes in indeposits & other accounts Ohanges in operating activities Income tax paid Total 43.a Reconcilitation of cash flows from operating activities (Solo) Profits before provision Adjustment for non cash items Depreciation on fixed assets Amortization on solwave Adjustment with men-operating activities Recovery of lam previately written off Accounts Recewable Accounts Payable on deposits Loss (Gain on sale of assets Amortization on solwave Adjustment with men-operating activities Receway of lam previately written off Accounts Recewable Accounts Payable on deposits Loss (Gain on sale of assets Amortization on solwave Allowable of seasons of the season	5,283,760 67,429,954 66,133,483 5,914,977 5,282,103 2,678,500 343,820,203 3,41,085,341 2,039,486,324 2,112,579,699 3,491,177,712 3,449,884,479 1,011,816,561 5,283,760 66,725,422 65,272,254 4,734,077 3,307,223 2,592,250 1,719,250 342,354,730 2,075,469,132 2,075,469,132 2,075,469,133 4,435,168,813 11,798,241,305 8,210,283,943 11,798,241,305 8,210,283,943 11,798,241,305 8,210,283,943 11,798,241,305 8,210,283,943 11,798,241,305 8,210,283,943 11,798,241,305 8,210,283,943 11,798,241,305 8,210,283,943 11,798,241,305 8,210,283,943 11,798,241,305 8,210,283,943 11,798,241,305 8,210,283,943 11,798,241,305 8,210,283,943 11,798,241,305 8,210,283,943 11,798,241,305 8,210,283,943 11,798,241,305 8,210,283,943 11,798,241,305 8,210,283,943 11,798,241,305 8,210,283,943 11,798,241,305 8,210,283,943 11,788,350,010 (285,378,790) (39,756,732,785) 65,622,280,173 (14,212,336,811) (4,341,778,852) (2,946,087,921 (3,946,087,921 (4,952,486,934 49,374,086,394 15,326,676,290 11,695,611 66,197,12,756 83,383,110 641,090,684 15,326,676,290 17,943,430 (1,273,230,612) (26,075,580) (285,776,601) (40,059,343,931) (64,059,343,931) (64,059,343,931) (64,059,343,931) (640,059,343,931)



Mutual Trust Bank PLC™ মিউচুয়াল ট্রাস্ট ব্যাংক পিএলসি you can bank on us

49.00 Related Party Disclosures of the Bank Related parties are those entities or inclindicals that have the ability, directly or indirectly, to or are subject to common control or significant influence. Related party transactions refer to with or without a price, as par IAS-24 Related Party Disclosures, Bangladesh Bank, and SE 1) Name of the Directors together with a list of entities in which they have interest 1) Significant contracts where Bank is a party and wherein Directors have interest during the	control or significantly influence the Bank's financial and operating decisions, to the transfer of resources, services, or obligations between related parties, EEC guidelines. Annexure-E	Cost	Consolidated Fixed Asset Schedule As at 31 December 2023 Depreciation sposal Rate/ Rate/ Adjustment	Mutual Trust Bank PLC Financial Highlights on the Overall Activities As at 31 December 2024 Annexure - F (i				
Name of Directors Relationship with Nature of the Bank transaction Mr. Syed Manzur Elahi Founding Chairman ERO Credit C	Approve limit	Particulars Balance as at during the du	Balance as at Usefull	9 24 42 2022 24 42 2022	SL.No. Items	AS at 31 December 2024	2024	BDT in Million 2023
Mr. Raahed Ahmed Chowdhury (Representing Associated Builders Corporation Ltd.) (W.e.f. 01-01-2025)	ERQ BDT 537,000.00 102.78 DR 133.45 DR d redit BDT 472,800.00 - 207.68 DR		- 104,253,000 0% - 1,502,105,795 2.5% 335,751,884 29,857,422 - 2,231,928 1,794,056,587 10% 923,092,065 83,401,036 9,768,286 (1,114,525 2,068,346,006 20% 1,489,251,343 111,802,571 14,019,685	- 104,253,000 365,609,305 1,136,496,490 3 996,724,815 797,331,772 5 1,587,034,230 481,311,776	1 Paid up Capital		9,831.20	9,831.20
Mr. Md. Wakiluddin Chairman Director Manter Credit Mr. Md. Hedayetullah Director ERQ Credit C	Card BDT 900,000.00 1733.27 CR 0.63 CR 2ard BDT 100,000.00 952.47 CR - 3ard BDT 1,073.000.00 286.74 DR 1093.86 DR		,905,611 1,025,565,073 3-10 years 558,373,334 114,621,865 3,562,412 112,008 267,285,551 5 Years 154,586,037 25,917,076 112,008	669,432,787 356,132,286	2 Total Capital (Tier-1 & 2	•	36,390.61	35,288.39
(Regresenting ASTRAS Ltd.) Director N/A Dr. Arti Dowle Director N/A (Regresenting Advanced Chemical Industries Ltd.) Director N/A Mr. Darriel De Lange Director N/A	u B5T 463,500.00 30.22 CR 1.61 CR		,452,988 7,736,427,728 3,798,383,055 449,749,839 27,551,307 ,115,676 2,209,963,833 744,854,180 222,496,880 70,115,676		3 Surplus/(shortage) Cap 4 Total Assets	oital	9,626.06 454,310.97	11,647.23 364,086.47
Mr. Faruq Ahmad Siddiqi Independent Director N. Faruq Ahmad Siddiqi Independent Director Mr. Syed Nasim Manzur Son of Mr. Syed VISA Credit C Manzur Elahi Independent Daughter of Mr. Syed VISA Credit C Daughter of Mr. Syed VISA Credit C		As at 31 December 2023 9,678,090,312 371,869,913 10	,568,664 9,946,391,561 - 4,543,237,235 672,246,718 97,666,983 Mutual Trust Bank PLC Fixed Asset Schedule	3 5,117,816,971 4,828,574,590 Annexure-C (i)	5 Total Deposits		329,205.62	263,186.91
Ms. Vannin Choodhay Maria Choodhay Visa Credit C Mr. Charlet Choodhay Abraid Choodhay Visa Credit C Mr. Charlet Choodhay Shring Company Visa Credit C Mr. Amrur Choodhay Son of Mr. Fashesi Visa Credit C	Card BDT 1,000,000.00 Card BDT 1,000,000.00		As at 31 December 2024 Depreciation Document Depreciation De		6 Total Loans and Advanc	ces	298,506.91	258,447.56
Ms. Rozirsa Afrocae Myddioddin	Card BDT 1,000,000.00 Card BDT 1,000,000.00 Card BDT 390,000.00	01.01.2024 the year dur. BDT BDT	ng the ear 31.12.2024 Life 01.01.2024 year the year		7 Total Contingent Liabiliti	ties	186,618.90	163,397.64
Ms. Arika Talassaum Washinchin Md. Villa Castill Casti		Office Equipments 2,019,044,448 153,733,085 41 Computers & Peripherals 999,851,573 105,700,975 9	573,769 1,095,978,779 3-10 years 660,702,927 118,927,258 9,551,228	0 1,627,207,801 504,186,759 3 770,078,956 325,899,823	8 Lending-Deposit Ratio 9 Classified Loans as Per	rcentage (%) of Total Loans and Advances	76.76% 6.95%	84.19% 6.60%
Ms. Muraura Rahmatuliah Ms. Shahara Rahmatuliah Sinter of Mr. Md. ViBA Gredit C Ms. Shahara Rahmatuliah Sinter of Mr. Md. ViBA Credit C Ms. Shahara Rahmatuliah Sinter of Mr. Md. Wile C Mr. Md. Wile C Mr. Md. Wile C Mr. Md. Wile C Mr. Md.	Card BDT 1,000,000.00 Card BDT 500,000.00	Intengible Asset 971,600,715 6,200,000 1 As at 31 December 2024 7,541,875,937 366,675,373 177 Right off use Assets as per iFRS 16 2,021,814,031 53,728,052 118	876,310 7,730,675,000 4,123,663,024 450,063,809 114,585,771 578.107 1.956.963,976 856.355.116 191,026,774 118,578.107	9 503,346,578 473,250,497 7 4,459,141,056 3,271,533,944	10 Profit after Provision an	• , ,	3,110.56	
Ms. System Features Courter Courter Ms. System Features Ms. System		MTB Yageen 30,998,836 48,244,576 As at 31 December 2024 9,594,688,804 468,648,001 296	- 79,243,412 - 9,888,987 8,813,604 -	18,702,591 60,540,821 4 5,406,647,430 4,360,234,958	11 Total Classified Loans a	and Advances	20,740.44	17,062.14
Mr. Tapan Chowdhury Fathers F. Father of Ma. Ariska VISA Credit C. Ma. Bula Chowdhury G. Chowdhury Ma. Bula Chowdhury G. Chowdhury Ma. Bula Chowdhury Ma. Bula Chowdhury Mr. Chowdhury M		Particulars Balance as at Addition during Diduring 01.01.2023 the year	posal Balance as at Usefull Balance as at Usefull Balance as at Usefull Balance as at Charged for the made during	Balance as at 31.12.2023		ned against Classified Loans	10,562.65	8,505.17
iii) Shares issued to Directors and Executives without consideration or exercisable at by Related Perty Transactions	it a discount 166,032.72 Nii Trensactions Funded Outstanding	Land 104,253,000 Immovable Property 1,455,740,795	104,253,000 0% - 1,455,740,795 2.5% 317,329,838 28,460,274	- 104,253,000 345,790.112 1,109,950,683	13 Surplus/(Deficit) in Prov	vision against Classified Loans	- 8.47%	- 7.38%
Name of party Sunbarne School List. Mr. Syed Marker Elahs, Founding Chair of AYTS V. Landing policies in respect of related party	Transactions nature Amount in BDT Nature of Security Million SOD (General) - 56.59 Land, Security Value BDT 155.51 Million	Office Equipments 1,955,761,440 78,909,028 15 Computers & Peripherals 885,615,580 118,141,604 3	626,020 2,019,044,448 20% 1,455,225,701 109,098,056 13,531,180 905,611 99,851,673 3-10 years 553,352,342 110,912,997 3,502,412 112,008 267,285,551 5 Years 154,586,037 25,917,076 112,008	2 965,228,228 758,871,627 0 1,550,792,577 468,251,870 2 660,702,927 339,148,646 3 180,391,105 86,894,446 5 420,758,075 550,842,640	15 Interest Earning Assets	3	378,852.78	302,386.20
Uniforming printies in regularity related as per requirements of Section 27(1) of the Bank Comp v) Business other than banking business with any relation concern to the Directors a a) Lease agreement made with the Directors.		As at 31 December 2023 7,241,182,599 332,889,188 32 Right off use Assets as per IFRS 16 2,091,929,707 - 70	195,849 7,541,875,937 3,712,281,898 437,675,293 26,294,166 115,676 2,021,814,031 724,991,877 201,478,914 70,115,676	3 4,123,663,024 3,418,212,913 5 856,355,116 1,165,458,916 9,888,987 21,109,849 4 4,989,907,126 4,604,781,678	16 Non-Interest Earning As	ssets	75,458.20	61,700.27
Nature of contract Parison Branch ATM Booth Parison Branch ATM Booth Equal Tactile ATM Booth Equare Pharmacountcide ATM Booth Equare Pharmacountcide ATM Booth	Name of Director and Related by Remarks Ma. Anika Chowdhury	N	311,025 9,594,696,604 · 4,442,939,399 643,376,619 99,499,644 Iutual Trust Bank PLC ond Holders as at 31 December 2024	Annexure-D	17 Return on Investments	` '	11.78%	8.81%
Square Fooptiel ATM Booth Square Fasterer, ATM Booth Square Fasterer, ATM Booth ABC House ATM Booth ABC House ATM Booth ABC House ATM Booth	Mr. Rashed Ahmed Chowdhury	Particulars A MTB Perpetual Bond	2024	2023	18 Return on Asset (ROA) 19 Income from Investmen		0.76% 10,038.25	0.75% 5,095.52
ABC BPL ATM Booth Lease agreement Proget Saran Branch ATM Booth Lease agreement Apparature Appara	Mr. Md. Wakiluddin	SI. Name of Pa 1 Trust Bank PLC 2 Bank Asia PLC	rty Amount 650,000,000 1,000,000,000	Amount 650,000,000 1,000,000,000	20 Earnings Per Share (BD	DT)	3.16	2.74
b) Insurance agreement made with the Directors Name of Park Nature of contrast Purpose	Name of Director and Related by Remarks Mr. Syad Manzur Elahi, Founding Chairman MTB (father of Mr. Syed Nasim Manzur)	3 Eastern Bank PLC 4 Ms. Afroza Sultana 5 Mercantile Bank PLC	1,000,000,000 100,000,000 400,000,000	1,000,000,000 100,000,000 400,000,000	21 Operating Profit Per Sh	nare (BDT)	11.67	8.05
Pioneer Insurance Company Limited (Related directors) 1. Mr. Syed Nasim Manzur, Chairman 2. Mr. M Anis Ud Dowle, Director 3. Mr. Tapant Chowthury, Director 4. Mr. A.K. M. Rehmantalla, Director 1. Mr. Tapant Charles	ts , Ms. Anika Chowdhury Director MTB (aon of Mr. Ania Ud Dowle ts , Ms. Anika Chowdhury Director MTB (daughter of Mr. Tapan Chowdhury) Mr. Md. Hadayastullah Director MTB (aon of	6 Prime Bank PLC Sub-Total (A	850,000,000	850,000,000 4,000,000,000	22 Price-Earning Ratio (Tir	mes)	3.89	5.65
Ma. Fahuma Khan, Director Ma. Rozina Afoze, Director	Mr. A.K.M. Rahmatullah and brother of Ms. Fahama Khan) Mr. Md. Wakituddin Director MTB (spouse of	B MTB 3rd Subordinate Bond SL Name of Pa	rty Investment Amount	Investment Amount	Off Shore Banking Unit (OBU) Balance Sheet As at 31 December 2024			
Guerriten Life Insurance Ltd. (Related directors) 1. Mr. Samuel S Chowdhuy, Chairman 2. Mr. Signet Nation Mencur, Spenser Director Insurance Contract Deposition	Mr. Syed Marzur Elahi, Founding Chairman MTB (father of Mr. Byed Naaim Manzur) MS Anika Chowdhury (niece of Mr. Samuel S Chowdhury)	Pubali Bank PLC Dhaka Bank PLC Sonali Bank PLC	-	190,000,000 180,000,000 150,000,000	Property and Assets	2024 Total	2023 BDT EURO	Total BDT BDT
vi) Business with subsidiary Name of party Relationship MTB Securities Limited Subsidiary Company	Nature of transaction Dalance BDT Million Loan facility 466.07	4 Southeast Bank PLC 5 Janata Bank PLC 6 Agrani Bank PLC	-	130,000,000 100,000,000 60,000,000	Cash In hand (including foreign currencies) Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies)			
MTB Capital Limited Subsidiary Company viii) Relationship with Funds: Employees Provident Fund:	Deposits 355.17	7 Eastern Bank PLC 8 Rupali Bank PLC 9 Delta Life Insurance Company Limited	-	60,000,000 40,000,000 40,000,000	Balance with other banks and financial institutions 3 1,	,528,600 183,431,947 230,491 28,842,663 212,274,610 590,797 528,600 183,431,947 230,491 28,842,663 212,274,610 590,797	64,987,724 708,027 	86,489,025 151,476,749
Deposits Employees Gratuity Fund: Employees Gratuity Fund: So. O Key Management personal compensation Transaction with key management personal of the Stank for the year ended 31 December 2024 to a	22,026,647 75,786,170 134,089,911 375,439,540 2024 2023 2015 8DT BDT	10 Standard Bank PLC 11 United Finance PLC Sub-Total (B	-	30,000,000 20,000,000 1,000,000,000	Loans and advances 4 150, Loans, cash credits, overdrafts etc. 146,	.464,742 18,055,769,098 7,033,209 880,107,653 18,935,876,750 103,157,430 861,874 17,623,424,888 7,033,209 880,107,653 18,503,532,541 98,020,800	11,347,317,286 18,284,139 10,782,287,990 18,284,139 565,029,296	2,233,498,942 13,580,816,228 2,233,498,942 13,015,786,932 566,029,296
Short-term employee benefit Key Management personel includes Managing Director, Additional Managing Director, Depu Financial Officer and Company Secretary. As per AS 34 (asset 31) begetting disclosure on Short-term Employee Benefits, a separate of	492.441.581 116.733.516 492.441.581 116.733.516 493.441.581 116.733.516 494.441.581 116.733.516 495.491.491.691.691.691.691.691.691.691.691.691.6	C MTB 4th Subordinate Bond SL Name of Pa	Investment	Investment Amount	Fixed assets including premises, furniture and fixtures Other assets 5 16,4	.602,868 432,344,209 - 432,344,209 5,136,630	-	- 565,029,296 182,870,299 660,172,460
