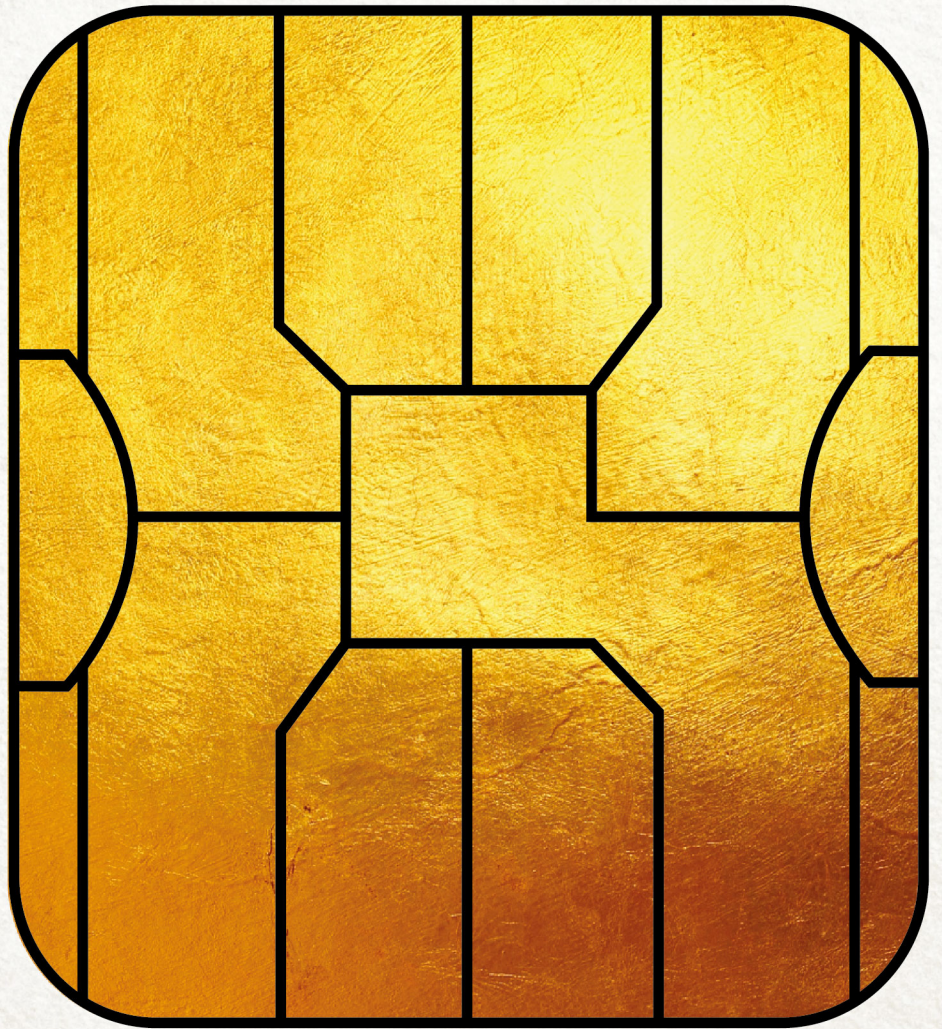


PROTECT & SURGE

ANNUAL REPORT 2016

2016



মিউচুয়াল ট্রাস্ট ব্যাংক লিমিটেড

Mutual Trust Bank Ltd.

you can bank on us



PROTECT AND SURGE

PROTECT

2016 has been a year of tremendous growth in e-banking technology in the financial sector. Artificial intelligence, robust firewalls and internet banking through smartphones have made banking transactions more convenient in recent years. On the contrary, highly sophisticated organized cybercrimes are costing businesses significantly all over the world. With no surprise, the target remains the banking sector. In years to come, the biggest challenge for the banking industry of the country will be to keep banking transactions protected from cybercrimes and money laundering activities.

SURGE

Factors like investing in advanced technologies, ensuring cyber security governance and appointing skilled human resources are likely to determine how efficiently a bank can protect its interests as well as its stakeholders and grow at the same time.



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05 Financial Statements

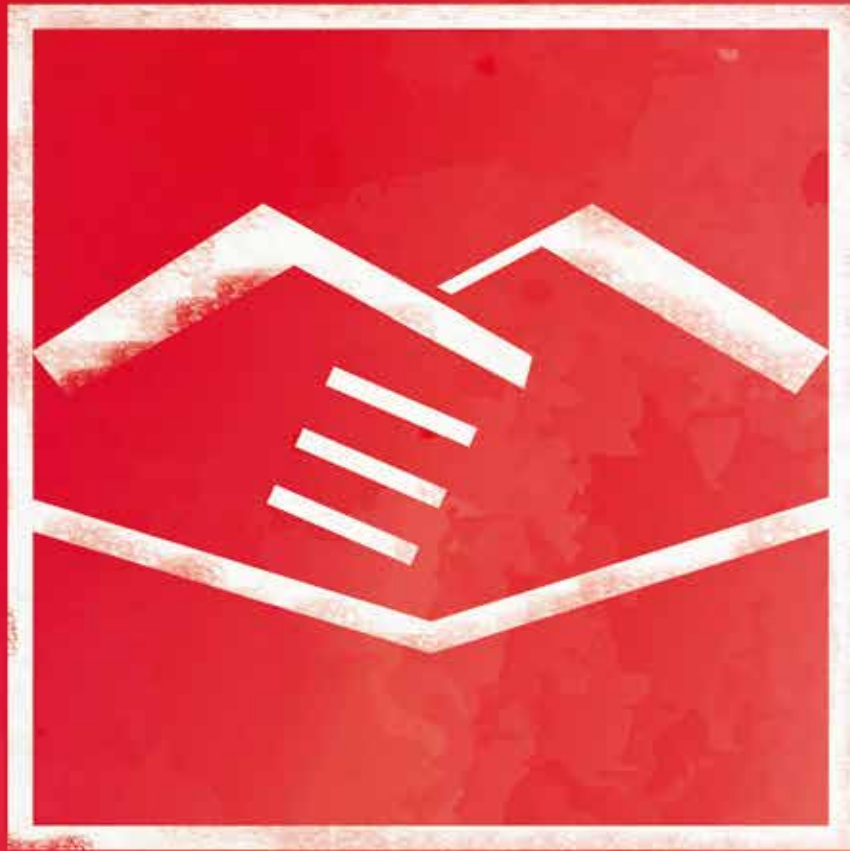
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**ABOUT
MUTUAL TRUST BANK LTD.
(MTB)**

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Our Vision, Mission & Core Values

