

# Half Yearly Report

**2011**



মিউচুয়াল ট্রাস্ট ব্যাংক লিমিটেড

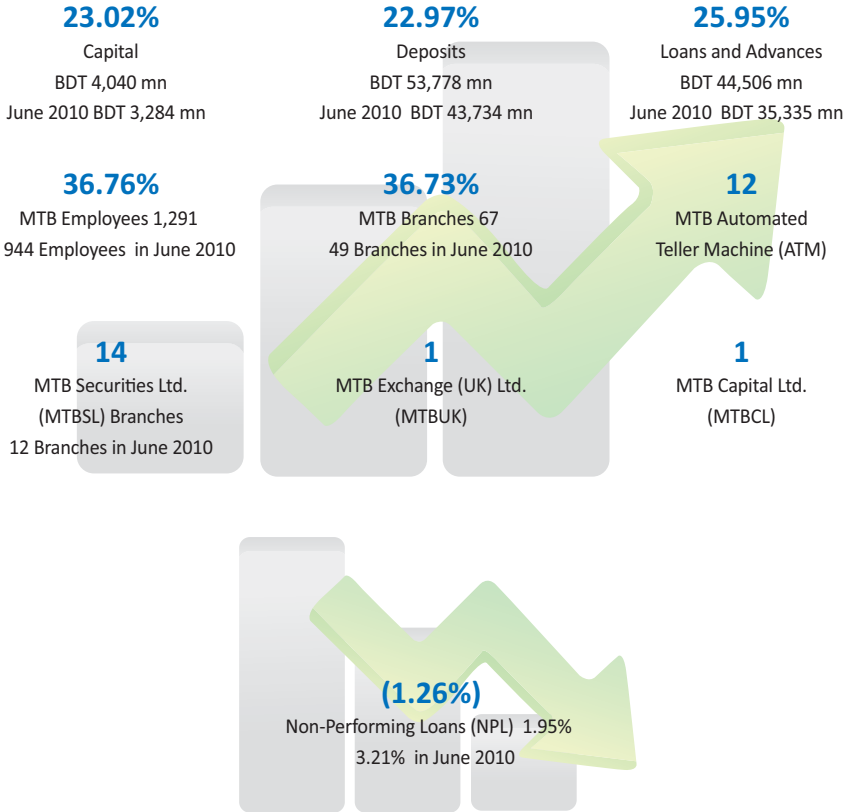
**Mutual Trust Bank Ltd.**

*you can bank on us*



**MTB**  
**Half Yearly Report**  
**2011**

## MTB FINANCIAL AND OPERATIONAL HIGHLIGHTS



## MTB CREDIT RATING

	CURRENT RATING	PREVIOUS RATING	
Long Term	AA -	A <sub>1</sub>	<b>AA- Higher Safety &amp; High Credit Quality</b>
Short Term	ST-2	ST-2	
Based on Financials	December 31, 2010	December 31, 2009	<b>ST-2 High Certainty of Timely Payment</b>
Date of Rating	June 28, 2011	May 30, 2010	
Validity Date	June 30, 2012	June 30, 2011	
Rated by: Credit Rating Information & Services Limited (CRISL)			

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## MESSAGE FROM MTB MANAGING DIRECTOR & CEO

### HONORABLE SHAREHOLDERS,

We are pleased to present the half yearly results for the period January 1, 2011 to June 30, 2011 (un-audited), in compliance with Rule 13 of the Securities and Exchange Rules, 1987.

### GLOBAL ECONOMY

The global economy remains difficult and uncertain; resulting from factors such as the growing economic imbalances, rise in crude oil and commodity prices and the spreading turmoil in a number of countries. The tsunami in Japan has compounded problems for many under-developed and developing nations, as Japan has been a willing partner in the economic growth of these countries.

The downturn in global macroeconomic factors has its ripple effects on our economy resulting in higher import prices, consequent inflationary effects on cost of living, minimal growth in workers' remittances and balance of payments imbalances. The surge in exports has been a most welcome development, with resurgent and emerging sectors raising better hopes for the future of the country.

### CAPACITY BUILDING

Given this scenario of rapid change, we strongly believe that it is time now to reaffirm the mission of banks, which is to provide basic financial services, such as smooth supply of funds, introducing tailor-made products and services and providing advice on relevant issues to our customers. We shall endeavor our utmost to carry out this mission in an effective and efficient manner. At MTB, we are striving to increase the capability of each MTB employee and the Group of four companies. This, we believe, will help develop the ability of the team to achieve better business growth in the interesting but challenging times ahead. We are also striving to enhance the functionalities and cross-selling capabilities of our group companies, which will equip them to seamlessly deliver products and services catering to the changing needs of our customers. We believe that we can contribute to the growth and development of our constituents through such initiatives, and thereby achieve self improvement.