of the bank has been presented. Furthermore, disclosures on post-employment benefits (paragraph 17 of Ms 24) in note no. 2.3.4 of the audited formardial statements 2024 of the test \$1.00 Verification of financial statements through Document Verification System (0VS) As per Pinnonial Reporting Goursial (Fich; later no. 178/FEC/APP/202 UZ) (27(1)) dated 07 January 2021 as collection of Audited Pinancial Statements and Statutory Audit Report for Financial Statements werefined with the Occument Verification System (0VS) of ICAB.	December 2021 regarding compliance of BRPD Circular No. 04 dated 04 or loan sanction/renewal and BRPD Circular No. 35 dated 06 July 2021 as	BRAC Bank PLC Community Bank PLC Sonali Bank PLC	240,000,000 60,000,000 300,000,000	320,000,000 80,000,000 400,000,000	Non - banking assets Total assets Liabilities and Capital.	.057,166 20,166,859,921 7,263,700 908,950,316 21,075,810,237 108,087,338	11,889,607,170 20,489,200	2,502,858,266 14,392,465,436
Particular Compilance Number	of BRPD Circular No. 94	4 Shadaran Bima Corporation 5 Guardian Life Insurance Limited 6 Agrani Bank PLC	60,000,000 60,000,000 300,000,000	80,000,000 80,000,000 400,000,000	Liabilities Borrowings from other banks, financial institutions and ag 6 156,	,325,136 18,759,016,325 7,000,000 875,952,000 19,634,968,325 103,794,428 52,371 6,284,532 - 6,284,532	11,417,387,025 17,980,000	2,196,346,900 13,613,733,925
Out of total 4A5 loan proposeds approved [new 47 & revewed: 305], 9 were financed appur jumentation management francial reports (proprietorship / pertnership businesses). For the n loan files and information is writted through ICAB DVB 52.06 Events after the Balance Sheet Date Subsequent to the Balance Sheet date The Board of Directors recommended 10% Stock Div When approved by the Sherariodeter in the Annual General Meeting (ACM).	ainst projected financial reports (newly formed businesses) and 5 against rest 428 accounts, audited financial statements are maintained in respective idend for the year 2024 which will be recognized in the accounts as and	7 Eastern Bank PLC 8 MS. MONISHA ANWAR HUQ 9 Shimanto Bank PLC	600,000,000 120,000,000 60,000,000	800,000,000 160,000,000 80,000,000	Bills payable Savings bank deposits Term deposits	52,371 6,284,532 - 6,284,532 -		
Balance with other Banks- Out Side Bangladesh (NOSTRO Account) Currency wise position and Exchange rate applied for conversion of Balance with o December 2024	Annexure- A ther Banks in Foreign Currency into Local currency as at 31	10 SQUARE Pharmaceuticals PLC Sub-Total (C	1,200,000,000	1,600,000,000 4,000,000,000	Total liabilities 168,	,679,659 1,394,191,784 263,699 33,030,019 1,427,221,803 4,292,910 ,057,166 20,159,492,641 7,283,699 908,982,019 21,068,474,660 108,087,338	472,220,145 2,509,200 11,889,607,170 20,489,200	306,511,366 778,731,511 2,502,858,266 14,392,465,436
Name of the Bank	BDT Foreign Exchange BDT Amount 166,804,984 978,710 110,00 107,658,145	SL Name of Pa 1 Square Pharmaceuticals PLC	Amount	Investment Amount	Capital / Shareholders' equity Paid up capital Statutory reserve Foreign currency translation gain			
Standard Chartered Bank, New York	258,653,510 7,420,795 110.00 816,287,404 415,924,014 3,583,793 110.00 394,217,184 6,254,585 90,071 110.00 9,907,758 16,911,668 23,645 110.00 2,600,916 150,550,092 3,833,667 110.00 421,703,322	Pubali Bank PLC BRAC Employees' Gratuity Fund Sub-Total (D	1,000,000,000 2,500,000,000 50,000,000 3,550,000,000	1,000,000,000 2,500,000,000 50,000,000 3,550,000,000	Cêter reserve Retained earnings Total Shareholders' equity Total Liabilities and Shareholders' equity 168.	. 7,367,280 . (31,704) 7,335,577 . (057,166 20,166,899,921 7,263,699 908,350,316 21,075,810,237 108,087,338	11.889.607.170 20.489.200	2.502.858.266 14.392.465.436
Circl. Hong Kong	48,192,204 254,963 110.00 28,045,962 9,747,708 91,131 83,33 7,594,001 8,486,074 8,935 140,76 1,257,690 32,116,178 32,883 140,76 4,626,653	Total Bonds (A+B-	-C+D) 10,550,000,000		Off-Balance Sheet Items Contingent liabilities 9 Acceptances and endorsements			., .,
Habib American Bank, Zurich CHF 482,861 133,09 Standard Chartered Bank, Tokyo JPV 17,50,865 0,76 Standard Chartered Bank, Germany EUR 33,464 125,14 Chartered Bank Germany EUR 34,64 125,14 Chartered Bank Germany EUR 52,277 125,14 Unicredit, Germany EUR 52,277 125,14 Chartered Bank Germany EUR 52,2	64,263,596 38,276 130,96 5,012,657 133,328,717 12,405,142 0.78 9,620,808 4,181,640 1,078,093 122,16 131,694,477 771,390 6,164 122.16 753,014 6,579,238 99,411 122.16 12,143,547		Mutual Trust Bank PLC s in which the Directors of the Bank have Interest as at 31 December 2024		Letters of guarantee Irrevocable letters of credit Bills for collection			
Commerze Bank, Germany	2,892,532 131,988 122.16 16,122,946 4,226 122.16 516,172 31,961,630	SL. Name of Directors of the Bank 1 Mr. Syed Manzur Elahi Founding Chairman	Name of Companies in which the Directors Sponsor - Apex Tannery Ltd. Chairman	have interest	Other confingent liabilities Other commitments Documentary credits and short term trade -related transactions			
Standard Chartered Bank, Colombo ACU 309 120.00	37,040 7,371 110,00 810,791 1,487,652 2,352 110,00 2,458,731 2,327,317 2,458,731		Apex Footwear Ltd.Apex Pharma Ltd.Blue Ocean Footwear Ltd.		Forward assets purchased and forward deposits placed Undrawn note issuance and revolving underwriting facilities Undrawn formal standby facilities, credit lines and other commitment Liabilities against forward purchase and sale			
Asis Bank, Mumbal	71,378,714 1,492,475 110,00 164,172,303 90,188,480		Apex Enterprises Ltd. Apex Investment Ltd. Grey Advertising (Bangladesh) Ltd. Quantum Consumer Solutions Ltd.		Other commitments Total Off-Balance Sheet exposures including contingent liabilities			
HOFG Bank, Mumbal AGU 300,280 120,000 EMIRATES ISLAMIC BANK AE D 73,673 32,67	36,033,607 24,128,808 667,863 29,95 20,002,418 18,008,822 938,383 29,95 28,104,488 33,052,224 47,176 75,31 3,552,617		Manusher Jonno Foundation Sunbeams School Ltd. Mega Ocean Footwear Ltd. Managing Director		Mutual Trust Bank PLC Off Shore Banking Unit (OBU) Profit and Loss Account			Annexure- H
Bank Al Rajhi SAR 110,000 31,97 Riyadh Bank SAR 104,600 31,97 Sonali Bank (UK) Ltd., London US\$ 234,947 120,00 Zurker Kantolan Bank - - -	8,462,220 269,326 29.33 7,899,821 3,516,249 110,000 29.33 3,226,495 3,343,633 104,600 29.33 3,068,103 28,193,603 133,166 110,00 14,648,249 - 3,075 130,96 402,737		International Publications Ltd. Director Credit Rating Agency of Bangladesh Limited (CRA)	AB)	for the year ended 31 December 2024	2024 Total	2023	Total
UBAF, Tokyo	- 0 0.78 235,552 - 15,244 15,45 235,552 - 585,845 110,00 64,442,992 71,759,735 20,389 110,00 2,242,834 - 173,244 110,00 19,056,860	Mr. Rashed Ahmed Chowdhury Vice-Chairman and Chairman, MTB Board Executive	Central Depository Bangladesh Ltd. (CDBL) Chairman ABC Building Products Ltd. Banga Garments Ltd.		Interest income 10 13,39	SD BDT EURO BDT BDT USD 94,952 1,555,712,461 1,103,418 138,475,629 1,694,188,089 14,803,063 1	BDT EURO ,595,585,183 1,577,949	BDT BDT 184,395,603 1,779,980,786
Himilayan bank, Nepal [Gict bank, Mumbai Indus Bank, India Mashreq Bank, Mumbai - Nabil Bank, Nepal - Nabil Bank, Nepal	- 109,490 110,00 12,043,800 - 197,678 110,00 21,733,551 - 157,697 110,00 17,346,692 - 6,324 110,00 695,636 - 131,974 110,00 14,517,151	Committee (EC) (Effective from January 01, 2025)	Director - Associated Builders Corporation Ltd ABC Real Estate Ltd.		Less: Interest on deposits, borrowings, etc. 11 11,24 Net Interest Income 2,14 Commission, exchange, etc.	46,827 1,306,225,619 1,014,966 127,375,216 1,433,600,835 12,780,522 1 48,125 249,486,842 88,452 11,100,413 260,587,255 2,022,542	377,580,461 1,274,509	148,936,298 1,526,516,759
Nabil Bank, Nepal Standard Chartered bank, Karachi Standard Chartered bank, Kolkata ACU 500,482 120,00 Citl Bank NA US\$ 2,607,324 120,00 Citl Bank NA US\$ 2,607,324 120,00 ACU 131,00 Citl Bank NA ACU 1,704 133,09 Malls Bank Usaffor Greeker New, Bank Quality Greeker New, Bank Quality Greeker New, Bank Carlot Greeker New Park Name (1) ACU 131,007 120,000 131,000 13	- 17,993 110.00 1,979,281 60,057,896 500,482 120.00 60,057,896 312,878,900		Shamsuddin Towels Ltd. Founder Trustee and Former Chairman of the Board Independent University, Bangladesh Member of the Management Committee	l of Trustees	Other operating income 12 Total Operating Income (A) 2,14 Salaries and allowances Rent, taxes, insurance, electricity, etc.	3 347 3,000 376,491 376,838 48,128 249,487,189 91,452 11,476,904 260,964,993 2,022,542	218,004,722 303,440	35,459,305 253,464,027
MARIE BANK LIMITED FORMER NEPAL BANGLARESH BANK Ltd.) ACU	226,849	Mr. Md. Abdul Malek Director (Immediate Past Chairman) and Chairman, MTB Board Risk	Ispahani Islamia Eye Institute and Hospital (IIEI&F Proprietor Gardenia	4)	Legal expenses Postage, stamp, telecommunication, etc. Statonery, printing, advertsements, etc.			
Bank of Huzhou China CNY CNY 15,263 10,44	250,938 131,965 110,00 14,516,192 28,032,607 2,242,067,197 36,479,642 2,535,923,266	Management Committee (BRMC) 4 Mr. Md. Wakiluddin Director	Chairman - Baridhara Corporation Ltd.			38.665 27,718,930 3,457 433,812 28,152,742 1,007,389 38,665 27,718,930 3,457 433,812 28,152,742 1,007,389	108,583,961 3,189	372,630 108,956,592 372,630 108,956,592
Mulical Trust Bank PLC Investment in Shares, MPS, Pref. Shares & Bonds As at December 31, 2028 As at December 32, 2028 Name of the Company Face Value No. of Share Held Total Cost Market Pric	Annexure-IS Amount in Take Market Value Unrealized Required Maintained Gain/(Loss) Provision Provision		Managing Director - Swadesh Properties Ltd Swadesh Global Media Ltd. Director			09,463 221,768,259 87,995 11,043,092 232,811,351 1,015,153		35,086,675 144,507,436
Suidist # Ehree 10 850,933 74,365,599 75,10 CCMH AND 10 150,000 16,004,600 10,004 100 100,000 10,004,600 10	Gain/(Loss) Provision Provision		HURDCO International School Swadesh Land Developers Ltd. Chairman (Fully owned subsidiary of MTB) MTB Securities Limited (MTBSL) (Nominated by N	MTB till 31-12-2024)	Specific provision General provision Provision for diminution in value of investments			: :
ILEE GENTRE 10	0 102.287.500 22.718.671 (22.718.671) (22.718.671) 0 2.441,000 (635.400) 635.400 635.400 0 6.305,000 (2.134.000) 2,134.000 2,134.000 0 15.149.600 (34.851.440) 34.851.440 34.851.440 0 171,122 (14.713) 14.713 14.713 14.713	5 Mr. Md. Hedayetullah	- MTB Capital Limited (MTBCL) (Nominated by MTE Member of the Board of Trustees - MTB Foundation Chairman		Other provision Total provision (D)	09.463 221,768.259 87,995 11,043,092 232,811,351 1,015,153	109,420,761 300,251	35,086,675 144,507,436
10 10 10 10 10 10 10 10	0 9,765 (4,366) 4,366 4,366 4,366 4,366 (3,366) 6 0 0 201,345,562 (1,679,812) 15,679,812	Director	Hedayetullah Securities Ltd. Managing Director FB Footwear Ltd.		Provision for taxation Current tax Deferred tax			: :
LERGED 10 8.302 119.603 14.10 10.1	0 117,004 2,341 (2,341) (2,341) (3,3		Footbed Footwear Ltd. Nuovo Shoes (BD) Ltd. Director Apex Property Development Ltd.		Retained earnings brought forward from previous years	09,463 221,768,259 87,995 11,043,092 232,811,351 1,015,153 09,463 221,768,259 87,995 11,043,092 232,811,351 1,015,153		35,086,675 144,507,436 - 144,507,436
Committee Comm	0 140,272,165 (0,202,664) 5,202,664 5,202,664 5,202,664 6,002,664		Apex Tannery Ltd. Shareholder Pioneer Insurance Co. Ltd.		Mutual Trust Bank PLC Off-shore Banking Unit (OBU)	07,990 T1,000,200 11,040,092 202,011,001 1,010,100	300,231	Annexure-H
Total Investment in quoted shares & MFs under Regular Fund 998,535,097 Unquoted Share Face Value No. of Share Held Total Cost NAV Per Share Louise Louise 100 Venture Louise 100 Venture Louise 100 Venture Louise 100 Venture 100 Ventur	866,996,897 (131,136,466) 131,136,466 131,136,466	6 Dr. Arif Dowla Director	Member of the Board of Trustees - MTB Foundation Chairman - ACI-CO-RO Bangladesh Ltd.		Notes to the Financial Statements for the year ended 31 December 2024			
Central Depository (ID) Limited 10 5,711,504 16,604,430 40,31 minsterior (Astronoctive) (D 13,360,002) 71,770,260 16,004,430 40,31 16,004,430 40,31 16,004,430 40,31 16,004,430 16,005 16,0	1 230,219,034 214,524,604 - (71,770,260) 71,770,260 71,770,260 0 30,000,000 4 41,775,000 4,275,000 - 5,300,577 5,350,577 5,350,577	(Representing Advanced Chemical Industries L	d.) Vice Chairman ACI HealthCare Limited Managing Director - Advanced Chemical Industries (ACI) Ltd.			e Unit") permission vide letter No. BRPD(P-3)744(105)/2009-4470 dated December is governed under the rules and guidelines of the Bangladesh Bank. Its office is loc		
Substitute 28,09,462 186,640,109	325,942,781 145,392,591 77,120,837 77,120,837		Stochastic Logic Limited Director ACI Logistics Limited		Circle 1, Dhaka 1212. 1.10 Principal activities The principal activities of the unit is to provide banking.	inn sonices to its customers through its Offichore Banking Unit in as nor Bangladesh	Bank Guidelines	
GB-AMS FREST UF 10 10,000,000 100,000,000 10.20 BLUEVE ALTH STEP 10 3,000,000 30,000,000 10.60 VPENALISTUF 10 3,726,643 37,266,430 9.60 UCBN COMEPF 10 5,000,000 50,000,000 11.43.	0 102,000,200 (10,000,770) 10,030,770 10,030		ACI Formulations Ltd. ACI Motors Limited ACI Pure Flour Limited ACI Agrolink Ltd.		The principal activities of the unit is to provide bankir 2.00 Significant accounting policies and basis of pr 2.10 Basis of accounting	ing services to its customers through its Off-shore Banking Unit in as per Bangladesh reparation of financial statements	Justines.	