Code of Conduct

Products & Services

Our Business Model

Awards and Recognitions

Forward Looking Statement

17 Years of Glorious Journey

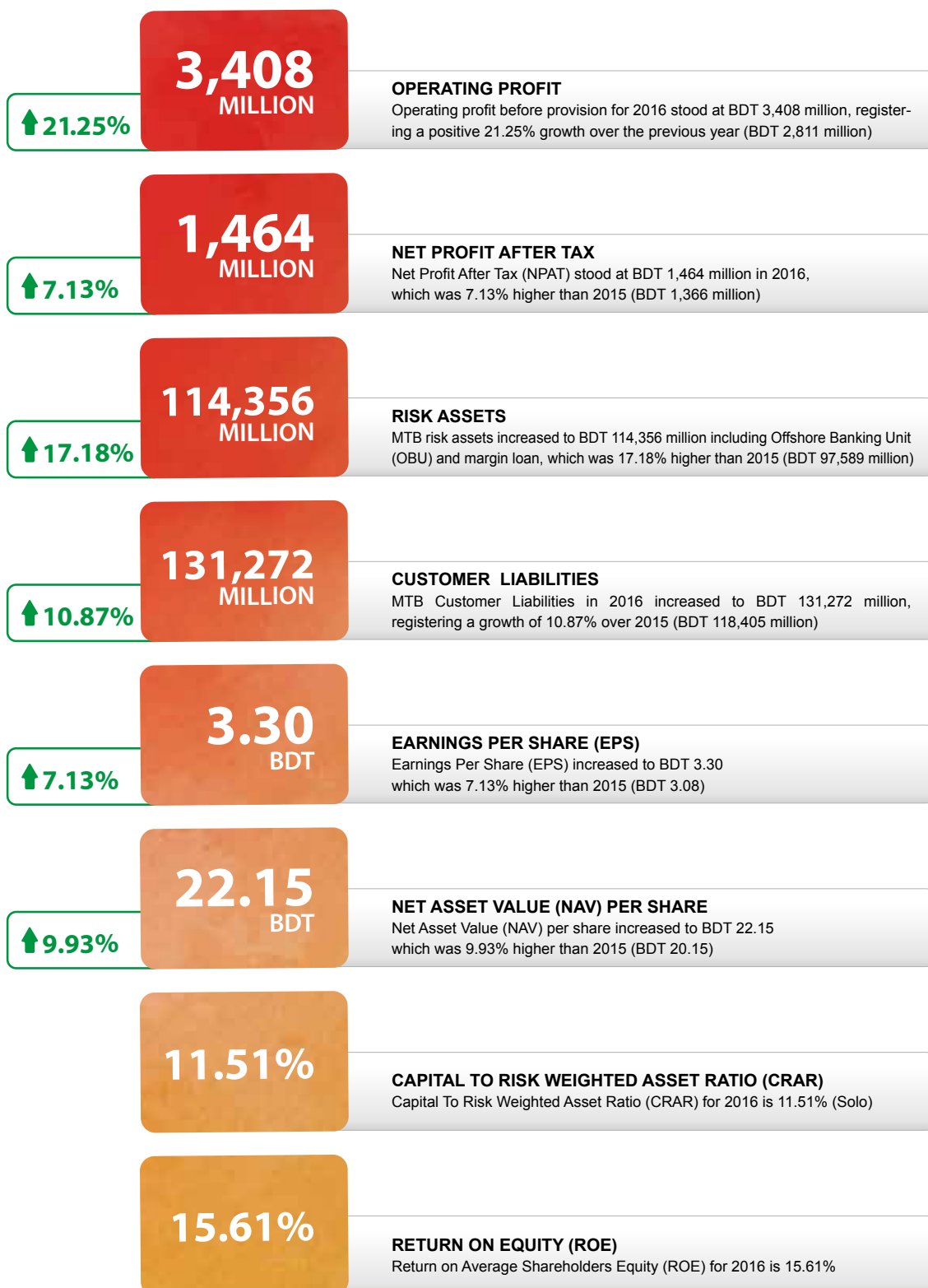
Group Profile

Corporate Structure

Profile of the Board of Directors



FINANCIAL HIGHLIGHTS 2016

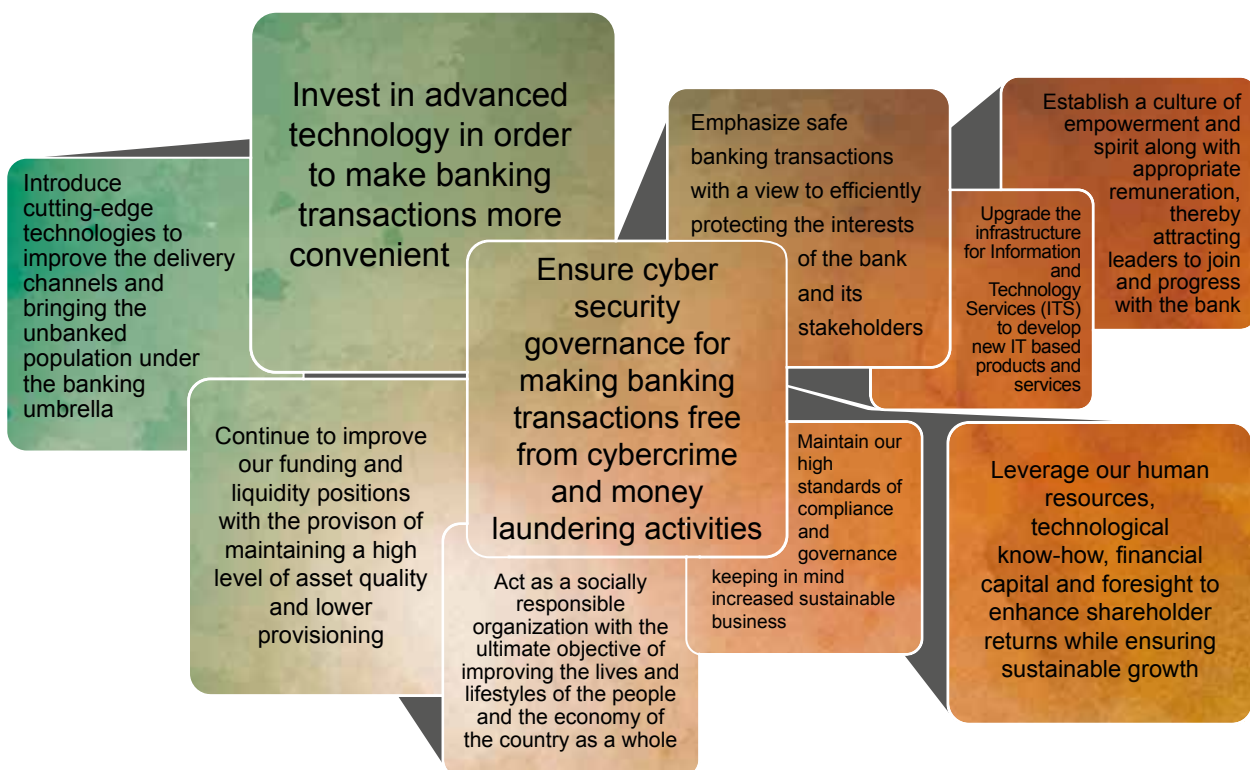


OUTLOOK 2017



As a compliant bank, MTB believes in enhancing profits in a sustained and controlled manner. With integrity, ethics and transparency as the main philosophies of the bank, profits come after compliance. The ultimate objective is to increase business using smart banking technologies.

STRATEGIC PRIORITIES





LETTER OF TRANSMITTAL

All Members of the Bank
Bangladesh Bank
Bangladesh Securities and Exchange Commission (BSEC)
Registrar of Joint Stock Companies & Firms (RJSCF)
Dhaka Stock Exchange Limited (DSE)
Chittagong Stock Exchange Limited (CSE)

**MTB ANNUAL REPORT 2016 TOGETHER WITH THE AUDITED FINANCIAL STATEMENTS
(CONSOLIDATED AND SEPARATE) FOR THE YEAR ENDED ON DECEMBER 31, 2016**

Dear Madam/Sir(s),

Please accept best compliments from Mutual Trust Bank Ltd. (MTB).

We are pleased to enclose a copy of the Annual Report 2016 together with the audited Financial Statements (includes Balance Sheet, Profit and Loss Account, Statement of Cash Flow, Statement of Changes in Equity, Liquidity Statement and Notes to the Financial Statements on consolidated and separate basis) for the year ended on December 31, 2016 of the Mutual Trust Bank Ltd. (MTB) for your kind information and record.

Financial Statements of MTB consists of statements of MTB Securities Ltd. (MTBSL), MTB Capital Ltd. (MTBCL), MTB Exchange (UK) Ltd. (MTB UK), subsidiaries of the bank and MTB Offshore Banking Unit (MTB OBU).

Yours sincerely,

Malik Muntasir Reza
Group Company Secretary



NOTICE OF THE 18TH ANNUAL GENERAL MEETING



Notice is hereby given to all the Honorable Members of Mutual Trust Bank Ltd. (MTB) that, the 18th (Eighteenth) Annual General Meeting (AGM) of the Bank will be held on **Tuesday, the 25th of July 2017 at 10:00 a.m.**, at **Golf Garden, Army Golf Club, Airport Road, Dhaka Cantonment, Dhaka 1206** to transact the following business, and to adopt necessary resolutions:

AGENDA

1. To receive, consider and adopt the audited Financial Statements (Consolidated and Separate), for the year ended on 31st December 2016, together with the Directors' Report and Auditors' Report thereon.
2. To declare Dividend for the year ended on 31st December 2016, as recommended by the Board of Directors.
3. To elect/re-elect Director(s).
4. To appoint/re-appoint Auditor(s), for the term until the next Annual General Meeting, and fix their remuneration.

By order of the MTB Board of Directors
Malik Muntasir Reza
Group Company Secretary

June 01, 2017
Dhaka

Notes:

- a) The 'Record Date', in lieu of Book Closure was on Wednesday, **May 31, 2017**. The Members, whose names were appeared in the Register of MTB, under Central Depository System (CDS) on the Record Date, are eligible to attend the 18th AGM and qualify to receive dividends.
- b) The Board of Directors recommended for **Stock Dividend @ 15.00% (Bonus share) on the profit of MTB** for the year ended on December 31, 2016.
- c) **M/s. M. J. Abedin & Co.**, Chartered Accountants, the existing Auditor will retire from office at the 18th AGM. Since they have audited the accounts of the Bank for the last three years, they are not eligible for re-appointment, as per prevailing laws/regulations/circulars.
- d) A Member, who is entitled to attend and vote at the AGM, may appoint a proxy to attend the meeting and take part in the proceedings thereof, on his/her/their behalf.
- e) The instrument appointing a proxy, or the Power of Attorney duly signed by a Member and stamped with requisite amount must be submitted at the MTB Share Department, MTB Tower (3rd Floor), 111 Kazi Nazrul Islam Avenue, Bangla Motor, Dhaka 1000 at least 48 hours before the meeting.
- f) Attendance of the Member(s)/Attorney (ies)/Proxy (ies) shall be recorded at the entrance of the venue. Attendance slip has to be submitted duly signed at the Registration Counter.
- g) The Annual Report 2016 together with the Notice of the 18th AGM, Proxy Form and Attendance Slip are being sent to all the Hon'ble Members by post/courier. The Hon'ble Members may also collect the Report from the MTB Share Department. Hon'ble Members may also visit MTB's website @ <http://www.mutualtrustbank.com>, where the report, form and slip are also displayed.
- h) Hon'ble Members are requested to update all required information with their respective Depository Participants before **Record Date**.
- i) In compliance with the Bangladesh Securities & Exchange Commission (BSEC) Notification **No. SEC/CMRRCD/2009-193/154 dated October 24, 2013** "No benefit in cash or kind, other than in the form of cash dividend or stock dividend, shall be paid to the Members ,i.e., no gift/gift coupon/food box etc. will be distributed at the 18th AGM".