### EXPANSION & DIVERSIFICATION

The first half of 2011 has been a significant period in MTB's history. It has seen the coming together of much needed expansion and diversification initiatives and efforts to enable the bank to face the future, with an array of new entities, branches and offices, fresh products and services. The half-year witnessed the launch of two MTB subsidiaries and roll-out of our first ATMs.

#### MTB EXCHANGE (UK) LIMITED (MTBUK)

We are delighted to report the launching of MTB's first fully owned overseas subsidiary company - MTB Exchange (UK) Limited (MTBUK) on February 15, 2011. The opening of the first MTBUK branch at London has resulted in the bank's becoming better known in the United Kingdom to the Bangladeshi Diaspora, and more importantly, helping us source valuable foreign exchange for our country. MTBUK has been successful in remitting GBP 1.61 million to Bangladesh in just four and half months of its operation. We plan to open MTBUK branches soon at Birmingham and Manchester, which will increase the flow of remittances to the country.

#### MTB CAPITAL LIMITED (MTBCL) - THE MTB MERCHANT BANK

In April 2011, MTB launched its merchant banking subsidiary - MTB Capital Limited (MTBCL), aiming to seek out niches and unresolved demands for related services. At present, MTBCL is operating out of its head office at 68 Dilkusha Commercial Area, Dhaka, and we shall be opening more branches as business acquisition and flows pick up.

### ALTERNATE CHANNELS OF DISTRIBUTION

We have launched MTB's first Automated Teller Machines (ATM) equipped with the latest cutting-edge technology, at various locations, for providing world class services to our customers. We have so long been dependent on other bank's ATM network, and launch of our own branded ATMs is a significant step for the bank. Every week, from now on, will see opening of more MTB ATMs. MTB Point of Sales (POS) machines will also be launched during the second half of 2011.

## MESSAGE FROM MTB MANAGING DIRECTOR & CEO

### LAUNCH OF PRIVILEGE BANKING AND NEW DEPOSIT PRODUCTS

The first half of 2011 saw the launch of the much awaited Privilege Banking services. We have also launched a host of new deposit products such as MTB Ruby for ladies, MTB Junior for school students, MTB Graduate for college and university students and MTB Privilege Savings account.

### FINANCIAL POSITION AND COMPREHENSIVE INCOME

On the balance-sheet side, MTB's loans and advances has grown by 12.17% over that of December end 2010 and stood at BDT 44,506 million as of June 30, 2011. Deposits, on the other hand, grew by 17.30% during this period and stood at BDT 53,778 million. The Advance-Deposit (AD) ratio of the Bank, at 83%, as on June 30, 2011, makes us one of the most compliant banks in the country, based on this parameter.

During the period under review, operating profit was recorded at BDT 640 million. Profit after tax was BDT 303 million in the first half of June 2011. Earnings per share (EPS) is BDT 23.85 (annualized) at the end of June 2011. Capital Adequacy Ratio (CAR) is a strong 11.70% as against 9% up to June 2011, as per BASEL II accord.

### PRIMARY DEALERSHIP (PD)

MTB obtained Primary Dealership (PD) license from Bangladesh Bank on November 23, 2009. Our portfolio in government securities is BDT 19,792 million as on June 30, 2011, of which excess securities is BDT 12,755 million. Holding of these excess securities, as a result of compulsory devolvement, has affected our revenue stream, as the yield on treasury bonds and bills are substantially lower than our cost of funds. Steps have been taken to try and sell some of these excess holdings in the secondary market, which is yet to fully develop in our country.

### CREDIT RATING UPGRADED TO AA- (LONG-TERM)

We are delighted to inform our valued share-holders and constituents that Credit Rating Information and Services Limited (CRISL) has upgraded MTB's credit rating to AA- from A<sub>1</sub> in the long term, while maintaining ST-2 in the short term, based on the bank's 2010 audited financial statements.

### NON- PERFORMING LOANS (NPL) RATIO IMPROVED TO 1.95%

We are very pleased to report that MTB's NPL ratio has improved to 1.95% as on June 30, 2011 from 2.28% as of December 31, 2010, due to a number of measures taken by the bank to improve the quality of its risk assets. This ratio compares most favourably with 4.92% in December 2008, 3.41% in June 2009, 2.81% in December 2009 and 3.21% in June 2010.

