

HALF-YEARLY FINANCIAL STATEMENTS (UN-AUDITED) AS AT AND FOR THE HALF YEAR ENDED 30 JUNE 2025



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

Mutual Trust Bank PLC and Its Subsidiaries **Consolidated Balance Sheet (Un-Audited)**

As at 30 June		5	,u)
			Amount in BDT
Particulars	Notes	30.06.2025	31.12.2024
PROPERTY AND ASSETS			
Cash		24,910,492,835	23,193,726,454
Cash In Hand (Including Foreign Currency)		6,560,560,242	5,674,551,769
Balance with Bangladesh Bank and its agent Bank(s) (including foreign currency) $ \\$		18,349,932,594	17,519,174,685
Balance with other Banks & Financial Institutions		5,690,593,501	6,732,442,355
In Bangladesh		3,355,147,084	4,278,100,548
Outside Bangladesh		2,335,446,417	2,454,341,807
Money at Call on Short Notice		•	•
Investments		108,808,935,439	107,676,914,866
Government		94,973,839,233	93,565,927,864
Others		13,835,096,206	14,110,987,003
Loans and Advances/Investments		310,244,134,696	300,780,128,356
Loans, Cash Credits, Overdrafts, etc./Investments		307,383,975,997	298,531,814,034
Bills Purchased and Discounted		2,860,158,699	2,248,314,323
Fixed Asset including Premises, Furniture and Fixtures		4,654,384,540	4,605,648,747
Other Assets		21,957,167,673	14,215,127,678
Non-Banking Assets Total Property and Assets		476,265,708,684	457,203,988,457
LIABILITIES AND CAPITAL		,	,,,,
Borrowing from other Banks, Financial Institutions and Agents		46,842,493,175	43,583,067,091
Bond		9,670,000,000	10,550,000,000
Perpetual Bond		4,000,000,000	4,000,000,000
Subordinated Debts		5,670,000,000	6,550,000,000
Deposits and Other Accounts		334,909,354,640	328,837,017,916
Current Deposit & Other Accounts		39,643,094,908	49,591,920,719
Bills Payable		7,120,270,886	1,998,385,239
Savings Deposit		53,324,737,223	51,103,428,743
Fixed Deposits		183,786,218,418	176,143,033,566
Special Noticed Deposits		25,070,881,307	24,858,027,151
Scheme Deposits		25,964,151,898	25,142,222,499
Other Liabilities		58,046,816,479	48,728,505,629
Total Liabilities		449,468,664,294	431,698,590,636
Capital/Shareholders' Equity		0.921.107.460	9,831,197,460
Paid up Capital		9,831,197,460 8,131,584,335	7,855,952,143
Statutory Reserve Share Premium			
Reserve on Investment in Securities		1,095,304,778 995,130,693	1,095,304,778 826,430,282
Re-measurement Loss on Defined Benefit Plans		(229,019,828)	(229,019,828)
Foreign Currency Translational Gain		(17,379,211)	9,211,845
General Reserve		786,777,324	786,777,324
Surplus in Profit and Loss Account/Retained Earnings		6,203,314,252	5,329,409,371
Total Shareholders' Equity		26,796,909,805	25,505,263,377
Non-Controlling Interest		134,585	134,444
Total Liabilities and Shareholders' Equity		476,265,708,684	457,203,988,457
Not Accet Value (NAV) per chare	3.1	27.26	25.94
Net Asset Value (NAV) per share	J. I	21.20	20.94
Off-Balance Sheet Items Contra & Contingent Assets & Liabilities:			
Acceptances and endorsements		67,377,870,591	59,001,588,749
Letter of guarantee		60,902,319,164	52,465,606,842
Irrevocable letters of credit		39,838,577,534	52,186,732,858
Bills for collection		25,148,525,836	22,964,970,978

Mutual Trust Bank PLC and Its Subsidiaries **Consolidated Profit and Loss Account (Un-audited)** For the period ended 30 June 2025

