Q3

MUTUAL TRUST BANK PLC AND ITS SUBSIDIARIES
QUARTERLY FINANCIAL STATEMENTS (UNAUDITED)
AS AT AND FOR THE THIRD QUARTER ENDED 30 SEPTEMBER 2025

Mutual Trust Bank PLC™
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Mutual Trust Bank PLC and Its Subsidiaries
Consolidated Balance Sheet (Unaudited)
As at 30 September 2025

As at 30 September 2025	Amount in BDT	
	30 September 2025	**31 December 2024**
PROPERTY AND ASSETS		
Cash	**25,003,654,094**	**23,193,726,454**
Cash In Hand (Including Foreign Currency)	6,575,629,397	5,674,551,769
Balance with Bangladesh Bank and its agent Bank(s) (including foreign currency)	18,428,024,697	17,519,174,685
Balance with other Banks & Financial Institutions	**7,761,687,153**	**6,732,442,355**
In Bangladesh	4,052,208,571	4,278,100,548
Outside Bangladesh	3,709,478,582	2,454,341,807
Money at Call on Short Notice	-	-
Investments	**124,606,896,500**	**107,676,914,866**
Government	110,609,452,760	93,565,927,864
Others	13,997,443,740	14,110,987,003
Loans and Advances/Investments	**310,780,683,558**	**300,780,128,356**
Loans, Cash Credits, Overdrafts, etc./Investments	307,862,719,858	298,531,814,034
Bills Purchased and Discounted	2,917,963,700	2,248,314,323
Fixed Asset including Premises, Furniture and Fixtures	**4,732,873,242**	**4,605,648,747**
Other Assets	**22,682,136,178**	**14,215,127,678**
Non-Banking Assets	-	-
Total Property and Assets	**495,567,930,725**	**457,203,988,457**
LIABILITIES AND CAPITAL		
Borrowing from other Banks, Financial Institutions and Agents	**50,220,618,443**	**43,583,067,091**
Bond	**9,550,000,000**	**10,550,000,000**
Perpetual Bond	4,000,000,000	4,000,000,000
Subordinated Debts	5,550,000,000	6,550,000,000
Deposits and Other Accounts	**343,308,647,788**	**328,837,017,916**
Current Deposit & Other Accounts	36,887,265,722	49,591,920,719
Bills Payable	1,521,307,480	1,998,385,239
Savings Deposit	55,750,425,226	51,103,428,743
Fixed Deposits	196,477,672,745	176,143,033,566
Special Noticed Deposits	26,602,742,692	24,858,027,151
Scheme Deposits	26,069,233,922	25,142,222,499
Other Liabilities	**61,277,890,455**	**48,728,505,629**
Total Liabilities	**464,357,156,685**	**431,698,590,636**
Capital/Shareholders' Equity		
Paid up Capital	10,814,317,206	9,831,197,460
Statutory Reserve	7,943,675,773	7,855,952,143
Share Premium	1,095,304,778	1,095,304,778
Reserve on Investment in Securities	4,405,649,397	845,249,002
Re-measurement Loss on Defined Benefit Plans	(229,019,828)	(229,019,828)
Start-up Equity Investment Fund	138,218,776	-
Foreign Currency Translational Gain/(Loss)	(398,687)	9,211,848
General Reserve	786,777,324	786,777,324
Surplus in Profit and Loss Account/Retained Earnings	6,256,113,687	5,310,590,651
Total Shareholders' Equity	**31,210,638,426**	**25,505,263,379**
Non-Controlling Interest	**135,614**	**134,441**
Total Liabilities and Shareholders' Equity	**495,567,930,725**	**457,203,988,457**
Net Asset Value (NAV) per share (restated)	**28.86**	**23.58**
Off-Balance Sheet Items		
Contra & Contingent Assets & Liabilities:		
Acceptances and endorsements	58,555,224,369	59,001,588,749
Letter of guarantee	62,209,877,255	52,465,606,842
Irrevocable letters of credit	47,932,956,736	52,186,732,920
Bills for collection	22,688,596,793	22,964,970,978
Other contingent liabilities	-	-
Total Off-Balance Sheet Items including Contingent Liabilities	**191,386,655,153**	**186,618,899,489**

Chairman — Director — Managing Director & CEO

Group Company Secretary — Group Chief Financial Officer

Mutual Trust Bank PLC and Its Subsidiaries
Consolidated Profit and Loss Account (Unaudited)
For the period ended 30 September 2025

