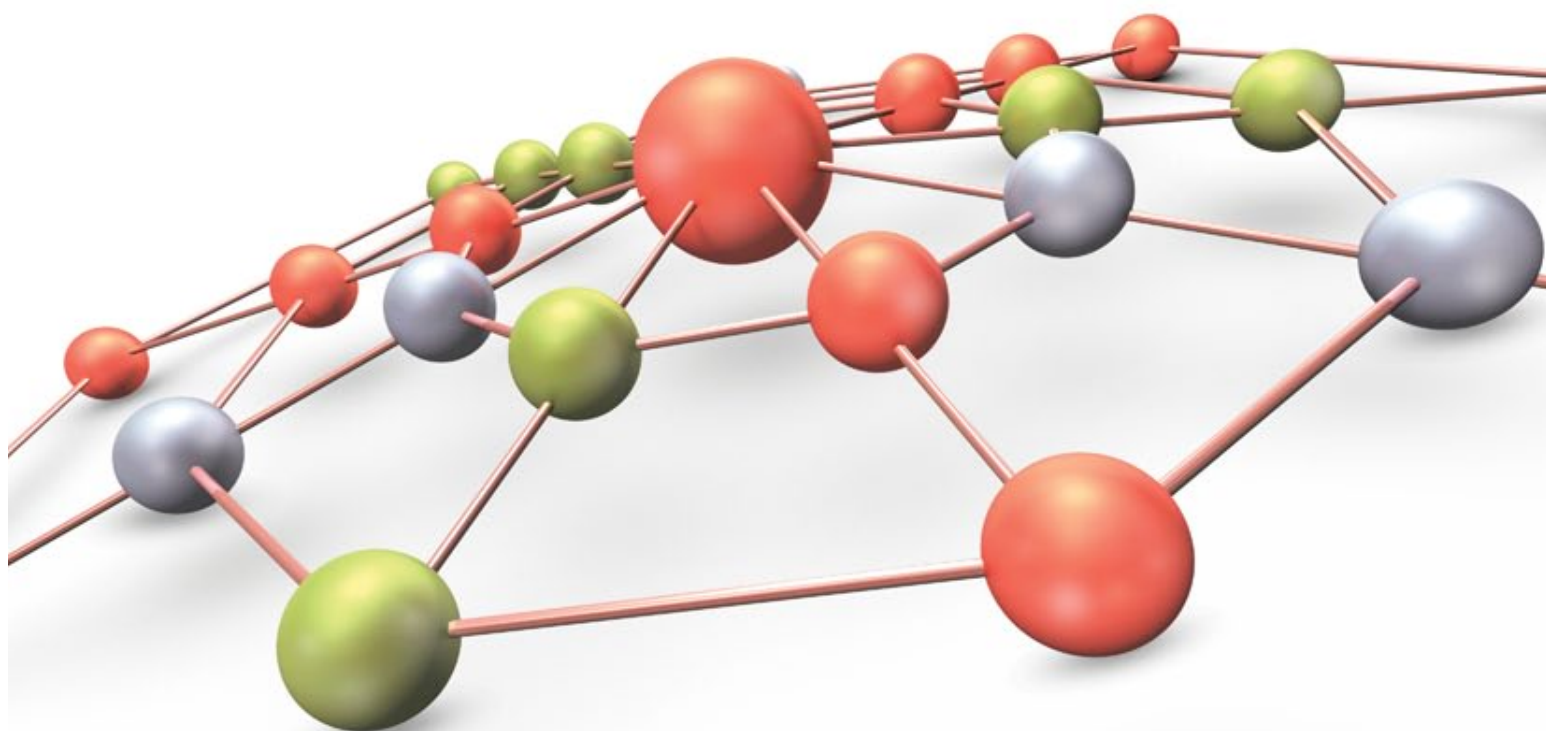


OVERVIEW OF MTB

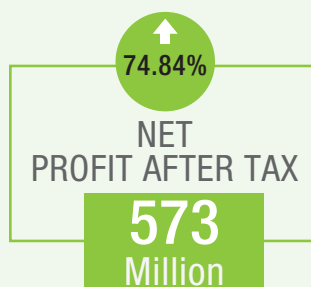


MTB Financial Highlights 2013	008
Profile of the Company	009
MTB Corporate Structure	010
MTB Organogram	011
MTB Products and Services	012
MTB Events in 2013	013
MTB Calendar 2014	027
Letter of Transmittal	030
Notice of the 15th Annual General Meeting	031
Impact on Forward Looking Statement	032

