

UN-AUDITED FINANCIAL STATEMENTS

For the period ended September 30, 2015



Group Company Secretary

মিউচুয়াল ট্রাস্ট ব্যাংক লিমিটেড Mutual Trust Bank Ltd.

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Consolidated Profit and Loss Account (Un-Audited) Consolidated Balance Sheet (Un-Audited) For the period ended September 30, 2015

As at September 30, 2015

	roi tile period effded September 30, 2013							
		54 87 st 1 100004000	2001 60 Contractor	DOCUMER STANDARDS	January to September 2015	January to September 2014	July to September 2015	
		September 2015	December 2014	Particulars Interest Income	8,001,656,700	7,096,251,256	BDT 2,699,756,906	BDT 2,463,659,246
Property and Assets	· -	BDT	BDT	Less: Interest Paid on Deposit and Borrowing, etc. Net Interest Income	5,965,300,647 2,036,356,052	5,998,753,935 1,097,497,321	2,005,173,571 694,583,334	1 1,958,722,109
Cash	Te-	9,536,877,279	8,933,605,158	Income from Investments	1,646,061,351	1,983,515,024	667,535,165	
In Hand (Including Foreign Currency)		1,847,361,520	1,592,524,446	Commission, Exchange and Brokerage Other Operating Income	734,395,093 305,307,758	665,573,616 304,865,634	242,236,173 85,058,923	3 89,440,672
With Bangladesh Bank and its agent Currency)	Bank (including Foreign	7,689,515,759	7,341,080,712	Total Operating Income	2,685,764,202 4,722,120,255	2,953,954,274 4,051,451,595	994,830,262 1,689,413,596	
Balance with Other Banks & Financial Ir	nstitutions	2 020 467 267	2 472 702 004	Less: Operating Expenditure: Salary and Allowances	1,328,602,543	914,806,276	513,753,652	
In Bangladesh	Г	3,028,467,267 2,716,356,392	2,173,783,801 1,898,902,497	Rent, Tax, Insurance and Electricity Legal Expense Postage, Stamps and Telephone	407,627,061 1,790,466 16,693,949	373,214,515 2,820,173 14,420,587	131,399,644 473,006 5,650,422	680,269
Outside Bangladesh		312,110,874	274,881,304	Printing, Stationery and Advertisement Managing Director's Remuneration	70,529,788 9,620,000	74,949,261 8,089,333	24,879,779 3,924,000	9 21,987,285
Money at Call and Short Notice		1,290,000,000		Directors' Fee Audit Fee	1,610,000 11,500	1,105,500	448,500 11,500	0 402,500
S2				Depreciation on and Repair to Bank's Property Other Expenditure Total Operating Expenses	242,780,517 507,444,932 2,586,710,756	224,540,693 469,235,968 2,083,182,305	98,036,107 181,055,004 959,631,615	4 147,205,049
Investments Government	Г	20,995,257,062 18,169,758,964	20,767,846,269 18,479,093,705	Profit Before Provision	2,135,409,499	1,968,269,290	729,781,981	
Others		2,825,498,097	2,288,752,564	Less: Provision against Loans & Advances including Off Balance Sheet Items	300,000,000	501,761,691	1	158,551,863
	,,	A STATE OF THE STA	Personal Action of the Company of th	Less: Provision against Investment in Quoted Shares	77,000,000	134,233,278	27,000,000	32,000,000
Loans and Advances	in the second	89,375,937,058	77,140,918,049	Total Provision	377,000,000	635,994,969	27,000,000	
Loans, Cash Credit, Overdrafts, etc. Bills Purchased and Discounted		86,967,720,998 2,408,216,060	74,940,867,534 2,200,050,515	Profit Before Tax Less: Income Tax expenses	1,758,409,499 845,595,406	1,332,274,321 766,936,160	702,781,981 288,830,031	
Dilis Furchased and Discounted	L	2,400,210,000	2,200,000,010	Current Tax Net Profit After Tax	845,595,406 912,814,092	766,936,160 565,338,161	288,830,031 413,951,950	1 275,669,403
				Attributable to:		ROMENOUS CONTRACTOR		
Fixed Asset including Premises, Furnitu	ire & Fixture	3,083,052,348	2,488,892,429	Shareholders of the Bank Minority Interest	912,806,489 7,603 912,814,092	565,319,449 18,712 565,338,161	413,949,019 2,931 413,951,950	1 11,371
Other Assets		4,533,211,518	4,795,916,269	Retained Surplus Brought Forward	617,298,134 1,530,104,623	294,423,377 859,742,826	413,949,019	20 B
Non-Banking Asset Total Property and Asset	£2	131,842,802,531	116,300,961,975	Appropriation: Bonus Share Issued during the year	615,526,610	279,784,824	0.000.000.00	7
Total Property and Asset	=	131,042,002,331	110,300,301,373	Transferred to Statutory Reserve	344,859,073 960,385,683	266,454,864 546,239,688	137,278,196 137,278,196	
Liabilities and Capital				Retained Surplus, Carried Forward	569,718,940	313,503,138	276,670,824	
Borrowing from other Banks, Financial	Institutions & Agents			Earnings Per Share (Restated)	2.47	1.53	1.12	2 0.53
Borrowing from other Banks, I mandar	matitutions & Agents	3,150,383,903	3,744,412,388	Mandall	Zen			Mu
				Rashed A. Chowdhury	Syed Manzur Elahi			is A. Khan
Deposit and Other Accounts	# <u>-</u>	110,294,411,081	96,064,737,073	Chairman	Director	0 4	- 12 S	g Director & CEO
Current Deposit & Other Accounts		8,848,805,496	8,062,335,653		Contract the contract of the c	, Opmo	()	
Bills Payable		1,748,973,567	1,284,280,568	Sayed Abul Hashem, FCA Group Chief Financial C		Malik Mun Group Compa		Ĝ
Savings Deposit Special Noticed Deposit		16,743,240,201 8,296,887,808	14,384,269,440 8,158,247,118	Section 1 - Section 1 - Section 2 - Sectio	No. Included	200001270000000000000000000000000000000	**************************************	
Fixed Deposit		55,496,701,982	49,411,783,655	Consolidated Statement of Cash Flow (U				ited)
Deposit-Products		19,159,802,027	14,763,820,639	For the Period	ended Se	ptember 3	0, 2015	
Other Liabilities		8,240,275,663	7,221,285,354	Particulars			uary to nber 2015 8	January to September 2014
Subordinated Debt		1,875,000,000	2,500,000,000	A) Cash Flow From Operating Activities:			BDT	BDT
Total Liabilities	-	123,560,070,647	109,530,434,815	Interest Received Interest Paid on Deposits, Borrowings, etc.			11,548,672	9,069,667,556 (5,711,090,792)
Capital/Shareholders' Equity				Dividend Income		(E 2)		(5,711,090,792)[
Paid up Capital							47,164,937) 36,169,379	10,098,724
Statutory Reserve		3,693,159,670	3,077,633,060	Fees & Commission Income Cash Paid to Employees as Salaries and Allowan	ces	7:	36,169,379 34,395,093 38,222,543)	10,098,724 665,573,616 (922,895,610)