EDGE:#GGRUALITYIF 10	2 50.710.476 710.476		Premiaflex Plastics Limited ACI Foods Limited ACI Chemicals Limited Infolytx Bangladesh Limited		The Off-shore Banking Unit maintains its accounting	g records in USD & EUR from which accounts are prepared according to the Bank s (IFRSs) and other applicable directives issued by The Bangladesh Bank, in parti-		
Total Investments under Regular Pund 1,664,944,717 Investment under Special Fund: Name of the Company Face Value No. of Share Held Total Cost Market Price Quoted Share	1,670,994,078 7,464,095 226,809,608 226,809,608 market Value Unrealized Gain / (Loss)		 ACI Salt Limited ACI Biotech Limited ACI Edible Oils Limited 		Use of estimates and judgements The preparation of financial statements requires ma	anagement to make judgements, estimates and assumptions that affect the application	n of accounting policies and	I the reported amounts of
Guided Share 10 11.100 1.000 410 130.00 1.000 410 130.00 1.000 410 130.00 1.000 410 130.00 1.000 410 130.00 1.000 410 1.	0 1,550,816 (385,593) 0 27,016,600 (8,822,115) 0 10,505,030 345,182 0 173,901,603 10,020,530 0 66,14,600 (03,342,268)		Creative Communication Limited ACI Marine and Riverine Technologies Ltd. ACI AgroChem Ltd. ACI Avionics and Airlines Services Limited		assets, liabilifies, income and expenses. Actual resu Estimates and underlying assumptions are reviewed affected.	ults may differ from these estimates. d on an ongoing basis. Revisions to accounting estimates are recognised in the perio	d in which the estimate is rev	ised and in any future periods
ESI. 10 300,000 7,880,000 2,7 880,000 2,7 880,000 2,7 880,000 2,7 880,000 2,7 880,000 2,7 880,000 1,7	0 7,410,000 (459,000) 0 17,447,400 (760,320) 0 70,000,910 1,574,201 0 2,084,500 (2,048,760) 0 3,376,001 (1,752,264)		ACI Shwapno e-Commerce Ltd. ACI Godrej Agrovet (P·t.) Limited Pladis ACI Bangladesh Limited Consolidated Chemicals Limited			quivalent T aka using the ruling exchange rates on the dates of respective transactions thit are presented in US Dollar (USD) and Bangladesh T aka where USD is the function		
SOLIFFICATION 10 400,054 100,005,133 217,75	0 106,858,916 1,833,783 495,398,637 (82,796,515)		 Dowla Agricultural Development Company Ltd. ACI Foundation ACI Healthcare USA Inc. 		currency. Entities functional currency is Bangladesh Foreign currency transactions are recorded in the pu	n Taka. presentation currency using the rate of exchange at average rate of inter-bank market	as determined by The Bangl	adesh Bank on the closing
UCRAMEPRET 10 3,000,000 30,000,000 10,27 VPRINLIFITUP 10 3,613,000 30,119,200 0,60 Sub-Tratal Sub-Tratal	Surronder Value (L.ess) 7 15,76,802 (A.231,109) 7 30,810,000 810,000 8 30,933,300 (000,000) 8 2,912,202 (6,927,000) 977,610,80.99 (6,722,574)	7 Ms. Khwaja Nargis Hossain	Bangladesh Business Publications Limited Member of the Board of Trustees MTB Foundation Managing Director		2.40 Reporting period These financial statements cover from 01 January 2	denomonated in foreign currencies are translated into the functional currency at the r	are or exchange ruling at the	balance sneet date.
	the second secon	Director	- SAHCO Securities Ltd. Chairman SAHCO International Ltd.		2.50 Loans and advances / investments a) Loans and advances of Off-shore Banking Units a b) betweet is calculated on a daily product basis but.	are stated in the balance sheet on gross basis. charged and accounted for on accrual basis. Interest is not charged on bad and loss	loans as nor quirtalines of th	ie Rannjadech Rank Percerte
NRRIC Bank Limited			Member BOAO Forum for Asia (BFA) Member of the Board of Trustees MTB Foundation		of such interest amounts are kept in separate memo c) Provision for Loans and Advances has been made			•
Januaria Barie Perpatual Brond 690,0000,000		8 Ms. Anika Chowdhury Director (Representing ASTRAS Ltd.)	Director - Square Fashions Ltd. Managing Director - Square Health Limited			n the unit has a legal or constructive obligation as a result of a past event and it is prob	able that an outflow of econo	omic benefit will be required to
Ibid Autos Limited secured bond 200,000,000		9 Mr. Daniel Donald de Lange	Chairman - MTB Foundation (Till December 31, 2024) Sole Director, Sole Owner		2.70 Interest income	"Provisions, Contingent Liabilities and Contingent Assets". from contracts with customers", the interest income is recognized on accrual basis.		
Impress - Newtex Composite Textite Limited		Director (Representing NORFUND) 10 Ms. Nasreen Sattar Independent Director	Asiacap Holdings Limited (Consulting) Chairman Consumark Limited-CONSUMARK		2.80 Interest paid and other expenses	nor contracts with customers, the interest income is recognized on accrual basis. of Financial Statements* interest and other expenses are recognized on accrual basis.	is.	
Akij Ceramica Limited 500,000,000 Comfic Composit-2 202,041,604 Lab Ad Limited 144,400,000 Harrist Limited 770,000,000 Sub Total 4,178,686,331		11 Dr. Mohammad Tareque	Independent Director (Fully owned subsidiary of MT - MTB Securities Ltd. (MTBSL) - MTB Capital Ltd. (MTBCL) Director	В)	2.90 Allocation of common expenses Operating expenses in the nature of salary, rent, rate 2.10 General	es and taxes, management expenses, printing stationary, etc. are not allocated in the	current year due to insignifica	ant amount.
Total		Independent Director & Chairman, MTB Board Audit Committee (BAC) 12 Mr. Shib Narayan Kairy	Bangladesh Institute of Governance and Managerr Senior Advisor	nent (BIGM)	a) These financial statements are presented in Taka b) Assets and liabilities & income and expenses hav	ia, which is the Bank's functional currency. Figures appearing in these financial stater we been converted into Taka currency @ US\$1=Taka 120.0000 & EURO =Taka 125.	36 (closing rate as at 31 De	cember 2024).
Mutual Trust Bank PL Consolidated Fixed Asset Sch As at 31 December 202-	hedule	13 Mr. Syed Mahbubur Rahman Managing Director & CEO	SAJIDA Foundation Chairman Industrial & Infrastructure Development Finance Company Limited (IIDFC) (Representing MTB)			ks of the main operation of the bank and depreciation is also charged to Profit & loss / 2024 USD BDT EURO BDT	2	023
Particulars Balance as at 01.91.2024 Usef Legislation of the during the during the during the during the during the during the state of	full Balance as at Charged for made during Balance as at value as at		- Primary Dealers Bangladesh Limited (PDBL) Vice Chairman - Prothom Alo Trust Director		3.00 Balance with other banks and financial institutions In Bangladesh Outside Bangladesh	1.528,600 183,431,947 230,491 28,842,663 1,528,600 183,431,947 230,491 28,842,663		
BDT BDT BDT BDT Land 104,253,000 - 104,253,000 0% Immovable Property 1,502,105,795 - 1,502,105,795 2,51	BDT BDT BDT BDT BDT 6 - - 104,253,000 % 365,609,306 29,076,058 - 394,685,363 1,107,420,432		LIC of Bangladesh Ltd. BD Venture Ltd. Vice Chairman (Fully owned subsidiary of MTB)		4.00 Loans and advances i) Loans, cash credits, overdrafts etc. Term Loan	9,910,019 1,189,202,279	13,446,889 1,479,157,769	5
Furniture & Fixture 1,794,056,587 99,759,287 64,283,353 1,282,552,521 107 0ffice Equipments 2,058,346,006 158,071,255 42,168,350,473 207 Computers & Peripherals 1,025,565,073 105,700,975 973,769 1,121,562,279 3-10 y Motor Vehicles 2267,285,551 10,499,896 85,227,945 191,957,502 1	% 996,726,315 83,338,734 45,256,970 1,034,808,078 794,724,442 % 1,587,032,730 116,011,667 37,352,140 1,665,692,257 518,558,622 rears 669,432,787 122,646,281 9,551,228 782,527,839 339,164,440 ars 180,391,105 26,981,307 37,938,320 169,434,092 22,523,410		- MTB Securities Limited (MTBSL) - MTB Capital Limited (MTBCL) Trustee Member - HAEFA Bangladesh		Demand Loan Usance Payable at Sight (UPAS) ii) Bills purchased and discounted	136,951,855 16,434,222,610 7,033,209 880,107,653 146,861,874 17,623,424,888 7,033,209 880,107,653		3 18,284,139 2,233,498,942 0 18,284,139 2,233,498,942
Intengible Asset 974,815,715 54,436,476 1,203,640 1,028,048,551 3-10 y. <u>As at 31 December 2024 7,736,427,727 428,467,898 203,055,099 7,961,840,526</u>	ears 421,389,345 88,679,500 1,193,989 508,874,857 519,173,694 4,220,581,587 466,733,546 131,292,647 4,556,022,486 3,405,818,040		Trustee Treasurer - CSR Centre Shareholder		Payable Inside Bangladesh Inland Documentary bils purchased Foreign Documentary bils purchased	3,602,868 432,344,209	5,136,630 565,029,296 - 5,136,630 565,029,296	
Right off use Assets as per IFRS 16 2,209,963,833 104,610,232 124,463,385 2,190,110,681 <u>As at 31 December 2024 9,946,391,581 533,078,131 327,518,484 10,151,951,207</u>	897,235,384 217,939,258 124,894,668 990,279,974 1,199,830,707 - 5,117,816,971 684,672,804 256,187,315 5,546,302,460 4,605,648,747		- Financial Excellence Limited Member of the Board of Trustees - MTB Foundation		Payable Outside Bangladesh	3,602,868 432,344,209 150,464,742 18,055,769,098 7,033,209 880,107,653		
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4.01 Classification of Loans and Advances including bill discounted	2023		B Islamic Banking tes to the Financial Statements		Annexure-l	6.03	Geographical Location wise Investments and Financing Urban	2024 BDT	2023 BDT
Special Menton Account (SMA)	9 880,107,653 103,157,430 11,347,317,286 18,284,139 2,233,498,942 9 880,107,653 103,157,430 11,347,317,286 18,284,139 2,233,498,942	1.00 Sta	the year ended 31 December 2024 stus of the unit				Dhaka Division Chittagong Division Rajshahi Division	17,201,586,917 2,883,067,778 13,298,772	5,843,128,17 3,546,506,63 6,023,96
Substandard		Wir	B Board of Directors, in its 232th meeting on January 29, 2019, approved the p ndoard Subsequently, MTB applied for Bangladesh Bank's permission on Fe mission for initiating Islamic Banking operations from Bangladesh Bank vide Le ed November 25, 2019. MTB Islamic Banking business services were soft launc	ebruary 11, 2019. T etter No. BRPD(P-3)	The Bank obtained 745(51)/ 2019-9642		Khulna Division Sylhet Division	2,996,453	6,830,18 2,984,22
4.02 Geographical Location wise Loans and Advances Inside Bangladesh Urban	9 880,107,653 103,157,430 11,347,317,286 18,284,139 2,233,498,942	rolle 1.01 Pri	ed out on May 12, 2021. ncipal activities/ Islamic Banking operation:	,	•		Barishal Division Mymensingh Division	20,100,949,920	9,174,41 3,681,71 9,418,329,30
150,330,660 18,039,679,188 7,033,20 Rural	3 18,615,597 13,081,396 1,438,953,585 716,821 87,563,268 9 880,107,653 103,049,648 11,335,461,238 18,284,139 2,233,498,942	ope ran	e operation of our Islamic Banking channel is completely separate from the Ban rerates its businesses on the basis of Islamic Shari'ah. Through the Islamic Ban ge of Islamic Shari'ah compilant deposit products such as MTB Islamic Cu	king channel, the Ba rrent Accounts, MTI	ank extends a wide B Islamic Savings		Rural Dhaka Division Chittagong Division	-	51,974,03 3,618,91
	9 880,107,653 103,157,430 11,347,317,286 18,284,139 2,233,498,942	inve Mu	Accounts, MTB Islamic Monthly/Quarterly Benefit Plans, MTB Islamic Term Deposit (Individual and Non-Individual) etc. and investment/financing products such as Musharakah, Diminishing Musharakah, Hire Purchase Shirkatul Melk (HPSM), Bai-Murabahah, Bai Salam, Bai Istisna'a etc. An appropriate accounting system has also been implemented in order to further				Rajshahi Division Barishal Division		1,800,35 2,890,17 60,283,48
5.00 Other Assets Adjusting ACD obet Term Placement 9:019,611 1,022,353,331 -	3,049,992 335,499,111	reinforce our emphasis on Shari'ah compliance. In a nutshell, we follow under noted accounting principles, run through completely separate Islamic Core Banking System (ICBS) named 'Ababi-NG': 2.00 Significant accounting policies and basis of preparation of financial statements			ples, run through a	7.00	Fixed Assets Including Premises, Furniture and Fixtures Furniture & Fixture	20,100,949,920 2,044,796	9,478,612,78 2,036,69
Interest Receivable on Laris and Advances	1,289,119 141,803,049 1,497,035 182,870,299 4,339,111 477,302,161 1,497,035 182,870,299	2.01 Deposit Collection and income Sharing Ratio (ISR) based Profit Distribution				Office Equipments Computers & Peripherals Intengible Asset	33,640 25,713,500 51,451,476	33,64 25,713,50 3,215,00	
In Bangladeth 27,013,831 3,241,659,720 7,000,00 Uside Bangladeth 1231,005 15,517,356,055 Telephone 156,323,136 18,789,016,325 7,000,00	0 875,952,000 21,310,965 2,344,206,150 10,980,000 1,341,261,900 82,483,463 9,073,180,875 7,000,000 855,085,000 10 875,952,000 103,794,428 11,417,387,023 17,980,000 2,196,346,900	enjoys the right to get the entire profit. All other deposit products follow the Mudarabah principle, which refers to a partnership contract, where one party, known as					Less: Accumulated Depreciation	79,243,412 18,702,591 60,540,821	30,998,83 9,888,98 21,109,84
In Banglatesh: Borrowing from Bank: Burgoldesh Bank Bangldesh Bank Mutual Trust Bank PLC 25,800,000 3,096,000,000	- 1,710,965 188,206,150 - 13,600,000 149,600,000 980,000 119,711,900	Rab-ul-Maal, provides capital and the other party, known as Mudarib (entrepreneur) provides skill and manages the business, maintaining Shari'ah principles. Rab-ul-Maal cannot take part in the management of the business. Profit is shared as per preagned ratio, while loss is borne by the Rab-ul-Maal on pro-rata basis.				8.00	Other Assets Advances Suspense Account	15,742,236 26,721,236	32,384,04 21,168,12
Oher Bank 7,000,00 Outside Bangladesh 129,311,305 15,517,356,605	0 875,952,000 6,000,000 660,000,000 10,000,000 1,221,550,000 875,952,000 21,310,955 2,344,206,150 10,380,000 1,341,261,900 82,483,463 9,073,180,875 7,000,000 855,085,000 0 875,952,000 103,794,428 11,417,387,025 17,380,000 2,196,346,900	am	e pre-agreed profit ratio is known as Income Sharing Ratio (ISR), which may vary ount. The ISR determines the portion of income for each type of depositor and the	ne Bank. For example	e, the ISR of 75:25		Stock of Stationery Others Receivable from MTB Conventional Banking	1,679,700 843,100 -	1,679,70 - 840,922,13
