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FINANCIAL STATEMENTS (UNAUDITED)

AS AT AND FOR THE HALF YEAR ENDED 30 JUNE 2026

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

Mutual Trust Bank PLC and Its Subsidiaries
Consolidated Balance Sheet (Unaudited)
As at 30 June 2026

Amount in BDT

	Notes	30 June 2026	31 December 2025
PROPERTY AND ASSETS			
Cash		**29,759,090,871**	**23,897,750,935**
Cash In Hand (Including Foreign Currency)		6,730,124,238	6,101,100,150
Balance with Bangladesh Bank and its agent Bank(s) (including foreign currency)		23,028,966,632	17,796,650,785
Balance with other Banks & Financial Institutions		**9,911,402,910**	**9,186,890,810**
In Bangladesh		3,031,305,458	5,260,311,345
Outside Bangladesh		6,880,097,453	3,926,579,465
Money at Call on Short Notice		-	-
Investments		**179,454,534,788**	**128,974,702,062**
Government		165,213,630,910	114,057,768,758
Others		14,240,903,878	14,916,933,305
Loans and Advances/Investments		**338,440,117,307**	**319,104,765,755**
Loans, Cash Credits, Overdrafts, etc./Investments		335,552,308,035	315,515,744,921
Bills Purchased and Discounted		2,887,809,273	3,589,020,834
Fixed Asset including Premises, Furniture and Fixtures		**4,736,814,245**	**4,837,452,528**
Other Assets		**30,329,957,011**	**19,190,265,089**
Non-Banking Assets		-	-
Total Property and Assets		**592,631,917,133**	**505,191,827,179**
LIABILITIES AND CAPITAL			
Borrowing from other Banks, Financial Institutions and Agents		**86,812,688,266**	**43,736,732,558**
Bond		**7,960,000,000**	**8,850,000,000**
Perpetual Bond		4,000,000,000	4,000,000,000
Subordinated Debts		3,960,000,000	4,850,000,000
Deposits and Other Accounts		**401,559,188,448**	**364,085,650,049**
Current Deposit & Other Accounts		45,735,136,218	42,953,929,161
Bills Payable		9,103,684,604	1,600,772,426
Savings Deposit		61,303,254,771	57,556,841,083
Fixed Deposits		224,961,960,442	204,334,371,595
Special Noticed Deposits		31,789,713,756	30,590,132,905
Scheme Deposits		28,665,438,658	27,049,602,879
Other Liabilities		**65,841,802,780**	**58,115,981,206**
Total Liabilities		**562,173,679,495**	**474,788,363,813**
Capital/Shareholders' Equity			
Paid up Capital		10,814,317,200	10,814,317,200
Statutory Reserve		8,584,929,190	8,454,724,424
Share Premium		1,095,304,778	1,095,304,778
Reserve on Investment in Securities		1,773,941,845	2,779,966,548
Re-measurement Loss on Defined Benefit Plans		(375,119,770)	(375,119,770)
Start-up Equity Investment Fund		161,294,739	151,054,560
Foreign Currency Translational Gain		295,018	449,792
General Reserve		786,777,324	786,777,324
Surplus in Profit and Loss Account/Retained Earnings		7,616,359,262	6,695,851,378
Total Shareholders' Equity		**30,458,099,586**	**30,403,326,234**
Non-Controlling Interest		**138,052**	**137,132**
Total Liabilities and Shareholders' Equity		**592,631,917,133**	**505,191,827,179**
Net Asset Value (NAV) per share (restated)	3.1	**28.16**	**28.11**
OFF-BALANCE SHEET ITEMS			
Contra & Contingent Assets & Liabilities:			
Acceptances and endorsements		58,672,713,920	64,766,665,530
Letter of guarantee		56,639,086,134	54,833,977,208
Irrevocable letters of credit		47,848,061,465	45,172,716,180
Bills for collection		27,896,067,086	24,709,641,327
Other contingent liabilities		-	-
Total Off-Balance Sheet Items including Contingent Liabilities		**191,055,928,605**	**189,483,000,245**