THE SECTION OF THE SECTION OF THE SECTION AND A SECTION OF THE SEC		2,620,938,093	2,276,079,020	Fees & Commission Income	ces	7: (1.3 (2:	36,169,379 34,395,093	10,098,724 665,573,616
Revaluation Reserve on Investment in Sec	curities	2,620,938,093 1,112,501,921	2,276,079,020 520,276,266	Fees & Commission Income Cash Paid to Employees as Salaries and Allowan Advance Income Tax Paid Cash Received From Other Operational Income Cash Paid for Other Operational Expenses		7: (1,3 (2,5 (1,0)	36,169,379 34,395,093 38,222,543) 33,026,675) 26,059,461 54,751,714)	10,098,724 665,573,616 (922,895,610) 29,139,767 439,477,093 (975,296,422)
Revaluation Reserve on Investment in Sec Foreign Currency Translation gain	curities	2,620,938,093 1,112,501,921 9,509,187	2,276,079,020 520,276,266 2,344,209	Fees & Commission Income Cash Paid to Employees as Salaries and Allowan Advance Income Tax Paid Cash Received From Other Operational Income Cash Paid for Other Operational Expenses Cash Flow From Operating Activities Before Courrent Asset		7: (1,3 (2,5 (1,0)	36,169,379 34,395,093 38,222,543) 33,026,675) 26,059,461	10,098,724 665,573,616 (922,895,610) 29,139,767 439,477,093
Revaluation Reserve on Investment in Sec Foreign Currency Translation gain General Reserve	curities	2,620,938,093 1,112,501,921 9,509,187 276,777,324	2,276,079,020 520,276,266 2,344,209 276,777,324	Fees & Commission Income Cash Paid to Employees as Salaries and Allowan Advance Income Tax Paid Cash Received From Other Operational Income Cash Paid for Other Operational Expenses Cash Flow From Operating Activities Before Courrent Asset Changes in Net Current Asset: Investment in Treasury Bond		7: (1,3 (2: 5: (1,0: 3,0:	36,169,379 34,395,093 38,222,543) 33,026,675) 26,059,461 54,751,714) 35,006,736	10,098,724 665,573,616 (922,895,610) 29,139,767 439,477,093 (975,296,422) 2,604,673,932
Revaluation Reserve on Investment in Sec Foreign Currency Translation gain	curities	2,620,938,093 1,112,501,921 9,509,187 276,777,324 569,718,940	2,276,079,020 520,276,266 2,344,209 276,777,324 617,298,134	Fees & Commission Income Cash Paid to Employees as Salaries and Allowan Advance Income Tax Paid Cash Received From Other Operational Income Cash Paid for Other Operational Expenses Cash Flow From Operating Activities Before Courrent Asset Changes in Net Current Asset: Investment in Treasury Bond Loans & Advances Other Asset		7; (1,3; (2; 5; (1,0; 3,0; 3,0; (12,2; 4;	36,169,379 34,395,093 38,222,543) 33,026,675) 26,059,461 54,751,714) 35,006,736 12,165,240 35,019,009) 95,731,426	10,098,724 665,573,616 (922,895,610) 29,139,767 439,477,093 (975,296,422) 2,604,673,932 (6,350,979,744) (12,238,163,107) (1,223,682,831)
Revaluation Reserve on Investment in Sec Foreign Currency Translation gain General Reserve Retained Earnings Total Shareholders' Equity	curities	2,620,938,093 1,112,501,921 9,509,187 276,777,324 569,718,940 8,282,605,135	2,276,079,020 520,276,266 2,344,209 276,777,324 617,298,134 6,770,408,013	Fees & Commission Income Cash Paid to Employees as Salaries and Allowan Advance Income Tax Paid Cash Received From Other Operational Income Cash Paid for Other Operational Expenses Cash Flow From Operating Activities Before Courrent Asset Changes in Net Current Asset: Investment in Treasury Bond Loans & Advances	Changes in Net	3,00 3,00 3,00 3,00 3,00	36,169,379 34,395,093 38,222,543) 33,026,675) 26,059,461 54,751,714) 35,006,736	10,098,724 665,573,616 (922,895,610) 29,139,767 439,477,093 (975,296,422) 2,604,673,932 (6,350,979,744) (12,238,163,107)
Revaluation Reserve on Investment in Sec Foreign Currency Translation gain General Reserve Retained Earnings Total Shareholders' Equity Minority Interest		2,620,938,093 1,112,501,921 9,509,187 276,777,324 569,718,940 8,282,605,135 126,750	2,276,079,020 520,276,266 2,344,209 276,777,324 617,298,134 6,770,408,013 119,147	Fees & Commission Income Cash Paid to Employees as Salaries and Allowan Advance Income Tax Paid Cash Received From Other Operational Income Cash Paid for Other Operational Expenses Cash Flow From Operating Activities Before Courrent Asset Changes in Net Current Asset: Investment in Treasury Bond Loans & Advances Other Asset Customers' Deposit	Changes in Net	3,00 3,00 3,00 3,00 3,00 3,00 3,00 3,00	36,169,379 34,395,093 38,222,543) 33,026,675) 26,059,461 54,751,714) 35,006,736 12,165,240 35,019,009) 95,731,426 63,907,418 94,028,485) 18,990,309	10,098,724 665,573,616 (922,895,610) 29,139,767 439,477,093 (975,296,422) 2,604,673,932 (6,350,979,744) (12,238,163,107) (1,223,682,831) 22,896,173,294 964,570,526 208,636,163
Revaluation Reserve on Investment in Sec Foreign Currency Translation gain General Reserve Retained Earnings Total Shareholders' Equity		2,620,938,093 1,112,501,921 9,509,187 276,777,324 569,718,940 8,282,605,135	2,276,079,020 520,276,266 2,344,209 276,777,324 617,298,134 6,770,408,013	Fees & Commission Income Cash Paid to Employees as Salaries and Allowan Advance Income Tax Paid Cash Received From Other Operational Income Cash Paid for Other Operational Expenses Cash Flow From Operating Activities Before Courrent Asset Changes in Net Current Asset: Investment in Treasury Bond Loans & Advances Other Asset Customers' Deposit Borrowing from Other Banks, Financial Institution Other Liabilities Net Cash Flow From Operating Activities	Changes in Net	77 (1,3) (2,5) (1,0) 3,0) 3 (12,2) 4 10,7 (5) 1,0	36,169,379 34,395,093 38,222,543) 33,026,675) 26,059,461 54,751,714) 35,006,736 12,165,240 35,019,009) 95,731,426 63,907,418 94,028,485)	10,098,724 665,573,616 (922,895,610) 29,139,767 439,477,093 (975,296,422) 2,604,673,932 (6,350,979,744) (12,238,163,107) (1,223,682,831) 22,896,173,294 964,570,526
