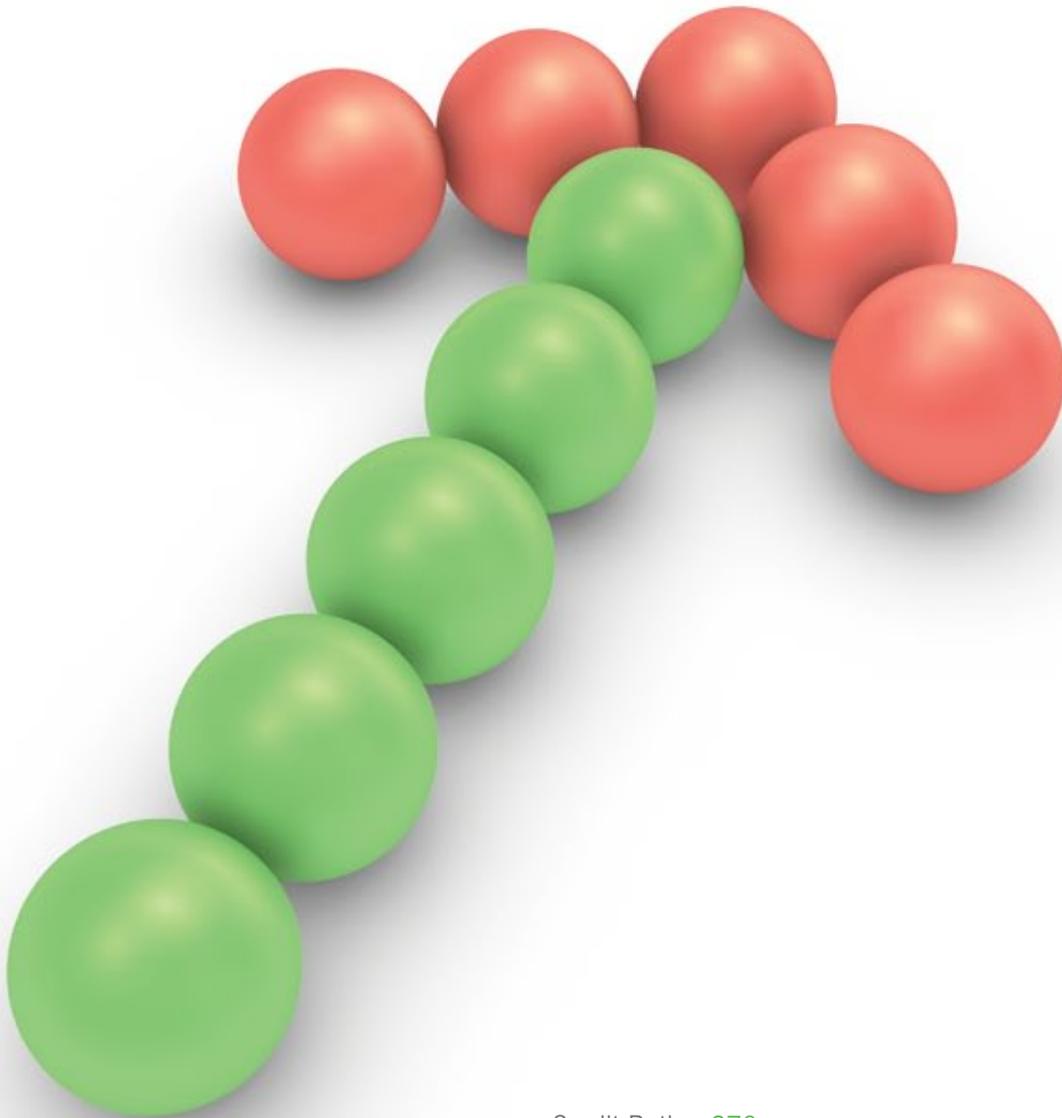
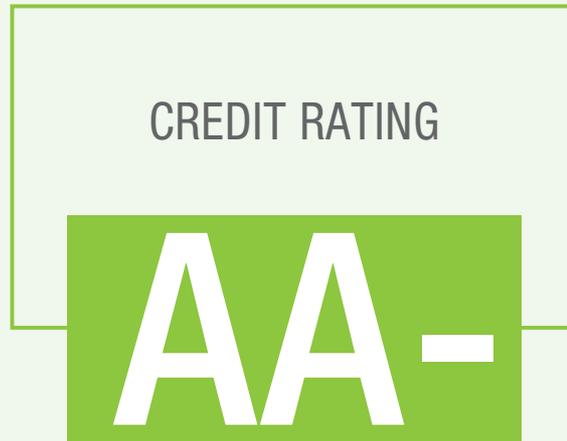