MTB Financial Highlights 2013



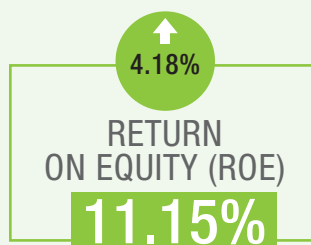
Operating profit before provision for 2013 stood at BDT 2,026 million registering a positive 52.05% growth over the previous year (BDT 1,332 million)



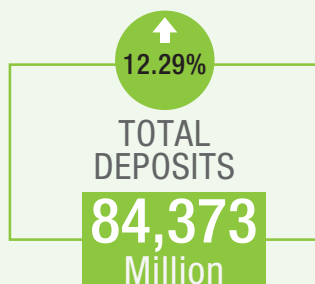
Net Profit After Tax (NPAT) stood at BDT 573 million in 2013, which was 74.84% higher than 2012 (BDT 328 million)



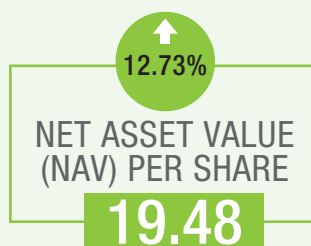
MTB risk assets (loans and advances) increased to BDT 59,548 million including Off-shore Banking Unit (OBU) and margin loans, which was 5.37% higher than 2012 (BDT 56,511 million)



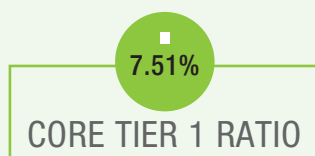
Return on average shareholder equity went up from the previous year due to increase in Net Profit After Tax (NPAT) in 2013



MTB Deposits in 2013 increased to BDT 84,373 million, registering a growth of 12.29% over 2012 (BDT 75,140 million)



Net Asset Value (NAV) per share increased to BDT 19.48, which was 12.73% higher than 2012



Profile of the Company

Registered name of the company

Mutual Trust Bank Limited

Legal Form

The Company was incorporated on September 29, 1999 under the Companies Act 1994 as a public company limited by shares for carrying out all kinds of banking activities with an Authorized Capital of BDT 200 Million divided into 2,000,000 ordinary shares of BDT 100 each. At present, the Authorized Capital of the company is BDT 10,000,000,000 (BDT 10 Billion) divided into 1,000,000,000 (One Billion) ordinary shares of BDT 10 each.

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

Registered Office

MTB Centre
26 Gulshan Avenue, Gulshan 1
Dhaka 1212

Corporate Website

www.mutualtrustbank.com

Auditors

A. QASEM & CO.
Chartered Accountants
Pink City Suites # 01-03 (Level-7)
Gulshan Avenue
Dhaka 1212

Tax Advisor

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

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)
House # 46, Block # G
Banani
Dhaka 1212