### CONCLUSION

We may mention here that significant investments have been made, over the immediate past, in branches, subsidiaries, people, systems, products and processes. The building-blocks for the future growth of the bank has mostly been put in place, and it is the responsibility and challenge of the management team to now take the bank forward to its rightful place, at the forefront of banks and financial institutions in the country.

We take this opportunity to specially thank Bangladesh Bank, the Ministry of Finance including the National Board of Revenue, Securities and Exchange Commission, the Registrar of Joint Stock Companies and Firms and related Government agencies and regulatory authorities, who have consistently supported, encouraged and guided us in so many ways during the period. We are grateful to the MTB Board of Directors for their continuous guidance, encouragement and empowerment, which is unique in the history of corporate governance in Bangladesh.

We wish to record our sincere gratitude to the distinguished shareholders, customers, constituents, patrons, media and well wishers who have continued to retain their confidence and support in us.



**ANIS A. KHAN**  
MANAGING DIRECTOR & CEO

## MTB BOARD OF DIRECTORS

### **Chairman**

Mr. Samson H. Chowdhury

### **Vice Chairman**

Dr. Arif Dowla

### **Founding Chairman and Director**

Mr. Syed Manzur Elahi

### **Directors**

Mrs. Khwaja Nargis Hossain

Mrs. Yasmeen Haque

Mr. Md. Wakiluddin

Mr. Md. Abdul Malek

Mr. Md. Hedayetullah

Mr. Md. Nasirullah

Mr. Rashed Ahmed Chowdhury

Mr. Mahaboob Morshed Hassan

Mr. Mohammed Abdur Rouf, JP

### **Managing Director & CEO**

Mr. Anis A. Khan

### **Group Company Secretary & Deputy Managing Director**

Mr. Quamrul Islam Chowdhury



# MTB FINANCIAL STATEMENTS

# CONSOLIDATED STATEMENT OF FINANCIAL POSITION (UN-AUDITED)

as at June 30, 2011

	Jun' 2011 BDT	Dec' 2010 BDT
<b>Property and Assets</b>		
<b>Cash</b>	<b>4,774,121,076</b>	<b>3,456,112,220</b>
In hand (Including Foreign Currency)	606,806,880	520,003,549
With Bangladesh Bank and its agent Bank (including Foreign Currency)	4,167,314,196	2,936,108,671
<b>Balance with other Banks &amp; Financial Institutions</b>	<b>931,707,260</b>	<b>3,197,748,640</b>
In Bangladesh	427,748,244	2,835,613,990
Outside Bangladesh	503,959,016	362,134,650
<b>Money at Call and Short Notice</b>	<b>-</b>	<b>-</b>
<b>Investments</b>	<b>12,288,382,746</b>	<b>9,216,332,760</b>
Government	10,536,132,575	8,070,955,596
Others	1,752,250,171	1,145,377,164
<b>Loans and Advances</b>	<b>44,506,343,715</b>	<b>39,676,121,484</b>
Loans, Cash Credit, Overdrafts, etc.	42,275,911,449	37,704,921,351
Bills Purchased and Discounted	2,230,432,266	1,971,200,133
<b>Fixed Assets including Premises, Furniture &amp; Fixtures</b>	<b>1,017,360,963</b>	<b>765,260,620</b>
<b>Other Assets</b>	<b>2,164,921,166</b>	<b>1,934,455,329</b>
<b>Non-Banking Assets</b>	<b>-</b>	<b>-</b>
<b>Total Property and Assets</b>	<b>65,682,836,926</b>	<b>58,246,031,053</b>
<b>Liabilities and Capital</b>		
<b>Borrowing from other Banks, Financial Institutions &amp; Agents</b>	<b>1,097,769,459</b>	<b>2,329,576,556</b>
<b>Deposit and Other Accounts</b>	<b>53,777,614,307</b>	<b>45,846,309,207</b>
Current Deposit & Other Accounts	7,564,487,015	8,590,502,228
Bills Payable	604,064,121	529,737,722
Savings Deposit	5,841,263,288	5,655,577,091
Fixed Deposit	33,217,829,790	25,576,314,337
Deposit-Products	6,549,970,093	5,494,177,829
<b>Other Liabilities</b>	<b>3,513,278,649</b>	<b>3,109,122,681</b>
<b>Subordinated Debt</b>	<b>2,574,794,515</b>	<b>2,582,191,780</b>
<b>Total Liabilities</b>	<b>60,963,456,930</b>	<b>53,867,200,224</b>
<b>Capital/Shareholders' Equity:</b>		
Paid-up Capital	2,543,498,400	2,119,582,000
Statutory Reserve	1,496,711,754	1,278,436,492
Revaluation Reserve on Investment in Securities	131,337,307	89,590,794
Foreign Currency Translation Gain	-	235,052
General Reserve	361,777,324	361,777,324
Retained Earnings	186,022,874	529,187,624
<b>Total Shareholders' Equity</b>	<b>4,719,347,659</b>	<b>4,378,809,286</b>
<b>Non Controlling Interest</b>	<b>32,337</b>	<b>21,543</b>
<b>Total Liabilities and Shareholders' Equity</b>	<b>65,682,836,926</b>	<b>58,246,031,053</b>
<b>Net Asset Value (NAV) Per Share</b>	<b>185.55</b>	<b>172.16</b>
<b>Off-Balance Sheet Items</b>		
<b>Contingent Liabilities</b>		
Letters of Guarantee	4,009,159,328	3,723,340,283
Irrevocable Letters of Credit	4,360,112,450	4,683,910,229
Bills for Collection	2,516,804,788	760,653,590
Other Contingent Liabilities	3,641,171,078	3,847,663,096
	<b>14,527,247,644</b>	<b>13,015,567,198</b>
<b>Other Commitments</b>		
Undrawn formal standby facilities, credit lines and other commitments	1,330,000,000	2,483,300,000
<b>Total Off-Balance Sheet Items including Contingent Liabilities</b>	<b>15,857,247,644</b>	<b>15,498,867,198</b>