Outside Buspladesh JAMM SMK. ALUSEF AREA INTERNATIONAL BANK ALUSEF AREA INTERNATIONAL BANK ALUS RANK I MITETO	- 6,808,573 748,942,975	the Acc	uld mean that 75% of distributable income is to be shared by the concerned depo Bank. The ISR between each type of Mudarabah depositors and the Bank (Mu count opening and/or beginning of the concerned period. Profit rate is emerged	darib) are duly disclo at actual, as derive	osed at the time of d from the income		Profit Realizable Charge of Investments Position Account	1,063,781,580 - 738,818,309	415,877,89 24,00 138,286,39
AXIS SANK LIMITED BANK MUSCAT SAOG CAVAS BANK S.A COMMETZBANK S.A COMMETZBANK AG DES GEUTSCHE INVESTITIONS	22,000,000 2,420,000,000 4,000,000 488,620,000	pos	shed from deployment of the concerned fund. As such our rate of profit on deposi at facto expression of the respective agreed sharing ratios. Our profit rate is an estment.				Profit Receivable on Placement with Banks Profit Receivable on Government Bond	37,810,873 40,520,880 1,925,917,914	33,203,06 22,390,53 1,505,935,89
HOFE DAVIG LITTERS HIVE HORSE DAVIG LITTERS HIVE HORSE DAVIG LITTU J.E ISLAND CORPORATION FOR THE DEVELOPMENT OF THE 20,000,000 2,400,000,000 PRIVATE SECTO	- 5,000,000 550,000,000	2.02 The	e ISR declared on Mudarabah deposit products as follows	Distrib Income Sharing	Ratio (ISR) w.e.f.		Deposit from Banks and Other Financial Institutions In Bangladesh Outside Bangladesh	-	-
ICIC EANK LUNTED MASHEGBANK RES (JULE) RESPONSABILITY GLOBA MICRO AND SME FINA NCE FUNF RESPONSABILITY SCOY (LUIK) MICRO AND SME FINANCE DEST			Types of Mudarabah Deposit	07.11. Client Ratio	Equivalent Annualized Profit Rate		In Bangladesh: Deposit from Bank: Bangladesh Bank		-
FUND RESPONSABILITY SICAV (LUX) MICRO AND SME FINANCE LEADERS SONALI SANK (UK) LTD	- 2,250,000 247,500,000	2	MTB Islamic Regular Savings Account MTB Islamic Employee Savings Account MTB Islamic Privlege Savings Account	5% to 13% 5% to 13% 12% - 17%	0.75% - 2.00% 0.75% - 2.00% 1.75% - 2.50%		Other Bank Outside Bangladesh	-	-
STANDARD CHAFTEED BANK (SINGAPORE) LTD STANDARD CHAFTEED BANK (HOSK OKING) LTD 8,000,000 960,000,000	- 2,000,000 220,000,000	5	MTB Islamic Angona General Savings Account	13% - 17% 17% 12% - 15%	2.00% - 2.50% 2.50% 1.75% - 2.50%	9.00	Deposits and other accounts Al-wadeeah Current and Other Deposit Accounts	825,114,248	573,106,62
UNITED BANK LTD. 12,000,000 1,440,000,000	- 10,000,000 1,100,000,000	7	MTB Islamic Transactional Account MTB Islamic Junior Savings Account MTB Islamic Graduate Savings Account	20% 17% 12% - 17%	3.00% 2.50% 1.75% - 2.50%		Mudaraba Term Deposits Mudaraba Term Deposits	4,708,244 1,613,252,888 17,219,492,987	519,493,48 1,111,018,74 9,815,382,31
SICAV (LUX) MICRO AND SME FINANCE LEADERS 375,000 375,000 45,000,000 BELGMA NIVESTIMENT COMPANY FOR DEVELOPING COUNTRIES NVS-MB000,000 1,800,000,000 SFEM AG (ICAV (LUX) AGRICULTURE FUND	- 1,125,000 123,750,000	10	D MTB Islamic Payroll Account MTB Islamic SND Account MTB Islamic SND Account MTB Islamic Torm Deposit (Individual)	13% - 17% 8% - 17% 23% - 55%	2.00% - 2.50% 1.25% - 2.50% 3.50% - 8.25%		Mudaraba Special Notice Deposits Mudaraba Scheme Deposits	225,252,447 2,590,195,363 22,478,016,177	173,437,44 1,413,340,16 13,605,778,77
GLOBAL MICRO AND SME FRANCE FUND 875,000 105,000,000 SIGAY (LUM) MICRO AND SME FRANCE DEST FUND 875,000 150,000,000 SIGAY (LUM) AGRICULTURE FUND 375,000 45,000,000 HABIB SAMK LTD (BARRAM)	- 2,625,000 288,750,000	13 14	MTB Islamic Term Deposit (Non-Individual) MTB Islamic Monthly and MTB Islamic Quarterly Benefit Plan MTB Islamic Angona Term Deposit	27% - 57% 67% - 68% 53% - 57%	4.00% - 8.50% 10.00% - 10.25% 8.00% - 8.50%	9.01	Deposits and other accounts from Banks & NBFI: MSND – Deposit from Bank	18,656,174 18,656,174	6,384,07 6.384.07
JPNORGAM CHASE BANK, N.A. (SINAPORE) 5. 5.00.000 722,000.000 RESPONSABILITY GLAW, MICRO AND SIGN FINA NCE FUND RESPONSABILITY SICAV (LIUX) FINANCIAL INC LUSION FUND 2.000.000 240,000.000 - 0.000.000.000 CREDITE FURDRE FEARN FLORE SIGNAPORE SIGNAP	- 3,174,890 349,237,900 - 5,500,000 605,000,000 - 2,250,000 247,500,000 - 3,000,000 366,465,000	16	MTB Islamic Term Deposit in Days MTB Islamic Haij and MTB Islamic Umrah Scheme MTB Islamic Haij and MTB Islamic Umrah Scheme MTB Islamic Teacher Scheme	47% - 60% 58% - 67% 58% - 67%	7.00% - 9.00% 8.75% - 10.00% 8.75% - 10.00%	10.00	Other liabilities Rent Suspense	5,178	6,384,07
129.311,395 15,317,356,665	- 82,483,463 9,073,180,875 7,000,000 855,085,000	19	MTB Islamic Footing Scheme MTB Islamic Kotipati and MTB Islamic Lakhopati Scheme (Individual) MTB Islamic Flexible and MTB Islamic Brick by Brick Scheme	58% - 67% 58% - 67% 57% - 67% 58% - 67%	8.75% - 10.00% 8.75% - 10.00% 8.50% - 10.00% 8.75% - 10.00%		Penalty Realized Profit Payable on Deposits and Other Accounts VAT payable	4,005,635 376,537,310 1,264,229	128,741,34 1,976,55
Due to Head Office (Retained earnings) 1,909,463 221,768,259 87,99		22	2 MTB Islamic Angona Scheme 3 MTB Islamic Marriage and MTB Islamic Mahr Scheme	58% - 67% 63% - 67%	8.75% - 10.00% 9.50% - 10.00%		Source Tax payable Excise Duty payable	25,062,939 35,969,200 1,069,072,443	11,801,40 22,233,75 448,117,32
Withholding Tax payable 2.422.316 290,677.972 53.94 Inferest Payable on Borrowing 2.422.316 290,677.972 53.94 Translation gain (loss) 11,678.599 1,787.289 11,678.599 4,401.359,0644 263,68	4 6,750,391 1,879,260 26,718,553 25,8477 31,574,251 (31,704) - 2,246,025 - 1,590,490 9 32,988,316 4,292,910 472,220,145 2,509,200 306,511,366	25 26	MTB Islamic Farmer Scheme MTB Islamic Student and MTB Islamic Junior Scheme MTB Islamic Micro Deposit Scheme (tap)	63% - 67% 58% - 67% 53%	9.50% - 10.00% 8.75% - 10.00% 8%		Unearned Income Agent Banking Payable Card Settlement	350,117 3,490,183	1,898,01
9.00 Contingent Liabilities & Commitments Letter of Courantine 10.00 Interest Income		28	7 MTB Islamic Kotipati and Flexible Kotipati Scheme (Non-Individual) 8 MTB Islamic SME Savings Scheme restment Operation and Return Thereon	28% - 60% 57% - 60%	4.25% - 9.00% 8.50% - 9.00%		Payable to MTB Conventional Banking MFS Payable Account Others	177,012,336 1,267,809,872 - 475,950,987	217,701,18 132,70 212,111,11
Interest on loans and advances (Note:-10.01) 13,162,432 1,558,707,193 1,988,56 Foreign Currency Lending (Note:-10.02) 222,520 27,005,288 4,88 1,2384,952 1,555,772,461 1,103,41		Inve	estments of our Islamic Banking are broadly categorized in the following two types Fixed return based investment Variable return based investment	in respect of charging	g (rate of) return:		Due to Head Office (Retained earnings) Legal Charge Payable	226,545 3,436,756,975	255,15 1,044,968,54
1091 Interest on loans and advances	1 2,851,396 432,462 46,614,022 4,556 532,352	goo	ed return base investment system is applicable for Bai-Murabahah investment in doctor to a client at a fixed profit /nark-up on deferred payment including post importik (HPSM) and Deminishing Musharaka are also fixed return based investment mc	rt basis. Hire Purcha	ase under Shirkatul	11.00	Contingent Liabilities Acceptances and Endorsements Letters of Guarantee	2,572,825,573 228,889,375	2,799,687,94 78,413,34
	- 524,905 55,567,418 - 121,407 13,086,157 - 1,1576 1,258,484 - 1,574,413,401 1,571,699 183,665,242	am nev	ount of rent becomes variable on the basis of diminishing balance method. MTB $\!$	Ujrah (Islamic Credit) Card has brought		Irrevocable Letters of Credit Bills for Collection Other Contingent Liabilities	3,856,122,340 1,324,585,934 - 7,982,423,222	2,372,255,45 1,091,601,32 - 6,341,958,06
232,520 27,005,268 4,85 11.00 Interest on deposits and borrowings, etc.	5 609,288 196,422 21,171,782 6,250 730,361 5 609,288 196,422 21,171,782 6,250 730,361	sta	riable return based income is applied for Musharakah mode of investment. In thes ted in the agreement. Bank bags income on the basis of the concerned venture ad Mudarabah deposit products). Genuine loss, if any, is borne according to capital ra	cording to the agree	d ratio (comparable	12.00	Investment Income Income from general investment (12.01) Other Banks and Financial Institution	1,512,266,317 108,492,030	515,019,68 108,010,14
12.00 Commission	6 127,375,216 12,780,522 1,377,580,461 1,274,509 148,936,298 6 127,375,216 12,780,522 1,377,580,461 1,274,509 148,936,298	The	come/ Revenue Recognition Principles bank eams income from various sources such as charges, fees, commission a ts of income, Bank follows Shari'ah principle strictly. Usually charges, fees & co			12.01	Income from general investment Bai Murabahah	1,620,758,347 407,694,162	623,029,83 178,269,59
Commission on Letter of Quarantee		bas For	sis. Recognition of income from investment follows principles as under: r Bai-Murabahah / Muajjal / Salam Investment				Bai Salam Hire Purchase Shirkatul Melk (HPSM) Musharakah	616,258,074 456,117,930 3,191,222	169,313,25 155,679,08 11,757,74
13.00 Other Expenses	7 431,302 70,346 7,582,432 3,189 372,630 0 2,510 937,043 101,001,529	sta	riable return based income is applied for Musharakah mode of investment. In thes ted in the agreement. Bank bags income on the basis of the concerned venture ac Mudarabah deposit products). Genuine loss, if any, is borne according to capital ra	cording to the agree	d ratio (comparable	13.00	Bills Financing & Negotiation Profit Paid on Deposits	29,004,929 1,512,266,317	515,019,68
MTB Islamic Banking Balance Sheet	7 433,812 1,007,389 108,583,961 3,189 372,630 Annexure-I		r Hire Purchase Shirkatul Melk (HPSM) Investment case of HPSM mode of investment rent is charged and taken into income accoun- sie	nt at the end of each	n month on accrual		Profit paid on Deposits Profit paid on Deposit from Banks	1,328,744,802 - 1,328,744,802	510,612,93 - 510,612,93
As at 31 December 2024 Particulars Not	2024 2023	If th	ne account has a provision of gestation period, generally no income is earned durin t after the end of gestation period. However, rent is chargeable in spite of gestatior	n, if the delivery of as:	set is completed in	14.00	Income from Investments in Shares/Securities Profit Received on Sukuk Islamic Bond Profit Received on Quoted Shares	109,729,582	50,291,10 3,715,49
Property and Assets	BD1 BD1	cla:	able condition such as a machine or a set of machinery or building etc. All ac ssification and provisioning rules of Bangladesh Bank. r Musharakah Investment			15.00	Commission Income Commission on Letter of Guarantee	2,058,981	54,006,59 748,35
Cash 3. In Hand (including foreign currencies) Balance with Bangladesh Bank and its Agent Bank (s)	1,147,103,516 654,526,790 88,088,969 77,661,924 1,059,014,547 576,864,866	no	ecognizing the revenue from Musharakah Investment, MTB follow the actual (cash/ income is recognized until the result of the venture is arrived at. r Ujrah Investment	realization) basis ins	stead of accrual i.e.		Commission on Letter of Credit Commission on Acceptance of Bills Commission on LC Advising	20,557,281 20,548,113 283,400	13,429,46 13,935,37 613,75
(including foreign currencies) Balance with Other Banks and Financial Institutions		mo	amic Credit Card has been introduced based on Ujrah. It is mainly a fixed fee base onthly fees against the service irrespective of outstanding amount i.e. for any amount st Recognition Principle				Commission on PO, DD & TT Exchange houses commission Commission on IBC	27,930 13,899 100	21,42 3,14 70
In Bangladesh Outside Bangladesh		Cos	is necognition Frinciple st in respect of profit paid on deposit is recognized on accrual basis. Monthly ac basis of Income Sharing Ratio. Other costs are also recognized on the accrual counting.			16.00	Commission on RTGS Other Operating Income	120,961 43,610,665	136,96 28,889,16
Placement with Banks and Other Financial Institution 4. Investments in Shares and Securities 5.		То	ocusions. ensure Shari'ah compliance in banking operation, MTB has an independent Shari's owned Shari'ah Scholars.				Income from Cards Service Charges Telephone & SMS Charge Recoveries	27,073,748 6,560,280 3,373,842	21,352,89 4,125,54 2,628,66
Government Others	1,205,674,000 1,118,180,000 676,197,000 622,382,000	3.00	Cash	BDT	2023 BDT		SWIFT Charge Recoveries SME Fees and Charges Management fees	1,968,375 220,800 3,663,540	1,067,12 287,20 2,792,53
Investments 6. General Investments etc. Bills Financing & Negotiation	00 20,100,949,920 9,478,612,787 19,940,026,173 9,222,208,943 160,923,747 256,403,843	3.01	Cash in hand (including foreign currencies) Local Currency Foreign Currency	88,088,969 -	77,661,924		Recovery of NID varification charges Handling Charges Miscellaneous Earnings	10,735 9,300 1,925,129 44,805,748	6,06 3,00 901,24 33,164,2 6
Fixed Assets Including Premises, Furniture and Fixtures 7. Other Assets 8.	00 60,540,821 21,109,849	3.02	Balance with Bangladesh Bank and its Agent bank(s) Local Currency	88,088,969 1,059,014,547	77,661,924 576,864,866	17.00	Salary and Allowances Basic Pay	8,329,083	7,260,19
Non - banking Assets Total Assets	25,914,773,152 14,650,747,318		Foreign Currency With Sonali Bank (as agent of Bangladesh Bank-Local Currency)	1,059,014,547	576,864,866		Allowances Festival Bonus Incentive Bonus	5,709,028 1,264,370 2,765,844	4,958,48 1,210,82 1,088,74
<u>Liabilities and Capital</u> Liabilities			Balance with other Banks and Financial Institutions In Bangladesh Outside Bangladesh	,500,014,041			Bangla New Year Bonus Football Bonus Passage for Travel	116,703 760,719	114,25 618,78