Amount in BDT

Particulars	01 January to 30 September 2025	01 January to 30 September 2024	01 July to 30 September 2025	01 July to 30 September 2024
Interest Income/profit on investments	20,803,657,189	18,667,488,305	6,659,392,523	6,341,087,680
Interest paid/profit shared on deposits and borrowings etc.	18,176,249,274	12,379,126,490	6,441,870,424	4,372,700,757
Net Interest Income/profit on investments	**2,627,407,915**	**6,288,361,816**	**217,522,098**	**1,968,386,923**
Investment income	9,727,914,358	5,756,032,695	3,809,360,110	2,282,340,197
Commission, Exchange and Brokerage	2,832,669,154	3,047,074,917	879,401,954	771,645,561
Other Operating Income	980,200,777	888,080,439	307,352,738	251,460,603
Total Other Income	**13,540,784,289**	**9,691,188,052**	**4,996,114,803**	**3,305,446,360**
Total Operating Income	**16,168,192,204**	**15,979,549,868**	**5,213,636,901**	**5,273,833,283**
Less: Operating Expenses:				
Salary and Allowances	4,805,105,711	4,844,798,168	1,670,158,534	1,546,475,303
Rent, Taxes, Insurance, Electricity etc.	859,011,165	762,885,078	315,870,621	269,992,698
Legal Expenses	4,447,350	3,987,319	1,209,210	1,462,553
Postage, Stamps, Telecommunication etc.	55,222,075	47,306,841	21,733,235	16,990,988
Stationery, Printings, Advertisements etc.	329,482,619	215,837,538	47,856,793	82,296,374
Chief Executive's salary and fees	21,366,951	21,366,951	5,494,623	5,494,623
Director's Fees	4,638,795	4,366,762	1,574,914	1,247,514
Auditor's Fees	386,200	488,750	346,000	-
Depreciation and repair of bank's assets	824,868,931	757,215,274	288,620,711	254,509,447
Other Expenses	1,693,968,958	1,501,693,085	522,798,247	552,795,608
Total Operating Expenses	**8,598,498,755**	**8,159,945,766**	**2,875,662,889**	**2,731,265,107**
Profit Before Provision	**7,569,693,449**	**7,819,604,102**	**2,337,974,013**	**2,542,568,176**
Less: Provision charged/(relished) for Loans, Investment & Other				
Provision for Unclassified Loan and Advance	(2,016,175,844)	839,398,243	(1,887,168,104)	657,254,434
Provision for Classified Loan and Advance	8,915,283,071	2,880,305,141	5,172,276,072	233,005,287
Provision for Off-Balance Sheet items	88,426,050	194,682,932	(42,671,104)	-
Provision for Diminution in Value of Investments	58,506,059	279,100,000	(1,266,686)	30,000,000
Provision for Other Assets	(13,901,061)	100,000,000	(20,037,049)	-
Total Provision	**7,032,138,275**	**4,293,486,316**	**3,221,133,129**	**920,259,721**
Profit Before Tax	**537,555,175**	**3,526,117,786**	**(883,159,117)**	**1,622,308,456**
Provision for Taxation	**(1,500,878,089)**	**1,488,634,932**	**(1,760,509,580)**	**721,117,890**
Current Tax Expense	690,649,945	1,927,687,160	(408,285,031)	606,247,539
Deferred Tax (Income)	(2,191,528,033)	(439,052,228)	(1,352,224,549)	114,870,352
Net Profit After Tax	**2,038,433,263**	**2,037,482,854**	**877,350,463**	**901,190,565**
Earnings Per Share (EPS) (restated)	**1.88**	**1.88**	**0.70**	**0.73**

Chairman — Director — Managing Director & CEO

Group Company Secretary — Group Chief Financial Officer

Mutual Trust Bank PLC and Its Subsidiaries
Consolidated Statement of Cash Flow (Unaudited)
For the period ended 30 September 2025