**Meer Sajed-Ul-Basher**  
Group Chief Financial Officer



**Quamrul Islam Chowdhury**  
Deputy Managing Director



**Anis A. Khan**  
Managing Director & CEO

# CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME (UN-AUDITED)

For the period ended June 30, 2011

Particulars	Half Yearly 2011 BDT	Half Yearly 2010 BDT	Apr to Jun 2011 BDT	Apr to Jun 2010 BDT
Interest Income	2,790,792,943	2,089,285,726	1,506,828,844	1,073,041,759
Less: Interest Paid on Deposit and Borrowing, etc.	2,378,896,990	1,500,468,116	1,263,049,280	744,457,444
<b>Net Interest Income</b>	<b>411,895,953</b>	<b>588,817,610</b>	<b>243,779,564</b>	<b>328,584,315</b>
Income from Investments	525,330,436	512,326,755	323,630,288	281,642,159
Commission, Exchange and Brokerage	406,532,275	420,444,606	175,972,819	229,437,141
Other Operating Income	144,271,463	85,139,737	110,178,799	61,596,199
<b>Total Operating Income</b>	<b>1,488,030,127</b>	<b>1,606,728,708</b>	<b>853,561,470</b>	<b>901,259,814</b>
<b>Less: Operating Expenditure:</b>				
Salary and Allowances	307,308,463	218,191,942	148,569,541	113,183,279
Rent, Tax, Insurance, Electricity	178,448,765	122,086,546	102,838,031	61,497,533
Legal Expense	860,587	990,140	632,250	420,766
Postage, Stamps and Telephone	31,472,729	22,369,334	17,921,921	12,105,358
Printing, Stationery, Advertisement	50,905,816	33,117,461	32,055,229	19,931,379
Managing Director's Remuneration	3,960,000	3,960,000	1,980,000	1,980,000
Directors' Fee	275,000	329,000	120,000	205,000
Audit Fee	40,000	100,000	40,000	100,000
Depreciation on and Repair to Bank's Property	81,135,977	38,408,439	50,443,439	22,111,827
Other Expenditure	193,853,301	120,435,507	106,824,525	66,950,155
<b>Total Operating Expenses</b>	<b>848,260,638</b>	<b>559,988,369</b>	<b>461,424,936</b>	<b>298,485,297</b>
<b>Profit Before Provision</b>	<b>639,769,489</b>	<b>1,046,740,339</b>	<b>392,136,534</b>	<b>602,774,517</b>
Less: Provision against Loans & Advances including Off Balance Sheet Items	69,749,300	127,480,107	30,000,000	42,480,107
Less: Provision against Investments in Quoted Shares	5,000,000	-	5,000,000	-
Less: Provision against Other Assets	-	-	-	-
<b>Total Provision</b>	<b>74,749,300</b>	<b>127,480,107</b>	<b>35,000,000</b>	<b>42,480,107</b>
<b>Profit Before Tax</b>	<b>565,020,189</b>	<b>919,260,232</b>	<b>357,136,534</b>	<b>560,294,410</b>
<b>Less: Provision for Tax</b>	<b>261,679,509</b>	<b>444,864,644</b>	<b>166,142,765</b>	<b>286,919,682</b>
Current Tax	261,679,509	444,864,644	166,142,765	286,919,682
Deferred Tax	-	-	-	-
<b>Net Profit After Tax</b>	<b>303,340,680</b>	<b>474,395,588</b>	<b>190,993,769</b>	<b>273,374,728</b>
<b>Attributable to:</b>				
Shareholders of the Bank	303,329,886	474,395,588	190,989,632	273,374,728
Non Controlling Interest	10,794	-	4,137	-
	<b>303,340,680</b>	<b>474,395,588</b>	<b>190,993,769</b>	<b>273,374,728</b>
Earnings Per Share (EPS)	<b>11.93</b>	<b>18.65</b>	<b>7.51</b>	<b>10.75</b>