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 June 2026

Amount in BDT

Particulars	Notes	01 January to 30 June 2026	01 January to 30 June 2025	01 April to 30 June 2026	01 April to 30 June 2025
Interest Income/profit on investments		14,412,794,845	14,133,347,186	7,174,194,063	7,021,537,732
Interest paid/profit shared on deposits and borrowings etc.		13,735,697,152	11,734,378,850	6,976,261,027	5,954,101,420
Net Interest Income/profit on investments		**677,097,694**	**2,398,968,336**	**197,933,036**	**1,067,436,312**
Investment income		7,414,216,636	5,926,054,843	3,769,483,194	2,916,270,629
Commission, Exchange and Brokerage		1,508,767,465	1,956,553,843	830,088,363	970,675,889
Other Operating Income		728,055,932	672,978,280	439,334,080	389,456,719
Total Other Income		**9,651,040,033**	**8,555,586,967**	**5,038,905,638**	**4,276,403,238**
Total Operating Income		**10,328,137,727**	**10,954,555,303**	**5,236,838,674**	**5,343,839,550**
Salary and Allowances		3,409,443,639	3,134,947,177	1,706,780,818	1,578,854,890
Rent, Taxes, Insurance, Electricity etc.		581,139,103	543,140,544	299,389,336	283,109,266
Legal Expenses		3,549,978	3,238,140	2,197,198	1,435,972
Postage, Stamps, Telecommunication etc.		36,528,446	33,488,841	20,008,287	16,622,982
Stationery, Printings, Advertisements etc.		194,761,235	281,625,826	109,844,386	160,845,379
Chief Executive's salary and fees		14,372,328	15,872,328	7,186,164	8,686,164
Director's Fees		2,838,890	3,063,881	1,561,240	1,448,020
Auditor's Fees		675,000	40,200	675,000	-
Depreciation and repair of bank's assets		576,795,913	536,248,220	292,413,741	266,896,017
Other Expenses		1,287,738,879	1,171,170,711	620,515,989	568,874,267
Total Operating Expenses		**6,107,843,410**	**5,722,835,866**	**3,060,572,159**	**2,886,772,957**
Profit Before Provision		**4,220,294,316**	**5,231,719,437**	**2,176,266,515**	**2,457,066,593**
Less: Provision for Loans,Investment & Other	2.4				
Provision for Unclassified Loan and Advance		252,449,830	(129,007,741)	173,895,479	888,358,250
Provision for Classified Loan and Advance		3,238,302,334	3,743,006,998	2,238,302,334	1,189,222,870
Provision for Off-Balance Sheet items		(4,067,872)	131,097,154	(51,293,165)	(51,417,270)
Provision for Diminution in Value of Investments		(16,227,476)	59,772,745	(18,486,659)	39,172,745
Provision for Other Assets		10,000,000	6,135,989	10,000,000	6,135,989
Total Provision		**3,480,456,817**	**3,811,005,145**	**2,352,417,990**	**2,071,472,583**
Profit Before Tax		**739,837,500**	**1,420,714,292**	**(176,151,474)**	**385,594,010**
Provision for Taxation	2.5	**(328,374,015)**	**259,631,491**	**(363,759,336)**	**74,993,196**
Current Tax Expenses		561,075,746	1,098,934,975	273,586,590	395,168,466
Deferred Tax Expenses/(Income)		(889,449,761)	(839,303,484)	(637,345,926)	(320,175,270)
Net Profit After Tax		**1,068,211,515**	**1,161,082,800**	**187,607,862**	**310,600,814**
Earnings Per Share (EPS) (restated)	3.2	**0.99**	**1.07**	**0.17**	**0.29**