OUR VISION, MISSION AND CORE VALUES

Our Vision

Mutual Trust Bank Ltd. (MTB)'s vision is based on a philosophy known as MTB3V! We envision MTB to be:

- One of the best performing banks in Bangladesh
- The bank of choice and
- A truly world-class bank

Our Mission

We aspire to be the most admired financial institution in the country, recognized as a dynamic, innovative and client focused company that offers an array of products and services in the search for excellence and to create an impressive economic value.

Core Values

Commitment:

- Shareholders – Create sustainable economic value for our shareholders by utilizing an honest and efficient business methodology.
- Community – Committed to serve the society through employment creation, support community projects and events and be a responsible corporate citizen.
- Customers – Render state-of-the-art service to our customers by offering diversified products and by aspiring to fulfill their banking needs to the best of our abilities.
- Employees – We rely on the inherent merits of the employee and honor our relation as a part of this renowned financial institution. We work together to celebrate and reward unique backgrounds, viewpoints, skills and talents of everyone at the workplace, no matter what their job is.

Accountability:

As a bank, we are judged solely by the successful execution of our commitments; we expect and embrace this form of judgment. We are accountable for providing the highest level of service along with meeting the strict requirements of regulatory standards and ethical business practices.

Agility:

We can see things from different perspectives; we are open to change and not bound by how we have done things in the past. We can respond rapidly and adjust our mode of operation to meet stakeholder needs and achieve our goals.

Trust:

We value mutual trust, which encompasses transparent and candid communications among all parties.



CODE OF CONDUCT



As an employee of MTB, one must observe the highest standards of impartiality, integrity, objectivity and honesty in relation to the work s/he undertakes at all times. The Code of Conduct provides guidance to employees on how to ensure that their actions and behavior are consistent with both MTB's values and its high standards of conduct required to maintain banking compliance.

Code I: Our Vision

Our code of conduct is in alignment with the bank's Vision, MTB3V!

Code II: Uphold organizational mission

We aspire to be one of the most admired banks in the nation and be recognized as an innovative and client focused company, enabled by cutting-edge technology, a dynamic workforce and a wide array of financial products and services.

Code III: Adhere to the highest ethical standards

We ensure that our employees act with integrity, competence, dignity, and in an ethical manner when dealing with customers, prospects, colleagues, agencies and the public.

Code IV: Compliance with the laws & regulations

We maintain knowledge of and comply with all applicable laws, rules and regulations of any government, governmental agencies, regulatory organizations, licensing agencies, or professional associations governing the employee's professional activities.

Code V: Relationship with & responsibilities to MTB

We prioritize the bank's interest above personal interest.

As an objective, employees are required to:

Disclose the conflicts of interest including beneficial relationship with customers of any of its associates; state only MTB's view and not her/his own, when speaking in a forum in which audiences would reasonably expect that s/he is speaking as a representative of MTB.

Code VI: Relationship with & responsibilities to customer

We deliver service professionally, respect customers and treat them courteously and consistently; Respect the confidentiality and privacy of customers, or anybody with whom they do business.

Code VII: Protecting business assets & information

We are responsible and accountable for using the goodwill and assets of MTB and its customers, whether tangible, intangible, intellectual or electronic, in a manner both responsible and appropriate to the business and only for legal and authorized purposes.

Code VIII: Respecting others

We treat colleagues, customers and anyone with whom we do business, with respect, dignity, fairness and courtesy; we commit to maintain a work environment that is free from discrimination or harassment based on race, religion, creed, sex, disability, age or any other relevant category.

Code IX: Misconduct

We commit to avoid any professional conduct involving dishonesty, fraud, deceit or misrepresentation or carry out any act that reflects adversely on our honesty, trustworthiness or professional competence; we also commit to support international and local efforts to eliminate corruption and financial crime.

Code X: Insider trading

We are committed to not utilize position for personal gain or for gain of another person. All of us must ensure that any information in our possession that is not publicly available and may have a material effect on the price or value of objectives, is not provided to anyone who may be influenced to subscribe, buy or sell shares or conduct any other business transactions with another person including family and friends.

Code XI: Control

The Code is designed to provide practical assistance in performing our daily tasks and resolving situations, which may present potential ethical conflicts.

Our Code of Conduct has eleven core elements supporting a self-regulatory approach to the way we do business. Also, the Management monitors the compliance of the code of conduct.

The Association for Investment Management and Research (AIMR) has developed the Code of Ethics and Standards of Professional Conduct for their members. Most of them are relevant for persons working in a bank or a financial institution. MTB has adopted the relevant part from the Code of Ethics and Standards of Professional Conduct of AIMR





PRODUCTS AND SERVICES

WHOLESALE BANKING

Term Finance

- Project Finance
- Finance for Importing Capital Machinery
- Lease Finance
- House Building Finance
- Term Loan to NBFIs
- Term Lending

Working Capital Finance

- Secured Over Draft (SOD)
- Cash Credit (Hypo)
- Cash against Document
- Short Term Loan
- Loan General
- Time Loan

Cash Management Unit

1. MTB Nationwide Collection Services
2. MTB Web Based Banking Services
3. MTB Payments Solutions
(Clearing Service, BACH, BEFTN)
4. MTB Capital Market Services
(IPO LBTI, BTI, Right Issue)
5. MTB High Value Account Services
6. Motor Vehicle Fee Collection Solution
7. MTB Tuition Fees Collection Service

SME BANKING

- MTB Bhagyobati
- MTB Krishi
- MTB Mousumi
- MTB Revolving Loan
- MTB Small Business Loan
- MTB Digoon
- MTB Green Energy Loan
- MTB Probaho
- MTB Buniad
- MTB Gunabati
- MTB Krishijat
- MTB Light Engineering
- MTB IT Genius
- MTB Microfinance
- MTB Youth Line

RETAIL BANKING

Deposit Products

- Current Account
- MTB Regular Savings
- MTB Privilege Savings
- MTB Senior
- MTB Inspire
- MTB Junior
- MTB Graduate
- MTB Ruby
- MTB Care
- MTB Sanchay
- MTB Ankur
- Fixed Deposit
- Special Notice Deposit
- Brick by Brick
- MTB Double Saver
- MTB Millionaire Plan
- MTB Education Plan
- Monthly Benefit Plan
- Children Education Deposit Scheme
- MTB Kotipati
- MTB Gift Cheque

Loan Products

- MTB Personal Loan
- MTB Auto Loan
- MTB Home Loan
- MTB Home Equity Loan
- MTB Professional's Loan
- MTB Neer

MTB Card Products

- MTB Debit Card
- MTB Local & Dual Currency Credit Card
- MTB Prepaid Card

TRADE FINANCE

Export Finance

- Back to Back L/C
- Export Bill Discounting
(FDBP and IDBP)
- Secured Over Draft
(SOD-general/export bill)
- Packing Credit



Import Finance

- Loan against Trust Receipt (LTR)
- EDF Loan

Non-funded Trade Finance

- L/C Opening (Sight / Deferred / UPAS)
- L/C Advising
- L/C Transfer
- Bank Guarantee
- Shipping Guarantee

Bank Guarantee

Bank Guarantee

[Bid Bond, Performance Guarantee, Advance Payment Guarantee, etc.]

Syndications & Structured Finance

Financing to Power, Telecom, Hotels, Aircraft, Steel, Cement, Glass, Petrochemical, Agro-based Project, Micro Financing, etc.

NRB BANKING

NRB Products

- NRB Savings Account
- NRB Deposit Pension Scheme (NRB DPS)
- NRB Fixed Deposit Account (NRB FD)
- NRB Home Loan

NRB Services

- Inward Foreign Remittance through globally reputed money transfer companies and MTB's fully-owned subsidiary MTB Exchange (UK) Ltd.
- Banking Service to NRB through MTB Representatives in UAE.
- Foreign currency exchange facility to passengers travelling to or from abroad through MTB Foreign Currency Exchange Booths at Hazrat Shahjalal International Airport, Dhaka

AGENT BANKING

- Account Opening (Savings, Current, DPS, Term Deposit, SME / Retail / Agriculture Loan)
- Cash Deposit
- Cash Withdrawal
- Fund Transfer to any MTB Account
- Electronic Fund Transfer through BEFTN
- Electronic Fund Transfer through RTGS
- Inward Foreign Remittance Cash Payout
- Inward Foreign Remittance in Account
- Utility Bill Collection
- Receiving Clearing Cheque
- Smart Card (NID) Fee Collection
- SME Loan File Initiate
- Agriculture Loan File Initiation
- Retail Loan File Initiation
- Debit/Credit Card Request Processing
- Mobile Recharge
- Insurance Premium Collection
- School Banking Solution (Student Account, Fee Collection & Payroll for Teachers)
- Social Safety-net Cash Disbursement
- Balance Inquiry
- Account Statement

OFF-SHORE BANKING UNIT (OBU)

- Term Finance
- Working Capital Finance
- Trade Finance (Local Bill Discounting, Foreign Bill Discounting, UPAS)