FURTHER INFORMATION



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Credit Rating



Further Information

	Current Rating	Previous Rating
Long Term	AA-	AA-
Short Term	ST-2	ST-2
Based on Financials	December 31, 2012	December 31, 2011
Date of Rating	June 23, 2013	June 26, 2012
Validity Date	June 22, 2014	June 25, 2013

AA- : Strong capacity and high quality

ST-2 : Strong capacity for timely repayment of obligations

Rated by: Credit Rating Information and Services Limited (CRISL)

Glossary of Financial

Anti-money Laundering (AML) is a term mainly used in the financial and legal industries to describe the legal controls that require financial institutions and other regulated entities to prevent or report money laundering activities.

Bangladeshi Diaspora consists of people of Bangladeshi descent who have immigrated to or were born in another country. First generation migrants may have moved abroad from Bangladesh for better living conditions, to escape poverty, or to send money back to families in Bangladesh.

Broad money, in economics, is a measure of the money supply that includes more than just physical money such as currency and coins (also termed narrow money). It generally includes demand deposits at commercial banks, and any monies held in easily accessible accounts. Components of broad money are still very liquid, and non-cash components can usually be converted into cash very easily.

Cash Reserve Ratio (CRR) is a Central bank regulation that sets the minimum reserves each Commercial bank must hold to customer deposits and notes i.e. the amount that the bank surrenders with the central bank.

Capital adequacy ratio (CAR), also called Capital to Risk (Weighted) Assets Ratio (CRAR), is a ratio of a bank's capital to its risk. This ratio is used to protect depositors and promote the stability and efficiency of financial systems around the world. Two types of capital are measured: tier one capital, which can absorb losses without a bank being required to cease trading, and tier two capital, which can absorb losses in the event of a winding-up and so provides a lesser degree of protection to depositors.

Classified Loan is any bank loan that is in danger of default. Classified loans have unpaid interest and principal outstanding and have failed to meet acceptable credit standards according to bank examiners. The credit quality has essentially declined since initial approval was granted. This type of loan has a high rate of borrower default and raises the cost of borrowing money for the other customers.

Credit Risk is the risk of loss of principal or loss of a financial reward stemming from a borrower's failure to repay a loan or otherwise meet a contractual obligation. Credit risk arises whenever a borrower is expecting to use future cash flows to pay a current debt. Investors are compensated for assuming credit risk by way of interest payments from the borrower or issuer of a debt obligation.

Gross Domestic Product (GDP) or Gross Domestic Income (GDI) is the amount of goods and services produced in a year, in a country. It is the market value of all final goods and services made within the borders of a country in a year. It is often positively correlated with the standard of living, alternative measures to GDP for that purpose.

Inflation, in economics, is a rise in the general level of prices of goods and services in an economy over a period of time. When the general price level rises, each unit of currency buys fewer goods and services. Consequently, inflation also reflects erosion in the purchasing power of money – a loss of real value in the internal medium of exchange and unit of account in the economy.

Key Performance Indicators (KPIs) help organizations understand how well they are performing in relation to their strategic goals and objectives. In the broadest sense, a KPI provides the most important performance information that enables organizations or their stakeholders to understand whether the organization is on track or not.

Market risk is the risk that the value of a portfolio, either an investment portfolio or a trading portfolio, will decrease due to the change in value of the market risk factors. The four standard market risk factors are stock prices, interest rates, foreign exchange rates, and commodity prices.