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 June 2026

Amount in BDT

Particulars	Notes	01 January to 30 June 2026	01 January to 30 June 2025
A) Cash Flows From Operating Activities:			
Interest receipts/investment income receipts in cash		15,769,257,047	13,346,758,384
Interest payments/profit paid on Deposits, Borrowings, etc.		(13,741,465,664)	(11,710,223,158)
Dividend receipts		282,479,348	331,434,685
Fees & Commission receipts in cash		1,508,767,465	1,953,267,199
Recoveries on loans/investment previously written off		301,219,812	81,770,390
Cash payments to employees		(3,423,815,967)	(3,150,819,505)
Cash payments to suppliers		(194,761,235)	(281,625,826)
Income taxes paid		(1,660,507,404)	(24,399,714)
Receipts from other operating activities		4,957,033,312	4,464,834,255
Payments for other operating activities		(2,123,558,990)	(1,963,326,804)
Cash Flow from Operating Activities before Changes in Net Current Assets:		**1,674,647,724**	**3,047,669,907**
Increase/Decrease in operating assets and liabilities			
Loans and Advances/investment to customers		(19,335,351,552)	(9,464,006,339)
Other Assets		(7,932,886,812)	(2,944,248,012)
Deposits from other banks & NBFI		1,508,407,748	(849,850,000)
Deposits from customers		36,020,143,941	6,893,199,220
Borrowing from Other Banks, Financial Institutions & Agents		43,075,955,708	3,259,426,084
Other Liabilities		4,223,274,183	5,159,190,055
Cash generated from operating assets and liabilities		**57,559,543,215**	**2,053,711,008**
Net Cash Flows from Operating Activities		**59,234,190,940**	**5,101,380,915**
B) Cash Flow from Investing Activities:			
Investments in T. Bills, T. Bonds and other		(52,160,066,055)	(1,241,514,658)
Investments in Shares & Bonds		676,029,426	275,890,797
Purchase of Fixed Assets (Net)		(265,068,935)	(375,799,524)
Net Cash Flow from Investing Activities		**(51,749,105,563)**	**(1,341,423,386)**
C) Cash Flow from Financing Activities:			
Subordinated debts		(890,000,000)	(880,000,000)
Capital reserve & ROU assets disposal		(7,257,766)	-
Net Cash Flow from Financing Activities		**(897,257,766)**	**(880,000,000)**
D) Net Increase in Cash and Cash Equivalents		**6,587,827,610**	**2,879,957,530**
E) Effect of Changes of Exchange Rates on Cash and Cash Equivalents		**(154,774)**	**(26,591,056)**
F) Opening Cash and Cash Equivalents		**33,088,265,645**	**29,929,262,411**
Closing Cash and Cash Equivalents (D+E+F)		**39,675,938,481**	**32,782,628,884**
The above closing Cash and Cash Equivalents include:			
Cash In Hand (Including Foreign Currency)		6,730,124,238	6,560,560,242
Balance with Bangladesh Bank and its agent Bank(s) (including foreign currency)		23,028,966,632	18,349,932,594
Balance with Other Banks & Financial Institutions		9,911,402,910	7,868,548,949
Money at Call and Short Notice		-	-
Prize Bond		5,444,700	3,587,100
		39,675,938,481	**32,782,628,884**
Net Operating Cash Flows Per Share (restated)	3.3	**54.77**	**4.72**

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 June 2026

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 2026	**10,814,317,200**	**8,454,724,424**	**1,095,304,778**	**2,779,966,548**	**449,792**	**786,777,324**	**(375,119,770)**	**151,054,560**	**6,695,851,378**	**30,403,326,234**	**137,132**	**30,403,463,366**
Capital reserve by MTBS PLC during the period									(7,257,766)	**(7,257,766)**		**(7,257,766)**
Currency Translation differences					(154,774)					**(154,774)**		**(154,774)**
Transferred to Start-Up Fund								10,240,179	(10,240,179)			
Reserve transferred during the period				(1,006,024,702)						**(1,006,024,702)**		**(1,006,024,702)**
Net Profit for the period after Tax									1,068,210,595	**1,068,210,595**	920	**1,068,211,515**
Transferred to Statutory Reserve		130,204,766							(130,204,766)			
As at 30 June 2026	**10,814,317,200**	**8,584,929,190**	**1,095,304,778**	**1,773,941,845**	**295,018**	**786,777,324**	**(375,119,770)**	**161,294,739**	**7,616,359,262**	**30,458,099,586**	**138,052**	**30,458,237,638**
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**

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 (Unaudited)
As at and for the period ended 30 June 2026

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, 180 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 03 December 2009 and commenced its operation on 07 December 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 25 November 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 PLC (MTBS PLC)
MTB Securities PLC 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.