OUR BUSINESS MODEL

INPUTS		VALUE CREATION
	FINANCIAL CAPITAL <ul style="list-style-type: none"> ■ Capital Structure (Equity) ■ Liquid Assets Reserves ■ Capital Adequacy 	OUR VISION Mutual Trust Bank's vision is based on a philosophy known as MTB3V. We envision MTB to be: I. One of the best performing banks in Bangladesh II. The bank of choice III. A truly world-class bank
		MTB CORE VALUES Commitment: <ul style="list-style-type: none"> ■ Shareholders – Create sustainable economic value for our shareholders. ■ Community – Committed to serve the society through employment creation, ■ Customers – Render state-of-the-art service to our customers, offering diversified products ■ Employees – Be reliant on the inherent merits of the employees and honor our relationships as part of this renowned financial institution. Accountability: As a bank, we are judged solely by the successful execution of our commitments; We are accountable for providing the highest level of services along with meeting the strict requirements of regulatory standards and ethical business practices.
	HUMAN CAPITAL <ul style="list-style-type: none"> ■ Employee Engagement ■ Core Competencies ■ Work Life Balance ■ Diversity and Equality ■ Work Experience ■ Continuous training for professional development 	Agility: We can see things from different perspectives; we are open to change and not bound by how we have done things in the past.
	INTELLECTUAL CAPITAL <ul style="list-style-type: none"> ■ Technological Capabilities ■ Integrated Risk Management ■ Management and Control Systems ■ Information Systems and Database 	Trust: We value mutual trust, which encompasses transparent and candid communication amongst all parties.
	BUSINESS UNITS Wholesale Banking Syndication & Structured Finance SME Banking Retail Banking Privilege Banking NRB Operation Card Division International Trade Services Treasury Operation Agent Banking	SUPPORTING UNITS Group Human Resources Group Finance ITS Division Banking Operations Group Communications Infrastructure Division Engineering Department Legal Department Special Asset Management Div. IT Security Department Research & Development Dept. Board Division Share Division Credit Risk Management Division Credit Administration Department Risk Management Division





MANUFACTURING CAPITAL

- Customer Touch Points
- Physical
- New Business Developments
- Innovations and Value Additions
- Customer Satisfaction



SOCIAL & RELATIONSHIP CAPITAL

- Relationship with Stakeholders
- Awards and Recognitions
- Products and Services
- Customer Engagements
- CSR Activities



NATURAL CAPITAL

- Biodiversity and ECO Projects
- Green Business Practices
- Renewable Energy Usage
- Environment Friendly Financing

RISK MANAGEMENT



STAKEHOLDERS ENGAGEMENT



FINANCIAL STABILITY



BOTTOM LINE APPROACH

Output	Highlights for 2016
Financial Capital Strengthen Tier I and Tier II Capital and maintain Capital Adequacy Ratio (CAR), in order to ensure sustainable growth and safeguard the business through different points of business cycle	Share Capital - BDT 4.34 billion Retained Earnings - BDT 841 million Total Assets – BDT 165.37 billion Customer Liabilities- BDT 131.27 billion Risk Assets – BDT 114.36 billion
Human Capital Develop a dedicated and motivated workforce who will become the driving force behind the corporate ambitions	1,889 MTBians Team Capabilities, Skill, Knowledge, Experience
Intellectual Capital Product Stewardship and Customer Privacy	Technology for business furtherance, collective expedient team knowledge
Manufacturing Capital Present a unique value proposition through brand specific differentiation Wider physical outreach and diverse distribution channels to bring the bank closer to customer and provide 24/7 access	110 branch and 10 agent banks over the country Fixed asset base - BDT 3.14 billion
Social & Relationship Capital Manage the direct & indirect impact resulting from business activities in a manner that would produce positive results for the community	0.7 million Customer Base CSR Activities - focusing education development, preserving national heritage, uplifting livelihood, strengthening sports and gearing entrepreneurship
Natural Capital Becoming “Truly Green Bank”	MTB promotes and supports environment friendly responsible financing. Besides dedicated MTB Green Energy loan a client can avail other loan facility for their green initiatives.





AWARDS AND RECOGNITIONS



FORWARD LOOKING STATEMENT



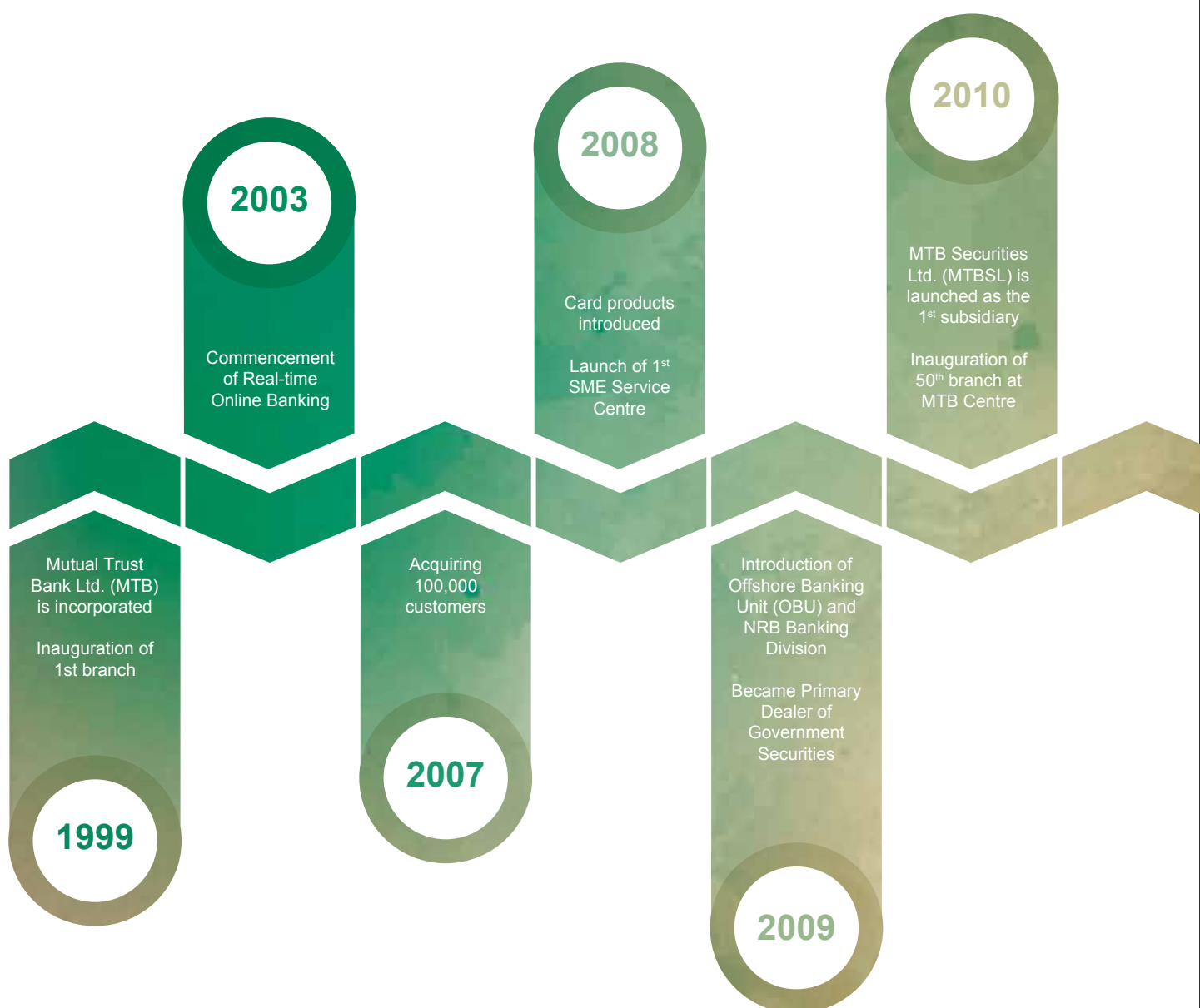
This Annual Report contains certain forward looking statements such as MTB's plans, anticipations, beliefs, opportunities, etc. and these are based on assumptions, estimates, beliefs and future expectations. These statements may materially differ due to changes in the business environment. The following are some major factors that may affect the overall business conditions of the bank:

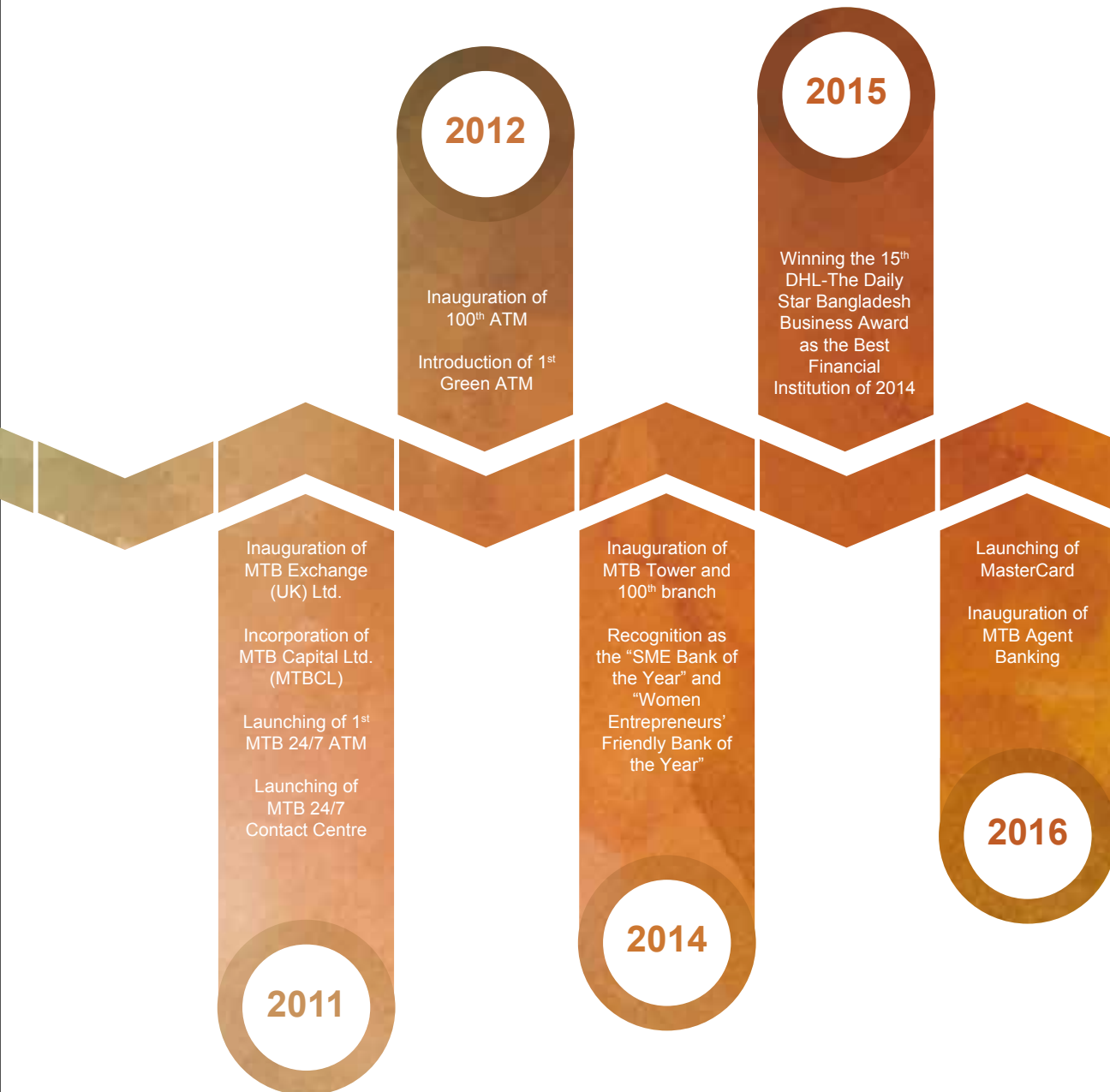
- Changes in fiscal, monetary and trade policies
- Natural catastrophes and political disturbances
- Changes in consumer behaviors, technologies, commodity price levels
- Changes in financial and capital market locally and internationally
- Changes in interest rates and forex rates locally and internationally
- Changes in legal and regulatory framework locally and internationally
- Changes in Cash Reserve Ratio (CRR) and Statutory Liquidity Reserve (SLR) of the bank
- International embargo/unrest in any country
- Withdrawal of incentives given to any sectors





17 YEARS OF GLORIOUS JOURNEY







GROUP PROFILE

REGISTERED NAME OF THE COMPANY

Mutual Trust Bank Limited

LEGAL FORM

The company was incorporated as a Public Limited Company on September 29, 1999, under the Companies Act 1994, with an Authorized Share Capital of BDT 1,000,000,000 divided into 10,000,000 ordinary shares of BDT 100 each. At present, the Authorized Share Capital of the company is BDT 10,000,000,000 divided into 1,000,000,000 ordinary shares of BDT 10 each. The Company was also issued Certificate for Commencement of Business on the same day and was granted license on October 05, 1999 by Bangladesh Bank under the Banking Companies Act 1991 and started its banking operation on October 24, 1999.

Company Registration No.

C38707 (665)/99 ON SEPTEMBER 29, 1999

Bangladesh Bank Permission No.

BRPD (P) 744(78)/99-3081 ON OCTOBER 5, 1999

SWIFT Code

MTBL BD DH

Auditors

M. J. ABEDIN & CO.
Chartered Accountants
National Plaza (3rd Floor)
109 Bir Uttam CR Datta Road, Dhaka 1205

Registered Office

MTB Centre
26 Gulshan Avenue, Gulshan 1
Dhaka 1212, Bangladesh

Corporate Website

www.mutualtrustbank.com

Tax Advisor

M/s. ACNABIN
Chartered Accountants
BSRS Bhaban (13th Floor)
12 Karwan Bazar C/A, Dhaka 1215, Bangladesh

LEGAL ADVISORS

M/s Mohsen & Mohsen
(Advocates and Legal Consultants)
Suite # 14/A, C.D. Kader Heights
10 Hatkhola Road, Dhaka 1203

M/s Hamid & Associates
(Advocates and Legal Consultants)
H # 46, Block # G, Banani, Dhaka 1212

M/s Farooq & Associates
(Advocates and Legal Consultants)
Darus Salam Arcade (3rd Floor)
14, Purana Paltan, Dhaka 1000

M/s Sadat Sarwat and Associates
Barrister-at-Law, Advocate
Supreme Court of Bangladesh
House # 28, Road # 23, Gulshan 1, Dhaka 1212

MEMBERSHIPS

- Institute of Bankers, Bangladesh (IBB)
- Bangladesh Institute of Bank Management (BIBM)
- Bangladesh Association of Banks (BAB)
- Association of Bankers, Bangladesh Limited (ABB)
- Bangladesh Foreign Exchange Dealer's Association (BAFEDA)
- Bangladesh Money Market Dealers Association (BAMDA)
- Primary Dealers Bangladesh Limited (PDBL)
- Dhaka Stock Exchange Limited (DSE)
- Chittagong Stock Exchange Limited (CSE)
- Bangladesh Association of Publicly Listed Companies (BAPLC)
- Metropolitan Chamber of Commerce & Industry (MCCI)
- Dhaka Chamber of Commerce & Industry (DCCI)
- American Chamber of Commerce In Bangladesh (AMCHAM)
- International Chamber of Commerce Bangladesh (ICCB)
- Federation of Bangladesh Chambers of Commerce and Industry (FBCCI)
- United Nations Global Compact (UNGC)
- Reed Business Info Limited, UK
- Society for Worldwide Interbank Financial Telecommunication (SWIFT)



CALENDAR 2017

আলোকিত তারুণ্য, আলোকিত ভবিষ্যৎ



Painting : Soul Hacha

ক্রীড়ানৈপুণ্য

January 2017

Sun	Mon	Tue	Wed	Thu	Fri	Sat	Sun	Mon	Tue	Wed	Thu	Fri	Sat
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15	16	17	18	19	20	21	22	23	24	25	26	27	28
29	30	31											



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Painting : Moksuda Iqbal Nipa

সত্যতা

February 2017

Sun	Mon	Tue	Wed	Thu	Fri	Sat	Sun	Mon	Tue	Wed	Thu	Fri	Sat
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12	13	14	15	16	17	18	19	20	21	22	23	24	25
26	27	28											



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Painting : Jamal Ahmed

প্রকৃতিপ্রেম

March 2017

Sun	Mon	Tue	Wed	Thu	Fri	Sat	Sun	Mon	Tue	Wed	Thu	Fri	Sat
1	2	3	4	5	6	7	8	9	10	11			
12	13	14	15	16	17	18	19	20	21	22	23	24	25
26	27	28	29	30	31								



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Painting : Karak Champa Chakma

দেশজ সংস্কৃতি চর্চা

April 2017

Sun	Mon	Tue	Wed	Thu	Fri	Sat	Sun	Mon	Tue	Wed	Thu	Fri	Sat
							1	2	3	4	5	6	7
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22	23	24	25	26	27	28	29	30					



মিউচুয়াল ট্রাস্ট ব্যাংক লিমিটেড
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Painting : Abdus Shakoor Shah

উদ্যোক্তা হবার বাসনা

May 2017

Sun	Mon	Tue	Wed	Thu	Fri	Sat	Sun	Mon	Tue	Wed	Thu	Fri	Sat
	1	2	3	4	5	6	7	8	9	10	11	12	13
14	15	16	17	18	19	20	21	22	23	24	25	26	27
28	29	30	31										



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Painting : Goutam Chakraborty

ঐতিহ্যের প্রতি ভালোবাসা

June 2017

Sun	Mon	Tue	Wed	Thu	Fri	Sat	Sun	Mon	Tue	Wed	Thu	Fri	Sat
					1	2	3	4	5	6	7	8	9
10	11	12	13	14	15	16	17	18	19	20	21	22	23
24	25	26	27	28	29	30							



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Painting : Pooja Kumar Chakraborty

সামাজিক কল্যাণ

July 2017

Sun	Mon	Tue	Wed	Thu	Fri	Sat	Sun	Mon	Tue	Wed	Thu	Fri	Sat
						1	2	3	4	5	6	7	8
9	10	11	12	13	14	15	16	17	18	19	20	21	22
23	24	25	26	27	28	29	30	31					