Revaluation Reserve on Investment in Sec Foreign Currency Translation gain General Reserve Retained Earnings Total Shareholders' Equity Minority Interest		2,620,938,093 1,112,501,921 9,509,187 276,777,324 569,718,940 8,282,605,135 126,750	2,276,079,020 520,276,266 2,344,209 276,777,324 617,298,134 6,770,408,013 119,147	Fees & Commission Income Cash Paid to Employees as Salaries and Allowan Advance Income Tax Paid Cash Received From Other Operational Income Cash Paid for Other Operational Expenses Cash Flow From Operating Activities Before Courrent Asset Changes in Net Current Asset: Investment in Treasury Bond Loans & Advances Other Asset Customers' Deposit Borrowing from Other Banks, Financial Institution Other Liabilities Net Cash Flow From Operating Activities B) Cash Flow From Investing Activities: Investments in Shares & Bonds	Changes in Net	3,0 (1,3) (2) 5: (1,0) 3,0 (12,2) 4: 10,7 (5: 1,0 (2) 2,7	36,169,379 34,395,093 38,222,543) 33,026,675) 26,059,461 54,751,714) 35,006,736 12,165,240 35,019,009) 95,731,426 63,907,418 94,028,485) 18,990,309 38,253,101) 96,753,634	10,098,724 665,573,616 (922,895,610) 29,139,767 439,477,093 (975,296,422) 2,604,673,932 (6,350,979,744) (12,238,163,107) (1,223,682,831) 22,896,173,294 964,570,526 208,636,163 4,256,554,300 6,861,228,233
Revaluation Reserve on Investment in Sec Foreign Currency Translation gain General Reserve Retained Earnings Total Shareholders' Equity Minority Interest Total Liabilities and Shareholders' Equit Net Asset Value (NAV) per share		2,620,938,093 1,112,501,921 9,509,187 276,777,324 569,718,940 8,282,605,135 126,750 131,842,802,531	2,276,079,020 520,276,266 2,344,209 276,777,324 617,298,134 6,770,408,013 119,147 116,300,961,975	Fees & Commission Income Cash Paid to Employees as Salaries and Allowan Advance Income Tax Paid Cash Received From Other Operational Income Cash Paid for Other Operational Expenses Cash Flow From Operating Activities Before Courrent Asset Changes in Net Current Asset: Investment in Treasury Bond Loans & Advances Other Asset Customers' Deposit Borrowing from Other Banks, Financial Institution Other Liabilities Net Cash Flow From Operating Activities B) Cash Flow From Investing Activities: Investments in Shares & Bonds Purchase of Premises & Fixed Asset (net) Net Cash Flow From Investing Activities	Changes in Net	77: (1,3) (2: 5: (1,0) 3,0; (12,2: 4: 10,7: (5: 1,0) (2: 2,7:	36,169,379 34,395,093 38,222,543) 33,026,675) 26,059,461 54,751,714) 35,006,736 12,165,240 35,019,009) 95,731,426 63,907,418 94,028,485) 18,990,309 38,253,101) 96,753,634	10,098,724 665,573,616 (922,895,610) 29,139,767 439,477,093 (975,296,422) 2,604,673,932 (6,350,979,744) (12,238,163,107) (1,223,682,831) 22,896,173,294 964,570,526 208,636,163 4,256,554,300 6,861,228,233
Revaluation Reserve on Investment in Sec Foreign Currency Translation gain General Reserve Retained Earnings Total Shareholders' Equity Minority Interest Total Liabilities and Shareholders' Equit Net Asset Value (NAV) per share Off-Balance Sheet Items		2,620,938,093 1,112,501,921 9,509,187 276,777,324 569,718,940 8,282,605,135 126,750 131,842,802,531	2,276,079,020 520,276,266 2,344,209 276,777,324 617,298,134 6,770,408,013 119,147 116,300,961,975	Fees & Commission Income Cash Paid to Employees as Salaries and Allowan Advance Income Tax Paid Cash Received From Other Operational Income Cash Paid for Other Operational Expenses Cash Flow From Operating Activities Before Courrent Asset Changes in Net Current Asset: Investment in Treasury Bond Loans & Advances Other Asset Customers' Deposit Borrowing from Other Banks, Financial Institution Other Liabilities Net Cash Flow From Operating Activities B) Cash Flow From Investing Activities: Investments in Shares & Bonds Purchase of Premises & Fixed Asset (net) Net Cash Flow From Investing Activities C) Cash Flow From Financing Activities: Net Cash Flow From Financing Activities: Net Cash Flow From Financing Activities	Changes in Net	77: (1,3) (2: 5: (1,0) 3,0) (12,2: 4: 10,7((5: 1,0) (2: 2,7((5: (7) (1,3)	36,169,379 34,395,093 38,222,543) 33,026,675) 26,059,461 54,751,714) 35,006,736 12,165,240 35,019,009) 95,731,426 63,907,418 94,028,485) 18,990,309 38,253,101) 96,753,634 36,745,533) 75,224,423) 11,969,956)	10,098,724 665,573,616 (922,895,610) 29,139,767 439,477,093 (975,296,422) 2,604,673,932 (6,350,979,744) (12,238,163,107) (1,223,682,831) 22,896,173,294 964,570,526 208,636,163 4,256,554,300 6,861,228,233 (210,656,525) (197,848,219) (408,504,744)
Revaluation Reserve on Investment in Sec Foreign Currency Translation gain General Reserve Retained Earnings Total Shareholders' Equity Minority Interest Total Liabilities and Shareholders' Equit Net Asset Value (NAV) per share		2,620,938,093 1,112,501,921 9,509,187 276,777,324 569,718,940 8,282,605,135 126,750 131,842,802,531	2,276,079,020 520,276,266 2,344,209 276,777,324 617,298,134 6,770,408,013 119,147 116,300,961,975	Fees & Commission Income Cash Paid to Employees as Salaries and Allowan Advance Income Tax Paid Cash Received From Other Operational Income Cash Paid for Other Operational Expenses Cash Flow From Operating Activities Before Courrent Asset Changes in Net Current Asset: Investment in Treasury Bond Loans & Advances Other Asset Customers' Deposit Borrowing from Other Banks, Financial Institution Other Liabilities Net Cash Flow From Operating Activities Investments in Shares & Bonds Purchase of Premises & Fixed Asset (net) Net Cash Flow From Investing Activities C) Cash Flow From Investing Activities:	Changes in Net	77: (1,3) (2: 5: (1,0) 3,0) (12,2: 4: 10,7((5: 1,0) (2: 2,7((5: (7) (1,3)	36,169,379 34,395,093 38,222,543) 33,026,675) 26,059,461 54,751,714) 35,006,736 12,165,240 35,019,009) 95,731,426 63,907,418 94,028,485) 18,990,309 38,253,101) 96,753,634 36,745,533) 75,224,423)	10,098,724 665,573,616 (922,895,610) 29,139,767 439,477,093 (975,296,422) 2,604,673,932 (6,350,979,744) (12,238,163,107) (1,223,682,831) 22,896,173,294 964,570,526 208,636,163 4,256,554,300 6,861,228,233 (210,656,525) (197,848,219)
