

A full-page background image showing a night sky with a dense field of stars and a vibrant green aurora borealis. Below the sky, dark silhouettes of mountains and a calm lake are visible. The text 'DISCLOSURE AND OTHER INFORMATION' is centered in the lower half of the image.

DISCLOSURE AND OTHER INFORMATION

MTB EVENTS

MTB Air Lounge at Hazrat Shahjalal International Airport (HSIA)



Inauguration of MTB Air Lounge at HSIA



Inner view of MTB Air Lounge at HSIA

Inauguration



Inauguration of Samson H. Chowdhury Auditorium at MTB Tower



Inauguration of Syed Manzur Elahi Conference Hall at MTB Tower

Agreement Signing Ceremony



Participatory Agreement Signing Ceremony with Bangladesh Bank and PFI for JICA Fund



Agreement Signing Ceremony between MTB & bKash



Agreement Signing Ceremony between MTB & SSL Wireless



Signing of Memorandum of Understanding (MoU) between MTB and Bangladesh International Arbitration Centre (BIAC)

Agreement Signing Ceremony



Agreement Signing Ceremony between MTB & BRAC SAAJAN Exchange



Agreement Signing Ceremony between MTB & Guardian Life Insurance



Agreement Signing Ceremony between MTB & Robi Axiata Limited



Agreement Signing Ceremony between MTB & Life Insurance Corporation (LIC) of Bangladesh Ltd.

MMT 2016 Confirmation



MMT 2016 Confirmation

MMT 2017 Induction



MMT 2017 Induction

Training, Workshop & Seminar



In-house Training on Integrated Supervision System (ISS) at MTB Training Institute (MTBTI)



Motivational Session on "Clarity is Power" by Mr. Wajed Roger Salam

Training, Workshop & Seminar



Training Program on "Credit Risk Management"

Launching Ceremony



Launching Ceremony of MTB Neer, a Retail Loan Product

School Banking



School Banking Campaign organized by MTB Aman Bazar Branch

ATM Opening



Inauguration of MTB ATM Booth at Madaripur

Corporate Social Responsibility (CSR)



Cheque Handover Ceremony with Assistance for Blind Children (ABC)



6th MTB "Bravery and Courage" Award for Late Badal Mia



Bicycle Distribution Program under "Swapno Sarothi" Program at Dumni, Dhaka



Bicycle distribution during the inauguration of MTB Beraid Agent Banking Centre

Corporate Social Responsibility (CSR)



Agreement Signing Ceremony between MTB & ActionAid



7th MTB "Bravery & Courage" Award for Hossein Alamgir



Inauguration of MTB Ramp for Special Chair at Chittagong Club Limited (CCL)



Ambulance Handover Ceremony for Dr. Zahed Memorial Child Care Hospital, Faridpur



MTB hands over blankets to Cadet College Club Limited (CCCL) for distribution amongst the cold-affected people of different regions of the country



Blanket Distribution at Comilla for the cold-affected people

Agent Banking



1st Anniversary of MTB Agent Banking Operations



Inauguration of MTB Beraid Agent Banking Centre



MTB Agent Banking celebrates the inauguration of its 50th Centre



Foreign Delegates visit MTB Bauniabadh Agent Banking Centre under the program “AFI-BB Joint Learning Program (JLP) on Digital Financial Services 2017”

Branch Opening



Inauguration of MTB Sarkerhat Branch

Co-branded Card



Launching of MTB e-Cab Co-branded Card



Launching of MTB & Cadet College Club Ltd (CCCL) Co-branded Card



Launching of MTB & Chittagong Club Limited (CCL) Co-branded Card

Fair



Banker-SME Women Entrepreneur Meet & Product Fair-2017

Safety Fire Drill



Fire Drill at MTB Tower

MTB Annual Business Conference (MABC)



