Q3 FINANCIAL STATEMENTS (UNAUDITED)

AS AT AND FOR THE THIRD QUARTER ENDED 30 SEPTEMBER 2026

Mutual Trust Bank PLC™
মিউচুয়াল ট্রাস্ট ব্যাংক পিএলসি
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Mutual Trust Bank PLC and Its Subsidiaries
Consolidated Balance Sheet (Unaudited)
As at 30 September 2026

Amount in BDT

	Notes	30 September 2026	31 December 2025
PROPERTY AND ASSETS			
Cash		**27,286,685,663**	**23,897,750,935**
Cash In Hand (Including Foreign Currency)		8,082,421,342	6,101,100,150
Balance with Bangladesh Bank and its agent Bank(s) (including foreign currency)		19,204,264,321	17,796,650,785
Balance with other Banks & Financial Institutions		**8,433,190,259**	**9,186,890,810**
In Bangladesh		4,765,721,098	5,260,311,345
Outside Bangladesh		3,667,469,160	3,926,579,465
Money at Call on Short Notice		-	-
Investments		**167,530,097,888**	**128,974,702,062**
Government		153,672,095,270	114,057,768,758
Others		13,858,002,618	14,916,933,305
Loans and Advances/Investments		**347,286,956,312**	**319,104,765,755**
Loans, Cash Credits, Overdrafts, etc./Investments		344,063,311,139	315,515,744,921
Bills Purchased and Discounted		3,223,645,172	3,589,020,834
Fixed Asset including Premises, Furniture and Fixtures		**8,225,928,237**	**4,837,452,528**
Other Assets		**29,653,313,628**	**18,691,800,928**
Non-Banking Assets		-	-
Total Property and Assets		**588,416,171,986**	**504,693,363,018**
LIABILITIES AND CAPITAL			
Borrowing from other Banks, Financial Institutions and Agents		**64,370,041,758**	**43,736,732,558**
Bond		**7,840,000,000**	**8,850,000,000**
Perpetual Bond		4,000,000,000	4,000,000,000
Subordinated Debts		3,840,000,000	4,850,000,000
Deposits and Other Accounts		**416,283,617,401**	**364,085,650,049**
Current Deposit & Other Accounts		47,383,068,403	42,953,929,161
Bills Payable		1,800,800,088	1,600,772,426
Savings Deposit		64,229,482,088	57,556,841,083
Fixed Deposits		235,027,450,987	204,334,371,595
Special Noticed Deposits		38,417,924,126	30,590,132,905
Scheme Deposits		29,424,891,710	27,049,602,879
Other Liabilities		**69,318,844,293**	**57,617,517,045**
Total Liabilities		**557,812,503,453**	**474,289,899,652**
Capital/Shareholders' Equity			
Paid up Capital		12,112,035,260	10,814,317,200
Statutory Reserve		8,627,107,567	8,454,724,424
Share Premium		1,095,304,778	1,095,304,778
Reserve on Investment in Securities		1,154,169,457	2,779,966,548
Re-measurement Loss on Defined Benefit Plans		(375,119,770)	(375,119,770)
Start-up Equity Investment Fund		171,409,009	151,054,560
Foreign Currency Translational Gain		342,965	449,792
General Reserve		786,777,324	786,777,324
Surplus in Profit and Loss Account/Retained Earnings		7,031,502,567	6,695,851,378
Total Shareholders' Equity		**30,603,529,158**	**30,403,326,234**
Non-Controlling Interest		**139,376**	**137,132**
Total Liabilities and Shareholders' Equity		**588,416,171,986**	**504,693,363,018**
Net Asset Value (NAV) per share (2025 restated)	3.1	**25.27**	**25.10**
Off-Balance Sheet Items			
Contra & Contingent Assets & Liabilities:			
Acceptances and endorsements		53,049,401,718	64,766,665,530
Letter of guarantee		55,375,261,644	54,833,977,208
Irrevocable letters of credit		56,549,638,221	45,172,716,180
Bills for collection		24,509,001,804	24,709,641,327
Other contingent liabilities		-	-
Total Off-Balance Sheet Items including Contingent Liabilities		**189,483,303,387**	**189,483,000,245**