Revaluation Reserve on Investment in Sec Foreign Currency Translation gain General Reserve Retained Earnings Total Shareholders' Equity Minority Interest Total Liabilities and Shareholders' Equit Net Asset Value (NAV) per share Off-Balance Sheet Items Contingent Liabilities Letter of Guarantee Irrevocable Letter of Credit		2,620,938,093 1,112,501,921 9,509,187 276,777,324 569,718,940 8,282,605,135 126,750 131,842,802,531 22.43	2,276,079,020 520,276,266 2,344,209 276,777,324 617,298,134 6,770,408,013 119,147 116,300,961,975 22.00	Fees & Commission Income Cash Paid to Employees as Salaries and Allowan Advance Income Tax Paid Cash Received From Other Operational Income Cash Paid for Other Operational Expenses Cash Flow From Operating Activities Before Courrent Asset Changes in Net Current Asset: Investment in Treasury Bond Loans & Advances Other Asset Customers' Deposit Borrowing from Other Banks, Financial Institution Other Liabilities Net Cash Flow From Operating Activities B) Cash Flow From Investing Activities: Investments in Shares & Bonds Purchase of Premises & Fixed Asset (net) Net Cash Flow From Investing Activities C) Cash Flow From Financing Activities Net Cash Flow From Financing Activities D) Net Increase in Cash and Cash Equivalents E) Effect of Changes of Exchange Rates on Equivalents	Changes in Net	7: (1,3) (2: 5: (1,0) 3,0; (12,2: 4: 10,7((5: 1,0) (2: 2,7((5: (7) (1,3)	36,169,379 34,395,093 38,222,543) 33,026,675) 26,059,461 54,751,714) 35,006,736 12,165,240 35,019,009) 95,731,426 63,907,418 94,028,485) 18,990,309 38,253,101) 96,753,634 36,745,533) 75,224,423) 11,969,956) 84,783,678	10,098,724 665,573,616 (922,895,610) 29,139,767 439,477,093 (975,296,422) 2,604,673,932 (6,350,979,744) (12,238,163,107) (1,223,682,831) 22,896,173,294 964,570,526 208,636,163 4,256,554,300 6,861,228,233 (210,656,525) (197,848,219) (408,504,744)
Revaluation Reserve on Investment in Sec Foreign Currency Translation gain General Reserve Retained Earnings Total Shareholders' Equity Minority Interest Total Liabilities and Shareholders' Equit Net Asset Value (NAV) per share Off-Balance Sheet Items Contingent Liabilities Letter of Guarantee Irrevocable Letter of Credit Bills for Collection		2,620,938,093 1,112,501,921 9,509,187 276,777,324 569,718,940 8,282,605,135 126,750 131,842,802,531 22.43 7,850,101,592 8,926,027,025 2,407,112,885	2,276,079,020 520,276,266 2,344,209 276,777,324 617,298,134 6,770,408,013 119,147 116,300,961,975 22.00 7,021,192,518 8,207,237,141 3,191,555,490	Fees & Commission Income Cash Paid to Employees as Salaries and Allowan Advance Income Tax Paid Cash Received From Other Operational Income Cash Paid for Other Operational Expenses Cash Flow From Operating Activities Before Courrent Asset Changes in Net Current Asset: Investment in Treasury Bond Loans & Advances Other Asset Customers' Deposit Borrowing from Other Banks, Financial Institution Other Liabilities Net Cash Flow From Operating Activities B) Cash Flow From Investing Activities: Investments in Shares & Bonds Purchase of Premises & Fixed Asset (net) Net Cash Flow From Investing Activities C) Cash Flow From Investing Activities C) Cash Flow From Financing Activities D) Net Increase in Cash and Cash Equivalents E) Effect of Changes of Exchange Rates on Equivalents F) Opening Cash and Cash Equivalents Closing Cash and Cash Equivalents Closing Cash and Cash Equivalents	Changes in Net s & Agents c Cash and Cash	7: (1,3) (2: 5: (1,0) 3,0; (12,2) 4: 10,7((5: 1,0) (2: 2,7((5: (7) (1,3)	36,169,379 34,395,093 38,222,543) 33,026,675) 26,059,461 54,751,714) 35,006,736 12,165,240 35,019,009) 95,731,426 63,907,418 94,028,485) 18,990,309 38,253,101) 96,753,634 36,745,533) 75,224,423) 11,969,956)	10,098,724 665,573,616 (922,895,610) 29,139,767 439,477,093 (975,296,422) 2,604,673,932 (6,350,979,744) (12,238,163,107) (1,223,682,831) 22,896,173,294 964,570,526 208,636,163 4,256,554,300 6,861,228,233 (210,656,525) (197,848,219) (408,504,744)
Revaluation Reserve on Investment in Sec Foreign Currency Translation gain General Reserve Retained Earnings Total Shareholders' Equity Minority Interest Total Liabilities and Shareholders' Equit Net Asset Value (NAV) per share Off-Balance Sheet Items Contingent Liabilities Letter of Guarantee Irrevocable Letter of Credit Bills for Collection Other Contingent Liabilities	ty	2,620,938,093 1,112,501,921 9,509,187 276,777,324 569,718,940 8,282,605,135 126,750 131,842,802,531 22.43 7,850,101,592 8,926,027,025 2,407,112,885 13,370,244,524	2,276,079,020 520,276,266 2,344,209 276,777,324 617,298,134 6,770,408,013 119,147 116,300,961,975 22.00 7,021,192,518 8,207,237,141 3,191,555,490 12,381,817,631	Fees & Commission Income Cash Paid to Employees as Salaries and Allowan Advance Income Tax Paid Cash Received From Other Operational Income Cash Paid for Other Operational Expenses Cash Flow From Operating Activities Before Courrent Asset Changes in Net Current Asset: Investment in Treasury Bond Loans & Advances Other Asset Customers' Deposit Borrowing from Other Banks, Financial Institution Other Liabilities Net Cash Flow From Operating Activities B) Cash Flow From Investing Activities: Investments in Shares & Bonds Purchase of Premises & Fixed Asset (net) Net Cash Flow From Investing Activities C) Cash Flow From Financing Activities C) Cash Flow From Financing Activities D) Net Increase in Cash and Cash Equivalents E) Effect of Changes of Exchange Rates on Equivalents F) Opening Cash and Cash Equivalents	Changes in Net s & Agents c Cash and Cash	77 (1,3) (2) 5; (1,0) 3,0) 3 (12,2) 4! 10,7((5) 1,0) (2) 2,7((5) (7) (1,3) 1,4)	36,169,379 34,395,093 38,222,543) 33,026,675) 26,059,461 54,751,714) 35,006,736 12,165,240 35,019,009) 95,731,426 63,907,418 94,028,485) 18,990,309 38,253,101) 96,753,634 36,745,533) 75,224,423) 11,969,956) 84,783,678 9,509,187 63,882,180	10,098,724 665,573,616 (922,895,610) 29,139,767 439,477,093 (975,296,422) 2,604,673,932 (6,350,979,744) (12,238,163,107) (1,223,682,831) 22,896,173,294 964,570,526 208,636,163 4,256,554,300 6,861,228,233 (210,656,525) (197,848,219) (408,504,744)