Amount in BDT

Particulars	01 January to 30 September 2025	01 January to 30 September 2024
A) Cash Flows From Operating Activities:		
Interest receipts/investment income receipts in cash	21,783,137,325	19,262,869,026
Interest payments/profit paid on Deposits, Borrowings, etc.	(16,433,887,447)	(11,339,781,953)
Dividend receipts	551,914,356	699,671,259
Fees & Commission receipts in cash	2,832,669,154	3,047,074,917
Recoveries on loans/investment previously written off	141,417,530	68,623,607
Cash payments to employees	(4,826,472,662)	(4,866,165,119)
Cash payments to suppliers	(329,482,619)	(215,837,538)
Income taxes paid	(1,245,293,019)	(1,633,992,185)
Receipts from other operating activities	7,378,246,783	3,957,280,332
Payments for other operating activities	(2,932,624,681)	(2,568,763,751)
Cash Flow from Operating Activities before Changes in Net Current Assets:	**6,919,624,719**	**6,410,978,596**
Increase/Decrease in operating assets and liabilities		
Loans and Advances/investment to customers	(10,000,555,202)	(29,560,904,751)
Other Assets	(5,423,241,627)	(2,133,086,501)
Deposits from other banks & NBFI	(824,809,387)	(690,000,000)
Deposits from customers	13,709,352,344	45,880,360,467
Borrowing from Other Banks, Financial Institutions & Agents	6,637,551,352	15,650,715,402
Other Liabilities	6,843,148,033	7,965,447,241
Cash generated from operating assets and liabilities	**10,941,445,513**	**37,112,531,858**
Net Cash Flows from Operating Activities	**17,861,070,232**	**43,523,510,454**
B) Cash Flow from Investing Activities:		
Investments in T. Bills, T. Bonds and other	(13,482,627,801)	(36,936,752,378)
Investments in Shares & Bonds	113,543,263	(1,749,496,660)
Purchase of Fixed Assets (Net)	(637,143,287)	(325,094,880)
Net Cash Flow from Investing Activities	**(14,006,227,825)**	**(39,011,343,918)**
C) Cash Flow from Financing Activities:		
Subordinated debts	(1,000,000,000)	(2,000,000,000)
Dividend Paid	(5,562,736)	(1,113,692,212)
Net Cash Flow from Financing Activities	**(1,005,562,736)**	**(3,113,692,212)**
D) Net Increase in Cash and Cash Equivalents	**2,849,279,670**	**1,398,474,325**
E) Effect of Changes of Exchange Rates on Cash and Cash Equivalents	**(9,610,535)**	**25,542,817**
F) Opening Cash and Cash Equivalents	**29,929,262,412**	**23,511,703,753**
Closing Cash and Cash Equivalents (D+E+F)	**32,768,931,547**	**24,935,720,895**
The above closing Cash and Cash Equivalents include:		
Cash In Hand (Including Foreign Currency)	6,575,629,397	5,981,678,379
Balance with Bangladesh Bank and its agent Bank(s) (including foreign currency)	18,428,024,697	15,483,558,993
Balance with Other Banks & Financial Institutions	7,761,687,153	3,466,853,723
Money at Call and Short Notice	-	-
Prize Bond	3,590,300	3,629,800
	32,768,931,547	**24,935,720,895**
Net Operating Cash Flows Per Share (restated)	**16.52**	**40.25**

Chairman — Director — Managing Director & CEO

Group Company Secretary — Group Chief Financial Officer

Mutual Trust Bank PLC and Its Subsidiaries
Consolidated Statement of Changes in Equity (Unaudited)
For the period ended 30 September 2025

Amount in BDT

Particulars	Paid-up Capital	Statutory Reserve	Share Premium	Reserve on Investment in Securities	Foreign Currency Translation Gain/(Loss)	General Reserve	Re-measurement gain/(loss) on defined benefit plans	Start-up Equity Investment Fund	Surplus in Profit and Loss Account/ Retained earnings	Total	Non-Controlling Interest	Total
Balance as at 01 January 2025	**9,831,197,460**	**7,855,952,143**	**1,095,304,778**	**845,249,002**	**9,211,848**	**786,777,324**	**(229,019,828)**	**-**	**5,310,590,651**	**25,505,263,379**	**134,441**	**25,505,397,821**
Net Profit for the period after Tax									2,038,432,086	**2,038,432,086**	1,171	**2,041,780,355**
Stock Dividend for 2024	983,119,746								(983,119,746)	-		-
Transferred to Statutory Reserve		87,723,630							(87,723,630)	-		-
Adjustment for the year									(3,347,098)	(3,347,098)		(3,347,098)
Reserve transferred during the period				3,560,400,396					-	**3,560,400,396**		**3,560,400,396**
Currency Translation differences					(9,610,535)				-	**(9,610,535)**		**(9,610,535)**
Transferred from Start-up Fund (Other Liability)								118,368,739		**118,368,739**		**118,368,739**
Transferred to Start-Up Fund								19,850,037	(19,850,037)	-		-
Capital reserve by MTBSL during the period						-			(5,562,736)	**(5,562,736)**		**(5,562,736)**
As at 30 September 2025	**10,814,317,206**	**7,943,675,773**	**1,095,304,778**	**4,405,649,397**	**(398,687)**	**786,777,324**	**(229,019,828)**	**138,218,776**	**6,252,766,589**	**31,210,638,427**	**135,613**	**31,210,774,039**
As at 30 September 2024	**9,831,197,460**	**7,609,599,130**	**1,095,304,778**	**1,435,324,984**	**28,309,170**	**786,777,324**	**-**	**-**	**4,907,152,770**	**25,693,665,615**	**132,561**	**25,693,798,176**

Chairman — Director — Managing Director & CEO — Group Company Secretary — Group Chief Financial Officer

Mutual Trust Bank PLC and Its Subsidiaries
Selective explanatory notes to the Financial Statements
As at and for the period ended 30 September 2025

1.0 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. Currently, the Bank offers services with a wide range network includes 122 Branches, 14 SME/Agri Branches, 190 Agent Banking Centres, 58 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 Collection, etc.