Director | 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 2026

Amount in BDT

Particulars	Notes	01 January to 30 September 2026	01 January to 30 September 2025	01 July to 30 September 2026	01 July to 30 September 2025
Interest Income/profit on investments		21,183,127,101	20,816,831,864	6,770,332,256	6,683,484,677
Interest paid/profit shared on deposits and borrowings etc.		20,787,502,386	17,493,778,151	7,452,809,177	6,229,503,007
Net Interest Income/profit on investments		**395,624,715**	**3,323,053,713**	**(682,476,921)**	**453,981,671**
Investment income		11,833,684,661	9,315,251,747	4,622,115,804	3,670,095,130
Commission, Exchange and Brokerage		2,417,208,976	2,838,504,259	909,456,316	882,580,540
Other Operating Income		939,045,668	964,531,289	210,989,736	291,553,009
Total Other Income		**15,189,939,304**	**13,118,287,295**	**5,742,561,856**	**4,844,228,679**
Total Operating Income		**15,585,564,019**	**16,441,341,008**	**5,060,084,935**	**5,298,210,350**
Salary and Allowances		5,221,690,140	4,805,105,711	1,812,246,501	1,670,158,534
Rent, Taxes, Insurance, Electricity etc.		898,865,347	859,011,165	317,726,244	315,870,621
Legal Expense		3,805,698	4,447,350	255,720	1,209,210
Postage, Stamps, Telecommunication etc.		58,841,966	55,222,075	22,313,521	21,733,235
Stationery, Printings, Advertisements etc.		287,766,842	329,482,619	93,005,607	47,856,793
Chief Executive's salary and fees		19,866,951	21,366,951	5,494,623	5,494,623
Director's Fees		4,176,340	4,638,795	1,337,450	1,574,914
Auditor's Fees		675,000	386,200	-	346,000
Depreciation and repair of bank's assets		886,834,222	824,868,931	310,038,310	288,620,711
Other Expense		1,867,925,212	1,677,090,364	579,364,933	506,549,778
Total Operating Expense		**9,250,447,719**	**8,581,620,161**	**3,141,782,909**	**2,859,414,419**
Profit Before Provision		**6,335,116,300**	**7,859,720,847**	**1,918,302,026**	**2,438,795,931**
Less: Provision for Loans,Investment & Other					
Provision for Unclassified Loan and Advance		(638,093,277)	(2,016,175,844)	(890,543,107)	(1,887,168,104)
Provision for Classified Loan and Advance		5,954,752,284	8,915,283,071	2,716,449,950	5,172,276,072
Provision for Off-Balance Sheet items		(20,929,900)	88,426,050	(16,862,028)	(42,671,104)
Provision for Diminution in Value of Investments		2,892,428	58,506,059	19,119,904	(1,266,686)
Provision for Other Assets		24,516,852	(13,901,061)	14,516,852	(20,037,049)
Total Provision		**5,323,138,386**	**7,032,138,275**	**1,842,681,570**	**3,221,133,129**
Profit Before Tax		**1,011,977,914**	**827,582,573**	**75,620,456**	**(782,337,199)**
Provision for Taxation		**(1,118,730,813)**	**(1,500,878,089)**	**(790,356,798)**	**(1,760,509,580)**
Current Tax Expenses		821,942,128	690,649,945	260,866,382	(408,285,031)
Deferred Tax Income (netted off)		(1,940,672,941)	(2,191,528,033)	(1,051,223,180)	(1,352,224,549)
Net Profit After Tax		**2,130,708,727**	**2,328,460,661**	**865,977,255**	**978,172,381**
Shareholders' of the Bank		2,130,706,484	2,328,459,484	865,975,931	978,171,351
Minority Interest		2,243	1,177	1,324	1,030
		2,130,708,727	**2,328,460,661**	**865,977,255**	**978,172,381**
Appropriations:					
Statutory reserve		172,383,143	145,729,109	2,507,145	(167,744,179)
Start-up Equity Investment Fund		20,354,449	22,750,311	8,130,709	9,312,677
Coupon/dividend on perpetual bond		299,178,081	290,027,398	100,821,918	100,821,918
Capital reserve by MTBSL during the year		5,421,561	5,562,736	-	5,562,736
		497,337,235	**464,069,555**	**111,459,772**	**(52,046,848)**
Retained Surplus, Carried Forward		**1,633,371,492**	**1,864,391,107**	**752,681,278**	**1,030,219,229**
Earnings Per Share (EPS) (2025 restated)	3.2	**1.76**	**1.92**	**0.59**	**0.67**