Revaluation Reserve on Investment in Sec Foreign Currency Translation gain General Reserve Retained Earnings Total Shareholders' Equity Minority Interest Total Liabilities and Shareholders' Equit Net Asset Value (NAV) per share Off-Balance Sheet Items Contingent Liabilities Letter of Guarantee Irrevocable Letter of Credit Bills for Collection	ty	2,620,938,093 1,112,501,921 9,509,187 276,777,324 569,718,940 8,282,605,135 126,750 131,842,802,531 22.43 7,850,101,592 8,926,027,025 2,407,112,885	2,276,079,020 520,276,266 2,344,209 276,777,324 617,298,134 6,770,408,013 119,147 116,300,961,975 22.00 7,021,192,518 8,207,237,141 3,191,555,490	Fees & Commission Income Cash Paid to Employees as Salaries and Allowan Advance Income Tax Paid Cash Received From Other Operational Income Cash Paid for Other Operational Expenses Cash Flow From Operating Activities Before Courrent Asset Changes in Net Current Asset: Investment in Treasury Bond Loans & Advances Other Asset Customers' Deposit Borrowing from Other Banks, Financial Institution Other Liabilities Net Cash Flow From Operating Activities B) Cash Flow From Investing Activities: Investments in Shares & Bonds Purchase of Premises & Fixed Asset (net) Net Cash Flow From Investing Activities C) Cash Flow From Financing Activities C) Cash Flow From Financing Activities D) Net Increase in Cash and Cash Equivalents E) Effect of Changes of Exchange Rates on Equivalents F) Opening Cash and Cash Equivalents Closing Cash and Cash Equivalents Closing Cash and Cash Equivalents	Changes in Net s & Agents Cash and Cash s include:	77: (1,3) (2: 5: (1,0) 3,0) 3 (12,2: 4/ 10,7/ (5: 1,0) (2: 2,7/ (1,3) 1,4/ 12,3/ 13,8/ 1,8/ 7,6/	36,169,379 34,395,093 38,222,543) 33,026,675) 26,059,461 54,751,714) 35,006,736 12,165,240 35,019,009) 95,731,426 63,907,418 94,028,485) 18,990,309 38,253,101) 96,753,634 36,745,533) 75,224,423) 11,969,956) 84,783,678 9,509,187 63,882,180 58,175,045	10,098,724 665,573,616 (922,895,610) 29,139,767 439,477,093 (975,296,422) 2,604,673,932 (6,350,979,744) (12,238,163,107) (1,223,682,831) 22,896,173,294 964,570,526 208,636,163 4,256,554,300 6,861,228,233 (210,656,525) (197,848,219) (408,504,744) - 6,452,723,488 9,602,759 14,321,182,383 20,783,508,631
Revaluation Reserve on Investment in Sec Foreign Currency Translation gain General Reserve Retained Earnings Total Shareholders' Equity Minority Interest Total Liabilities and Shareholders' Equit Net Asset Value (NAV) per share Off-Balance Sheet Items Contingent Liabilities Letter of Guarantee Irrevocable Letter of Credit Bills for Collection Other Contingent Liabilities	ty	2,620,938,093 1,112,501,921 9,509,187 276,777,324 569,718,940 8,282,605,135 126,750 131,842,802,531 22.43 7,850,101,592 8,926,027,025 2,407,112,885 13,370,244,524	2,276,079,020 520,276,266 2,344,209 276,777,324 617,298,134 6,770,408,013 119,147 116,300,961,975 22.00 7,021,192,518 8,207,237,141 3,191,555,490 12,381,817,631	Fees & Commission Income Cash Paid to Employees as Salaries and Allowan Advance Income Tax Paid Cash Received From Other Operational Income Cash Paid for Other Operational Expenses Cash Flow From Operating Activities Before C Current Asset Changes in Net Current Asset: Investment in Treasury Bond Loans & Advances Other Asset Customers' Deposit Borrowing from Other Banks, Financial Institution Other Liabilities Net Cash Flow From Operating Activities B) Cash Flow From Investing Activities: Investments in Shares & Bonds Purchase of Premises & Fixed Asset (net) Net Cash Flow From Investing Activities C) Cash Flow From Investing Activities C) Cash Flow From Financing Activities: Net Cash Flow From Financing Activities D) Net Increase in Cash and Cash Equivalents E) Effect of Changes of Exchange Rates on Equivalents F) Opening Cash and Cash Equivalents Closing Cash and Cash Equivalents Cash in Hand Balance with Bangladesh Bank and its Agent Ban Balance with Other Banks & Financial Institutions Money at Call and Short Notice	Changes in Net s & Agents Cash and Cash s include:	77: (1,3) (2: 5: (1,0) 3,0) 3 (12,2: 4: 10,7: (5: 1,0) (2: 2,7: (5: (7) (1,3) 1,4: 1,2,3 13,8: 1,8: 7,6: 3,0:	36,169,379 34,395,093 38,222,543) 33,026,675) 26,059,461 54,751,714) 35,006,736 12,165,240 35,019,009) 95,731,426 63,907,418 94,028,485) 18,990,309 38,253,101) 96,753,634 36,745,533) 75,224,423) 11,969,956) 84,783,678 9,509,187 63,882,180 58,175,045 47,361,520 89,515,759	10,098,724 665,573,616 (922,895,610) 29,139,767 439,477,093 (975,296,422) 2,604,673,932 (6,350,979,744) (12,238,163,107) (1,223,682,831) 22,896,173,294 964,570,526 208,636,163 4,256,554,300 6,861,228,233 (210,656,525) (197,848,219) (408,504,744) - 6,452,723,488 9,602,759 14,321,182,383 20,783,508,631 1,970,720,563 6,595,219,151 4,223,612,511 4,800,000,000