Particulars	Notes	01 January to 30 June 2025	01 January to 30 June 2024	01 April to 30 June 2025	01 April to 30 June 2024
Interest Income/profit on investments		14,144,264,666	12,326,400,626	7,032,455,211	6,440,688,037
Interest paid/profit shared on deposits and borrowings etc.		13,626,077,249	8,477,370,064	7,028,343,992	4,380,223,471
Net Interest Income/profit on investments		518,187,417	3,849,030,561	4,111,219	2,060,464,566
Investment income		7,810,252,647	3,944,636,830	3,994,943,291	2,170,165,540
Commission, Exchange and Brokerage		1,950,954,029	2,275,429,356	968,145,788	1,232,563,915
Other Operating Income		675,161,210	636,619,837	394,580,753	397,366,413
Total Other Income		10,436,367,886	6,856,686,023	5,357,669,832	3,800,095,867
Total Operating Income		10,954,555,303	10,705,716,584	5,361,781,051	5,860,560,433
Less: Operating Expenses:					
Salary and Allowances		3,134,947,177	3,301,180,008	1,578,854,890	1,884,204,688
Rent, Taxes, Insurance, Electricity etc.		543,140,544	485,531,032	283,109,266	267,071,124
Legal Expenses		3,238,140	2,524,766	1,435,972	1,426,666
Postage, Stamps, Telecommunication etc.		33,488,841	30,315,853	16,622,982	17,027,637
Stationery, Printings, Advertisements etc.		281,625,826	133,541,164	160,845,379	78,812,878
Chief Executive's salary and fees		15,872,328	15,872,328	8,686,164	8,686,164
Director's Fees		3,063,881	3,119,248	1,448,020	1,953,308
Auditor's Fees		40,200	488,750	-	460,000
Depreciation and repair of bank's assets		536,248,220	492,356,656	266,896,017	240,485,906
Other Expenses		1,171,170,711	963,750,854	586,815,767	575,120,302
Total Operating Expenses		5,722,835,866	5,428,680,659	2,904,714,457	3,075,248,673
Profit Before Provision		5,231,719,437	5,277,035,926	2,457,066,593	2,785,311,760
Less: Provision for Loans,Investment & Other	2.4				
Provision for Unclassified Loan and Advance		(129,007,741)	182,143,809	888,358,250	182,143,809
Provision for Classified Loan and Advance		3,743,006,998	2,647,299,854	1,189,222,870	1,467,461,450
Provision for Off-Balance Sheet items		131,097,154	194,682,932	(51,417,270)	68,316,282
Provision for Diminution in Value of Investments		59,772,745	249,100,000	39,172,745	160,800,000
Provision for Other Assets		6,135,989	100,000,000	6,135,989	50,000,000
Total Provision		3,811,005,146	3,373,226,596	2,071,472,583	1,928,721,542
Profit Before Tax		1,420,714,291	1,903,809,330	385,594,010	856,590,219
Provision for Taxation	2.5	259,631,491	767,517,041	74,993,196	485,255,815
Current Tax Expenses	2.5.a	1,098,934,975	1,321,439,621	395,168,466	759,619,432
Deferred Tax Expenses/(Income)	2.5.b	(839,303,484)	(553,922,580)	(320,175,270)	(274,363,617)
Net Profit After Tax	2.0.0	1,161,082,800	1,136,292,288	310,600,814	371,334,403
Observe Manual of the Book		4 404 000 050	1 100 001 070	040,000,755	074 004 400
Shareholders' of the Bank Minority Interest		1,161,082,653 147	1,136,291,378 911	310,600,755 58	371,334,169 234
willonly interest		1,161,082,800	1,136,292,289	310,600,813	371,334,403
Appropriations:		1,101,002,000	1,100,202,200	,,	,,
Statutory reserve		275,632,192	357,703,597	73,423,004	162,088,712
Start up fund		11,545,580	10,924,049	3,081,406	3,599,488
		287,177,772	368,627,646	76,504,410	165,688,200
Retained Surplus, Carried Forward		873,905,028	767,664,642	234,096,403	205,646,204
Earnings Per Share (EPS)	3.2	1.18	1.16	0.32	0.38
Chairman	Di	rector	Managir	ng Director & CEO	<i>-</i>
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Mutual Trust Bank PLC and Its Subsidiaries Consolidated Statement of Cash Flow (Un-audited) For the period ended 30 June 2025