Director | Director | Managing Director & CEO

Group Company Secretary | Group Chief Financial Officer

Mutual Trust Bank PLC and Its Subsidiaries
Consolidated Statement of Cash Flows (Unaudited)
For the Period ended 30 September 2026

Amount in BDT

Particulars	Notes	01 January to 30 September 2026	01 January to 30 September 2025
A) Cash Flow From Operating Activities:			
Interest receipts/investment income receipts in cash		22,509,404,832	21,370,474,714
Interest payments/profit paid on Deposits, Borrowings, etc.		(19,430,453,492)	(15,731,197,439)
Dividend receipts		406,006,359	551,914,356
Fees & Commission receipts in cash		2,417,208,976	2,831,600,789
Recoveries on loans/investment previously written off		504,895,916	141,417,530
Cash payments to employees		(5,241,557,091)	(4,826,472,662)
Cash payments to suppliers		(287,766,842)	(329,482,619)
Income taxes paid		(2,347,369,154)	(1,245,293,019)
Receipts from other operating activities		7,465,616,858	7,362,436,553
Payments for other operating activities		(3,163,547,249)	(2,915,746,088)
Cash Flow from Operating Activities before Changes in Net Current Assets:		**2,832,439,114**	**7,209,652,117**
Increase/Decrease in operating assets and liabilities			
Loans and Advances/investment to customers		(28,182,190,557)	(10,000,555,202)
Other Assets		(5,039,314,165)	(5,423,241,627)
Deposits from other banks & NBFI		991,027,622	(824,809,387)
Deposits from customers		50,055,294,701	13,709,352,344
Borrowing from Other Banks, Financial Institutions & Agents		20,633,309,200	6,637,551,352
Other Liabilities		6,786,619,893	6,843,148,033
Cash generated from operating assets and liabilities		**45,244,746,694**	**10,941,445,513**
Net Cash Flow from Operating Activities		**48,077,185,808**	**18,151,097,630**
B) Cash Flow from Investing Activities:			
Investments in T. Bills, T. Bonds and other		(41,239,176,303)	(13,482,627,801)
Investments in Shares & Bonds		1,058,930,687	113,543,263
Purchase of Fixed Assets (Net)		(3,946,052,246)	(637,143,287)
Net Cash Flow from Investing Activities		**(44,126,297,863)**	**(14,006,227,825)**
C) Cash Flow from Financing Activities:			
Subordinated debts		(1,010,000,000)	(1,000,000,000)
Dividend on Perpetual Bond		(299,178,081)	(290,027,398)
Capital reserve & ROU assets disposal		(5,421,561)	(5,562,736)
Net Cash Flow from Financing Activities		**(1,314,599,642)**	**(1,295,590,134)**
D) Net Increase in Cash and Cash Equivalents		**2,636,288,304**	**2,849,279,670**
E) Effect of Changes of Exchange Rates on Cash and Cash Equivalents		**(106,827)**	**(9,610,535)**
F) Opening Cash and Cash Equivalents		**33,088,265,645**	**29,929,262,411**
Closing Cash and Cash Equivalents (D+E+F)		**35,724,447,121**	**32,768,931,547**
The above closing Cash and Cash Equivalents include:			
Cash In Hand (Including Foreign Currency)		8,082,421,342	6,575,629,397
Balance with Bangladesh Bank and its agent Bank(s) (including foreign currency)		19,204,264,321	18,428,024,697
Balance with Other Banks & Financial Institutions		8,433,190,259	7,761,687,153
Money at Call and Short Notice		-	-
Prize Bond		4,571,200	3,590,300
		35,724,447,121	**32,768,931,547**
Net Operating Cash Flow Per Share (2025 restated)	3.3	**39.69**	**14.99**