MTB Annual Business Conference (MABC) 2017

BAMLCO Conference



MTB BAMLCO Conference 2017

18th Anniversary of MTB



Celebration of MTB's 18th Anniversary

Payroll Banking



Payroll Banking Agreement Signing Ceremony between MTB and Asian Energy



Payroll Banking Signing Ceremony between MTB & Bangladesh Brand Forum (BBF)

Syndication & Structured Finance Unit (SFU)



Term Loan Agreement Signing Ceremony between MTB & DEG



Syndication Arrangement of Redeemable Cumulative Preference Shares for Star Ceramics Ltd

Smart Banking Kiosk Opening



Inauguration of MTB Smart Banking Kiosk at Dhalua Bazar, Comilla



Inauguration of MTB Smart Banking Kiosk at Kashinagar Bazar, Comilla

Visits



MTB Managing Director & CEO visits Mr. Mahbubul Alam, President, The Chittagong Chamber of Commerce & Industry (CCCI)



Mr. George Hara, Chairman, Alliance Forum Foundation, visits MTB Centre



Mr. George Hara, Chairman, Alliance Forum Foundation at MTB Centre



Ms. Heidi Toribio and her team from Standard Chartered Bank visit MTB Centre



Mr. N. Rajashekaran Managing Director & Citi Country Officer, Bangladesh, Citibank N.A. and his team visit MTB Centre

MTB Capital Limited (MTBCL)

Annual General Meeting (AGM) of MTB Capital Limited (MTBCL)

MTB Securities Limited (MTBSL)

Town Hall Meeting of MTB Securities Limited (MTBSL)

STANDARD DISCLOSURE INDEX

The table given below provides a cross reference to the standard disclosures to the key section of the Annual Report-2017:

Items	Page No.
Corporate Objectives, Values & Structure	
Vision and Mission	10
Overall strategic objectives	6
Core values and code of conduct/ethical principles	11
Profile of the Company	18-19
Directors’ profiles and their representation on Board of other companies & Organizations Chart	23-35
Management Report and analysis including Directors’ Report/Chairman’s Review/CEO’s Review etc.	
A general review of the performance of the company	42-52
Description of the performance of the various activities/products/segments of the Bank and Group during the period under review	121-181
A brief summary of the Business and other Risks facing the organization and steps taken to effectively manage such risks	98-108
A general review of the future prospects/outlook	6
Corporate Social Responsibility (CSR) Initiatives	180-181, 349-350
Environment related Initiatives	146-149
Information on contribution & responsibilities of the Bank towards the staff (including health & safety)	173-176
Information on Bank’s contribution to the national exchequer & to the economy	117-118
Disclosure of Accounting policies and General Disclosure	
Disclosure of accounting polices relevant to assets, liabilities, Income & expenditure in line with best reporting standards	235-250
Any specific accounting policies	
Impairment of assets	
Changes in accounting policies/Changes in accounting estimates	
Segment Information	
Comprehensive segment related information bifurcating segment revenue, segment results and segment capital employed	210-211
Availability of information regarding different segments and units of the entity as well as non-segmental entities/units	
Segment analysis of:	
- Revenue	
- Results	
- Turnover	
- Operating profit	
- Carrying amount of Net Segment assets	
Financial Statements	
Disclosures of all contingencies and commitments	221-345
Comprehensive related party disclosures	
Disclosures of Remuneration & Facilities provided to Directors & CEO	
Statement of Financial Position/Balance Sheet and relevant schedules	
Income Statement/Profit and Loss Account and relevant schedules	
Statement of Changes in Equity/Reserves & Surplus Schedule	