Particulars No	tes	01 January to 30 June 2025	01 January to 30 June 2024
A) Cash Flows From Operating Activities:			
Interest receipts/investment income receipts in cash		15,238,456,783	13,564,631,376
Interest payments/profit paid on Deposits, Borrowings, etc.		(13,601,921,557)	(8,704,279,891)
Dividend receipts		331,434,685	596,119,704
Fees & Commission receipts in cash		1,950,954,029	2,275,429,356
Recoveries on loans/investment previously written off		81,770,390	27,162,390
Cash payments to employees		(3,150,819,505)	(3,095,159,744)
Cash payments to suppliers		(281,625,826)	(133,541,164)
Income taxes paid		(24,399,714)	(1,350,392,557)
Receipts from other operating activities		4,467,147,425	2,401,594,880
Payments for other operating activities Cash Flow from Operating Activities before Changes in Net Current Assets:		(1,963,326,804) 3,047,669,907	(1,861,824,902) 3,719,739,447
Increase/Decrease in operating assets and liabilities		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	, , , , , ,
Loans and Advances/investment to customers		(9,464,006,339)	(19,032,168,364)
Other Assets		(5,122,203,460)	(3,114,567,993)
Deposits from other banks & NBFI		(849,850,000)	(1,300,000,000)
Deposits from customers		6,893,199,220	24,334,395,366
Borrowing from Other Banks, Financial Institutions & Agents		3,259,426,084	13,666,579,165
Other Liabilities		5,159,190,055	3,270,366,530
Cash generated from operating assets and liabilities	'	(124,244,439)	17,824,604,704
Net Cash Flows from Operating Activities 3.	.4	2,923,425,467	21,544,344,151
B) Cash Flow from Investing Activities:			
Investments in T. Bills, T. Bonds and other		(1,241,514,658)	(15,953,863,345)
Investments in Shares & Bonds		275,890,797	(1,768,559,860)
Purchase of Fixed Assets (Net)		(375,799,524)	(195,402,987)
Net Cash Flow from Investing Activities		(1,341,423,386)	(17,917,826,192)
C) Cash Flow from Financing Activities:			
Subordinated debts		(880,000,000)	(1,880,000,000)
Dividend Paid		-	(983,119,746)
Net Cash Flow from Financing Activities		(880,000,000)	(2,863,119,746)
D) Net Increase in Cash and Cash Equivalents		702,002,081	763,398,213
E) Effect of Changes of Exchange Rates on Cash and Cash Equivalents		(26,591,056)	14,578,707
F) Opening Cash and Cash Equivalents		29,929,262,412	23,511,703,753
Closing Cash and Cash Equivalents (D+E+F)		30,604,673,437	24,289,680,673
The above closing Cash and Cash Equivalents include:			
Cash In Hand (Including Foreign Currency)		6,560,560,242	5,587,714,537
Balance with Bangladesh Bank and its agent Bank(s) (including foreign currency)		18,349,932,594	14,031,334,222
Balance with Other Banks & Financial Institutions		5,690,593,501	4,664,741,114
Prize Bond		3,587,100	5,890,800
		30,604,673,437	24,289,680,673
Net Operating Cash Flows Per Share	3.3	2.97	21.91
Chairman Director	<u>k</u>	Managing Director & CEC	0
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Group Company Secretary Group C	Chief I	inancial Officer	

Mutual Trust Bank PLC and Its Subsidiaries Consolidated Statement of Changes in Equity (Un-audited) For the period ended 30 June 2025