Director | 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 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**
Stock Dividend during the period	1,297,718,060	-	-	-	-	-	-	-	(1,297,718,060)	-	-	-
Capital reserve by MTBSL during the period	-	-	-	-	-	-	-	-	(5,421,561)	**(5,421,561)**	-	**(5,421,561)**
Currency Translation differences	-	-	-	-	(106,827)	-	-	-	-	**(106,827)**	-	**(106,827)**
Transferred to Start-Up Fund	-	-	-	-	-	-	-	20,354,449	(20,354,449)	-	-	-
Reserve transferred during the period	-	-	-	(1,625,797,091)	-	-	-	-	-	**(1,625,797,091)**	-	**(1,625,797,091)**
Dividend for Perpetual Bondholders	-	-	-	-	-	-	-	-	(299,178,081)	**(299,178,081)**	-	**(299,178,081.00)**
Net Profit during the period after Tax	-	-	-	-	-	-	-	-	2,130,706,484	**2,130,706,484**	**2,243**	**2,130,708,727**
Transferred to Statutory Reserve	-	172,383,143	-	-	-	-	-	-	(172,383,143)	-	-	-
As at 30 September 2026	**12,112,035,260**	**8,627,107,567**	**1,095,304,778**	**1,154,169,457**	**342,965**	**786,777,324**	**(375,119,770)**	**171,409,009**	**7,031,502,567**	**30,603,529,158**	**139,376**	**30,603,668,533**
As at 30 September 2025	**10,814,317,206**	**8,001,681,253**	**1,095,304,778**	**4,405,649,397**	**(398,687)**	**786,777,324**	**(229,019,828)**	**141,119,050**	**6,195,207,933**	**31,210,638,427**	**135,613**	**31,210,774,039**

Director | 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 September 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, 188 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 quarter year ended 30 September 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 September 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 366 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 3,294 Million due to growth in deposits by BDT 52,198 million, along with the repricing impact of existing deposits.
- Income from investments increased by BDT 2,518 Million due to higher gain on govt. securities and capitalizing on available market opportunities.
- Specific provision charged BDT 5,955 Million against classified & rescheduled loans and advances increased during the period.
- 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 September 2026: BDT 25.27 which was BDT 25.10 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	30,603,529,158
Number of shares outstanding	1,211,203,526
Net Asset Value (NAV) per share	**25.27**

3.2 Earnings Per Share (EPS):

EPS for the period 30 September 2026 has stood at BDT 1.76 compare to the same period of last year of BDT 1.92 (restated). Calculation of EPS is as under:

Calculation of Basic EPS:

	Profit After Tax/ No. of shares outstanding BDT
Profit After Tax	2,130,708,727
Number of shares outstanding	1,211,203,526
Earnings Per Share	**1.76**

3.3 Net Operating Cash Flows Per Share (NOCFS):

NOCFS for the period 30 September 2026 has stood at BDT 39.69 compare to the same period of last year of BDT 14.99 (restated). Calculation of NOCFS is as under:

Calculation of NOCFPS:

	Net operating cash flow/No. of shares outstanding BDT
Total net operating cash flows	48,077,185,808
Number of shares outstanding	1,211,203,526
Net operating cash flow per share	**39.69**

3.4 Reconciliation of statement of cash flows from operating activities:

Particulars	01 Jan 26 to 30 Sep 26 BDT	01 Jan 25 to 30 Sep 25 BDT
Profit Before Provision	**6,335,116,300**	**7,859,720,847**
Adjustment for non-cash items		
Depreciation on fixed assets	487,759,079	444,293,516
Amortization on software	69,973,477	64,679,241
	557,732,556	**508,972,757**
Adjustment with non-operating activities		
Recovery of written of loan	504,895,916	141,417,530
Accounts Receivable	(3,574,829,381)	(1,798,473,861)
Accounts Payable on deposits	1,357,048,894	1,742,361,827
Loss / Gain on sale of assets	(156,019)	946,036
	(1,713,040,589)	**86,251,532**
Changes in operating assets and liabilities		
Changes in loans & advances	(28,182,190,557)	(10,000,555,202)
Changes in deposits & other accounts	51,046,322,323	12,884,542,958
Changes in borrowings	20,633,309,200	6,637,551,352
Changes in other assets	(5,039,314,165)	(5,423,241,627)
Changes in other liabilities	6,786,619,893	6,843,148,033
	45,244,746,694	**10,941,445,513**
Income tax paid	(2,347,369,154)	(1,245,293,019)
	48,077,185,808	**18,151,097,630**

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 September 2026 (BDT)	31 December 2025 (BDT)
2019	1,257,293.92	1,257,293.92

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 2025	13 May 2027	AA+	ST-2
January to December 2024	14 May 2026	AA+	ST-2

3.8 Review of the Financial Statements

These Un-Audited Financial Statements as at and for the quarter year ended 30 September 2026 were reviewed by the MTB Board Audit Committee in its meeting held on 26 October 2026 and was subsequently approved by the MTB Board in the meeting held on 28 October 2026.

These Financial Statements (unaudited) are available in www.mutualtrustbank.com