Items	Page No.
Disclosures of Types of Share Capital	221-345
Statement of Cash Flow	
Consolidated Financial Statement (CFS)	
Extent of compliance with the core IAS/IFRS or equivalent National Standards	
Disclosures/Contents of Note to Accounts	
Information about Corporate Governance	
Board of Directors, Chairman and CEO	23-35
Vision, Mission and Strategy	6
Audit Committee (Composition, role, meetings, attendance, etc.) Internal Control & Risk Management	94-96
Ethics and Compliance	11
Remuneration and other Committees of Board	83-84
Human Capital	173-176
Communication to Shareholders & Stakeholders	201-203
Environmental and Social Obligations	185-197
Management review and responsibility	42-52
Any other investor friendly information	5, 212-217
Stakeholders Information	
Distribution of Shareholders (Number of shares as well as category wise, e.g. Sponsors, FI etc.)	85-86, 201
Shares held by Directors/Executives and relatives of Directors/Executives	85-86
Redressal of investors complaints	198-199
Graphical/Pictorial	
Earnings per Share	202-203, 213-215
Net Assets	
Stock Performance	
Shareholders' Fund	
Return on Shareholders' Fund	
Horizontal/Vertical Analysis including following:	
Operating Performance (Income Statement)	204-209
- Total Revenue	
- Operating Profit	
- Profit before Tax	
- Profit after Tax	
- EPS	
Statement of Financial Position (Balance Sheet)	
- Shareholders' Fund	
- Property, Plant & Equipment	
- Net Current Assets	
- Long term Liabilities/Current liabilities	
Profitability/Dividends/Performance and Liquidity Ratios	
Gross Profit Ratio	212
Earnings before interest, Depreciation and Tax	
Price Earnings Ratio	
Current Ratios	
Return on Capital Employed	
Equity Debt Ratio	

Items	Page No.
Statement of Value Added and Its Distribution	
Government as Taxes	116-119
Shareholders as dividend	
Employees as bonus/remuneration	
Retained by the entity	
Market share information of Bank's products & services	
Economic value added	
Additional Disclosures	
Sustainability Development Reporting	183-199
Human Resource Accounting	194
Specific Disclosures	
Disclosure of Ratings given by various ratings agencies for instruments issued by/of Bank.	218
Details of Investments portfolio classification wise as per the direction issued by the central bank	255-258
Disclosure for Non performing assets	262-263, 272
- Movements in NPA	
- Sector-wise breakup of NPA	
- Movement of provisions made against NPA	
- Details of accounts restructured as per regulatory guidelines	228, 234
Maturity Pattern of Key Assets and Liabilities (ALM)	
Classification and valuation of investments as per regulatory guidelines/Accounting Standards Business Ratio/Information	203, 212
- Statutory liquidity Reserve (Ratio)	
- Net profit income as a percentage of working funds/Operating cost efficiency ratio	
- Return on Average Asset	
- Cost/Income ratio	
- Net asset Value per Share	
- Profit per employee	
- Capital Adequacy ratio	
- Operating profit as a percentage of working funds	
- Cash Reserve Ratio/Liquid Asset ratio	
- Dividend Coverage Ratio	
- Gross Non-performing assets to gross investments/Non-performing investments (Assets) to Total investments (Assets)	
Details of investment concentration/Sector wise exposures	263
The break-up of 'Provisions and contingencies' included in the Profit and Loss Account	285
Disclosure under regulatory guidelines:	
Market Discipline Disclosures on Risk Based Capital (Basel II)	99-108
Details of Non-Statutory investment Portfolio	293-295
Disclosure in respect of assets given on operating & finance lease	259
Disclosures for derivative investments	N/A
Bank's Network: List of Branches or Centres	364-369