Particulars	Paid-up Capital	Statutory Reserve	Share Premium	Reserve on Investment in Securities	Foreign Currency Translation Gain/(Loss)	General Reserve	gain/(loss) on	Surplus in Profit and Loss Account/ Retained earnings	Total	Minority Interest	Total
Balance as at 01 January 2025	9,831,197,460	7,855,952,143	1,095,304,778	826,430,282	9,211,848	786,777,324	(229,019,828)	5,329,409,371	25,505,263,379	134,443	25,505,397,823
Currency Translation differences	-	-			(26,591,059)				(26,591,059)	-	(26,591,059)
Transferred to Start-Up Fund	-	-	-	-	-	-		(11,545,580)	(11,545,580)	-	(11,545,580)
Reserve transferred during the period	-	-	-	168,700,411	-	-		-	168,700,411	-	168,700,411
Net Profit for the period after Tax	-	-	-	-	-	-	-	1,161,082,653	1,161,082,653	141	1,161,082,794
Transferred to Statutory Reserve	-	275,632,192			-			(275,632,192)		-	-
As at 30 June 2025	9,831,197,460	8,131,584,336	1,095,304,778	995,130,693	(17,379,211)	786,777,324	(229,019,828)	6,203,314,252	26,796,909,805	134,585	26,797,044,390
	•										
As at 30 June 2024	9.831.197.460	7.295.835.065	1.095.304.778	1.335.950.273	17.345.060	786,777,324		4.458.938.819	24.821.348.780	134.229	24.821.483.008

Mutual Trust Bank PLC and Its Subsidiaries Selective Notes to the Condensed Interim Financial Statements (Un-audited) As at and for the period ended 30 June 2025

1.0 Legal status and nature of the Bank

Total Off-Balance Sheet Items including Contingent Liabilities

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

Authorized Capital of the Bank is BDT 20 Billion. Currently, the Bank offers services with a wide range network includes 122 Branches, 14 SME/Agri Branches, 185 Agent Banking Centres, 52 Sub-Branches, 8 Airport Lounges all over the country, and 4 Booths at Hazrat Shahjalal International Airport, Dhaka.

1.1 Principal Activities

The principal 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 Banking Services, etc.

1.2 Off-Shore Banking (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

1.3 Islamic Banking

The Bank obtained permission for Islamic Banking from Bangladesh Bank vide Letter No. BRPD (P-3)745(51)/ 2019-9642 dated November 25, 2019. Through the Islamic Banking the Bank extends all types of Islamic Shariah compliant finance like Lease, Hire Purchase Shirkatul Melk (HPSM), Bai Muazzal, Household Scheme, etc. and different types of deposits like Mudaraba savings deposits, Mudaraba term deposits, Al-Wadeeah current deposits, monthly/quarterly profit paying scheme, etc.

1.4 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 salaries, Generation and issuance of bank statements, SME Loan repayment collection, Balance inquiry, Internet Banking & SMS banking, Corporate Bill/Distributor fee collection, Insurance Premium

1.5 Subsidiary Companies

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 (BSEC). The Brokerage registration is REG 3.1/DSE-197/2010/427 and Dealer registration is REG 3.1/DSE-197/2010/428.

MTBSL is engaged in buying and selling of securities for its customers and own, and provide margin loan facilities to the customers.

1.5.2 MTB Capital Limited (MTBCL)

The Bank obtained permission to embark Merchant Banking Operation from the Bangladesh Securities and Exchange Commission (BSEC) vides its certificate no. MB-55/2010 dated 06 December 2010 under the Securities and Exchange Commission Act, 1993. The operation was started on 17 April 2011.

MTBCL offers the following services to the market:

186.618.899.427

193,267,293,125

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 c) Underwriting services for both debt and equity issues.

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

1.6 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 separately having a combination of Life and Non-Life insurance products

2.0 Significant Accounting Policies

2.1 Basis of Accounting

The financial statements of the Bank as at and for the six months period ended 30 June 2025 have been prepared under the historical cost convention, on a going concern basis and in accordance with the "first schedule (Sec- 38)" of the Bank Company Act, 1991 (as amended up to date) and as per the BRPD circular no. 14 dated 25 June 2003, other Bangladesh Bank Circulars, International Financial Benorting Standards (IEBS) adopted by the Financial Reporting Council of Bangladesh (FRC), The Companies Act 1994, The Securities and Exchange Rules 1987, Dhaka & Chittagong Stock Exchanges Listing Regulations 2015, The Income Tax Act 2023 and other laws and rules applicable in Bangladesh.