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

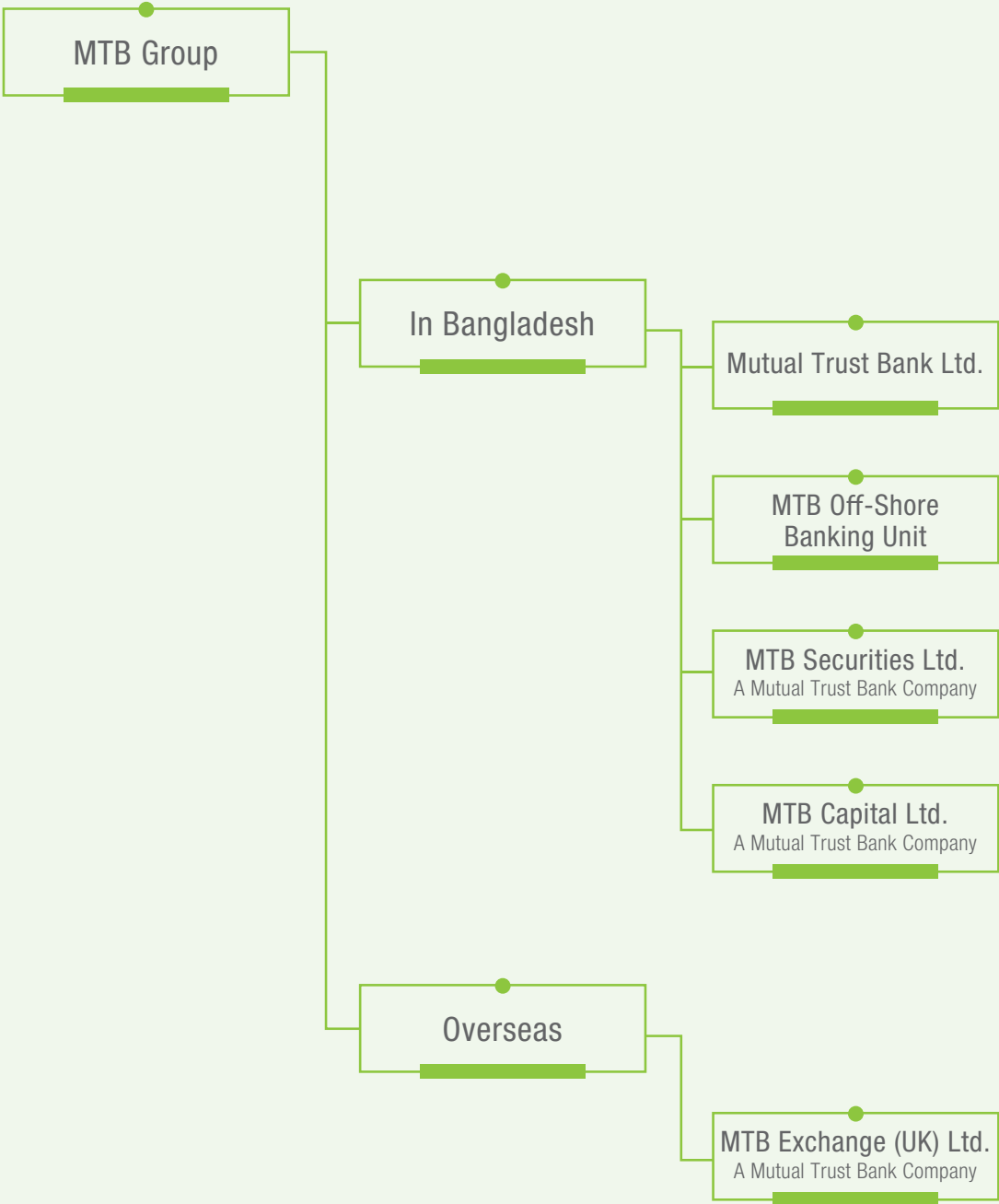
• M/s Sadat Sarwat and Associates
Barrister-at-Law, Advocate
Supreme Court of Bangladesh
Sadat Sarwat and Associates
House # 28, Road # 23
Gulshan 1
Dhaka 1212