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Painting : Farida Zaman

দেশপ্রেম

August 2017

Sun	Mon	Tue	Wed	Thu	Fri	Sat	Sun	Mon	Tue	Wed	Thu	Fri	Sat
					1	2	3	4	5	6	7	8	9
10	11	12	13	14	15	16	17	18	19	20	21	22	23
24	25	26	27	28	29	30	31						



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Painting : Hashem Khan

শ্রদ্ধা-সম্মান

September 2017

Sun	Mon	Tue	Wed	Thu	Fri	Sat	Sun	Mon	Tue	Wed	Thu	Fri	Sat
					1	2	3	4	5	6	7	8	9
10	11	12	13	14	15	16	17	18	19	20	21	22	23
24	25	26	27	28	29	30							



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Painting : Nazia Andaleeb Preshma

বিজ্ঞানমনস্কতা

October 2017

Sun	Mon	Tue	Wed	Thu	Fri	Sat	Sun	Mon	Tue	Wed	Thu	Fri	Sat
1	2	3	4	5	6	7	8	9	10	11	12	13	14
15	16	17	18	19	20	21	22	23	24	25	26	27	28
29	30	31											



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Painting : Shambhu Acharya

পারিবারিক বন্ধন

November 2017

Sun	Mon	Tue	Wed	Thu	Fri	Sat	Sun	Mon	Tue	Wed	Thu	Fri	Sat
					1	2	3	4	5	6	7	8	9
10	11	12	13	14	15	16	17	18	19	20	21	22	23
24	25	26	27	28	29	30							



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Painting : Ratikun Naha

নেতৃত্ব

December 2017

Sun	Mon	Tue	Wed	Thu	Fri	Sat	Sun	Mon	Tue	Wed	Thu	Fri	Sat
					1	2	3	4	5	6	7	8	9
10	11	12	13	14	15	16	17	18	19	20	21	22	23
24	25	26	27	28	29	30	31						



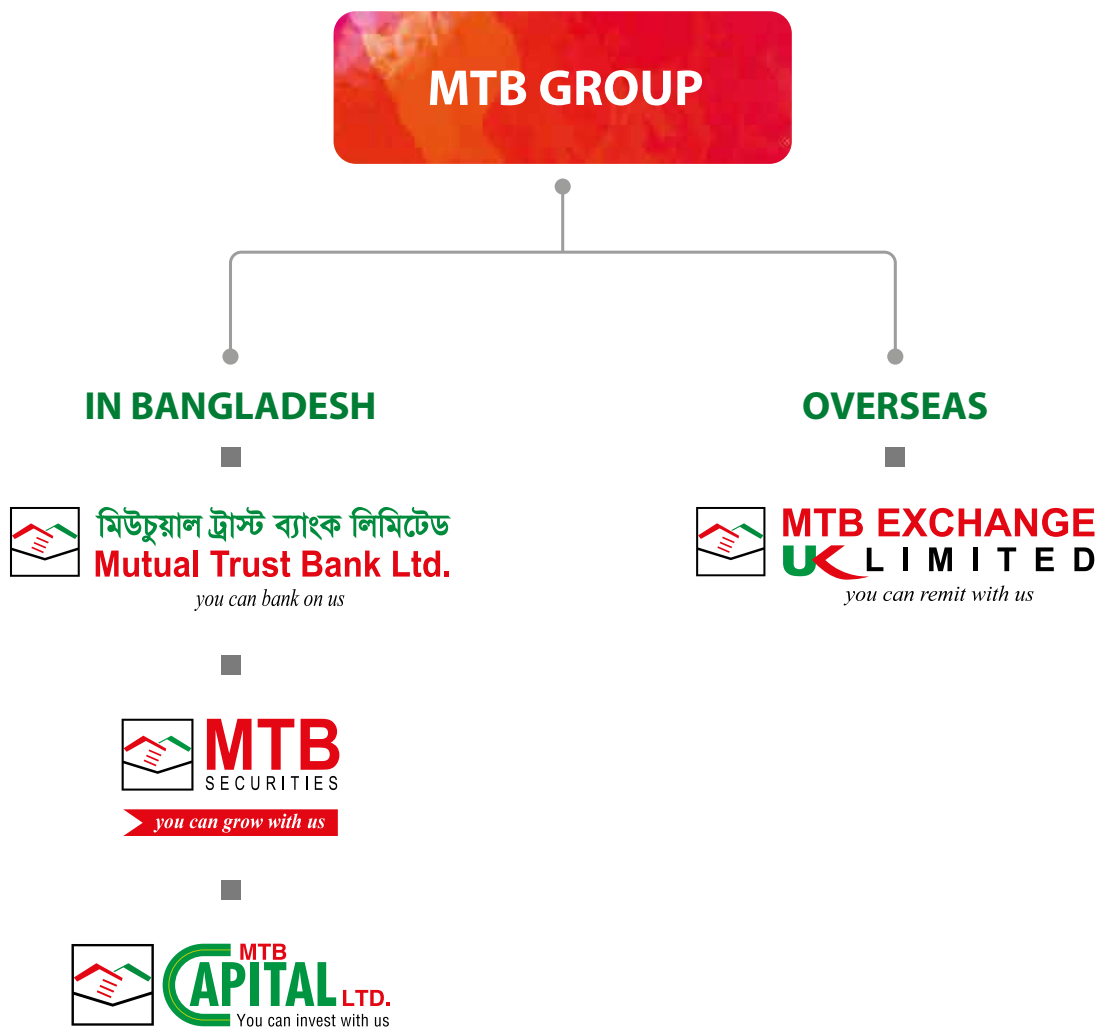
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CORPORATE STRUCTURE



PROFILE OF THE BOARD OF DIRECTORS

Mr. M. A. Rouf, JP
Chairman

Mr. M. A. Rouf, JP is the Chairman of Mutual Trust Bank Limited (MTB) and its three subsidiary companies, MTB Securities Limited, MTB Capital Limited and MTB Exchange (UK) Limited, since February 26, 2016.

He is the Chairman of Britannia Group, a British-Bangla Joint Venture Real Estate Company. Besides, he is also a Director of Tiger Tours Ltd. (Bangladesh).

Mr. Rouf is a renowned personality and holds several prestigious positions at home and abroad. He was a Justice of Peace (JP) for Scotland over 10 years. Besides, he was serving as the elected Regional President for the British Bangladesh Chamber of Commerce in the UK for Scotland for the last sixteen years. He was also appointed as a Delegate for the Department of British Trade Mission of Bangladesh. He is a Senior Vice President of UKBCCI (UK Bangladesh Catalysts of Commerce & Industry). Mr. Rouf was the Financial Director for Scottish Cancer Research Centre for over 8 years.

Presently Mr. Rouf is serving as the chairman of following foreign company:

Diamond Properties, UK- One of the buildings the company has built, received the Civic Trust Award from the Scottish Building Authority. This was the first time an enterprise with a South Asian background was received this accolade.

He is a lifetime member of the University of St. Andrews and also a member of St. Andrews Golf Club, which is the 2nd oldest golf club in the world. He is also a member of Army Golf Club Dhaka. He has also held the post of Honorary Vice Chairman of St. Andrews University Union Debating Society for the last 17 years, which is the oldest debating society in the world and last 20 years he has been the President of St. Andrews University Cricket Club. The Cricket Team came to Bangladesh & played six matches, they had a wonderful time in 1999.



Mr. Md. Hedayetullah

Vice Chairman



Mr. Md. Hedayetullah is the Vice Chairman of Mutual Trust Bank Ltd. (MTB). Prior to his new role, he was the Chairman of the Executive Committee of the bank.

He is presently serving as the:

- Chairman of Hedayetullah Securities Ltd.
- Managing Director of FB Footwear Ltd.
- Managing Director of Footbed Footwear Ltd.
- Director of Apex Tannery Ltd.
- Director of Apex Property Development Ltd.

Mr. Md. Hedayetullah obtained B.Sc. (Honors) degree in Leather Technology from the British School of Leather Technology, Northampton, UK and M.A. in International Business from Webster University, Regents College, London, UK.

Mr. Syed Manzur Elahi

Director & Founding Chairman

Mr. Syed Manzur Elahi is the Founding Chairman of Mutual Trust Bank Ltd. (MTB) and Pioneer Insurance Company Limited and currently serving as the Chairman of the Executive Committee of the bank. Mr. Elahi is the Chairman of Apex Group, a leading business conglomerate in Bangladesh, and has won various awards for his contributions to trade and industry including “Business Executive of the Year 2000” by the American Chamber of Commerce (AMCHAM), Bangladesh and “Business Person of the Year 2002” award, sponsored by the Daily Star and DHL Worldwide Express.

Besides being an eminent industrialist, he was also appointed Adviser to the Caretaker Government of Bangladesh, twice (1996 & 2001), for his leadership qualities, professionalism and non-partisanship. Mr. Elahi holds an M.A. (Econ.) from the University of Dhaka.