Money laundering refers to the use of the financial system to hide the source of funds gained from illegal activity such as drug trafficking, bribery, extortion, embezzlement, theft or other criminal activity, as the criminals try to make their ill gotten gains appear genuine.

Net interest income (NII) is the difference between revenues generated by interest-bearing assets and the cost of servicing (interest-burdened) liabilities. For banks, the assets typically include commercial and personal loans,

mortgages, construction loans and investment securities. The liabilities consist primarily of customers' deposits. NII is the difference between (a) interest payments the bank receives on loans outstanding and (b) interest payments the bank makes to customers on their deposits.

Non-interest income is the Bank's income mainly from service and penalty charges and, to a much less extent, from asset sales and property leasing. Unlike interest income, this income is largely unaffected by economic and financial market cycles and is usually not controlled by law or regulation.

Non-performing loan (NPL) is a loan that is in default or close to being in default. "A loan is non-performing when payments of interest and principal are past due by 90 days or more, or at least 90 days of interest payments have been capitalized, refinanced or delayed by agreement, or payments are less than 90 days overdue, but there are other good reasons to doubt that payments will be made in full" (IMF)

PublicPrivate Partnership (PPP) describes a government service or private business venture which is funded and operated through a partnership of government and one or more private sector companies. PPP involves a contract between a public-sector authority and a private party, in which the private party provides a public service or project and assumes substantial financial, technical and operational risk in the project. Its objective is to finance construction (reconstruction), operation and maintenance of the infrastructure to provide public services.

Reconciliation refers to a process that compares two sets of records (usually the balances of two accounts) to make sure they are in agreement. Reconciliation is used to ensure that the money leaving an account matches the actual money spent; this is done by making sure the balances match at the end of a particular accounting period.

Remittance refers to the transfer of money by the foreign migrant workers to their family and friends in their home countries. Remittances assist the economic growth throughout the world. The money sent home by the migrants makes up second biggest financial inflow to numerous developing countries and it exceeds even the international aids. A majority of the remittances from USA are focused towards the Asian countries. India tops the list of remittance receivers from USA, followed by People's Republic of China.

Risk-Weighted Assets (RWA), in terms of the minimum amount of capital that is required within banks and other institutions, based on a percentage of the assets, weighted by risk. The idea of risk-weighted assets is a move away from having a static requirement for capital. Instead, it is based on the riskiness of a bank's assets. For example, loans that are secured by a letter of credit would be weighted riskier than a mortgage loan that is secured with collateral.

Statutory Liquidity Ratio (SLR) is the amount of liquid assets, such as cash, precious metals or other short-term securities, that a financial institution must maintain in its reserves. SLR restricts the bank's leverage in pumping more money into the economy.

Subordinated debt (also known as subordinated loan, subordinated bond, subordinated debenture or junior debt) is debt which ranks after other debts should a company fall into receivership or be closed. Subordinated debt has a lower priority than other bonds of the issuer in case of liquidation during bankruptcy, below the liquidator, government tax authorities and senior debt holders in the hierarchy of creditors. Because subordinated debt is repayable after other debts have been paid, they are more risky for the lender of the money. It is unsecured and has lesser priority than that of an additional debt claim on the same asset.

Tier 1 capital is the core measure of a bank's financial strength from a regulator's point of view. It is composed of core capital, which consists primarily of common stock and disclosed reserves (or retained earnings), but may also include non-redeemable, non-cumulative preferred stock.

Tier 2 capital is a measure of a bank's financial strength with regard to the second most reliable form of financial capital from a regulatory point of view. The forms of banking capital were largely standardized in the BASEL I accord, issued by the BASEL Committee on Banking Supervision and left untouched by the BASEL II accord. In the BASEL I Accord, Tier 2 capital is composed of supplementary capital, which is categorized as undisclosed reserves, revaluation reserves, general provisions, hybrid instruments and subordinated term debt. Supplementary capital can be considered Tier 2 capital up to an amount equal to that of the core capital.