Placement from Banks and Other Financial Institutions Deposits and Other Accounts 9.		4.00	Outside Bangladesh Placement with Banks and Other Financial Institution			18.00	Provident Fund Rent, Taxes, Insurance, Electricity, etc.	844,638 19,790,385	726,02 15,977,31
Al-wadeeah Current and Other Deposit Accounts Bills Payable Mudaraba Savings Deposits	825,114,248 573,106,628 4,708,244 519,493,480 1,613,252,888 1,111,018,744		Mercantile Bank PLC (Islamic Banking wing) Pubali Bank PLC (Islamic Banking wing)	316,262,156 5,619,981	300,000,000 250,000,000	10.00	Rates & Taxes	100,000	250,00
_		1	Bank Alfalah Limited (Islamic Banking wing)	200,432,559	-		Insurance	22,984 122,984	250,00
Mudaraba Term Deposits Mudaraba Special Notice Deposits Mudaraba Scheme Deposits	17,219,492,987 9,815,382,310 225,252,447 173,437,442 2,590,195,363 1,413,340,166	_	Exim Bank PLC		-	19.00	Insurance Postage, Stamp, Telecommunication, etc. Postage/Courier Service Telephone		
Mudaraba Special Notice Deposits	17,219,492,987 9,815,382,310 225,252,447 173,437,442 2,590,195,363 1,413,340,166	5.00		200,432,559 276,075,287 798,389,982 1,205,674,000 676,197,000	700,000,000 1,250,000,000 1,118,180,000 622,382,000	19.00	Postage, Stamp, Telecommunication, etc. Postage/Courier Service Telephone Stationery, Printing, Advertisements, etc.	200,698 - 200,698	229,39 - 229,39
Mudaraba Special Notice Deposits Mudaraba Scheme Deposits Other Liabilities 10.	17,219,492,987 9,815,382,310 225,252,447 173,437,442 2,590,195,363 1,413,340,166	5.00 5.01	Exim Bank PLC Investments in Shares and Securities Government (Note: 5.01)	200,432,559 276,075,287 798,389,982 1,205,674,000 676,197,000 1,881,871,000	700,000,000 1,250,000,000 1,118,180,000	19.00	Postage, Stamp, Telecommunication, etc. Postage/Courier Service Telephone Stationery, Printing, Advertisements, etc. Printing Stationery Computer Stationery Petty & Table Stationery	200,698 -	229,39 - 229,39 242,36 14,84 8,73
Mudaraba Special Notice Deposits Mudaraba Scheme Deposits Other Liabilities 10. Subordinated Bond/Sukuk Total Liabilities Capital / Shareholders' Equity Total Liabilities and Shareholders' Equity	17,219,492,987 9,815,382,310 225,252,447 173,437,442 2,590,195,363 1,044,968,547		Exim Bank PLC Investments in Shares and Securities Government (Note: 5.01) Others (Note: 5.02) Government (Investment in Govt. securities) Sukuk & Islamic Bond Other (Investment in other securities)	200,432,559 276,075,287 798,389,982 1,205,674,000 676,197,000	700,000,000 1,250,000,000 1,118,180,000 622,382,000 1,740,562,000	19.00 20.00 21.00	Postage, Stamp, Telecommunication, etc. Postage/Courier Service Telephone Stationery, Printing, Advertisements, etc. Printing Stationery Computer Stationery Petty & Table Stationery Publicity & Advertisement Shariah Supervisory Committee's Fees & Expenses	122,984 200,698 200,698 197,959 41,400 23,109 3,644,868 3,907,336	229,39 229,39 242,36 14,84 8,73 4,388,03 4,653,97
Mudaraba Special Notice Deposits Mudaraba Scheme Deposits Other Liabilities 10. Subordinated Bond/Sukuk Total Liabilities Capital / Shareholders' Equity Total Liabilities and Shareholders' Equity Off-Balance Sheet Items Contingent Liabilities 11. Acceptances and Endorsements	17,219,492,987	5.01	Exim Bank PLC Investments in Shares and Securities Government (Note: 5.01) Others (Note: 5.02) Government (Investment in Govt. securities) Sukuk & Islamic Bond Other (Investment in other securities) Fund (Unquoted): UCB Taqwa Growth Fund Shanta Amanah Shariah Fund	200.432.559 276.075.287 798,389,982 1.205.674,000 676.197,000 1,881,871,000 1,205,674,000 50,000,000	700,000,000 1,250,000,000 1,118,180,000 622,382,000 1,740,562,000 1,118,180,000 1,118,180,000 50,000,000 50,000,000		Postage, Stamp, Telecommunication, etc. Postage/Courier Service Telephone Stationery, Printing, Advertisements, etc. Printing Stationery Computer Stationery Petty & Table Stationery Publicity & Advertisement	200,698 200,698 197,959 41,400 23,109 3,644,868	229,39 229,39 242,36 14,84 8,73 4,388,03 4,653,97
Mudaraba Special Notice Deposits Mudaraba Scheme Deposits Other Liabilities 10.6 Subordinated Bond/Sukuk Total Liabilities Capital / Shareholders' Equity Total Liabilities and Shareholders' Equity Off-Balance Sheet Items Contingent Liabilities 11.6 Acceptances and Endorsements Letters of Guarantee Irrevocable Letters of Credit	17,219,492,987 225,252,447 2,590,195,363 1,044,968,547 25,914,773,152 14,650,747,318 1,044,968,547 1,044,968,547 1,044,968,547 1,044,968,547 1,044,968,547 1,044,968,547 1,044,968,547 1,044,968,547 1,044,968,547 1,044,968,547 1,044,968,547 1,044,968,547 1,044,968,547 1,044,968,547 1,044,968,947 1,046,50,747,318 1,046,50,747,318 1,046,50,747,318 1,046,50,747,318	5.01	Exim Bank PLC Investments in Shares and Securities Government (Note: 5.01) Others (Note: 5.02) Government (Investment in Govt. securities) Sukuk & Islamic Bond Other (Investment in other securities) Fund (Unquoted): UCB Taqwa Growth Fund Shanta Amanah Shariah Fund BBML, 1st Sukuk Trust	200.432.559 276.075.287 798.389.982 1,205.674,000 676.197,000 1,881,871,000 1,205.674,000 1,205.674,000	1,118,180,000 1,118,180,000 1,740,562,000 1,118,180,000 1,118,180,000 1,118,180,000	21.00	Postage, Stamp, Telecommunication, etc. Postage/Courier Service Telephone Stationery, Printing, Advertisements, etc. Printing Stationery Computer Stationery Petty & Table Stationery Publicity & Advertisement Shariah Supervisory Committee's Fees & Expenses Shariah Supervisory Committee's Fees	200,698 200,698 197,959 41,400 23,109 3,644,868 3,907,336	229,39 229,39 242,36 14,84 8,73 4,388,33 4,653,97 204,64 204,64
Mudaraba Special Notice Deposits Mudaraba Scheme Deposits Other Liabilities Subordinated Bond/Sukuk Total Liabilities Capital / Shareholders' Equity Total Liabilities and Shareholders' Equity Off-Balance Sheet Items Contingent Liabilities Acceptances and Endorsements Letters of Guarantee	17,219,492,987 225,252,447 2,590,195,363 1,044,968,547 25,914,773,152 14,650,747,318 14,650,747,318 14,650,747,318 14,650,747,318 14,650,747,318 14,650,747,318 14,650,747,318 14,650,747,318 14,650,747,318 14,650,747,318 14,650,747,318 14,650,747,318 14,650,747,318 14,650,747,318 14,650,747,318 14,650,747,318 14,650,747,318 14,650,747,318	5.01	Exim Bank PLC Investments in Shares and Securities Government (Note: 5.01) Others (Note: 5.02) Government (Investment in Govt. securities) Sukuk & Islamic Bond Other (Investment in other securities) Fund (Unquoted): UCB Taqwa Growth Fund Shanta Amanah Shariah Fund BBML, 1st Sukuk Trust Investments i) Investments Bai Murabahah	200.432.559 276.075.287 798.389.982 1.205.674,000 676.197,000 1,881,871,000 1,205.674,000 50,000,000 50,000,000 576,197,000 676,197,000	700,000,000 1,250,000,000 1,250,000,000 1,118,180,000 622,382,000 1,740,562,000 1,118,180,000 1,118,180,000 50,000,000 50,000,000 522,382,000	21.00	Postage, Stamp, Telecommunication, etc. Postage/Courier Service Telephone Stationery, Printing, Advertisements, etc. Printing Stationery Computer Stationery Petty & Table Stationery Publicity & Advertisement Shariah Supervisory Committee's Fees & Expenses Shariah Supervisory Committee's Fees Depreciation and Repair of Bank's Assets Depreciation: Furniture & Fixture	122,984 200,698 200,698 197,959 41,400 23,109 3,644,868 3,907,336 244,500 191,716 3,724,879 4,897,009 8,813,604 3,164,251	229,39 229,39 242,36 14,84 8,73 4,388,03 4,653,97 204,64 204,64 189,94 3,714,70 319,75 4,224,40 3,439,00
Mudaraba Special Notice Deposits Mudaraba Scheme Deposits Other Liabilities 10. Subordinated Bond/Sukuk Total Liabilities 21. Capital / Shareholders' Equity Total Liabilities and Shareholders' Equity Off-Balance Sheet Items Contingent Liabilities 11. Acceptances and Endorsements Letters of Guarantee Irrevocable Letters of Credit Bills for Collection Other Contingent Liabilities Other Commitments Total Off-Balance Sheet Exposures Including Contingent Liabilities	17,219,492,987 225,252,447 2,590,195,363 1,044,968,547 25,914,773,152 14,650,747,318 14,650,747,318 14,650,747,318 14,650,747,318 14,650,747,318 14,650,747,318 14,650,747,318 14,650,747,318 14,650,747,318 14,650,747,318 14,650,747,318 14,650,747,318 14,650,747,318 14,650,747,318 14,650,747,318 14,650,747,318 14,650,747,318 14,650,747,318	5.01	Exim Bank PLC Investments in Shares and Securities Government (Note: 5.01) Others (Note: 5.02) Government (Investment in Govt. securities) Sukuk & Islamic Bond Other (Investment in other securities) Fund (Unquoted): UCB Taqwa Growth Fund Shanta Amanah Shariah Fund BBML, 1st Sukuk Trust Investments I) Investments Bai Murabahah Bai Salam Hire Purchase Shirkatul Melk (HPSM) Ujrah (Islamic) Credit Card	200.432.559 276.075.287 798.389.982 1,205.674,000 676.197,000 1,881,871,000 1,205.674,000 50,000,000 50,000,000 676,197,000 676,197,000 53,293,87,236 7,966.451,187 6,299,109,986 219,260,841	700,000,000 1,250,000,000 1,118,180,000 622,382,000 1,740,562,000 1,118,180,000 1,118,180,000 50,000,000 50,000,000 622,382,000	21.00	Postage, Stamp, Telecommunication, etc. Postage/Courier Service Telephone Stationery, Printing, Advertisements, etc. Printing Stationery Computer Stationery Petty & Table Stationery Publicity & Advertisement Shariah Supervisory Committee's Fees & Expenses Shariah Supervisory Committee's Fees & Expenses Depreciation and Repair of Bank's Assets Depreciation: Furniture & Fixture Office Equipments Intangible Asset Repairs on Bank's property:	122,984 200,698 200,698 197,959 41,400 23,109 3,644,868 3,907,336 244,500 244,500 191,716 3,724,879 4,897,00 4,897,00 8,813,604 3,164,251 11,977,855	229,39 - 229,39 - 229,39 - 242,36 - 14,84 - 8,73 - 4,388,03 - 4,653,97 - 204,64 - 204,64 - 3,714,70 - 3,19,75 - 4,224,40 - 3,439,00 - 7,663,40
Mudaraba Special Notice Deposits Mudaraba Scheme Deposits Other Liabilities 10. Subordinated Bond/Sukuk Total Liabilities Capital / Shareholders' Equity Total Liabilities and Shareholders' Equity Off-Balance Sheet Items Contingent Liabilities 11. Acceptances and Endorsements Letters of Guarantee Irrevocable Letters of Credit Bills for Collection Other Contingent Liabilities Other Commitments	17,219,492,987 225,252,447 2,590,195,363 1,044,968,547 25,914,773,152 14,650,747,318 1,044,968,547 1,044,968,547 1,044,968,547 1,044,968,547 1,044,968,547 1,044,968,547 1,044,968,547 1,044,968,547 1,050,747,318 1,050,747,318 1,091,661,321 1,091,601,321 1,091,601,321	5.01	Exim Bank PLC Investments in Shares and Securities Government (Note: 5.01) Others (Note: 5.02) Government (Investment in Govt. securities) Sukuk & Islamic Bond Other (Investment in other securities) Fund (Unquoted): UCB Taqwa Growth Fund Shanta Amanah Shariah Fund BBML, 1st Sukuk Trust Investments i) Investments Bai Murabahah Bai Salam Hire Purchase Shirkatul Melk (HPSM) Ujrah (Islamic) Credit Card Musharakah Employee Quard for Home Finance	200.432.559 276.075,287 798,389,982 1,205.674.000 676,197.000 1,881,871,000 1,205,674.000 50,000,000 576,197,000 676,197,000 676,197,000 5,329,387,236 7,966,451,187 6,299,109,986	700,000,000 1,250,000,000 1,118,180,000 622,382,000 1,740,562,000 1,118,180,000 1,118,180,000 50,000,000 50,000,000 622,382,000 622,382,000 1,647,174,349 3,958,786,274 3,435,258,756	21.00	Postage, Stamp, Telecommunication, etc. Postage/Courier Service Telephone Stationery, Printing, Advertisements, etc. Printing Stationery Computer Stationery Publicity & Advertisement Shariah Supervisory Committee's Fees & Expenses Shariah Supervisory Committee's Fees Depreciation and Repair of Bank's Assets Depreciation: Furniture & Fixture Office Equipments Intangible Asset Repairs on Bank's property: Other Expenses Office Cleaning and Maintenance Car Expense Entertainment Traveling & Conveyance	122,984 200,698 200,698 197,959 41,400 23,109 3,644,868 3,907,336 244,500 191,716 3,724,879 4,897,009 8,813,604 3,164,251	229,39 242,36 14,84 8,73 4,388,03 4,653,97 204,64 204,64 3,714,70 319,75 4,224,40 3,439,00 7,663,40
Mudaraba Special Notice Deposits Mudaraba Scheme Deposits Other Liabilities 10.1 Subordinated Bond/Sukuk Total Liabilities Capital / Shareholders' Equity Total Liabilities and Shareholders' Equity Off-Balance Sheet Items Contingent Liabilities 11.1 Acceptances and Endorsements Letters of Guarantee Irrevocable Letters of Credit Bills for Collection Other Contingent Liabilities Other Commitments Total Off-Balance Sheet Exposures Including Contingent Liab MTB Islamic Banking Profit and Loss Account	17,219,492,987 225,252,447 2,590,195,363 1,044,968,547 25,914,773,152 14,650,747,318 1,044,968,547 1,044,968,547 1,044,968,547 1,044,968,547 1,044,968,547 1,044,968,547 1,044,968,547 1,044,968,547 1,050,747,318 1,050,747,318 1,091,661,321 1,091,601,321 1,091,601,321	5.01	Exim Bank PLC Investments in Shares and Securities Government (Note: 5.01) Others (Note: 5.02) Government (Investment in Govt. securities) Sukuk & Islamic Bond Other (Investment in other securities) Fund (Unquoted): UCB Taqwa Growth Fund Shanta Amanah Shariah Fund BBML, 1st Sukuk Trust Investments i) Investments Bai Murabahah Bai Salam Hire Purchase Shirkatul Melk (HPSM) Ujrah (Islamic) Orredit Card Musharakah	200.432.559 276.075.287 798.389,982 1.205.674,000 676.197,000 1,881,871,000 1,205.674,000 1,205.674,000 50.000,000 576.197,000 676,197,000 676,197,000 676,197,000 5.329,387,236 7,966.451,187 6,299,109,986 219,260,841 102,399,798 23,417,127	700,000,000 1,250,000,000 1,250,000,000 1,118,180,000 622,382,000 1,118,180,000 1,118,180,000 50,000,000 50,000,000 522,382,000 622,382,000 622,382,000 1,647,174,349 3,958,786,274 3,455,258,756 153,844,449 27,145,115	21.00	Postage, Stamp, Telecommunication, etc. Postage/Courier Service Telephone Stationery, Printing, Advertisements, etc. Printing Stationery Computer Stationery Publicity & Advertisement Shariah Supervisory Committee's Fees & Expenses Lequipments Inture & Fixture Office Equipments Intangible Asset Repairs on Bank's property: Other Expenses Coffice Cleaning and Maintenance Car Expense Entertainment Traveling & Conveyance Training Expense Professional Fee Subscription & Donation	122,984 200,698 200,698 197,959 41,400 23,109 3,644,868 3,907,336 244,500 244,500 191,716 3,724,879 4,897,009 8,813,604 3,164,251 11,977,855	229,39 - 229,39 - 229,39 - 242,36 - 14,84 - 8,73 - 4,388,03 - 4,653,97 - 204,64 - 204,64 - 3,714,70 - 319,75 - 4,224,40 - 3,439,00 - 7,663,40 - 3,00