MTBS PLC 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 half year ended 30 June 2026 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 PLC 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 June 2026.

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 279 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 2,001 Million due to growth in average deposits by BDT 51,782 million, along with the repricing impact of existing deposits.
- Income from investments increased by BDT 1,488 Million due to higher gain on govt. securities and capitalizing on available market opportunities.
- Specific provision charged BDT 3,238 Million against classified loans and advances increased during the period.
- Provision for tax has been calculated as per Income Tax Act 2023 and IAS 12.

3.1 Net Asset Value Per Share (NAVPS):
Net assets value (NAV) per share as of 30 June 2026: BDT 28.16 which was BDT 28.11 in December 2025 (restated). Calculation of the NAVPS furnished below:

Calculation of NAVPS:	**Net asset value/ No. of shares outstanding**
	BDT
Total net assets value	30,458,099,586
Number of shares outstanding	1,081,431,720
Net Asset Value (NAV) per share	**28.16**

3.2 Earnings Per Share (EPS):
EPS for the period 30 June 2026 has stood at BDT 0.99 compare to the same period of last year of BDT 1.07 (restated). Calculation of EPS is as under:

Calculation of Basic EPS:	**Profit After Tax/ No. of shares outstanding**
	BDT
Profit After Tax	10,68,211,515
Number of shares outstanding	1,081,431,720
Earnings Per Share	**0.99**

3.3 Net Operating Cash Flows Per Share (NOCFS):
NOCFS for the period 30 June 2026 has stood at BDT 54.77 compare to the same period of last year of BDT 4.72 (restated). Calculation of NOCFS is as under:

Calculation of NOCFPS:	**Net operating cash flow/No. of shares outstanding**
	BDT
Total net operating cash flows	59,234,190,940
Number of shares outstanding	1,081,431,720
Net operating cash flow per share	**54.77**

3.4 Reconciliation of statement of cash flows from operating activities:

Particulars	01 Jan 26 to 30 Jun 26 BDT	01 Jan 25 to 30 Jun 25 BDT
Profit Before Provision	**4,220,294,316**	**5,231,719,437**
Adjustment for non-cash items		
Depreciation on fixed assets	315,373,751	287,350,274
Amortization on software	45,894,825	42,420,149
	361,268,576	**329,770,423**
Adjustment with non-operating activities		
Recovery of written of loan	301,219,812	81,770,390
Accounts Receivable	(1,546,297,706)	(2,592,639,629)
Accounts Payable on deposits	(5,768,512)	24,155,692
Loss / Gain on sale of assets	4,438,642	(2,706,692)
	(1,246,407,764)	**(2,489,420,239)**
Changes in operating assets and liabilities		
Changes in loans & advances	(19,335,351,552)	(9,464,006,339)
Changes in deposits & other accounts	37,528,551,689	6,043,349,220
Changes in borrowings	43,075,955,708	3,259,426,084
Changes in other assets	(7,932,400,202)	(2,944,248,012)
Changes in other liabilities	4,222,787,573	5,159,190,055
	57,559,543,215	**2,053,711,008**
Income tax paid	(1,660,507,404)	(24,399,714)
	59,234,190,940	**5,101,380,915**

3.5 Unclaimed Dividend Account:

As per Directives No. BSEC/SRMIC/2021-198/254 dated 19 October 2021 and BSEC/CMRRCD/2021-386/03 dated 14 January 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	30 June 2026 (BDT)	31 December 2025 (BDT)
2019	1,257,323.92	1,257,323.92

3.6 Related Party Transaction:

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 with "AA+" (pronounced as Double A Plus) for the Long Term and ST-2 for the Short Term. The date of rating was 14 May 2026.

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

3.8 Review of the Financial Statements

These Un-Audited Financial Statements as at and for the half year ended 30 June 2026 were reviewed by the MTB Board Audit Committee in its meeting held on 23 July 2026 and was subsequently approved by the MTB Board in the meeting held on 29 July 2026.