Mr. Elahi is currently the Chairman of

- | | |
|--------------------------------------|---------------------------------|
| ■ Apex Tannery Ltd. | ■ Quantum Market Research |
| ■ Apex Footwear Ltd. | ■ Manusher Jonno Foundation |
| ■ Apex Pharma Ltd. | ■ Holiday Publications |
| ■ Blue Ocean Footwear Ltd. | ■ Bangladesh Freedom Foundation |
| ■ Apex Enterprises Ltd. | |
| ■ Apex Investments Ltd. | |
| ■ Grey Advertising (Bangladesh) Ltd. | |

He is also Director of International Publications Limited, the owning company of The Financial Express, Director of Credit Rating Agency of Bangladesh Limited (CRAB), Director of Central Depository Bangladesh Ltd. (CDBL), Member of the Board of Trustees of East West University, Member of the Board of Trustees of Centre for Policy Dialogue (CPD) and Member of Trustee Board of Diabetic Association of Bangladesh.

Previously, Mr. Elahi has served as Chairman of the Bangladesh Association of Banks (BAB), Chairman of the East West University Foundation (EWUF), Chairman of Central Depository Bangladesh Ltd. (CDBL), Vice Chairman of the Bangladesh Association of Publicly Listed Companies (BAPLC), Director on the Boards of Bangladesh Bank, Sonali Bank and Bangladesh Krishi Bank, Director of the Export Promotion Bureau, Bangladesh, President of the Metropolitan Chamber of Commerce and Industry, Dhaka (MCCI), President, Bangladesh Employers Association (BEA), President of the Dhaka University Alumni Association (DUAA) and Honorary Consul for Belgium in Bangladesh.



Dr. Arif Dowla

Director



Dr. Arif Dowla has served as Chairman of Mutual Trust Bank Ltd. (MTB) from January 17, 2012 to February 26, 2014 and is now serving as the Chairman of the Board Risk Management Committee. Son of Mr. M. Anis Ud Dowla, a leading name in Bangladesh's corporate business, trade and industry arena, Dr. Dowla is the Managing Director of the renowned conglomerate, Advanced Chemical Industries (ACI) Ltd. as well as its following subsidiaries:

- ACI Pure Flour Limited
- ACI Foods Limited
- ACI Motors Limited
- ACI Logistics Limited
- ACI Agrolink Limited
- Premiaflex Plastics Limited
- Stochastic Logic Limited

Besides, Dr. Dowla is also the Chairman of Tetley ACI (Bangladesh) Ltd.

He is Director of

- ACI Formulations Limited
- ACI Salt Limited
- ACI Biotech Limited
- ACI Edible Oils Limited
- ACI Godrej Agrovet (Pvt.) Limited
- Creative Communication Limited
- Consolidated Chemicals Limited
- ACI Healthcare Limited – Vice Chairman
- ACI Healthcare USA Inc.
- ACI Chemicals Limited
- Infolytx Bangladesh Limited
- Bangladesh Business Publications Limited publishing company of the bi-monthly business magazine

Member of the Board of Governors of the Society for Promotion of Bangladesh Art (SPBA).

Dr. Dowla obtained PhD degree in Mathematics from the University of California, San Diego, USA. He is a member of the American Mathematical Society and a Young Global Leader Honoree 2009 bestowed by World Economic Forum. He is also the Honorary Consul of the Kingdom of Belgium in Bangladesh.

Mr. Rashed Ahmed Chowdhury

Director

Mr. Rashed Ahmed Chowdhury is the Director of Mutual Trust Bank Ltd. (MTB). Prior to assuming this role, he was the Chairman of the bank and its three subsidiary companies. Mr. Chowdhury is the:

- Chairman of Banga Garments Ltd.
- Chairman of ABC Building Products Ltd.
- Founder Trustee and Chairman of the Board of Trustees of Independent University, Bangladesh (IUB)
- President and founding member of Cadet College Club Limited
- Director (former Chairman) of 'Bangladesh Business Publications Limited', a publishing company of the bi-monthly 'business' magazine.
- Senior Vice President of Bangladesh Squash Rackets Federation.

He is also

- Director of Associated Builders Corporation Ltd. (ABC), a pioneer in the field of construction and real estate development in Bangladesh
- Director of ABC Real Estates Ltd.
- Director of Shamsuddin Towels Ltd.

He has served as

- Senior Vice President of Bangladesh Terry Towel Manufacturers and Exporters Association
- President of the Rotary Club of Dhaka Central
- Assistant Governor of Rotary District-3280

Mr. Chowdhury obtained Higher National Diploma in Business Studies from West London College, UK and a Post Graduate Degree in Business Management from Kingston University of the United Kingdom. He is a member of the Chartered Management Institute, UK.



Mr. Md. Abdul Malek
Director



Mr. Md. Abdul Malek, Director of Mutual Trust Bank Ltd. (MTB), obtained B.Sc. Engineering (Civil) from BUET, a renowned engineering institution of the country. He has vast experience and special skills and expertise in structuring and developing, calamity and devastation resilient and green buildings along with a glorious tradition in construction of multi-storeyed buildings.

He was the Chairman of Sheltech Consultants (Pvt.) Ltd. (SCPL), a major practitioner in Urban Planning, Architectural, Engineering Design, and Tourism Development. SCPL has successfully completed many projects, for major International Development Funding Agencies, which includes the Asian Development Bank (ADB), The World Bank, United Nations Development Program (UNDP), European Economic Community (EEC), Swiss Agency for Development and Cooperation (SDC), Finnish International Development Agency (FINNIDA), United States Agency for International Development (USAID), United Nations Children's Fund (UNICEF), Department for International Development (DFID), Directorate-General for International Cooperation (DGIS) and Royal Netherlands Embassy (RNE), on behalf for Govt. of Netherlands. SCPL has earned a good recognition both locally and internationally. He has also vast experience in the Garments sector.

Mr. Md. Wakiluddin
Director



Mr. Md. Wakiluddin, Director of Mutual Trust Bank Limited (MTB) is the Chairman of Baridhara Corporation Ltd.

He is also

- Managing Director of Swadesh Properties Ltd.
- Director of HARDCO International School.
- Managing Director of Swadesh Global Media Ltd.

Mrs. Khwaja Nargis Hossain
Director



Mrs. Khwaja Nargis Hossain, Director of Mutual Trust Bank Limited (MTB), received Master's Degree in Islamic History from the University of Dhaka.

She is also

- Managing Director of SAHCO Securities Limited.
- Corporate Director of SAHCO International Limited
- Member of BOAO Forum for Asia (BFA), China. BFA is a non-profit international organization formed by twenty six Asian Countries and Australia for socio-economic development of the people of Asia and rest of the world.

Mr. Anjan Chowdhury

Director

Mr. Anjan Chowdhury is the Director of Mutual Trust Bank Limited (MTB), replacing his father and the iconic and legendary MTB Chairman, Late Mr. Samson H. Chowdhury. He is one of the key Directors of Square Group, the leading business conglomerate in Bangladesh and the following business ventures under the group:

- | | |
|---|-----------------------------|
| ■ Square Pharmaceuticals Ltd. | ■ Square Fashions Ltd. |
| ■ Square Hospital Ltd. | ■ Square Yarns Ltd. |
| ■ Square Formulations Ltd. | ■ Square Fashion Yarns Ltd. |
| ■ Square Herbal and Nutraceuticals Ltd. | ■ Square Denims Ltd. |
| ■ Square Agro Development and Processing Ltd. | ■ Square Apparels Ltd. |
| ■ Square Textiles Ltd. | ■ Square Holdings Ltd. |
| | ■ Square Informatix Ltd. |

Currently, Mr. Chowdhury is acting as the Chairman of Maasranga Production Limited and Oracle Travels Limited.

He is the Managing Director of Square Toiletries Limited, Square Food & Beverage Limited, Square Securities Management Limited, Square Texcom Limited, Square Air Limited, Maasranga Communications Limited (Maasranga Television), Mediacom Limited and Aegis Services Limited.

Besides, he is also Director of Astras Limited, Pharma Packages (Pvt.) Limited, Barnali Printers Limited and Sabazpur Tea Co. Limited.

Mr. Chowdhury did his studies in management from the University of South Florida. He is a Trustee Member of the Education, Science, Technology and Cultural Development Trust (ESTCDT) of the Independent University of Bangladesh, Founder Member and current Chairman of The Society for the Promotion of Bangladeshi Art (SPBA). He also serves as Director of Bangladesh Business Publications Limited, publishing company of the bi-monthly Business Bangladesh magazine.

His passion for sports is reflected through his in-depth involvement with different sports organizations. He is the Chairman of Kurmitola Golf Club's (KGC) Development Committee, and member of its Finance Committee and Executive Committee. He is an Executive Committee Member of Bangladesh Golf Federation, a Director of Abahani Limited and the current Vice President of Bangladesh Olympic Association (BOA). Mr. Chowdhury was awarded the National Sports Award 2009 for his outstanding contribution in the sporting arena of the country by the Ministry of Youth & Sports.

Mr. Chowdhury received the National Film Award 2010 for the Best Producer in the year 2011 for his widely acclaimed feature film "Monpura" by the Ministry of Information.



Mr. Q. A. F. M. Serajul Islam

Director



Mr. Q. A. F. M. Serajul Islam, Managing Director & CEO, Pioneer Insurance Company Limited is serving as a Director on the Board of Mutual Trust Bank Limited (MTB).