**Meer Sajed-Ul-Basher**  
Group Chief Financial Officer



**Quamrul Islam Chowdhury**  
Deputy Managing Director



**Anis A. Khan**  
Managing Director & CEO

# CONSOLIDATED STATEMENT OF CASH FLOWS (UN-AUDITED)

For the period ended June 30, 2011

	Jan to Jun 2011 BDT	Jan to Jun 2010 BDT
<b>A) Cash Flow From Operating Activities:</b>		
Interest Received	3,307,175,151	2,596,292,261
Interest Paid on Deposits, Borrowings, etc.	(2,304,102,475)	(1,500,468,116)
Dividend Income	8,948,228	5,320,220
Fees & Commission Income	273,531,860	332,478,432
Recoveries of Loans previously written off	17,950,000	-
Cash Paid to Employees as Salaries and Allowances	(293,317,920)	(208,102,303)
Advance Income Tax Paid	(173,381,917)	(298,854,570)
Cash Received From Other Operational Income	259,321,878	166,023,980
Cash Paid for Other Operational Expenses	(461,475,628)	(303,037,613)
<b>Cash Flow From Operating Activities Before Changes in Net Current Asset</b>	<b>634,649,177</b>	<b>789,652,291</b>
<b>Changes in Net Current Asset :</b>		
Investment in Treasury Bond	(2,298,369,381)	(158,868,807)
Loans & Advances	(4,830,222,231)	(1,451,423,535)
Other Assets	(94,840,690)	(1,199,845,554)
Bank Deposit	600,020,000	(566,431,597)
Customers' Deposit	7,781,265,100	1,946,021,388
Subordinated Debt	-	-
Borrowing from Other Banks, Financial Institutions & Agents	(1,231,807,097)	(1,504,473,764)
Other Liabilities	(154,533,768)	(95,158,898)
	<b>(228,488,068)</b>	<b>(3,030,180,767)</b>
<b>Net Cash Flow From Operating Activities</b>	<b>406,161,109</b>	<b>(2,240,528,476)</b>
<b>B) Cash Flow From Investing Activities:</b>		
Investment in Shares & Bonds	(606,873,007)	(216,092,398)
Purchase of Premises & Fixed Asset (net)	(327,984,146)	(152,032,606)
<b>Net Cash Flow From Investing Activities</b>	<b>(934,857,153)</b>	<b>(368,125,004)</b>
<b>C) Cash Flow From Financing Activities:</b>		
Received From Issue of Right Shares	-	-
Dividend Paid	-	-
<b>Net Cash Flow From Financing Activities</b>	<b>-</b>	<b>-</b>
<b>D) Net Increase in Cash and Cash Equivalents (A+B+C)</b>	<b>(528,696,044)</b>	<b>(2,608,653,480)</b>
<b>E) Effect of Changes of Exchange Rates on Cash and Cash Equivalents</b>	<b>-</b>	<b>7,081,931</b>
<b>F) Opening Cash and Cash Equivalents</b>	<b>7,453,588,528</b>	<b>8,788,206,245</b>
<b>Closing Cash and Cash Equivalents (D+E+F)</b>	<b>6,924,892,484</b>	<b>6,186,634,696</b>
The above closing Cash and Cash Equivalents include:		
Cash in Hand	606,806,880	403,517,800
Balance with Bangladesh Bank and its Agent Bank	4,167,314,196	2,667,086,280
Balance with Other Banks & Financial Institutions	931,707,260	2,592,961,203
Money at Call and Short Notice	-	-
Treasury Bill	1,217,244,398	521,785,313
Prize Bond	1,819,750	1,284,100
	<b>6,924,892,484</b>	<b>6,186,634,696</b>
<b>Net Operating Cash Flow Per Share (NOCFPS)</b>	<b>15.97</b>	<b>-88.09</b>