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:
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.

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
Statement of Compliance:
The financial statements of the Bank as at and for the nine months period ended 30 September 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 Reporting Standards (IFRS) 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 regulator.

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.

2.2 Basis of Consolidation
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 Provisions

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 other commitments according to Bangladesh Bank guidelines. The Bank has maintained provision against off-balance sheet exposures.

2.5 Current Tax & Deferred Tax as per IAS-12 "Income Taxes",
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.

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

2.7 General
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.

Significant deviation between two periods and reasons therefor:
- Interest income increased by BDT 2,136 Million mainly due to increase of average balance of loans/investments, and coupled with increased average yield.
- Interest expense on deposits and borrowings increased by BDT 5,797 Million due to increase of average balance, and upward trend of overall deposits/borrowing costs.
- Income from investments increased by BDT 3,972 Million mainly due to higher exposure in govt. securities, and coupled with increased coupon rate.
- Specific provision for loans and advances charged more due to higher classification of loans and advances.
- Current tax expense reduced significantly due to generating higher income from reduced taxed bucket, and significant amount of w/off during this period.
- Deferred tax income increased significantly due to higher provisioning on classified loans & advances during this period.

3.1 Net Asset Value Per Share (NAVPS):
Net assets value (NAV) per share as of 30 September 2025: BDT 28.86 which was BDT 23.58 (restated) in December 2024. Calculation of the NAVPS furnished below:

Calculation of NAVPS: Net asset value/ No. of shares outstanding

	BDT
Total net assets value	31,210,638,426
Number of shares outstanding	1,081,431,721
Net Asset Value (NAV) per share	**28.86**

3.2 Earnings Per Share (EPS):
EPS for the period 30 September 2025 has stood at BDT 1.88 compare to the same period of last year of BDT 1.88 (restated). Calculation of EPS is as under:

Calculation of Basic EPS: Profit After Tax/ No. of shares outstanding

	BDT
Profit After Tax	2,038,433,263
Number of shares outstanding	1,081,431,721
Earnings Per Share	**1.88**

3.3 Net Operating Cash Flows Per Share (NOCFS):
NOCFS for the period 30 September 2025 has stood at BDT 16.52 compare to the same period of last year of BDT 40.25 (restated). Calculation of NOCFS is as under:

Calculation of NOCFPS: Net operating cash flow/No. of shares outstanding

	BDT
Total net operating cash flows	17,861,070,232
Number of shares outstanding	1,081,431,721
Net operating cash flow per share	**16.52**

3.4 Reconciliation of statement of cash flows from operating activities:

Particulars	01 Jan 25 to 30 Sep 25 BDT	01 Jan 24 to 30 Sep 24 BDT
Profit Before Provision	**7,569,693,449**	**7,819,604,102**
Adjustment for non-cash items		
Depreciation on fixed assets	444,293,516	439,410,288
Amortization on software	64,679,241	62,899,951
	508,972,757	**502,310,239**
Adjustment with non-operating activities		
Recovery of written of loan	141,417,530	68,623,607
Accounts Receivable	(1,798,473,861)	(1,391,780,822)
Accounts Payable on deposits	1,742,361,827	1,039,344,537
Loss / Gain on sale of assets	946,036	6,869,119
	86,251,532	**(276,943,559)**
Changes in operating assets and liabilities		
Changes in loans & advances	(10,000,555,202)	(29,560,904,751)
Changes in deposits & other accounts	12,884,542,958	45,190,360,467
Changes in borrowings	6,637,551,352	15,650,715,402
Changes in other assets	(5,423,241,627)	(2,133,086,501)
Changes in other liabilities	6,843,148,033	7,965,447,241
	10,941,445,513	**37,112,531,858**
Income tax paid	**(1,245,293,019)**	**(1,633,992,185)**
	17,861,070,232	**43,523,510,454**

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 Bangladesh 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 September 2025	Amount in BDT 31 December 2024
2019	1,257,323.92	1,257,323.92

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 of Regulators.

3.7 Credit Rating
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 May 15, 2025.

Periods	Rating Validity	Long Term Rating	Short Term Rating
Jan to Dec 2024	14 May 2026	AA+	ST-2
Jan to Dec 2023	15 May 2025	AA+	ST-2
Jan to Dec 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 September 2025 were reviewed by the MTB Board Audit Committee in its meeting held on 27 October 2025 and was subsequently approved by the MTB Board in the meeting held on 29 October 2025.

The 3rd Quarter Financial Statements 2025 (unaudited) are available in www.mutualtrustbank.com