ABBREVIATIONS

ABB	Association of Bankers, Bangladesh
AC	Audit Committee
ADC	Alternative Delivery Channel
AD	Authorized Dealer
AGM	Annual General Meeting
ALCO	Asset Liability Committee
ALS	Assured Liquidity Support
AmCham	American Chamber of Commerce in Bangladesh
ATM	Automated Teller Machine
BAB	Bangladesh Association of Banks
BACH	Bangladesh Automated Clearing House
BAFEDA	Bangladesh Foreign Exchange Dealer Association
BAPLC	Bangladesh Association of Publicly Listed Companies
BAS	Bangladesh Accounting Standard
BB	Bangladesh Bank (Central Bank of Bangladesh)
BFRS	Bangladesh Financial Reporting Standard
BIBM	Bangladesh Institute of Bank Management
BOD	Banking Operation Division
BRMC	Board Risk Management Committee
BRPD	Banking Regulation and Policy Department
CAD	Credit Administration Department
CAGR	Compound Average Growth Rate
CAR	Capital Adequacy Ratio
CBS	Core Banking System
CCU	Central Compliance Unit
CDBL	Central Depository Bangladesh Limited
CDCS	Certified Documentary Credit Specialist
CHO	Corporate Head Office
CIB	Credit Information Bureau
CMU	Cash Management Unit
CP	Commercial Paper
CRAR	Capital to Risk Weighted Asset Ratio
CRGM	Credit Risk Grading Matrix
CRISL	Credit Rating Information and Services Ltd.
CRMD	Credit Risk Management Division
CRR	Cash Reserve Ratio
CSR	Corporate Social Responsibility

DCCI	Dhaka Chamber of Commerce & Industry
DEPZ	Dhaka Export Processing Zone
DR	Disaster Recovery
DSE	Dhaka Stock Exchange Limited
EC	Executive Committee
EFT	Electronic Fund Transfer
EMI	Equal Monthly Installment
EPZ	Export Processing Zone
ETP	Effluent Treatment Plant
FBCCI	Federation of Bangladesh Chambers of Commerce and Industry
FD	Fixed Deposit
FTP	Fund Transfer Pricing
GDP	Gross Domestic Product
GOB	Government of Bangladesh
GRI	Global Reporting Initiative
HFT	Held for Trading
HRD	Human Resources Division
HTM	Held to Maturity
IAS	International Accounting Standard
IBB	The Institute of Bankers, Bangladesh
ICAAP	Internal Capital Adequacy Assessment Process
ICAB	Institute of Chartered Accountants of Bangladesh
ICCB	International Chamber of Commerce Bangladesh
ICCD	Internal Control & Compliance Division
ICC	Internal Control and Compliance
ICT	Information Communication and Technology
IFC	International Finance Corporation
IPO	Initial Public Offering
ITS	Information Technology System
LC	Letter of Credit
LG	Letter of Guarantee
MANCOM	Management Committee
MCCI	Metropolitan Chamber of Commerce and Industries
MCDB	MTB Chittagong Division Branches
MCR	Minimum Capital Requirement
MD&A	Management Discussion & Analysis
MDBB	MTB Dhaka Division Branches

MFIs	Micro Finance Institutions
MICR	Magnetic Ink Character Recognition
MID	MTB Infrastructure Division
MITS	MTB International Trade Services
MODB	MTB Other Division Branches
MTB	Mutual Trust Bank Limited
MTBCL	MTB Capital Limited
MTBSL	MTB Securities Limited
MTBUK	MTB Exchange (UK) Limited
NBFI	Non-bank Financial Institution
NCBs	Nationalized Commercial Banks
NII	Net Interest Income
NPL	Non Performing Loan (Classified Loan)
NRB	Non Resident Bangladeshi
OBU	Offshore Banking Unit
OCI	Other Comprehensive Income
PC	Purchase Committee
PCBs	Private Commercial Banks
PD	Probability of Default
PDBL	Primary Dealers Bangladesh Limited
PF	Provident Fund
POS	Point of Sale
PPG	Product Program Guidelines
PRI	Prime Risk Indicator
RBCA	Risk Based Capital Adequacy
RBIA	Risk Based Internal Audit
RFCD	Resident Foreign Currency Deposit
RMG	Ready Made Garments
ROA	Return on Assets (excluding contingent items)
ROE	Return on Equity
RWA	Risk Weighted Assets
SAFA	South Asian Federation of Accountants
SAMD	Special Asset Management Division
SFU	Structured Finance Unit
SLR	Statutory Liquidity Ratio
SME	Small and Medium Enterprise
SRP	Supervisory Review Process (Pillar II of Basel III)
TFP	Trade Finance Program
WACRG	Weighted Average Credit Risk Grade
WBD	Wholesale Banking Division