Mudaraba Special Notice Deposits Mudaraba Scheme Deposits Other Liabilities 10.0 Subordinated Bond/Sukuk Total Liabilities Capital / Shareholders' Equity Total Liabilities and Shareholders' Equity Off-Balance Sheet Items Contingent Liabilities 11.0 Acceptances and Endorsements Letters of Guarantee Irrevocable Letters of Credit Bills for Collection Other Contingent Liabilities Other Commitments Total Off-Balance Sheet Exposures Including Contingent Liab MTB Islamic Banking Profit and Loss Account for the year ended 31 December 2024 Particulars Investment Income 12.00	17,219,492,987 225,252,447 173,437,442 173,437,442 1,413,340,166 23,029,831 200 3,436,756,975 1,044,968,547 25,914,773,152 14,650,747,318 25,914,773,152 14,650,747,318 25,914,773,152 14,650,747,318 25,914,773,152 27,99,687,944 78,413,347 2,372,255,453 1,324,585,934 1,324,585,934 2,372,255,453 1,091,601,321 201 2024 Annexure-I	5.01	Exim Bank PLC Investments in Shares and Securities Government (Note: 5.01) Others (Note: 5.02) Government (Investment in Govt. securities) Sukuk & Islamic Bond Other (Investment in other securities) Fund (Unquoted): UCB Taqwa Growth Fund Shanta Amanah Shariah Fund BBML, 1st Sukuk Trust Investments Bai Murabahah Bai Salam Hire Purchase Shirkatul Melk (HPSM) Ujrah (Islamic) Credit Card Musharakah Employee Quard for Home Finance ii) Bills Financing & Negotiation Payable Inside Bangladesh	200.432.559 276,075,287 798,389,982 1,205,674,000 676,197,000 1,881,871,000 1,205,674,000 50,000,000 50,000,000 576,197,000 676,197,000 53,29,387,236 7,966.451,187 6,299,109,986 219,260,841 102,399,788 23,417,127 19,940,026,173	1,118,180,000 1,250,000,000 1,250,000,000 1,118,180,000 1,740,562,000 1,118,180,000 1,118,180,000 50,000,000 50,000,000 50,000,000 622,382,000 622,382,000 1,647,174,349 3,958,786,274 3,455,258,756 153,844,449 27,145,115 9,222,208,943	21.00	Postage, Stamp, Telecommunication, etc. Postage/Courier Service Telephone Stationery, Printing, Advertisements, etc. Printing Stationery Computer Stationery Petty & Table Stationery Publicity & Advertisement Shariah Supervisory Committee's Fees & Expenses Shariah Supervisory Committee's Fees & Expenses Shariah Supervisory Committee's Fees & Expenses Depreciation and Repair of Bank's Assets Depreciation: Furniture & Fixture Office Equipments Intangible Asset Repairs on Bank's property: Other Expenses Office Cleaning and Maintenance Car Expense Entertainment Traveling & Corneyance Traveling & Corneyance Training Expense Professional Fee	122,984 200,698 200,698 197,959 41,400 23,109 3,644,868 3,907,336 244,500 244,500 4,897,009 8,813,604 3,164,251 11,977,855 1,251 40,179 85,841 30,206 54,711 894,445 2,732,588 107,179 2,025	229,39 229,39 242,36 14,84 8,73 4,388,03 4,653,97 204,64 204,64 204,64 3,714,70 319,75 4,224,40 3,439,00 7,663,40 320,82 6,37 227,77 50,72 44,09 8,05 894,44 1,695,95 115,13 1,00
Mudaraba Special Notice Deposits Mudaraba Scheme Deposits Other Liabilities Capital / Shareholders' Equity Total Liabilities and Shareholders' Equity Off-Balance Sheet Items Contingent Liabilities 11. Acceptances and Endorsements Letters of Guarantee Irrevocable Letters of Credit Bills for Collection Other Contingent Liabilities Other Commitments Total Off-Balance Sheet Exposures Including Contingent Liab MTB Islamic Banking Profit and Loss Account for the year ended 31 December 2024 Particulars Investment Income Profit Paid on Deposits 13.00 Net Investment Income	17,219,492,987 225,252,447 173,437,442 1,413,340,166 3,436,756,975 1,044,968,547 25,914,773,152 14,650,747,318 1,00 7,982,423,222 2,572,825,573 228,889,375 3,856,122,340 1,324,585,934 1,324,585,934 1,324,585,934 201 2024 2023 BDT 2024 2023 BDT 1,620,758,347 1,328,744,802 292,013,545 112,416,898	5.01	Exim Bank PLC Investments in Shares and Securities Government (Note: 5.01) Others (Note: 5.02) Government (Investment in Govt. securities) Sukuk & Islamic Bond Other (Investment in other securities) Fund (Unquoted): UCB Taqwa Growth Fund Shanta Amanah Shariah Fund BBML, 1st Sukuk Trust Investments i) Investments Bai Murabahah Bai Salam Hire Purchase Shirkatul Melk (HPSM) Ujrah (Islamic) Credit Card Musharakah Employee Quard for Home Finance ii) Bills Financing & Negotiation Payable Inside Bangladesh Inland Documentary bills financed Payable Outside Bangladesh Investments to Industries Agro-based and Agro-processing Industry	200.432.559 276.075.287 798.389,982 1.205.674,000 676.197,000 1,881,871,000 1,205.674,000 50,000,000 50,000,000 576,197,000 676,197,000 676,197,000 676,197,000 1,205.674,	1,118,180,000 1,250,000,000 1,250,000,000 1,118,180,000 1,740,562,000 1,118,180,000 1,118,180,000 50,000,000 50,000,000 522,382,000 622,382,000 1,647,174,349 3,958,786,274 3,455,258,756 153,844,449 27,145,115 9,222,208,943 256,403,843 256,403,843 256,403,843 3,458,258,756 153,844,449 27,145,115 9,222,208,943	21.00	Postage, Stamp, Telecommunication, etc. Postage/Courier Service Telephone Stationery, Printing, Advertisements, etc. Printing Stationery Computer Stationery Publicity & Advertisement Shariah Supervisory Committee's Fees & Expenses Shariah Supervisory Committee's Fees Depreciation and Repair of Bank's Assets Depreciation: Furniture & Fixture Office Equipments Intangible Asset Repairs on Bank's property: Other Expenses Ciffice Cleaning and Maintenance Car Expense Entertainment Traveling & Conveyance Training Expense Professional Fee Subscription & Donation Business Development Expense Agent Banking Float Sharing Commission	122,984 200,698 200,698 197,959 41,400 23,109 3,644,868 3,907,336 244,500 244,500 191,716 3,724,879 4,897,009 8,813,604 3,164,251 11,977,858 1,251 40,179 85,841 30,206 54,711 894,445 2,732,588 107,179	229,39 229,39 242,36 14,84 8,73 4,388,03 4,6653,97 204,64 204,64 204,64 3,714,70 319,75 4,224,40 3,439,00 7,663,40 320,82 6,37 227,77 50,72 44,09 8,05 894,44 1,695,95 115,13 1,00 3,364,37
Mudaraba Special Notice Deposits Mudaraba Scheme Deposits Other Liabilities 10. Subordinated Bond/Sukuk Total Liabilities 2 Capital / Shareholders' Equity Total Liabilities and Shareholders' Equity Off-Balance Sheet Items Contingent Liabilities 11. Acceptances and Endorsements Letters of Guarantee Irrevocable Letters of Credit Bills for Collection Other Contingent Liabilities Other Commitments Total Off-Balance Sheet Exposures Including Contingent Liab MTB Islamic Banking Profit and Loss Account for the year ended 31 December 2024 Particulars Investment Income 12.00 Profit Paid on Deposits 13.00 Net Investment Income Income from Investments in Shares/Securities 14.00 Commission Income 15.00	17,219,492,987 225,252,447 173,437,442 1,413,340,166 200 3,436,756,975 1,044,968,547 25,914,773,152 14,650,747,318 25,914,773,152 14,650,747,318 25,914,773,152 14,650,747,318 27,99,687,944 2,8,899,375 3,856,122,340 1,324,585,934 1,091,601,321 2016 7,982,423,222 6,341,958,064 Annexure-I 2024 2023 BDT BDT 1,620,758,347 623,029,831 1,328,744,802 292,013,545 112,416,898 109,729,582 43,610,665 28,889,162	5.01 5.02 6.00	Exim Bank PLC Investments in Shares and Securities Government (Note: 5.01) Others (Note: 5.02) Government (Investment in Govt. securities) Sukuk & Islamic Bond Other (Investment in other securities) Fund (Unquoted): UCB Taqwa Growth Fund Shanta Amanah Shariah Fund BBML, 1st Sukuk Trust Investments i) Investments Bai Murabahah Bai Salam Hire Purchase Shirkatul Melk (HPSM) Ujrah (Islamic) Oredit Card Musharakah Employee Quard for Home Finance ii) Bills Financing & Negotiation Payable Inside Bangladesh Inland Documentary bills financed Payable Outside Bangladesh Investments to Industries	200.432.559 276,075,287 798,389,982 1,205.674,000 676,197,000 1,881,871,000 1,205.674,000 1,205.674,000 50,000,000 50,000,000 576,197,000 676,197,000 676,197,000 676,197,000 1,205.674,000 676,197,000 676,197,000 676,197,000 676,197,000 5,329,387,236 7,966,451,187 6,299,109,986 219,260,841 102,399,788 23,417,127 19,940,026,173 160,923,747 160,923,747 160,923,747 160,923,747 18	1,118,180,000 1,250,000,000 1,250,000,000 1,118,180,000 1,740,562,000 1,118,180,000 1,118,180,000 1,118,180,000 50,000,000 50,000,000 622,382,000 622,382,000 623,382,000 1,647,174,349 3,958,786,274 3,455,258,756 153,844,449 27,145,115 9,222,208,943 256,403,843 256,403,843 256,403,843 256,403,843 256,403,843 3,345,258,766 1,436,249,266 554,599,200	21.00	Postage, Stamp, Telecommunication, etc. Postage/Courier Service Telephone Stationery, Printing, Advertisements, etc. Printing Stationery Computer Stationery Publicity & Advertisement Shariah Supervisory Committee's Fees & Expenses Shariah Supervisory Committee's Fees & Expenses Shariah Supervisory Committee's Fees Depreciation and Repair of Bank's Assets Depreciation: Furniture & Fixture Office Equipments Intangible Asset Repairs on Bank's property: Other Expenses Office Cleaning and Maintenance Car Expense Entertainment Traveling & Conveyance Training Expense Professional Fee Subscription & Donation Business Development Expense Agent Banking Float Sharing Commission Account Maintenance Charge- Agent outlet MTB Islamic Banking Fixed Asset Schedule As at 31 December 2024	122,984 200,698 200,698 197,959 41,400 23,109 3,644,868 3,907,336 244,500 244,500 191,716 3,724,879 4,897,099 8,813,604 3,164,251 11,977,855 1,251 40,179 85,841 30,206 54,711 894,445 2,732,588 107,179 2,025 3,946,425	229,39 242,36 14,84 8,73 4,388,03 4,653,97 204,64 204,64 3,714,70 319,75 4,224,40 3,439,00 7,663,40 320,82 6,37 227,77 27,72 44,09 8,05 894,44 1,695,95 115,13 1,000 3,364,37 Annex
Mudaraba Special Notice Deposits Mudaraba Scheme Deposits Other Liabilities 10. Subordinated Bond/Sukuk Total Liabilities 2 Capital / Shareholders' Equity Total Liabilities and Shareholders' Equity Off-Balance Sheet Items Contingent Liabilities 11. Acceptances and Endorsements Letters of Guarantee Irrevocable Letters of Credit Bills for Collection Other Contingent Liabilities Other Commitments Total Off-Balance Sheet Exposures Including Contingent Liab MTB Islamic Banking Profit and Loss Account for the year ended 31 December 2024 Particulars Investment Income 12.00 Profit Paid on Deposits 13.00 Net Investment Income Income from Investments in Shares/Securities 14.00 Commission Income 15.00	17,219,492,987 225,252,447 173,437,442 1,413,340,166 200 3,436,756,975 1,044,968,547 25,914,773,152 14,650,747,318 25,914,773,152 14,650,747,318 25,914,773,152 14,650,747,318 27,99,687,944 2,8,899,375 3,856,122,340 1,324,585,934 1,091,601,321 2016 7,982,423,222 6,341,958,064 Annexure-I 2024 2023 BDT BDT 1,620,758,347 623,029,831 1,328,744,802 292,013,545 112,416,898 109,729,582 43,610,665 28,889,162	5.01 5.02 6.00	Exim Bank PLC Investments in Shares and Securities Government (Note: 5.01) Others (Note: 5.02) Government (Investment in Govt. securities) Sukuk & Islamic Bond Other (Investment in other securities) Fund (Unquoted): UCB Taqwa Growth Fund Shanta Amanah Shariah Fund BBML, 1st Sukuk Trust Investments Bi Murabahah Bai Salam Hire Purchase Shirkatul Melk (HPSM) Ujrah (Islamic) Credit Card Musharakah Employee Quard for Home Finance ii) Bills Financing & Negotiation Payable Inside Bangladesh Inland Documentary bills financed Payable Outside Bangladesh Investments to Industries Agro-based and Agro-processing Industry Textile & Garments Steel & Metalic Industry Battery & Electronics Industry Pharmaceuticals Industry Land Development and Real Estate	200.432.559 276.075.287 798,389,982 1.205.674,000 676.197,000 1,881,871,000 1,205.674,000 1,205.674,000 50,000,000 50,000,000 576,197,000 676,197,000 576,197,000 5,329,387,236 7,966.451,187 6,299,109,986 219,260,841 102,399,798 23,417,127 19,940,026,173 160,923,747 160,923,747 160,923,747 20,100,949,920 5,412,833,286 1,402,757,718 3,228,522,860 2,445,762,395 796,501,097 1,262,818,566	1,118,180,000 1,250,000,000 1,118,180,000 1,740,562,000 1,740,562,000 1,118,180,000 1,118,180,000 1,118,180,000 50,000,000 50,000,000 522,382,000 622,382,000 1,647,174,349 3,958,786,274 3,435,258,756 153,844,449 27,145,115 9,222,208,943 256,403,843	21.00 22.00 23.00	Postage, Stamp, Telecommunication, etc. Postage/Courier Service Telephone Stationery, Printing, Advertisements, etc. Printing Stationery Computer Stationery Publicity & Table Stationery Publicity & Advertisement Shariah Supervisory Committee's Fees & Expenses Shariah Supervisory Committee's Fees Depreciation and Repair of Bank's Assets Depreciation: Furniture & Fixture Office Equipments Intangible Asset Repairs on Bank's property: Other Expenses Office Cleaning and Maintenance Car Expense Entertainment Traveling & Conveyance Training Expense Professional Fee Subscription & Donation Business Development Expense Agent Banking Float Sharing Commission Account Maintenance Charge- Agent outlet MTB blamic Banking Fixed Asset Schedule As at 31 December 2024	122,984 200,698 200,698 197,959 41,400 23,109 3,644,868 3,907,336 244,500 244,500 191,716 3,724,879 4,897,009 5,813,604 3,164,251 11,977,855 1,251 40,179 85,841 30,206 54,711 - 894,445 2,732,588 107,179 2,025 3,948,425	229,39 229,39 242,36 14,84 8,73 4,388,03 4,653,97 204,64 204,64 189,94 3,714,70 319,75 4,224,40 3,439,00 7,663,40 320,82 6,37 227,77 50,72 44,09 8,05 894,44 1,695,95 115,13 1,13 1,13 3,364,37 Annex wate as at value as ance as at value as ance as at value