Global Correspondents

Closer supervision by U.S regulator in the year 2012 and its subsequent compliance, impacted the global correspondent banking business in its every facet in 2013. Global Bank's underwent an analysis of their existing correspondent relationships in terms of cost - revenue strategy. Consequently, the world's major global banks decided to gradually reduce their correspondent relationship to a reasonable level. The affect of this initiative continued round the year. Hence, the major challenge for the local banks, was to remain enlisted in the global bank's correspondent list.

We, MTB were successfully able to maintain strong correspondent relationships with different renowned banks of the world. Currently, our SWIFT Relationship Management Application (RMA) network has 453 renowned banks, of which 52 (fifty- two) are local and 401 are foreign. We have also maintained 34 (thirty-four) NOSTRO accounts with different correspondent banks abroad in US Dollars (USD), British Pounds (GBP), Euros (EUR), Japanese Yen (JPY), Swiss Francs (CHF), Singapore Dollars (SGD) and Asian Clearing Union (ACU) (both in Dollar and Euro).



MTB Network

DAK DIVISION

Principal Branch

- Motijheel C/A, Dhaka

Panthapath Branch

- Panthapath, Dhaka

Babu Bazar Branch

- Armanitola, Babu Bazar, Dhaka

Sonargaon Branch

- Mogradara, Sonargaon

Uttara Model Town Branch

- Uttara, Dhaka

Pragati Sarani Branch

- Pragati Sarani, Dhaka

Sreenagar Branch

- Sreenagar, Munshiganj

Pallabi Branch

- Pallabi, Mirpur, Dhaka

Dilkusha Branch

- Dilkusha C/A, Dhaka

Dhanmondi Branch

- Dhanmondi, Dhaka

Bashundhara City Branch

- Panthapath, Dhaka

Chandra Branch

- Kaliakoir, Gazipur

Dania Branch

- Shanir Akhra, Dhaka

MTB Centre Corporate Branch

- Gulshan 1, Dhaka

Gulshan Branch

- Gulshan 1, Dhaka

Savar Branch

- Savar Bazar, Savar

Fulbaria Branch

- Fulbaria, Dhaka

Madaripur Branch

- Kotwali, Madaripur

Dholaikhal Branch

- Dholaikhal New Road, Dhaka

Aganagar Branch

- East Aganagar, Dhaka

Narayanganj Branch

- Tanbazar, Narayanganj

Banani Branch

- Banani, Dhaka

Mohammadpur Branch

- Mohammadpur, Dhaka