Revaluation Reserve on Investment in Sec Foreign Currency Translation gain General Reserve Retained Earnings Total Shareholders' Equity Minority Interest Total Liabilities and Shareholders' Equit Net Asset Value (NAV) per share Off-Balance Sheet Items Contingent Liabilities Letter of Guarantee Irrevocable Letter of Credit Bills for Collection Other Contingent Liabilities Total Off-Balance Sheet Items including	ty	2,620,938,093 1,112,501,921 9,509,187 276,777,324 569,718,940 8,282,605,135 126,750 131,842,802,531 22.43 7,850,101,592 8,926,027,025 2,407,112,885 13,370,244,524	2,276,079,020 520,276,266 2,344,209 276,777,324 617,298,134 6,770,408,013 119,147 116,300,961,975 22.00 7,021,192,518 8,207,237,141 3,191,555,490 12,381,817,631 30,801,802,780	Fees & Commission Income Cash Paid to Employees as Salaries and Allowan Advance Income Tax Paid Cash Received From Other Operational Income Cash Paid for Other Operational Expenses Cash Flow From Operating Activities Before C Current Asset Changes in Net Current Asset: Investment in Treasury Bond Loans & Advances Other Asset Customers' Deposit Borrowing from Other Banks, Financial Institution Other Liabilities Net Cash Flow From Operating Activities Investments in Shares & Bonds Purchase of Premises & Fixed Asset (net) Net Cash Flow From Investing Activities C) Cash Flow From Investing Activities C) Cash Flow From Financing Activities C) Cash Flow From Financing Activities D) Net Increase in Cash and Cash Equivalents E) Effect of Changes of Exchange Rates on Equivalents F) Opening Cash and Cash Equivalents Closing Cash and Cash Equivalents Cash in Hand Balance with Bangladesh Bank and its Agent Ban Balance with Other Banks & Financial Institutions	Changes in Net s & Agents Cash and Cash s include:	77: (1,3) (2: 5: (1,0) 3,0) (12,2: 4: 10,7((5: 1,0) (2: 2,7((5: (7) (1,3) 1,4: 12,3: 13,8: 1,8: 7,6: 3,0: 1,2:	36,169,379 34,395,093 38,222,543) 33,026,675) 26,059,461 54,751,714) 35,006,736 12,165,240 35,019,009) 95,731,426 63,907,418 94,028,485) 18,990,309 38,253,101) 96,753,634 36,745,533) 75,224,423) 11,969,956) 84,783,678 9,509,187 63,882,180 58,175,045 47,361,520 89,515,759 28,467,267 90,000,000 2,830,500	10,098,724 665,573,616 (922,895,610) 29,139,767 439,477,093 (975,296,422) 2,604,673,932 (6,350,979,744) (12,238,163,107) (1,223,682,831) 22,896,173,294 964,570,526 208,636,163 4,256,554,300 6,861,228,233 (210,656,525) (197,848,219) (408,504,744)
Revaluation Reserve on Investment in Sectoreign Currency Translation gain General Reserve Retained Earnings Total Shareholders' Equity Minority Interest Total Liabilities and Shareholders' Equit Net Asset Value (NAV) per share Off-Balance Sheet Items Contingent Liabilities Letter of Guarantee Irrevocable Letter of Credit Bills for Collection Other Contingent Liabilities Total Off-Balance Sheet Items including	Contingent Liabilities	2,620,938,093 1,112,501,921 9,509,187 276,777,324 569,718,940 8,282,605,135 126,750 131,842,802,531 22.43 7,850,101,592 8,926,027,025 2,407,112,885 13,370,244,524 32,553,486,026	2,276,079,020 520,276,266 2,344,209 276,777,324 617,298,134 6,770,408,013 119,147 116,300,961,975 22.00 7,021,192,518 8,207,237,141 3,191,555,490 12,381,817,631 30,801,802,780	Fees & Commission Income Cash Paid to Employees as Salaries and Allowan Advance Income Tax Paid Cash Received From Other Operational Income Cash Paid for Other Operational Expenses Cash Flow From Operating Activities Before C Current Asset Changes in Net Current Asset: Investment in Treasury Bond Loans & Advances Other Asset Customers' Deposit Borrowing from Other Banks, Financial Institution Other Liabilities Net Cash Flow From Operating Activities B) Cash Flow From Investing Activities: Investments in Shares & Bonds Purchase of Premises & Fixed Asset (net) Net Cash Flow From Investing Activities C) Cash Flow From Financing Activities C) Cash Flow From Financing Activities D) Net Increase in Cash and Cash Equivalents E) Effect of Changes of Exchange Rates on Equivalents F) Opening Cash and Cash Equivalents Closing Cash Cash Cash Cash Cash Cash Cash Cash	Changes in Net s & Agents Cash and Cash s include:	77: (1,3) (2: 5: (1,0) 3,0) (12,2: 4: 10,7((5: 1,0) (2: 2,7((5: (7) (1,3) 1,4: 12,3: 13,8: 1,8: 7,6: 3,0: 1,2:	36,169,379 34,395,093 38,222,543) 33,026,675) 26,059,461 54,751,714) 35,006,736 12,165,240 35,019,009) 95,731,426 63,907,418 94,028,485) 18,990,309 38,253,101) 96,753,634 36,745,533) 75,224,423) 11,969,956) 84,783,678 9,509,187 63,882,180 58,175,045 47,361,520 89,515,759 28,467,267 90,000,000 2,830,500 58,175,045	10,098,724 665,573,616 (922,895,610) 29,139,767 439,477,093 (975,296,422) 2,604,673,932 (6,350,979,744) (12,238,163,107) (1,223,682,831) 22,896,173,294 964,570,526 208,636,163 4,256,554,300 6,861,228,233 (210,656,525) (197,848,219) (408,504,744) - 6,452,723,488 9,602,759 14,321,182,383 20,783,508,631 1,970,720,563 6,595,219,151 4,223,612,511 4,800,000,000 3,190,961,205 2,995,200 20,783,508,631
Revaluation Reserve on Investment in Section Foreign Currency Translation gain General Reserve Retained Earnings Total Shareholders' Equity Minority Interest Total Liabilities and Shareholders' Equit Net Asset Value (NAV) per share Off-Balance Sheet Items Contingent Liabilities Letter of Guarantee Irrevocable Letter of Credit Bills for Collection Other Contingent Liabilities Total Off-Balance Sheet Items including	Contingent Liabilities Syed Manzur Elahi	2,620,938,093 1,112,501,921 9,509,187 276,777,324 569,718,940 8,282,605,135 126,750 131,842,802,531 22.43 7,850,101,592 8,926,027,025 2,407,112,885 13,370,244,524 32,553,486,026	2,276,079,020 520,276,266 2,344,209 276,777,324 617,298,134 6,770,408,013 119,147 116,300,961,975 22.00 7,021,192,518 8,207,237,141 3,191,555,490 12,381,817,631 30,801,802,780 Anis A. Khan	Fees & Commission Income Cash Paid to Employees as Salaries and Allowan Advance Income Tax Paid Cash Received From Other Operational Income Cash Paid for Other Operational Expenses Cash Flow From Operating Activities Before C Current Asset Changes in Net Current Asset: Investment in Treasury Bond Loans & Advances Other Asset Customers' Deposit Borrowing from Other Banks, Financial Institution Other Liabilities Net Cash Flow From Operating Activities B) Cash Flow From Investing Activities: Investments in Shares & Bonds Purchase of Premises & Fixed Asset (net) Net Cash Flow From Investing Activities C) Cash Flow From Financing Activities C) Cash Flow From Financing Activities D) Net Increase in Cash and Cash Equivalents E) Effect of Changes of Exchange Rates or Equivalents F) Opening Cash and Cash Equivalents Closing