Mudaraba Special Notice Deposits Mudaraba Scheme Deposits Other Liabilities Subordinated Bond/Sukuk Total Liabilities Capital / Shareholders' Equity Total Liabilities and Shareholders' Equity Off-Balance Sheet Items Contingent Liabilities 11. Acceptances and Endorsements Letters of Guarantee Irrevocable Letters of Credit Bills for Collection Other Contingent Liabilities Other Commitments Total Off-Balance Sheet Exposures Including Contingent Liab MTB Islamic Banking Profit and Loss Account for the year ended 31 December 2024 Particulars Investment Income Profit Paid on Deposits Net Investment Income Income from Investments in Shares/Securities Commission Income Other Operating Income Total Operating Income (A) Less: Operating Expenses	17,219,492,987 225,252,447 2,590,195,363 3,436,756,975 1,044,968,547 25,914,773,152 14,650,747,318 15,610,941 20,941	5.01 5.02 6.00	Exim Bank PLC Investments in Shares and Securities Government (Note: 5.01) Others (Note: 5.02) Government (Investment in Govt. securities) Sukuk & Islamic Bond Other (Investment in other securities) Fund (Unquoted): UCB Taqwa Growth Fund Shanta Amanan Shariah Fund BBML, 1st Sukuk Trust Investments i) Investments Bai Murabahah Bai Salam Hire Purchase Shirkatul Melk (HPSM) Ujrah (Islamic) Credit Card Musharakah Employee Quard for Home Finance ii) Bills Financing & Negotiation Payable Inside Bangladesh Inland Documentary bills financed Payable Outside Bangladesh Investments to Industries Agro-based and Agro-processing Industry Textile & Garments Steel & Metalic Industry Battery & Electronics Industry Land Development and Real Estate Paper and Packaging Industry Leather & Leather Products Rubber & Plastic Products Rubber & Plastic Products	200.432.559 276.075.287 798.389.982 1.205.674,000 676.197,000 1,881,871,000 1,205.674,000 50,000,000 50,000,000 576.197,000 50,000,000 576.197,000 53,29,387,236 7,966,451,187 6,299,109,966 219,260,841 102,399,798 23,417,127 19,940,026,173 160,923,747	1,118,180,000 1,250,000,000 1,118,180,000 1,740,562,000 1,740,562,000 1,118,180,000 1,118,180,000 1,118,180,000 50,000,000 50,000,000 522,382,000 622,382,000 1,647,174,349 3,958,786,274 3,435,258,756 153,844,449 27,145,115 9,222,208,943 256,403,843	21.00 22.00 23.00	Postage, Stamp, Telecommunication, etc. Postage/Courier Service Telephone Stationery, Printing, Advertisements, etc. Printing Stationery Computer Stationery Publicity & Advertisement Shariah Supervisory Committee's Fees & Expenses Shariah Supervisory Committee's Fees	200,698 200,698 200,698 197,959 41,400 23,108 3,644,868 3,907,336 244,500 244,500 191,716 3,724,879 4,897,009 8,813,604 3,164,251 11,977,855 1,251 40,179 85,841 30,206 54,711 894,445 2,732,588 107,179 2,025 3,946,425	229,39 229,39 242,36 14,84 8,73 4,388,03 4,653,97 204,64 204,64 204,64 3,714,70 319,75 4,224,40 3,439,00 7,663,40 320,82 6,37 227,77 50,72 44,1 695,95 115,13 1,00 3,364,37 Annex Written ance as at 1,12,2024 31,12,2024 31,12,2024 31,12,2024 31,12,2024 31,12,2024 31,12,2024 31,12,2024 31,12,2024 31,12,2024 31,12,2024
Mudaraba Special Notice Deposits Mudaraba Scheme Deposits Other Liabilities 10. Subordinated Bond/Sukuk Total Liabilities 2 Capital / Shareholders' Equity Total Liabilities and Shareholders' Equity Off-Balance Sheet Items Contingent Liabilities 11. Acceptances and Endorsements Letters of Guarantee Irrevocable Letters of Credit Bills for Collection Other Contingent Liabilities Other Commitments Total Off-Balance Sheet Exposures Including Contingent Liabilities Other Commitments Total Off-Balance Sheet Exposures Including Contingent Liabilities MTB Islamic Banking Profit and Loss Account for the year ended 31 December 2024 Particulars Investment Income 12.00 Profit Paid on Deposits 13.00 Net Investment Income Income from Investments in Shares/Securities 14.00 Commission Income 15.00 Other Operating Income 16.00 Total Other Income Total Other Income Total Operating Income (A) Less: Operating Expenses Salaries and Allowances 17.00 Rent, Taxes, Insurance, Electricity, etc. 18.00 Postage, Stamp, Telecommunication, etc. 19.00	17,219,492,987 225,252,447 2,590,195,363 3,436,756,975 1,044,968,547 25,914,773,152 14,650,747,318 100 7,982,423,222 2,572,825,573 28,889,375 3,856,122,340 1,324,585,934 1,324,585,934 1,324,585,934 1,324,585,934 1,324,585,934 1,324,585,934 1,324,585,934 1,324,585,934 1,324,585,934 1,324,585,934 1,091,601,321 11,620,758,347 1,328,744,802 292,013,545 112,416,898 109,729,582 43,610,665 28,889,162 44,805,748 33,164,265 198,145,996 116,060,023 490,159,540 228,476,921	5.01 5.02 6.00	Exim Bank PLC Investments in Shares and Securities Government (Note: 5.01) Others (Note: 5.02) Government (Investment in Govt. securities) Sukuk & Islamic Bond Other (Investment in other securities) Fund (Unquoted): UCB Taqwa Growth Fund Shanta Amanah Shariah Fund BBML, 1st Sukuk Trust Investments i) Investments Bai Murabahah Bai Salam Hire Purchase Shirkatul Melk (HPSM) Ujrah (Islamic) Credit Card Musharakah Employee Quard for Home Finance ii) Bills Financing & Negotiation Payable Inside Bangladesh Inland Documentary bills financed Payable Outside Bangladesh Investments to Industries Agro-based and Agro-processing Industry Textile & Garments Steel & Metalic Industry Battery & Electronics Industry Pharmaceuticals Industry Pharmaceuticals Industry Land Development and Real Estate Paper and Packaging Industry Leather & Leather Products Rubber & Plastic Products Rubber & Plastic Products Others (Personal Finance, Auto Finance, Home Finance etc.)	200.432.559 276.075.287 798.389,982 1.205.674,000 676.197,000 1.881,871,000 1.205.674,000 1.205.674,000 50.000,000 50.000,000 576.197,000 676,197,000 676,197,000 676,197,000 5329,387,236 7.966.451,187 6.299,109,986 219,260,841 102,399,798 23,417,127 19,940,026,173 160,923,747 160,923,747 160,923,747 160,923,747 160,923,747 160,923,747 178,208,622,860 1,402,757,718 3,228,522,860 1,402,752,762 1,502,762 1,	1,118,180,000 1,250,000,000 1,118,180,000 622,382,000 1,740,562,000 1,118,180,000 1,118,180,000 1,118,180,000 50,000,000 50,000,000 522,382,000 622,382,000 1,647,174,349 3,958,786,274 3,435,258,756 153,844,449 27,145,115 9,222,208,943 256,403,843 256,403,843 256,403,843 256,403,843 3,478,612,787 3,304,781,892 621,940,660 1,436,249,266 554,599,200 350,100,000 30,744,859 2,255,657	21.00 22.00 23.00 23.00 Furriture & Fluture Office Equipments	Postage, Stamp, Telecommunication, etc. Postage/Courier Service Telephone Stationery, Printing, Advertisements, etc. Printing Stationery Computer Stationery Publicity & Advertisement Shariah Supervisory Committee's Fees & Expenses Shariah Supervisory Committee's Fees	122,984 200,698 200,698 197,959 41,400 23,109 3,644,868 3,907,336 244,500 244,500 191,716 3,724,879 4,897,009 8,813,604 3,164,251 11,977,855 1,251 4,0179 65,841 30,206 54,711 67,7855 2,732,588 107,779 2,205 3,946,425	229,39 229,39 242,36 14,84 8,73 4,388,03 4,653,97 204,64 204,64 204,64 3,714,70 319,75 4,224,40 3,439,00 7,663,40 320,82 6,37 227,77 50,72 44,09 8,05 894,44 1,695,95 115,130 3,364,37 Annex Written d value a value
Mudaraba Special Notice Deposits Mudaraba Scheme Deposits Other Liabilities Capital / Shareholders' Equity Total Liabilities and Shareholders' Equity Off-Balance Sheet Items Contingent Liabilities 11. Acceptances and Endorsements Letters of Guarantee Irrevocable Letters of Credit Bills for Collection Other Contingent Liabilities Other Commitments Total Off-Balance Sheet Exposures Including Contingent Liab MTB Islamic Banking Profit and Loss Account for the year ended 31 December 2024 Particulars Investment Income 12.00 Profit Paid on Deposits 13.00 Net Investment Income Income from Investments in Shares/Securities 14.00 Commission Income 15.00 Other Operating Income 16.00 Total Other Income Total Operating Income (A) Less: Operating Expenses Salaries and Allowances 17.00 Rent, Taxes, Insurance, Electricity, etc. 18.00 Postage, Stamp, Telecommunication, etc. 19.00 Stationery, Printing, Advertisements, etc. 20.00 Shariah Supervisory Committee's Fees & Expenses 21.00	17,219,492,987 225,252,447 173,437,442 1,413,340,166 3,436,756,975 1,044,968,547 25,914,773,152 14,650,747,318 1,000 7,982,423,222 2,572,825,573 228,889,375 3,856,122,340 1,324,585,934 1,324,585,934 1,324,585,934 1,324,585,934 1,324,585,934 1,324,585,934 1,324,585,934 1,324,585,934 1,324,585,934 1,324,585,934 1,324,585,934 1,324,585,934 1,091,601,321 1,620,758,347 1,328,744,802 292,013,545 110,612,933 292,013,545 110,612,933 112,416,898 109,729,582 43,610,665 44,805,748 33,164,265 198,145,996 116,060,023 490,159,540 228,476,921	5.01 5.02 6.00	Exim Bank PLC Investments in Shares and Securities Government (Note: 5.01) Others (Note: 5.02) Government (Investment in Govt. securities) Sukuk & Islamic Bond Other (Investment in other securities) Fund (Unquoted): UCB Taqwa Growth Fund Shanta Amanan Shariah Fund BBML, 1st Sukuk Trust Investments i) Investments Bai Murabahah Bai Salam Hire Purchase Shirkatul Melk (HPSM) Ujrah (Islamic) Credit Card Musharakah Employee Quard for Home Finance ii) Bills Financing & Negotiation Payable Inside Bangladesh Inland Documentary bills financed Payable Outside Bangladesh Investments to Industries Agro-based and Agro-processing Industry Textile & Garments Steel & Metalic Industry Battery & Electronics Industry Land Development and Real Estate Paper and Packaging Industry Leather & Leather Products Rubber & Plastic Products Rubber & Plastic Products	200.432.559 276.075.287 798.389,982 1.205.674,000 676.197,000 1,881,871,000 1.205.674,000 50.000,000 50.000,000 576.197,000 676,197,000 676,197,000 676,197,000 676,197,000 676,197,000 676,197,000 5329,387,236 7,966.451,187 6,299,109,986 219,260,841 102,399,788 23.417,127 19,940,026,173 160,923,747 160,923,747 20,100,949,920 5,412,833,286 1,402,757,718 3,228,522,860 2,445,762,395 796,501,097 1,262,818,566 214,345,722 3,392,734 5,334,015,542	1,118,180,000 1,250,000,000 1,250,000,000 1,118,180,000 1,740,562,000 1,118,180,000 1,118,180,000 1,118,180,000 1,118,180,000 1,118,180,000 1,118,180,000 1,118,180,000 1,118,180,000 1,118,180,000 1,23,382,000 622,382,000 622,382,000 622,382,000 1,647,174,349 3,958,786,274 3,345,258,756 153,844,449 27,145,115 9,222,208,943 256,403,843 256,403,843 256,403,843 256,403,843 3,304,781,892 621,940,660 1,436,249,266 554,599,200 350,100,000 380,744,859 2,255,657 1,337,165 2,826,604,088	21.00 22.00 23.00 23.00 Furniture & Fixture Office Equipments Computers & Peoply Intangible Asset	Postage, Stamp, Telecommunication, etc. Postage/Courier Service Telephone Stationery, Printing, Advertisements, etc. Printing Stationery Computer Stationery Publicity & Advertisement Shariah Supervisory Committee's Fees & Expenses Shariah Supervisory Committee's Fees & Expenses Shariah Supervisory Committee's Fees & Expenses Shariah Supervisory Committee's Fees Depreciation and Repair of Bank's Assets Depreciation: Furniture & Fixture Office Equipments Intangible Asset Repairs on Bank's property: Other Expenses Office Cleaning and Maintenance Care Expense Entertainment Traveling & Conveyance Training Expense Professional Fee Subscription & Donation Business Development Expense Agent Banking Float Sharing Commission Account Maintenance Charge- Agent outlet MTB Islamic Banking Fixed Asset Schedule As at all 10 December 2024 MTB Islamic Banking Fixed Asset Schedule Balance as at Matholished the year of the year o	122,984 200,698 200,698 197,959 141,400 23,109 3,644,868 3,907,336 244,500 244,500 191,716 3,724,879 4,897,009 8,813,604 3,164,251 11,977,855 1,251 40,179 85,841 30,206 54,711 894,445 2,732,588 107,179 2,025 3,948,425 Depreciation Chargef for the Adjustment made law for the part of the part of the during the year short of the part o	229, 39 229, 39 242, 36 14, 84 8, 73 4, 388, 03 4, 653, 97 204, 64 204, 64 204, 64 3, 714, 70 319, 75 4, 224, 40 3, 439, 00 7, 663, 40 320, 82 6, 37 227, 77 50, 72 44, 98 80, 58 115, 13 13, 364, 37 Annex written ance as at value a sillation and