He commenced his thirty-seven years of journey in the insurance industry in 1978, at the state owned Insurance Company Sadharan Bima Corporation (SBC). He held important positions in different departments of SBC, before voluntarily retiring in 2003 as a Deputy General Manager. In the same year, he joined with Pragati Insurance Limited as Deputy Managing Director. Later in September 2005, he switched to Pioneer Insurance Company Limited as an Additional Managing Director and has been serving as the Managing Director & CEO of the company since 14th January 2007. In 2011, under his skillful leadership, Pioneer Insurance Company Limited became the second largest company in terms of premium income amongst forty-five non-life insurance companies in the private sector. He has negotiated reinsurance treaties of SBC, Pragati Insurance Limited and Pioneer Insurance Company Limited with reinsurance companies of the UK, France, Germany, Switzerland, Malaysia, Singapore, India, Bahrain, etc.

Considering Mr. Islam's in-depth knowledge, wide range of experience, and expertise in the line of insurance business, he has been nominated by MTB as the Director of Life Insurance Corporation (LIC) of Bangladesh Ltd., a joint venture entity of Indian state-owned insurance giant.

Recently, Mr. Islam was also elected as a member of the Executive Committee of Bangladesh Association of Publicly Listed Companies (BAPLC). BAPLC is the only organization to represent the publicly listed companies in the Bangladesh capital market.

Mr. Islam obtained Post-Graduate Degree in Physics in 1972. Besides his educational degree, he also obtained the professional degree, BIA Diploma in General Insurance, from the Bangladesh Insurance Academy (BIA) in 1986, and since then has been associated with BIA as a resource person. He took part in training courses on General Insurance and Reinsurance both at home and abroad, which included a three-week in-house training on Reinsurance at Tysers, UK. He also attended various international seminars and conferences on insurance and reinsurance.

Mr. Anwarul Amin

Independent Director

Mr. Anwarul Amin is one of the most senior bankers of the country. After graduating from Westminster Bank Institute of Banking, Oakenholt, Oxfordshire, UK in 1955 he started his banking career with Muslim Commercial Bank Ltd., Dhaka as a Covenanted Officer in the same year. He received specialized banking training with Deutsche Bank, Hamburg, KfW, Frankfurt and Westminster Bank Ltd., London.

He has served in managerial and senior executive positions during his thirty- six years career in many reputed organizations including:

- Branch Manager at National Bank of Pakistan
- Manager, Project Department, End Use Department and Small Industries Department, Industrial Development Bank of Pakistan (IDBP)
- Chief Manager, Controller of Planning & Development, Deputy Managing Director, Joint Managing Director, Eastern Banking Corporation Ltd
- General Manager (Country Head) for UK, Uttara Bank
- General Manager (Deputy CEO), Bangladesh Shilpa Bank (Now BDBL)
- General Manager (Country Head) of Bank of Credit & Commerce International (BCCI), Bangladesh
- Chief Representative & General Manager (Country Head) BCCI China with 4 Representative Offices in Beijing, Shanghai, Canton, Xiamen and a full-service Branch in Shenzhen SEZ
- General Manager (Country Head), Japan
- Chairman, Equity Resources Limited (Capital Market Intermediary Company)
- Independent Director & Vice Chairman, Bank Asia Ltd.

In December 1971, the Bangladesh Government assigned Mr. Amin to open the first- ever overseas branch of a Bangladeshi bank. During his tenure in the UK he opened branches of Uttara Bank in London, Manchester, Birmingham, Oldham and Bradford. Current assignments besides being an Independent Director of Mutual Trust Bank Ltd.: Chairman, Board of Trustees of Impact Foundation Bangladesh (NGO involved in the Disability Sector), Trustee of Bangladesh Hospital Trust, Chief Advisor (formerly President), Bangladesh-China People's Friendship Association (BCPFA), Chairman, Kayfin Ltd. (Management Consultants).



Dr. Sultan Hafeez Rahman

Independent Director



Dr. Sultan Hafeez Rahman is an Independent Director of Mutual Trust Bank Limited (MTB) and a reputed economist. He is currently the Executive Director of the BRAC Institute of Governance and Development (BIGD), BRAC University and Country Director of the International Growth Centre's (IGC) Bangladesh Program. He obtained his Ph.D. and M.A degrees from Stanford University and another M.A in Economics from Vanderbilt University. He started his professional career in the Bangladesh Institute of Development Studies (BIDS) in 1975 and worked as Staff Economist, Research Fellow, and Senior Research Fellow there. He also served as a Director of the Board of Directors of the state-owned Agrani Bank from 1988 to 1991, and was an adviser/consultant to the Ministries of Jute, Industry, Commerce, Finance and Planning.

Dr. Rahman joined the Asian Development Bank (ADB) in September 1992 and rose to become a Director General in ADB, which is the highest-level career staff position. He was involved in a number of landmark ADB operations. He has also served as ADB's Country Director in Nepal during the worst period of civil conflict from 2003-06. He also worked on Viet Nam, Kazakhstan, Uzbekistan, Cambodia, Thailand, Malaysia, Indonesia, India, Afghanistan, Pakistan, Sri Lanka, Bhutan and Bangladesh as well as fourteen Pacific Island countries in the north and south Pacific region. He retired from ADB in June 2012.

Throughout his professional career spanning forty years, Dr. Rahman participated in many workshops, seminars and conferences around the world, and conducted high-level policy dialogue with heads of governments, cabinet ministers and senior officials in all Asian countries across Asia and other countries. Dr. Rahman has served as Member of several national and international committees and taskforces, including – leading ADB's taskforce on Impact of High Food Prices on Food Security in 2008, ADB's Poverty Strategy 2000 and ADB's Anti Corruption Policy 1999.

Currently, Dr. Rahman is serving as a member of various high level national committees such as – Member, Eminent Persons Group (EPG) on Economic Relations, Economic Relations Division(ERD), Ministry of Finance; Member, National Governance Assessment Framework Committee, Governance Innovation Unit, Prime Minister's Office; Member, National Steering Committee of the 7th Five Year Plan (2016-2021); Member, Academic Council, Chittagong Independent University; Member, Academic Committee, BRAC University; Member, Governing Board, Local Governance Programme – SHARIQUE; Member, Bangladesh Bank (Central Bank) Committee on Monetary Policy; Independent Director, Mutual Trust Bank Limited (MTB) as well as Independent Director, Rahim Textile Mills Ltd.

Mr. Anis A. Khan

Managing Director & CEO

Anis A. Khan (AAK), a Fellow of the Institute of Bankers Bangladesh (IBB) has been the Managing Director & CEO of Mutual Trust Bank Limited (MTB) since April 15, 2009. AAK is currently the Chairman of the Board of Governors of the Association of Bankers, Bangladesh Limited (ABB). He qualified to join the Bangladesh Civil Service after qualifying in the BCS examination held in 1982, but did not join due to personal reasons.

In April 2009, after commencing his role as MD & CEO for MTB, he took on the challenge of building the nascent retail, SME and structured finance business, with strong focus on technology, innovation and re-engineering of business processes. The bank swiftly achieved a leading position in this business and grabbed the prize for the best “Women Entrepreneur Friendly Bank of the Year” and Best “SME Bank of the Year” in 2014 from Bangladesh Bank, the Central Bank of Bangladesh and the SME Foundation. In 2015, MTB was awarded the prestigious DHL-The Daily Star Bangladesh Business Award and recognized as the ‘Best Financial Institution of 2014’.

A career banker, AAK started his career with the then British-owned Grindlays Bank plc. as a Management Trainee in 1982 and went on to serve its successor banks – ANZ Grindlays Bank and Standard Chartered Bank, in a diverse array of roles both at home and abroad. Finally, in 2002-2003, he served as a regional head for Standard Chartered Bank responsible for The Gulf countries based in Dubai, UAE. AAK then went on to head IDLC Finance Limited, the country's largest financial institution (non-banking) for six years from 2003-2009 as its CEO & Managing Director.

As a nominee Director of MTB, AAK is Vice Chairman of Industrial & Infrastructure Development Finance Company Limited (IIDFC). He has also had the opportunity to serve as a government nominated Director of Chittagong Stock Exchange Limited for four years. Anis A Khan was the Chairman of Primary Dealers Bangladesh Limited (PDBL), an apex body of primary dealer banks and financial institutions during the period 2014-16.

AAK has served the country's pre-eminent Metropolitan Chamber of Commerce and Industry (MCCI) as Vice President for two successive terms during the years 2014 and 2015. He has led the SWIFT Member & User Group of Bangladesh (SMUGB) in 2014-2016 as the Chairperson.

In June 2015, Anis presented a paper on “Financing the Transformation of the Bangladesh Garments Industry” at the School of South Asian Studies, University of Harvard, Cambridge, Massachusetts, USA. He has attended “The Executive Program in Corporate Governance and Strategic Management” at the Haas Business School of the University of California, Berkeley in May 2014 and the Value Creation in Banking and Strategic Management Program held at INSEAD, Fontainebleau, France in October 2015. Most recently, Anis has presented a paper on May 12, 2017 at the Bangladesh Development Conference at Harvard University, Boston, MA, USA. His subject matter was ‘Achieving SDGs: Financial Inclusion, Bangladesh Perspective’. On November 20, 2016, he received the ‘Business & Entrepreneur Excellence Award 2016’ and was recognized as the ‘Inspirational Business Leader of the Year’, at a ceremony held in London, United Kingdom, which was organized by the UK Bangladesh Catalysts of Commerce & Industry (UKBCCI).