Cash Cash Cash Cash Cash Cash Cash Cash	Changes in Net s & Agents Cash and Cash s include:	77: (1,3) (2: 5: (1,0) 3,0) (12,2: 4: 10,7((5: 1,0) (2: 2,7((5: (7) (1,3) 1,4: 12,3: 13,8: 1,8: 7,6: 3,0: 1,2:	36,169,379 34,395,093 38,222,543) 33,026,675) 26,059,461 54,751,714) 35,006,736 12,165,240 35,019,009) 95,731,426 63,907,418 94,028,485) 18,990,309 38,253,101) 96,753,634 36,745,533) 75,224,423) 11,969,956) 84,783,678 9,509,187 63,882,180 58,175,045 47,361,520 89,515,759 28,467,267 90,000,000 2,830,500	10,098,724 665,573,616 (922,895,610) 29,139,767 439,477,093 (975,296,422) 2,604,673,932 (6,350,979,744) (12,238,163,107) (1,223,682,831) 22,896,173,294 964,570,526 208,636,163 4,256,554,300 6,861,228,233 (210,656,525) (197,848,219) (408,504,744) - 6,452,723,488 9,602,759 14,321,182,383 20,783,508,631 1,970,720,563 6,595,219,151 4,223,612,511 4,800,000,000 3,190,961,205 2,995,200
Revaluation Reserve on Investment in Sectoreign Currency Translation gain General Reserve Retained Earnings Total Shareholders' Equity Minority Interest Total Liabilities and Shareholders' Equit Net Asset Value (NAV) per share Off-Balance Sheet Items Contingent Liabilities Letter of Guarantee Irrevocable Letter of Credit Bills for Collection Other Contingent Liabilities Total Off-Balance Sheet Items including	Contingent Liabilities	2,620,938,093 1,112,501,921 9,509,187 276,777,324 569,718,940 8,282,605,135 126,750 131,842,802,531 22.43 7,850,101,592 8,926,027,025 2,407,112,885 13,370,244,524 32,553,486,026	2,276,079,020 520,276,266 2,344,209 276,777,324 617,298,134 6,770,408,013 119,147 116,300,961,975 22.00 7,021,192,518 8,207,237,141 3,191,555,490 12,381,817,631 30,801,802,780	Fees & Commission Income Cash Paid to Employees as Salaries and Allowan Advance Income Tax Paid Cash Received From Other Operational Income Cash Paid for Other Operational Expenses Cash Flow From Operating Activities Before Courrent Asset Changes in Net Current Asset: Investment in Treasury Bond Loans & Advances Other Asset Customers' Deposit Borrowing from Other Banks, Financial Institution Other Liabilities Net Cash Flow From Operating Activities B) Cash Flow From Investing Activities: Investments in Shares & Bonds Purchase of Premises & Fixed Asset (net) Net Cash Flow From Investing Activities C) Cash Flow From Financing Activities C) Cash Flow From Financing Activities D) Net Increase in Cash and Cash Equivalents E) Effect of Changes of Exchange Rates or Equivalents F) Opening Cash and Cash Equivalents Closing Cash Cash Cash Cash Cash Cash Cash Cash	Changes in Net s & Agents Cash and Cash s include:	77: (1,3) (2: 5: (1,0) 3,0) (12,2: 4: 10,7((5: 1,0) (2: 2,7((5: (7) (1,3) 1,4: 12,3: 13,8: 1,8: 7,6: 3,0: 1,2:	36,169,379 34,395,093 38,222,543) 33,026,675) 26,059,461 54,751,714) 35,006,736 12,165,240 35,019,009) 95,731,426 63,907,418 94,028,485) 18,990,309 38,253,101) 96,753,634 36,745,533) 75,224,423) 11,969,956) 84,783,678 9,509,187 63,882,180 58,175,045 47,361,520 89,515,759 28,467,267 90,000,000 2,830,500 58,175,045	10,098,724 665,573,616 (922,895,610) 29,139,767 439,477,093 (975,296,422) 2,604,673,932 (6,350,979,744) (12,238,163,107) (1,223,682,831) 22,896,173,294 964,570,526 208,636,163 4,256,554,300 6,861,228,233 (210,656,525) (197,848,219) (408,504,744) - 6,452,723,488 9,602,759 14,321,182,383 20,783,508,631 1,970,720,563 6,595,219,151 4,223,612,511 4,800,000,000 3,190,961,205 2,995,200 20,783,508,631
Revaluation Reserve on Investment in Section Foreign Currency Translation gain General Reserve Retained Earnings Total Shareholders' Equity Minority Interest Total Liabilities and Shareholders' Equit Net Asset Value (NAV) per share Off-Balance Sheet Items Contingent Liabilities Letter of Guarantee Irrevocable Letter of Credit Bills for Collection Other Contingent Liabilities Total Off-Balance Sheet Items including	Contingent Liabilities Syed Manzur Elahi	2,620,938,093 1,112,501,921 9,509,187 276,777,324 569,718,940 8,282,605,135 126,750 131,842,802,531 22.43 7,850,101,592 8,926,027,025 2,407,112,885 13,370,244,524 32,553,486,026	2,276,079,020 520,276,266 2,344,209 276,777,324 617,298,134 6,770,408,013 119,147 116,300,961,975 22.00 7,021,192,518 8,207,237,141 3,191,555,490 12,381,817,631 30,801,802,780 Anis A. Khan	Fees & Commission Income Cash Paid to Employees as Salaries and Allowan Advance Income Tax Paid Cash Received From Other Operational Income Cash Paid for Other Operational Expenses Cash Flow From Operating Activities Before C Current Asset Changes in Net Current Asset: Investment in Treasury Bond Loans & Advances Other Asset Customers' Deposit Borrowing from Other Banks, Financial Institution Other Liabilities Net Cash Flow From Operating Activities B) Cash Flow From Investing Activities: Investments in Shares & Bonds Purchase of Premises & Fixed Asset (net) Net Cash Flow From Investing Activities C) Cash Flow From Financing Activities C) Cash Flow From Financing Activities D) Net Increase in Cash and Cash Equivalents E) Effect of Changes of Exchange Rates or Equivalents F) Opening Cash and Cash Equivalents Closing Cash Cash Cash Cash Cash Cash Cash Cash	Changes in Net s & Agents Cash and Cash s include:	77: (1,3) (2: 5: (1,0) 3,0) (3: (12,2) 4: (10,7) (5: (1,0) (2: 2,7) (5: (7) (1,3) 1,4) 12,3) 13,8 1,8 7,6: 3,0: 1,2: 13,8	36,169,379 34,395,093 38,222,543) 33,026,675) 26,059,461 54,751,714) 35,006,736 12,165,240 35,019,009) 95,731,426 63,907,418 94,028,485) 18,990,309 38,253,101) 96,753,634 36,745,533) 75,224,423) 11,969,956) 84,783,678 9,509,187 63,882,180 58,175,045 47,361,520 89,515,759 28,467,267 90,000,000 2,830,500 58,175,045 7.57	10,098,724 665,573,616 (922,895,610) 29,139,767 439,477,093 (975,296,422) 2,604,673,932 (6,350,979,744) (12,238,163,107) (1,223,682,831) 22,896,173,294 964,570,526 208,636,163 4,256,554,300 6,861,228,233 (210,656,525) (197,848,219) (408,504,744)