Tongi Branch

- Tongi, Gazipur

Elephant Road Branch

- Elephant Road, Dhaka

Chawk Moghaltuli Branch

- Chawk Moghaltuli, Lalbag, Dhaka

Gazipur Branch

- Bogra Eastern Bypass, Gazipur

Baridhara Branch

- Pragati Sarani, Dhaka

Mymensingh Branch

- Bara Bazar, Mymensingh

Tejgaon Branch

- Tejgaon I/A, Dhaka

Bashundhara Branch

- Bashundhara R/A, Dhaka

Shah Mokhdum Avenue Branch

- Uttara, Dhaka

Kaliganj

- Kaliganj Bazar, Gazipur

Noria

- Noria, Shariyatpur

Gaffargaon

- Gaffargaon Sadar, Mymensingh

Dhanbari

- Dhanbari, Tangail

Manabadi

- South Keraniganj, Dhaka

Sarulia Bazar

- Sarulia Bazar, Demra, Dhaka

Kapasia Branch

- Tanar Mor, Kapasia, Gazipur

Meghna Branch

- Meghna Industrial Park, Sonargaon

Kamrangirchar Branch

- Kamrangirchar, Dhaka

MTB Network

Kkrail Branch

- Iris Noorjehan, 104 Kakrail Road, Dhaka

Narayanganj BSCIC Branch

- A. Rahman Plaza, Fatullah, Narayanganj

Mirpur Branch

- Section 10, Thana- Kafur, Mirpur, Dhaka

Jamirdia Masterbari Branch

- Abdur Rashid Plaza, Jamirdia Masterbari Bhaluka, Mymensingh

Ashulia Branch

- Rajobi Plaza, Jamgora, Ashulia, Dhaka

Tangail Branch

- Noor Tower, Tangail

Monipur Bazar Branch

- Sikder Market, Monipur Bazar, Gazipur

CHITTAGONG DIVISION

Agrabad Branch

- Agrabad C/A, Chittagong

CDA Avenue Branch

- East Nasirabad, Chittagong

Katunganj Branch

- Asadganj Road, Chittagong

Jubilee Road Branch

- Jubilee Road, Chittagong

Nazirhat Branch

- Fatikchari, Chittagong

Chakoria Branch

- Chakoria, Cox's Bazar

Oxygen Mor Branch

- Oxygen Mor, Chittagong

Raipur Branch

- Raipur, Laxmipur

Aman Bazar Branch

- Hathazari, Chittagong

Feni Branch

- Bara Bazar, Feni

Dhorkara Bazar Branch

- Chauddagam, Comilla

Alankar Mor Branch

- North Pahartali, Chittagong

Cox's Bazar Branch

- Main Road, Cox's Bazar

Krani Hat Branch

- Satkania, Chittagong

Comilla Branch

- Kanderpar, Comilla

EPZ Branch

- Karnaphuli EPZ, Chittagong

Brahmanbaria Branch

- TA Road, Brahmanbaria

Kilpara Branch

- Khilpara Bazar, Chatkhil, Noakhali

Chittagong Medical College Branch

- Epic Divine, 19 Panchlaish, Chittagong

Laksham

- Laksham, Comilla