Mudaraba Special Notice Deposits Mudaraba Scheme Deposits Other Liabilities Capital / Shareholders' Equity Total Liabilities and Shareholders' Equity Off-Balance Sheet Items Contingent Liabilities 111. Acceptances and Endorsements Letters of Guarantee Irrevocable Letters of Credit Bills for Collection Other Contingent Liabilities Other Commitments Total Off-Balance Sheet Exposures Including Contingent Liab MTB Islamic Banking Profit and Loss Account for the year ended 31 December 2024 Particulars Investment Income 12.00 Profit Paid on Deposits 13.00 Net Investment Income 15.00 Other Operating Income 16.00 Total Other Income 16.00 Total Other Income 16.00 Total Other Income Total Operating Income (A) Less: Operating Expenses Salaries and Allowances 7.00 Rent, Taxes, Insurance, Electricity, etc. 18.00 Postage, Stamp, Telecommunication, etc. 19.00 Stationery, Printing, Advertisements, etc. 20.00 Shariah Supervisory Committee's Fees & Expenses 21.00 Depreciation and Repair of Bank's Assets 22.00 Other Expenses 23.00 Total Operating Expenses (B)	17,219,492,987 225,252,447 173,437,442 1,413,340,166 3,436,756,975 1,044,968,547 25,914,773,152 14,650,747,318 14,650,747,318 14,650,747,318 14,650,747,318 14,650,747,318 14,650,747,318 14,650,747,318 14,650,747,318 14,650,747,318 14,650,747,318 14,650,747,318 14,650,747,318 14,650,747,318 15,979,687,944 78,413,347 2,372,255,453 1,091,601,321 15,977,311 1,328,744,802 112,416,898 109,729,345 112,416,898 109,729,345 112,416,898 109,729,345 112,416,898 109,729,345 112,416,898 109,729,345 112,416,898 109,729,345 116,060,023 116,060,023 117,979,385 116,060,023 117,979,385 118,145,996 116,060,023 119,790,385 119,977,311 122,984 229,391 3,907,336 4,653,978 244,500 11,977,855 3,948,425 3,364,377 40,192,183 32,343,113	5.01 5.02 6.00	Exim Bank PLC Investments in Shares and Securities Government (Note: 5.01) Others (Note: 5.02) Government (Investment in Govt. securities) Sukuk & Islamic Bond Other (Investment in other securities) Fund (Unquoted): UCB Taqwa Growth Fund Shanta Amanah Shariah Fund BBML, 1st Sukuk Trust Investments i) Investments Bai Murabahah Bai Salam Hire Purchase Shirkatul Melk (HPSM) Ujrah (Islamic) Credit Card Musharakah Employee Quard for Home Finance ii) Bills Financing & Negotiation Payable Inside Bangladesh Inland Documentary bills financed Payable Outside Bangladesh Investments to Industries Agro-based and Agro-processing Industry Textile & Garments Steel & Metalic Industry Battery & Electronics Industry Pharmaceuticals Industry Land Development and Real Estate Paper and Packaging Industry Leather & Leather Products Rubber & Plastic Products Others (Personal Finance, Auto Finance, Home Finance etc.) Classification of Investments including Bill Financing & Negotiation Unclassified (UC): Standard Special Mention Account (SMA) Sub total	200.432.559 276.075.287 798.389.982 1.205.674,000 676.197,000 1,881,871,000 1,205.674,000 50,000,000 50,000,000 576,197,000 53,29,387,236 7,966,451,187 6,299,109,986 219,260,841 102,399,798 23,417,127 19,940,026,173 160,923,747 16	1,118,180,000 1,250,000,000 1,118,180,000 1,740,562,000 1,1740,562,000 1,118,180,000 1,118,180,000 1,118,180,000 1,118,180,000 50,000,000 50,000,000 522,382,000 622,382,000 1,647,174,349 3,958,786,274 3,435,258,756 153,844,449 27,145,115 9,222,208,943 256,403,843	21.00 22.00 23.00 23.00 Furniture & Fixture Office Equipments Computers & Peoply Intangible Asset	Postage, Stamp, Telecommunication, etc. Postage/Courier Service Telephone Stationery, Printing, Advertisements, etc. Printing Stationery Computer Stationery Publicity & Table Stationery Publicity & Advertisement Shariah Supervisory Committee's Fees & Expenses Shariah Supervisory Committee's Fees & Expenses Shariah Supervisory Committee's Fees Depreciation and Repair of Bank's Assets Depreciation: Furniture & Fixture Office Equipments Intangible Asset Repairs on Bank's property: Other Expenses Entertainment Traveling & Conveyance Training Expense Professional Fee Subscription & Donation Business Development Expense Agent Banking Float Sharing Commission Account Maintenance Charge- Agent outlet MTB Islamic Banking Fixed Asset Schedule As at 31 December 2024 Description & Donation Business Development Expense Agent Banking Float Sharing Commission Account Maintenance Charge- Agent outlet MTB Islamic Banking Fixed Asset Schedule As at 31 December 2024 Description & Donation Business Development Expense Agent Banking Float Sharing Commission Account Maintenance Charge- Agent outlet MTB Islamic Banking Fixed Asset Schedule As at 31 December 2024 Description of the year of the year of Sharing Commission Account Maintenance Charge - Agent Outlet Description of the year of Sharing Commission Account Maintenance Charge - Agent Outlet As at 31 December 2023 Description of Sharing Commission Account Maintenance Charge - Agent Outlet Professional Fee Subscription & Donation Balance as at Rate/Useful Balance as at Rate/Useful Balance as at December 2023 Description of Sharing Cost Repair Sharing Sharing Sharing Balance as at Rate/Useful Balance as at Outlet Sharing Cost Balance as at December 2023 Description of Sharing Cost The Year Agent Sharing	122,984 200,698 200,698 200,698 197,959 41,400 23,109 3,644,868 3,907,336 244,500 244,500 244,500 191,716 3,724,879 4,897,009 8,813,604 3,164,251 11,977,855 1,251 40,179 85,841 30,206 54,711 894,445 2,732,588 107,179 2,025 3,946,425 191,716 5,556 3,719,023 4,877,009 8,813,604 . 191,716 . 5,556 . 3,719,023 4,877,009 8,813,604 . 191,716	229, 39 229, 39 242, 36 14, 84 8, 73 4, 388, 03 4, 653, 97 204, 64 204, 64 204, 64 3, 714, 70 319, 75 4, 224, 40 9, 805 320, 82 6, 37 227, 77 50, 72 44, 99 8, 95 115, 13 1
Mudaraba Special Notice Deposits Mudaraba Scheme Deposits Other Liabilities Subordinated Bond/Sukuk Total Liabilities Capital / Shareholders' Equity Total Liabilities and Shareholders' Equity Off-Balance Sheet Items Contingent Liabilities Acceptances and Endorsements Letters of Guarantee Irrevocable Letters of Credit Bills for Collection Other Contingent Liabilities Other Commitments Total Off-Balance Sheet Exposures Including Contingent Liabilities Other Commitments Total Off-Balance Sheet Exposures Including Contingent Liabilities MTB Islamic Banking Profit and Loss Account for the year ended 31 December 2024 Particulars Investment Income Income from Investments in Shares/Securities 14.00 Commission Income Income from Investments in Shares/Securities 14.00 Commission Income Total Other Income Total Other Income Total Operating Income (A) Less: Operating Expenses Salaries and Allowances Salaries	17,219,492,987 225,252,447 2,590,195,363 3,436,756,975 1,044,968,547 25,914,773,152 14,650,747,318 1,000 7,982,423,222 2,572,825,573 28,889,375 3,856,122,340 1,324,585,934 1,324,585,934 1,324,585,934 1,091,601,321 1,620,758,347 1,328,744,802 292,013,545 109,729,582 43,610,665 28,889,162 44,805,748 31,64,665 198,145,996 116,060,023 490,159,540 200,698 229,391 3,907,336 4,653,978 244,500 11,977,855 7,663,408 11,977,855 7,663,408 11,977,855 7,663,408 11,977,855 7,663,408 11,977,855 7,663,408 11,977,365 7,663,408 11,977,365 7,663,408 11,977,365 7,663,408 3,948,425 3,364,377	5.01 5.02 6.00	Exim Bank PLC Investments in Shares and Securities Government (Note: 5.01) Others (Note: 5.02) Government (Investment in Govt. securities) Sukuk & Islamic Bond Other (Investment in other securities) Fund (Unquoted): UCB Taqwa Growth Fund Shanta Amanah Shariah Fund BBML, 1st Sukuk Trust Investments i) Investments Bai Murabahah Bai Salam Hire Purchase Shirkatul Melk (HPSM) Ujrah (Islamic) Credit Card Musharakah Employee Quard for Home Finance ii) Bills Financing & Negotiation Payable Inside Bangladesh Inland Documentary bills financed Payable Outside Bangladesh Investments to Industries Agro-based and Agro-processing Industry Textile & Garments Steel & Metalic Industry Battery & Electronics Industry Pharmaceuticals Industry Land Development and Real Estate Paper and Packaging Industry Leather & Leather Products Rubber & Plastic Products Others (Personal Finance, Auto Finance, Home Finance etc.) Classification of Investments including Bill Financing & Negotiation Unclassified (UC): Standard Special Mention Account (SMA) Sub total Classified: Substandard Doubtful	200.432.559 276.075.287 798.389,982 1.205.674,000 676.197,000 1.881,871,000 1.205.674,000 50.000,000 50.000,000 576.197,000 676.197,000	700,000,000 1,250,000,000 1,250,000,000 1,118,180,000 622,382,000 1,740,562,000 1,118,180,000 50,000,000 50,000,000 522,382,000 622,382,000 622,382,000 1,647,174,349 3,958,786,274 3,435,258,756 153,844,449 27,145,115 9,222,208,943 256,403,843 256,403,843 256,403,843 256,403,843 3,452,528,756 153,844,449 27,145,115 9,222,208,943	21.00 22.00 23.00 23.00 23.00 23.00 Particulars Furniture & Fluture Computers & Periplinangible Asset Total Particulars Furniture & Fluture Office Equipments	Postage, Stamp, Telecommunication, etc. Postage/Courier Service Telephone Stationery, Printing, Advertisements, etc. Printing Stationery Computer Stationery Publicity & Table Stationery Publicity & Advertisement Shariah Supervisory Committee's Fees & Expenses Shariah	122,984 200,698 200,698 200,698 197,959 41,400 23,108 3,644,868 3,907,336 244,500 244,500 244,500 244,500 191,716 3,724,879 4,897,009 8,813,604 3,164,251 11,977,855 11,977,855 1,025 4,0179 85,841 30,206 54,711 894,445 2,732,588 107,179 2,025 3,948,425 2,732,588 107,179 2,025 3,948,425 2,732,588 107,179 2,025 3,948,425 2,732,588 107,179 2,025 3,948,425 2,732,588 107,179 2,025 3,948,425 2,732,588 107,179 2,025 3,948,425 2,732,588 107,179 2,025 3,948,425 3,948,425	1.12.2024 31.12.22 BDT BDT 703.463 1.34 2.1.966 1.2.448,883 13.22 5.528.279 4.552 \$5.528.279 4.552 \$0.52 Written d Written d 1.12.2023 31.12.22 BDT BDT 511.747 1.552
Mudaraba Special Notice Deposits Mudaraba Scheme Deposits Other Liabilities Capital / Shareholders' Equity Total Liabilities and Shareholders' Equity Off-Balance Sheet Items Contingent Liabilities 111. Acceptances and Endorsements Letters of Guarantee Irrevocable Letters of Credit Bills for Collection Other Contingent Liabilities Other Commitments Total Off-Balance Sheet Exposures Including Contingent Liab MTB Islamic Banking Profit and Loss Account for the year ended 31 December 2024 Particulars Investment Income 12.00 Profit Paid on Deposits 13.00 Net Investment Income 15.00 Other Operating Income 16.00 Total Other Income 16.00 Total Other Income 16.00 Total Other Income Total Operating Income (A) Less: Operating Expenses Salaries and Allowances 7.00 Rent, Taxes, Insurance, Electricity, etc. 18.00 Postage, Stamp, Telecommunication, etc. 19.00 Stationery, Printing, Advertisements, etc. 20.00 Shariah Supervisory Committee's Fees & Expenses 21.00 Depreciation and Repair of Bank's Assets 22.00 Other Expenses 23.00 Total Operating Expenses (B)	17,219,492,987 225,252,447 2,590,195,363 3,436,756,975 1,044,968,547 25,914,773,152 14,650,747,318 100 7,982,423,222 2,572,825,573 28,899,375 3,856,122,340 1,324,585,934 1,324,585,934 1,324,585,934 1,328,744,802 29,013,545 109,729,582 43,610,665 44,805,748 33,164,265 198,145,996 110,799,580 110,799,385	5.01 5.02 6.00	Exim Bank PLC Investments in Shares and Securities Government (Note: 5.01) Others (Note: 5.02) Government (Investment in Govt. securities) Sukuk & Islamic Bond Other (Investment in other securities) Fund (Unquoted): UCB Taqwa Growth Fund Shanta Amanah Shariah Fund BBML, 1st Sukuk Trust Investments i) Investments Bai Murabahah Bai Salam Hire Purchase Shirkatul Melk (HPSM) Ujrah (Islamic) Oredit Card Musharakah Employee Quard for Home Finance ii) Bills Financing & Negotiation Payable Inside Bangladesh Inland Documentary bills financed Payable Outside Bangladesh Investments to Industries Agro-based and Agro-processing Industry Textile & Garments Steel & Metalic Industry Battery & Electronics Industry Pharmaceuticals Industry Learther & Leather Products Rubber & Plastic Products Others (Personal Finance, Auto Finance, Home Finance etc.) Classification of Investments including Bill Financing & Negotiation Unclassified (UC): Standard Special Mention Account (SMA) Sub total Classified: Substandard	200.432.559 276.075.287 798.389,982 1.205.674,000 676.197,000 1.881,871,000 1.205.674,000 50.000,000 50.000,000 576.197,000 676.197,000	700,000,000 1,250,000,000 1,250,000,000 1,118,180,000 622,382,000 1,740,562,000 1,118,180,000 50,000,000 50,000,000 522,382,000 622,382,000 622,382,000 1,647,174,349 3,958,786,274 3,435,258,756 153,844,449 27,145,115 9,222,208,943 256,403,843 256,403,843 256,403,843 256,403,843 3,452,528,756 153,844,449 27,145,115 9,222,208,943	21.00 22.00 23.00 23.00 23.00 Particulars Furniture & Fixture Office Equipments Computers & Peripl Intangible Asset Total Particulars Furniture & Fixture	Postage, Stamp, Telecommunication, etc. Postage/Courier Service Telephone Stationery, Printing, Advertisements, etc. Printing Stationery Computer Stationery Publicity & Table Stationery Publicity & Advertisement Shariah Supervisory Committee's Fees & Expenses Shariah Supervisory Committee's Fees & Expenses Shariah Supervisory Committee's Fees & Expenses Shariah Supervisory Committee's Fees Depreciation and Repair of Bank's Assets Depreciation: Furniture & Fixture Office Equipments Intangible Asset Repairs on Bank's property: Other Expenses Office Cleaning and Maintenance Car Expense Entertainment Traveling & Conveyance Training Expense Professional Fee Subscription & Donation Business Development Expense Agent Banking Float Sharing Commission Account Maintenance Charge- Agent outlet MTB blamic Banking Rived Asset Schedule As at 13 December 2024 Balance as at Addition during Disposal during Balance as at Rate/Use/ht Bolince as at 101.12224 disperse Bor Bor Bor Bor	122,984 200,698 200,698 197,959 41,400 23,109 3,644,868 3,907,336 244,500 244,500 191,716 3,724,879 4,897,009 8,813,604 3,104,251 11,977,855 1,251 40,179 95,841 30,206 54,711 894,445 2,732,588 107,179 2,025 3,948,425 Depreciation Charged for the Adjustment made Baryear Bor Bor Bor 191,716 5,856 3,719,023 4,807,009 8,813,604 Depreciation Charged for the Adjustment made Baryear Bor Bor Bor Bor Bor Bor Bor Bor Bor Bo	229, 39 229, 39 242, 36 14, 84 8, 73 4, 388, 03 4, 653, 97 4, 224, 46 3, 714, 70 319, 75 4, 224, 40 3, 439, 00 7, 663, 40 3, 40, 695, 95 115, 13 1, 00 3, 364, 37 Annex written cance as at value a 1,12, 2023 11,702,591 60,5 Written cance as at value a 1,12, 2023 11,12, 2023 11,12, 2023 11,12, 2023 11,12, 2023 11,12, 2023 11,12, 2023 11,12, 2023 11,12, 2033 13, 22, 77 Annex written cance as at value a 1,12, 2023 11,12, 2023 11,12, 2023 31, 12, 22, 23 11,12, 2023 31, 12, 22, 23 11, 12, 2023 31, 12, 22, 23 11, 12, 2023 31, 12, 22, 23 11, 12, 2023 31, 12, 22, 23 11, 12, 2023 31, 12, 22, 23 11, 12, 2023 31, 12, 22, 23 31, 12, 22, 23 31, 12, 22, 23 31, 12, 22, 23 31, 12, 22, 23 31, 12, 22, 23 31, 12, 22, 23 31, 12, 22, 23 31, 12, 22, 23 31, 12, 22, 23 31, 12, 22, 23 31, 12, 22, 23 31, 12, 22, 23 31, 12, 22, 23 31, 12, 22, 23 31, 12, 22, 23 31, 12, 22, 23 31, 12, 23, 23 31, 23, 23, 23 31, 24, 24, 24, 24, 24 24, 26, 24, 24, 24 25, 26, 26, 26, 26, 26 26, 27, 28, 28, 28, 28 27, 28, 28, 28, 28 28, 28, 28, 28, 28 28, 28, 28, 28, 28 28, 28, 28, 28, 28 28, 28