**Meer Sajed-Ul-Basher**  
Group Chief Financial Officer



**Quamrul Islam Chowdhury**  
Deputy Managing Director



**Anis A. Khan**  
Managing Director & CEO

## CONSOLIDATED STATEMENT OF CHANGES IN EQUITY (UN-AUDITED)

For the period ended June 30, 2011

Particulars	Paid up Capital		Statutory Reserve		General Reserve		Revaluation Surplus on Investments		Foreign Currency Translation Gain		Profit & Loss Account		Total		Non Controlling Interest		Total		
	BDT		BDT		BDT		BDT		BDT		BDT		BDT		BDT		BDT		BDT
Balance as on 01 January 2011	2,119,582,000		1,278,436,492		361,777,324		89,590,794		235,052		529,187,624		4,378,809,286		21,543		4,378,830,829		
Adjustment of Prior year loss of Subsidiary	-		-		-		-		-		(4,302,974)		(4,302,974)		-		(4,302,974)		
Bonus Share Issued during the period	423,916,400		-		-		-		-		(423,916,400)		-		-		-		
Changes in Accounting policy	-		-		-		-		-		-		-		-		-		
<b>Restated Balance</b>	<b>2,543,498,400</b>		<b>1,278,436,492</b>		<b>361,777,324</b>		<b>89,590,794</b>		<b>235,052</b>		<b>100,968,250</b>		<b>4,374,506,312</b>		<b>21,543</b>		<b>4,374,527,855</b>		
Right Share Issued during the period	-		-		-		-		-		-		-		-		-		
Cash Dividend Paid during the period	-		-		-		-		-		-		-		-		-		
Adjustment of Currency Translation differences	-		-		-		-		(235,052)		-		(235,052)		-		(235,052)		
Transferred to General Reserve	-		-		-		-		-		-		-		-		-		
Revaluation Reserve transferred during the period	-		-		-		41,746,513		-		-		41,746,513		-		41,746,513		
Net Profit After Tax for the period	-		-		-		-		-		303,329,886		303,329,886		10,794		303,340,680		
Appropriation made during the period	-		218,275,262		-		-		-		(218,275,262)		-		-		-		
<b>Balance as on 30 June 2011</b>	<b>2,543,498,400</b>		<b>1,496,711,754</b>		<b>361,777,324</b>		<b>131,337,307</b>		<b>-</b>		<b>186,022,874</b>		<b>4,719,347,659</b>		<b>32,337</b>		<b>4,719,379,996</b>		
<b>Balance as on 30 June 2010</b>	<b>2,119,582,080</b>		<b>1,164,177,658</b>		<b>261,777,324</b>		<b>290,803,719</b>		<b>-</b>		<b>229,501,449</b>		<b>4,065,842,230</b>		<b>-</b>		<b>4,065,842,230</b>		



**Meer Sajed-Ul-Basher**  
Group Chief Financial Officer



**Quamrul Islam Chowdhury**  
Deputy Managing Director



**Anis A. Khan**  
Managing Director & CEO

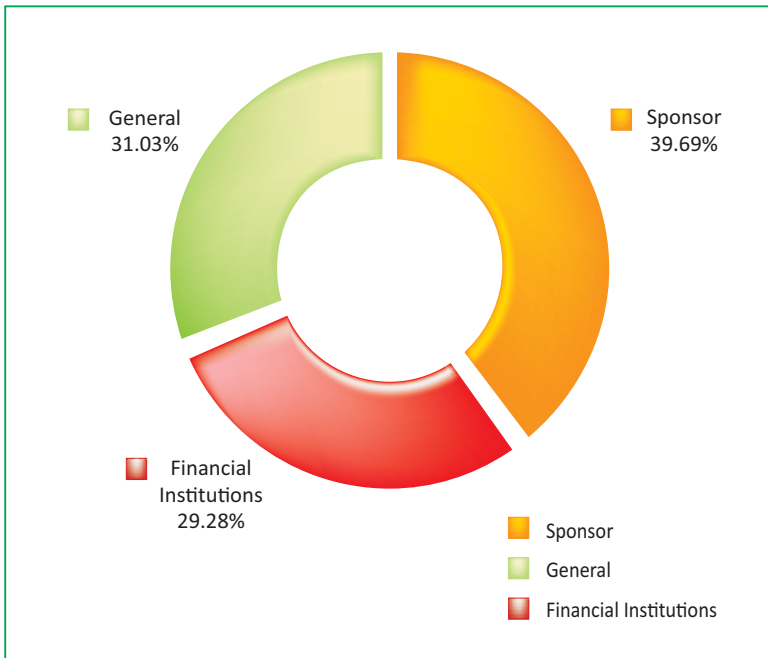
## MTB CAPITAL AND SHAREHOLDING STRUCTURE