Significant Accounting Policies

The accounting policies set out have been applied consistently to all periods presented in these Financial Statements, and have been applied consistently by subsidiaries, except otherwise instructed by the Bangladesh Bank as prime

The financial statements of subsidiaries which are included in Consolidated Financial Statements have been prepared using uniform accounting policies of the Bank (Parent) for transactions and other events of similar nature.

The consolidated financial statements include the financial statements of Mutual Trust Bank PLC-Solo (Domestic Banking, Off-shore Banking & Islamic Banking) and its subsidiaries i.e. MTB Securities Limited and MTB Capital Limited. There was no significant change in the accounting policy of the Bank and the subsidiaries during the financial period.

All inter-company balances and transactions in consolidation of the Financial Statements have been considered and eliminated.

2.3 Cash Flow Statement

Cash flow statement has been prepared in accordance with the International Accounting Standard-7 "Cash Flow Statement" under direct method as recommended in the BRPD Circular no.14. dated June 25, 2003 issued by the Banking Regulation & Policy Department of Bangladesh Bank.

2.4.1 Loans and Advance/ Investment Provision for Loans and Advance has been made as per directives/letter issued by Bangladesh Bank from time to time.

2.4.2 Investment

Provisions for diminution in value of investment is made for loss arising from decrease of the value of investment in quoted shares/MFs.

2.4.3 Off - Balance Sheet Exposures Off-balance sheet exposures have been disclosed under contingent liabilities and is as under: other commitments according to Bangladesh Bank guidelines. The Bank has maintained provision against off-balance sheet exposures.

2.5 Calculation of Current Tax & Deferred Tax as per IAS-12 "Income Taxes". Profit After Tax Provision for Current Tax and Deferred Tax has been calculated on Profit before Provision as per the Income Tax Act 2023 and according to IAS 12 as below:

2.5.a Calculation of Current Tax:

a) Discretionary and Non-Discretionary Portfolio Management services to both As per the Paragraph 81(c) of IAS 12 "Income Tax" a numerical reconciliation 3.3 Net Operating Cash Flows Per Share (NOCFS): between the average effective Tax Rate and the applicable Tax Rate are as follows: Amount in BDT

peratın	ig Profit Before Provision & Tax			5,166,666,106	
ess:	Items to be considered separately			(2,155,444,064)	
				3,011,222,042	
dd:	Inadmissible expenses			232,925,173	
				3,244,147,214	
ess:	Admissible expenses			(1,501,918,423)	
	Income from Business			1,742,228,791	
dd:	Income from Dividend			293,793,428	
dd:	Capital Gain from Trading in Govt.			2.338.727.365	
uu.	Securities			2,330,727,303	
	Total Taxable income			4,374,749,585	
	Calculation of Tax Liabilities	BDT	Rate		
	Income from Business	1,742,228,791	37.50%	653,335,797	
	Capital Gain from Trading in Govt. Securities	2,338,727,365	15.00%	350,809,105	
	Income from Dividend	293,793,428	20.00%	58,758,686	
	Total Taxable Income	4,374,749,585	Tax liability	1,062,903,587	
	Tax Expenses of MTB Subsidiari	es		36,031,388	
	Total Provision for Current Tax			1,098,934,975	
	Operating profit before Provision			5,231,719,437	
	Effective Tax rate			21.01%	

2.5.b Calculation of Deferred Tax:

Taxable temporary difference arising from the carrying value of Assets (1,383,795,049) Deductibles temporary difference arising from the provision of classified loans & Assets Net deductible temporary difference 13 568 863 270 5,028,905,155 Closing deferred tax assets Opening deferred tax assets 4.189.604.578 Deferred tax (income)/expenses of the Bank (839,300,577) Deferred tax (income)/expenses of subsidiaries (839,303,484)

2.6 Reporting Period These financial statements cover the period from 01 January to 30 June 2025.

a) These financial statements are presented in BDT, which is the bank's functional currency. Figures appearing in these financial statements have been rounded off to the nearest BDT. b) Corresponding numbers of the previous year/period have been rearranged to conform to the current year's presentation

3.0 Disclosures under BSEC notification dated 20 June 2018:

According to the disclosures required under the BSEC notification dated 20 June 2018 the following key information has been presented to ensure regulatory compliance. These disclosures reflect the bank's adherence to corporate governance guidelines as mandated by the Bangladesh Securities and Exchange Commission.