Dagonbhuiyan

- Dagonbhuiyan, Feni

Hidanganj

- Raipur, Laxmipur

Ramchandrapur

- Muradnagar, Comilla

Nazumeah Hat

- Hat Hazari, Chittagong

Kalurghat Industrial Area Branch

- Wajib Tower, Chandgaon, Kalurghat, Chittagong

Kadair Bazar

- Mollah Market, Kadair Bazar, Choudhagram, Comilla

RAJSHAHIDIVISION

Rajshahi Branch

- Ghoramara, Rajshahi

Joypurhat Branch

- Joypurhat Sadar, Joypurhat

Pabna Branch

- Dilalpur, Pabna

Bogra Branch

- Sutrapur Road, Bogra

Ishwardi

- Ishwardi, Pabna

MTB Network

Belkuchi

- Belkuchi, Sirajgonj

Naogaon Branch

- Jolly Plaza, Chalkdev, Naogaon

Sirajganj Branch

- Jan Bux Bhaban, Sirajganj

SYLHET DIVISION

Sylhet Branch

- Zindabazar, Sylhet

Moulvi Bazar Branch

- M. Saifur Rahman Road, Moulvi Bazar

Habiganj Branch

- Saistanagar, Habiganj

Shah Paran Gate Branch

- Shah Paran Mazar Gate, Sylhet

Syedpur

- Jagannathpur, Sunamganj

RANGPUR BRANCH

Rangpur Branch

- Rangpur Sadar, Rangpur

Thakurgaon Branch

- Bangabandhu Sarak, Thakurgaon

Gobindaganj Branch

- Gobindaganj, Gaibandha

Dinajpur Branch

- Modern Mor, Ganeshtol, Dinajpur

BARISAL

Gournadi Branch

- Gournadi, Barisal

JLN DIVISION

Kushtia Branch

- Thanapara, Kushtia

Jessore Branch

- R N Road, Jessore

MTB BOOTB

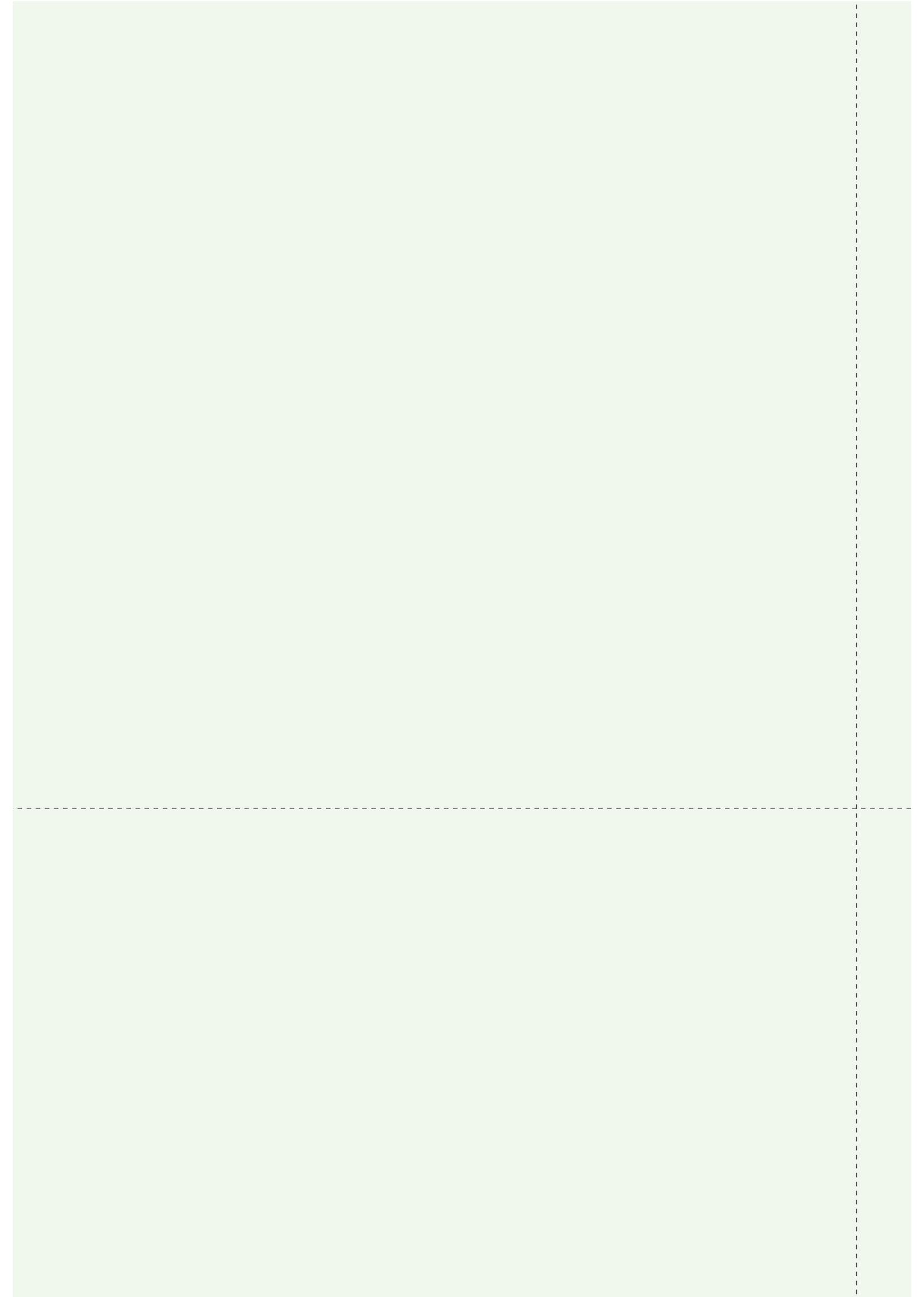
Hazrat Shahjalal Intl Airport

Dhaka, Bangladesh

Shah Amanat Intl Airport

Chittagong, Bangladesh





Financial Calendar

Financial Calendar 2013	
1st Quarter Results published on	April 2013
Half yearly financial statements published on	July 2013
3rd Quarter Results published on	October 2013
Audited Financial Statements for 2013 signed on	March 09, 2014
15th Annual General Meeting to be held on	April 10, 2014
10% Stock as Final Dividend for 2013 payable on	April, 2014

Proposed Financial Calendar 2014	
1st Quarter Results to be published on	April 2014
Half yearly financial statements to be published on	July 2014
3rd Quarter Results to be published on	October 2014
Audited Financial Statements for 2014 to be signed on	February 2015
16th Annual General Meeting to be held on	March 2015



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