### Capital Structure

Authorized	BDT 10,000.00 million
Issued, Subscribed & Paid-up	BDT 2,543.50 million
Total Capital (Tier-i & Tier-ii)	BDT 6,695.00 million

### Shareholding Structure

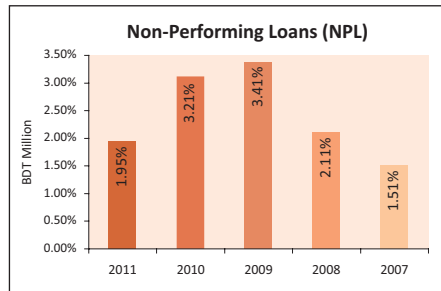
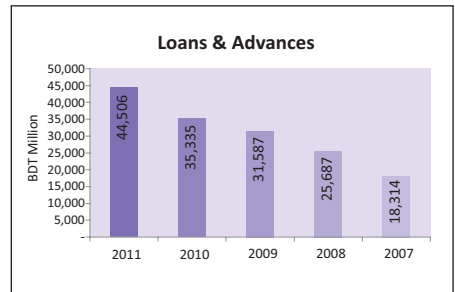
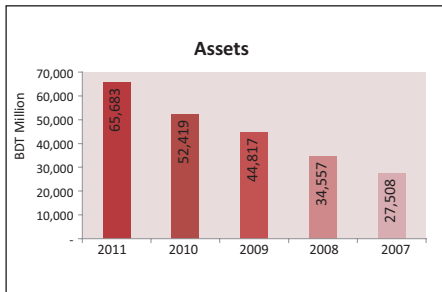
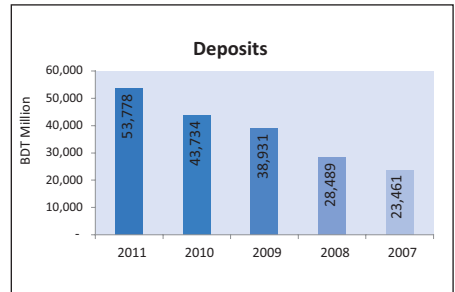
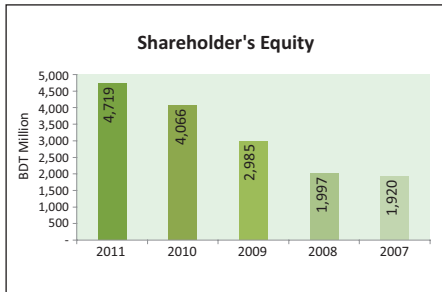
Sponsor	39.69%
General	31.03%
Financial Institutions	29.28%



## MTB HALF YEARLY HIGHLIGHTS - 5 YEARS

SL	Items	June 2011	June 2010	June 2009	June 2008	June 2007
1	Authorized Capital	10,000	10,000	3,800	3,800	3,800
2	Paid up Capital	2,543	2,120	1,766	1,247	998
3	Shareholder's Equity	4,719	4,066	2,985	1,997	1,920
4	Total Capital	6,695	4,426	3,484	2,379	2,130
5	Total Assets	65,683	52,419	44,817	34,557	27,508
6	Total Deposits	53,778	43,734	38,931	28,489	23,461
7	Total Loans and Advances	44,506	35,335	31,587	25,687	18,314
8	Total Contingent Liabilities	15,857	11,852	11,319	11,950	9,386
9	Operating Income	1,488	1,607	1,018	777	603
10	Operating Expenditure	848	560	384	263	162
11	Operating Profit	640	1,047	635	515	441
12	Net Profit after provision and tax	303	474	350	58	206
13	Earning assets	56,860	42,459	39,436	30,972	24,797
14	Non-interest earning assets	8,823	8,265	5,381	3,586	2,710
15	Return on Assets (ROA) (Annualized)	0.98%	1.81%	1.56%	0.33%	1.49%
16	Return on Equity (Annualized)	13.34%	23.34%	23.47%	5.78%	21.40%
17	Advance-Deposit (AD) Ratio	83%	81%	81%	90%	78%
18	Earnings per Share (BDT)	11.93	18.65	16.52	4.63	20.60
19	Number of Branches	67	49	36	30	25
20	Number of Employees	1,291	944	736	645	504