Memberships

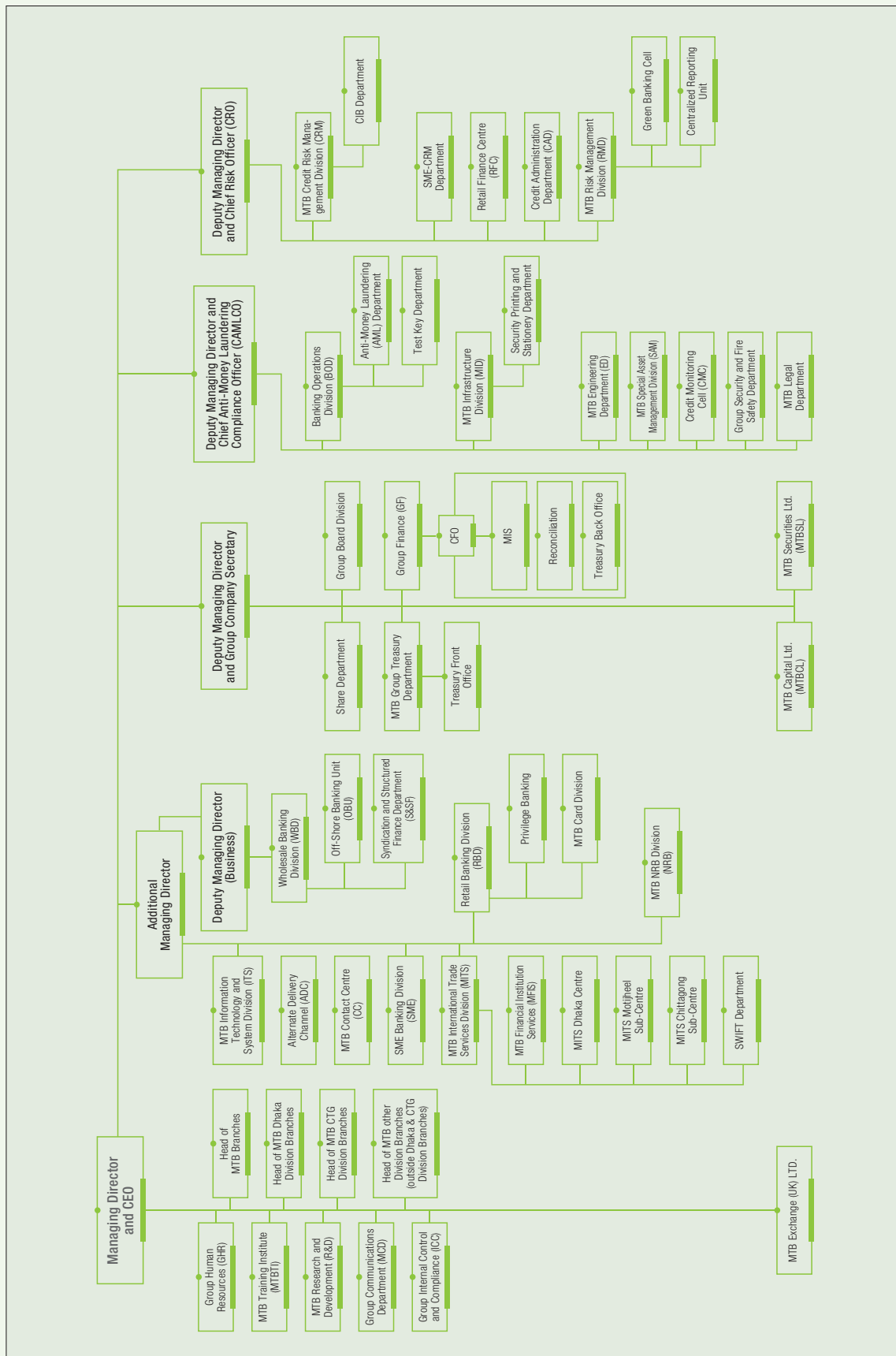
- The Institute of Bankers Bangladesh (IBB)
- Bangladesh Association of Banks (BAB)
- Bangladesh Foreign Exchange Dealers Association (BAFEDA)
- Bangladesh Institute of Bank Management (BIBM)
- Bangladesh Association of Publicly Listed Companies (BAPLC)
- Metropolitan Chamber of Commerce and Industry, Dhaka (MCCI)
- International Chamber of Commerce Bangladesh Limited (ICCB)
- Dhaka Stock Exchange (DSE)
- Dhaka Chamber of Commerce & Industry (DCCI)
- American Chamber of Commerce in Bangladesh (AmCham)
- Primary Dealers Bangladesh Limited (PDBL)

MTB Corporate Structure

Overview of MTB



MTB Organogram



MTB Products and Services

RETAIL BANKING

Deposit Products

Current Account | MTB Regular Savings | MTB Privilege Savings | MTB Senior | MTB Inspire | MTB Junior | MTB Graduate | MTB Ruby | 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 Care | MTB Shanchay | 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 Card Products

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

WHOLESALE BANKING

Term Finance

Project Finance | Finance for Importing Capital Machinery | Lease Finance | House Building Finance | Term Loan to NBFI | Term Lending

Working Capital Finance

Secured Overdraft (SOD) | Cash Credit (Hypo) | Cash against Document | Short-term Loan | Loan General | Time Loan

Trade Finance

Export finance

Back to Back L/C | Export Bill Discounting (FDBP and IDBP) | Secured Overdraft (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 guarantees, etc.]