Sayed Abul Hashem, FCA, FCMA Group Company Secretary Group Chief Financial Officer Consolidated Statement of Changes in Equity (Un-Audited)

Malik Muntasir Reza

Saved Abul Hashem, FCA, FCMA Group Chief Financial Officer

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Award

For the Period ended September 30, 2015										
Particulars	Paid-up Capital	Statutory Reserve	General Reserve	Revaluation Surplus on Investments	Foreign Currency Translation Gain	Profit & Loss Account	Total	Minority Interest	Total	
Balance as at January 01, 2015	3,077,633,060	2,276,079,020	276,777,324	520,276,266	2,344,209	617,298,134	6,770,408,013	119,147	6,770,527,160	
Bonus Share Issued during the year	615,526,610		•	0.98		(615,526,610)		*	-	
Currency Translation differences	12 25 ₂₁	14		(14)	7,164,977		7,164,977	2	7,164,977	
Revaluation Reserve transferred during the period	25	3127	12 <u>1</u> 11	592,225,655		25	592,225,655	2	592,225,655	
Net Profit for the year After Tax	-	(1 5)		NAME OF THE PARTY		912,806,490	912,806,490	7,603	912,814,093	
Appropriation made during the period		344,859,073	553	8578	-	(344,859,073)	10.70	-	7.5	
Balance as at September 30, 2015	3,693,159,670	2,620,938,093	276,777,324	1,112,501,921	9,509,187	569,718,940	8,282,605,135	126,750	8,282,731,885	
Balance as at September 30, 2014	3,077,633,064	2,183,659,446	276,777,324	506,225,524	9,602,759	313,503,138	6,367,401,255	111,879	6,367,513,135	
Called MA	Zen	Anis A. Khan Managing Director & CEO		Sayed Abul Hashem, FCA, FCMA Group Chief Financial Officer			Malik Muntasir Reza Group Company Secretary			
Rashed A. Chowdhury Chairman	Syed Manzur Elahi Director									

Mutual Trust Bank Limited Notes to the Financial Statements For the period ended September 30, 2015

Mutual Trust Bank Limited (MTB) was incorporated in Bangladesh in the year 1999 as a Banking Company under the Companies Act, 1994 as a Public Limited Company. All types of commercial banking services are provided by the Bank within the stipulations laid down by the Bank Companies Act, 1991 (as amended in 2013) and directive as received from the Bangladesh Bank from time to time. Registered office of the Bank is at MTB Centre, 26 Gulshan Avenue, Gulshan 1, Dhaka 1212. The Bank started its commercial business from October 24, 1999. The Bank is listed with the Dhaka and Chittagong Stock Exchanges Limited. Authorized capital of the Bank is BDT 10 billion. The Bank has 103 (One hundred three) branches including 14 (fourteen) SME/Agri Branches all over the Bangladesh and 02 (Two) Booths located at Hazrat Shahjalal International Airport, Dhaka.

1.1 Principal Activities

The principal activities of the bank are to provide all kinds of commercial banking services to its customers through its branches and offices in Bangladesh such as accepting deposits, corporate, SME and retail banking, personal financial services, project finance, etc.

1.2 Off-Shore Banking Unit (OBU)

1.0 Legal status and nature of the Bank

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

1.3 Subsidiary Companies

1.3.1 MTB Securities Limited (MTBSL)

MTB Securities Limited incorporated as on September 23, 2010 as a Private Limited Company under the Companies Act 1994. The registered office of the MTBSL is located at WW Tower, 68 Motijheel. MTBSL is engaged in buying and selling of securities for its customers and margin loan is extended to the customers against their margin for investment in the listed companies.

1.3.2 MTB Exchange (UK) Limited (MTB UK)

Bangladesh Bank vide their letter No: BRPD(M)204/25/2010-289 dated 19/08/2010 has accorded approval to the bank for opening a fully owned subsidiary company in the name of MTB Exchange (UK) Limited. The Company was incorporated on September 14, 2010 under the Companies Act 2006 of UK with the registration number 7282261 as a private company limited by shares. The registered office is located at 25 White Chapel Road, London, United Kingdom.

1.3.3 MTB Capital Limited (MTBCL)

The Bank obtained permission to embark upon Merchant Banking from the Securities and Exchange Commission (SEC) vides its certificate No.MB-55/2010 dated December 06, 2010 under the Securities and Exchange Commission Act, 1993. The operation has started as on April 17, 2011.

2.0 Significant Accounting Policies 2.1 Basis of Accounting

The financial statements of the Bank as at and for the period ended September 30, 2015 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 Companies Act, 1991 as amended in 2013 and as per the BRPD circular no. 14 dated 25 September 2003, other Bangladesh Bank Circulars, International Financial Reporting Standards (IFRS) adopted by the Institute of Chartered Accountants of Bangladesh (ICAB) as Bangladesh Financial Reporting Standards(BFRS), The Companies Act 1994, The Securities and Exchange Rules 1987, Dhaka & Chittagong Stock Exchanges Listing Regulations, The Income Tax Ordinance 1984 and other laws and rules applicable in Bangladesh. All inter-branch account balances and transactions among the Corporate Head Office and the branches have been taken into account.

2.2 Basis of Consolidation

The consolidated financial statements include the financial statements of Mutual Trust Bank Limited, Off-shore Banking Units and its subsidiaries, MTB Securities Limited, MTB Capital Limited and MTB Exchange (UK) Limited, made up to the end of the third quarter 2015. The consolidated financial statements are prepared to a common financial period ending September 30, 2015.

2.3 Cash Flow Statement

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

2.4 Provisions

2.4.1 Loans and Advance

Provision for Loans and Advance have been made as per directives of Bangladesh Bank issued from time to time.

2.4.2 Investment

Provisions for diminution in value of investment is made for loss arising on diminution value of investment in quoted shares.

2.4.3 Off - Balance Sheet Exposures

Off-balance sheet items have been disclosed under contingent liabilities and other commitments according to Bangladesh Bank guidelines. As per BRPD Circular no.14, dated 23 September 2012, the Bank maintained provision @ 1% against off-balance sheet exposures.

2.5 Earnings per Share

Earnings per Share (EPS) is calculated by dividing the profit or loss attributable to ordinary shareholders of the Bank by the weighted average number of ordinary shares outstanding during the period. The Bank calculates EPS in accordance with Bangladesh Accounting Standard (BAS) 33 "Earning per Share" which has been shown in the profit and loss account.

2.6 Reporting Period

These financial statements cover the period from January 1 to September 30, 2015.

The MTB network has expanded to 103 bank branches, including 14 SME/Agri branches, 17 MTB Securities branches with extension offices, 195 ATMs, 2105 POS machines across the country. The detailed un-audited Third Quarter Financial Statements (Q3, 2015) is available on www.mutualtrustbank.com. These financial statements have been approved by the Board at it's 184th Meeting held on October 18, 2015.