# HALF YEARLY GRAPHICAL PRESENTATION OF BUSINESS PERFORMANCE



## MTB PHONE INDEX

### MTB Dhaka

Aganagar Branch	02-7762226, 02-7762227
Babu Bazar Branch	02-731 4821-2
Banani Branch	02-988-3831,02-988-3861
Baridhara Branch	01715024452, 01712222795
Bashundhara City Branch	02-9124021,02-8121071
Chandra Branch	06822-51968
Chawk Moghaltuli Branch	0 1714 10 80 84
Dhanmondi Branch	815 5607, 8158334
Dholaikhal Branch	02-7172542, 02-7172602
Dilkusha Branch	02-7171 301- 2, 02-7170137
Elephant Road Branch	02-9611596, 02-9611597
Fulbaria Branch	02-9559842, 02-9559867
Gazipur Branch	0 1730 08 06 95
Gulshan Branch	02-8832343, 02-9882473
Madaripur Branch	0661-62483, 0661-62482
Mohammadpur Branch	02-9128494, 02-9127887
MTB Centre Corporate Branch	02-8818452,02-8818453
Mymensingh Branch	091-63909
Narayangonj Branch	02-7648209
Pallabi Branch	02-901 6273, 02-805 5630
Panthapath Branch	02-8613807, 02-8629887
Principal Branch	02-711 3237-38, 02-7119964
Progati Sarani Branch	02-8411804, 02-8410948
Savar Branch	02-741452, 02-7741453
Shanir Akhra Branch	02-7551169, 02-7551195
Sonargaon Branch	038959-88105, 06723-88105
Sreenagar Branch	038942-88222
Tongi Branch	02-9816250, 02-9816251
Uttara Model Town Branch	02-8924379, 02-8951474
<b>MTB SME/Agri Branch</b>	
Dhanbari	01718883140
Gafor Gaon	01740-555438
Hasnabad	01719 398493
Kaliganj	01743-935788
Noria	01746-449026
<b>MTB Booth</b>	
Hazrat Shahjalal Intl. Airport	01730-343782
<b>MTB Securities Ltd.</b>	
Corporate Head Office	02-9570563, 02-9568163
Extension Office-Motijheel	02-9566181, 02-7125550
Banani Office	02-8814348
Dhanmondi Office	02-8191322
Fulbaria Office	02-7116965
Gulshan Office	02-9895969
Narayangonj Office	02-7648218
Pallabi Office	02-901 5919
Progati Sarani Office	028840507
Uttara Office	044-76150106

## MTB PHONE INDEX

MTB Chittagong	
Agrabad Branch	0312523287, 0312524269
Alankar Mour Branch	031-2772619,031-2772620
Aman Bazar Branch	031-681022, 01713-106375
CDA Avenue Branch	031-255567-9, 031-2555575
Chokoria Branch	03422-56502
Comilla Branch	01730080284, 081-76543
Cox's Bazar Branch	0341-52257
Dhorkora Bazar Branch	01730-080633
Feni Branch	033161984
Jubilee Road Branch	031-624922,627533
Kerani Hat Branch	01819 311 582
Khatungonj Branch	031-612254, 031-626966
Nazirhat Branch	0821-4483498, 0443-4483498
Oxygen Mor Branch	031-2583957
Raipur Branch	0382256495
<b>MTB SME/Agri Branch</b>	
Dagon Bhuiyan	03323-79129, 01714-108862
Haidergonj	01716-224206
Laksham	01713304669
Nazumeah Hat	031-2572841, 031-2572842
Ramchandrapur Bazar	01812-673337
<b>MTB Securities Ltd.</b>	
Agrabad Office	031-251 4797
CDA Avenue Office	031-2556728, 031-2556729
Alankar Mor Office	031-2772945, 031-2772946
MTB Rajshahi	
Bogra Branch	051-78109, 051-78108
Joypurhat Branch	0571 63584, 0571 63585
Pabna Branch	0731-51829
Rajshahi Branch	0721-776203, 0721-776290
<b>MTB SME/Agri Branch</b>	
Belkuchi	07522-56353
Ishwardi	07326-64550, 07326-64551
<b>MTB Securities Ltd.</b>	
Rajshahi Office	0721-811477, 0721-811407
MTB Sylhet	
Habigonj Branch	01732786417
Moulvi Bazar Branch	0861 62840, 62841
Sylhet Branch	0821-2830271, 0821-2830272
<b>MTB SME/Agri Branch</b>	
Sylhet Office	0821-2830319
MTB Rangpur	
Rangpur Branch	0521-52325, 0521-5232
<b>MTB SME/Agri Branch</b>	
Rangpur Office	0521-54026
MTB Khulna	
Jessore Branch	0421-00000
Kushtia Branch	071-71662, 071- 71663
MTB Barisal	
Gournadi Branch	04322-56266

# MTB GROUP



মিউচুয়াল ট্রাস্ট ব্যাংক লিমিটেড  
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