3.1 Net Asset Value Per Share (NAVPS): Net assets value (NAV) per share as of 30 June 2025: BDT 27.26 which was BDT 25.94 in December 2024. Calculation of the NAVPS furnished below:

Calculation of NAVPS: Net asset value/ No. of shares outstanding Total net assets value 26,796,909,805

Net Asset Value (NAV) per share 3.2 Earnings Per Share (EPS):

The Bank calculates EPS in accordance with International Accounting Standard (IAS) 33 "Earnings per Share" which has been shown in the profit and loss account. EPS as of 30 June 2025: BDT 1.18 as against BDT 1.16 of 30 June 2024. Calculation of EPS

Calculation of Basic EPS: Profit After Tax/ No. of shares outstanding BDT 1,161,082,800 Number of shares outstanding

NOCFS for the period 30 June 2025 has stood at BDT 2.97 compare to the same period of last year of BDT 21.91. Calculation of NOCFS is as under

Calculation of NOCFPS: Net operating cash flow/No. of shares outstanding Total net operating cash flows 2 923 425 46 Net operating cash flow per share

3.4 Reconciliation of statement of cash flows from operating activities: 01 Jan 24 to

01 Jan 25 to

30 Jun 24 BDT **Profit Before Provision** 5.231.719.437 5,277,035,926 Adjustment for non-cash items 290.732.508 Depreciation on fixed assets 287.350.274 Amortization on software 42,420,149 41.872.235 332,604,743 Adjustment with non-operating activities 81,770,390 27,162,390 Recovery of written of loan (2,592,639,630) Accounts Receivable (345,311,333) Accounts Payable on deposits 24,155,692 (226,909,827) Loss / Gain on sale of assets (2.706.692)5.550.105 (2.489.420.239) (539,508,664) Changes in operating assets and liabilities Changes in loans & advances (9.464.006.339) (19.032.168.364) 23 034 395 366

13,666,579,165

(3,114,567,993)

3.270.366.530

17,824,604,704

(1,350,392,557)

21,544,344,151

Changes in deposits & other accounts 6.043.349.220 Changes in borrowings 3,259,426,084 (5,122,203,460) Changes in other assets Changes in other liabilities 5.159.190.055 (124,244,440) (24,399,714) 2,923,425,467

3.5 Unclaimed Dividend Account:

As per Directives No. BSEC/SRMIC/2021-198/254 dated October 19, 2021 and BSEC/CMRRCD/2021-386/03 dated January 14, 2021 of Bandladesh Security & Exchange Commission (BSEC) clause No. 3(vii), it is required to disclose the summary of year-wise unpaid or unclaimed cash dividend information in the statements of financial position (Quarterly/annually) as a separate line item "Unclaimed Dividend Account" Cash Dividend remain unclaimed which were declared for the years:

	Year	Amount in BDT 30 June 2025	Amount in BDT 31 December 2024
0	2019	1,257,323.92	1,257,323.92
В.		, ,	

3.6 Related Party Transection:

Related parties are those entities or individuals that have the ability, directly or indirectly, to control or significant influence on the Banks financial and operating decision are subject to common control or significant influence. The bank has made related party transactions during this period inconformity with the guidelines/directives

983,119,746

Credit Rating Information and Services Limited (CRISL) has rated the Bank based on 31 December 2024 with "AA+" (pronounced as Double A Plus) for the Long Term and ST-2 for the Short Term. The date of rating was April 30, 2024.

Periods	Rating Validity	Long Term Rating	Short Term Rating
January to December 2024	14 May 2026	AA+	ST-2
January to December 2023	15 May 2025	AA+	ST-2
January to December 2022	22 May 2024	AA+	ST-2

3.8 Review of the Financial Statements

These Un-Audited Financial Statements as at and for the period ended 30 June 2025 were reviewed by the MTB Board Audit Committee in its meeting held on 28 July 2025 and was subsequently approved by the MTB Board in the meeting held on