Syndications & Structured Finance

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

Off-Shore Banking

Term Finance | Working Capital Finance | Trade Finance (Local bill discounting, Foreign Bill Discounting, UPAS)

Cash Management Unit

- MTB Nationwide Sales Collection (MNSC)
- MTB IPO Collection Services
- MTB Web-based Banking Service
- Fixed Deposit

NRB BANKING

NRB Products

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

NRB Services

- Inward Foreign Remittances through globally reputed money transfer companies and MTB's fully-owned subsidiary MTB Exchange UK Ltd.
- Banking Services to NRBs through MTB Representatives in UAE.

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 Events in 2013

14th MTB AGM 2013



14th MTB
Annual General
Meeting 2013



14th MTB
Annual General
Meeting 2013

MTB Branch and ATM Openings



Inauguration of
MTB Mirpur Branch



Inauguration of
MTB Kadir Bazar
Branch



Inauguration of
MTB Jamirdia
Masterbari Branch



Inauguration of MTB
Kalurghat Industrial
Area Branch



Inauguration of
MTB Ashulia
Branch



Inauguration of
MTB Monipur Bazar
Branch



Inauguration of
relocated MTB
Raipur Branch



Opening of relocated MTB Securities Ltd. Pallabi Branch



Inauguration of 150th MTB ATM at Pabna



Inauguration of MTB ATM at Fulbaria

Annual Conferences



MTB Annual Business Conference 2013



1st MTB Retail Banking and NRB Conference 2013



MTB BAMLCO Conference 2013 at BARD, Comilla



Annual Business Conference 2013 of MTB Securities Ltd. (MTBSL)

Agreement Signing Ceremonies



Memorandum of Understanding (MoU) Signing for Mobile Banking and Financial Inclusion between MTB and Flora Telecom Ltd.



Agreement Signing Ceremony between SME Foundation and MTB



Agreement Signing Ceremony of Syndicated Term Loan Facility of USD 40 Million and BDT 5,908 Million for BSRM Steel Mills Ltd.



Agreement Signing Ceremony of Online Bill Collection between MTB and QUBEE

Trainings and Workshops



Management Development Program on Inspection, Supervision and Monitoring at MTB Training Institute (MTBTI)



Seminar on
“Gender Equality
and Awareness”
at MTBTI



Training on
Internal Control and
Compliance (ICC) and
Risk Management
at MTBTI

Product Launch



Launching Ceremony
of MTB Gift Cheque at
MTB Corporate Centre
Branch

MTB's 14th Anniversary Celebration



14th Anniversary Program of MTB



Voluntary Blood Donation Program commemorating MTB's 14th Anniversary

Prize Giving Ceremony



Prize Giving Ceremony of 'My MTB & Me'

Induction and Confirmation Ceremonies of MTB Management Trainees (MMTs)



Induction Ceremony of MMT 2013 at MTB Centre



MMT 2012 Confirmation Ceremony at MTB Centre

MTB Club Programs



1st MTB Club Indoor Games 2013 - Prize Giving Ceremony



Art Workshop and Competition organized by MTB Club

Others



Art Exhibition and Art Auction at MTB Centre



Fire Evacuation Drill at MTB Centre



Sponsorship of Conference Banquet Dinner and Dr. Fatema Rashid Best Paper Award ceremony of the 2nd International Conference on Advances in Electrical Engineering (ICAEE)



Ifar Grocery Distribution among MTB Chittagong Branches Support Staff

IN MEMORIAM



Mosharraf Hossain
1941-2014

MTB's First Managing Director (1999-2007)

MTB Calendar 2014

শান্তিতে, সুসম্পর্কে- সুন্দর আগামী



শান্তিতে এক নতুন বছর, যত্নে একসাথে

January 2014 শনি-১৩১০

Sun	Mon	Tue	Wed	Thu	Fri	Sat
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December 2013
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

February 2014
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

www.mutualtrustbank.com

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Mutual Trust Bank Ltd.
you can bank on us



আন্তরিকতায় এক নতুন বছর, দুঃ-দুঃসাধ্য

February 2014 শনি-১৩১০

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January 2014
Sun Mon Tue Wed Thu Fri Sat
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26 27 28 29 30 31

March 2014
Sun Mon Tue Wed Thu Fri Sat
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শান্তিতে এক নতুন বছর, যত্নে একসাথে

March 2014 শনি-১৩১০

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February 2014
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23 24 25 26 27 28

April 2014
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শান্তিতে এক নতুন বছর, দুঃ-দুঃসাধ্য

April 2014 শনি-১৩১০

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27	28	29	30			

March 2014
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16 17 18 19 20 21 22
23 24 25 26 27 28 29

May 2014
Sun Mon Tue Wed Thu Fri Sat
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25 26 27 28 29 30 31

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শান্তিতে, সুসম্পর্কে- সুন্দর আগামী



শ্রীমান অরুণ কুমার

শান্তিতে

May 2014

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4	5	6	7	8	9	10
11	12	13	14	15	16	17
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শ্রীমান অরুণ কুমার

সুসম্পর্কে

June 2014

Sun	Mon	Tue	Wed	Thu	Fri	Sat
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29	30					

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শ্রীমান অরুণ কুমার

মুচুটিয়া

July 2014

Sun	Mon	Tue	Wed	Thu	Fri	Sat
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শ্রীমান অরুণ কুমার

মুচুটিয়া

August 2014

Sun	Mon	Tue	Wed	Thu	Fri	Sat
31					1	2
3	4	5	6	7	8	9
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17	18	19	20	21	22	23
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শান্তিতে, সুসম্পর্কে- সুন্দর আগামী



শান্তিতে এক গভীরতর শান্তি: শান্তি কণ্ঠে শান্তি প্রকাশ

September 2014 শনি-রবি ১৪৩১

Sun	Mon	Tue	Wed	Thu	Fri	Sat
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October 2014 শনি-রবি ১৪৩১

Sun	Mon	Tue	Wed	Thu	Fri	Sat
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November 2014 শনি-রবি ১৪৩১

Sun	Mon	Tue	Wed	Thu	Fri	Sat
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2	3	4	5	6	7	8
9	10	11	12	13	14	15
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শান্তিতে এক গভীরতর শান্তি: শান্তি কণ্ঠে শান্তি প্রকাশ

December 2014 শনি-রবি ১৪৩১

Sun	Mon	Tue	Wed	Thu	Fri	Sat
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Letter of Transmittal

All Shareholders
Bangladesh Bank
Bangladesh Securities and Exchange Commission
Registrar of Joint Stock Companies & Firms
Dhaka Stock Exchange Limited
Chittagong Stock Exchange Limited

MTB Annual Report 2013

Dear Sir/Madam(s):

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

We are pleased to enclose a copy of the Annual Report 2013 together with the Audited Financial Statements including consolidated and separate Balance Sheets as of December 31, 2013 and Income Statements and Cash Flow Statements for the year 2013 along with Notes thereon of Mutual Trust Bank Limited and its subsidiaries for your kind information and record.

Yours sincerely,



QUAMRUL ISLAM CHOWDHURY
Group Company Secretary



Notice of the 15th Annual General Meeting

Notice is hereby given to all shareholders of Mutual Trust Bank Limited (MTB) that the **15th Annual General Meeting** of the Bank/Company will be held on Thursday, April 10, 2014 at 10:00 am at the Bashundhara Convention Centre 2, Block C, Umme Kulsum Road, Bashundhara R/A, Baridhara, Dhaka 1229 to transact the following business:

1. To receive and adopt the Accounts for the year ended December 31, 2013 and the Reports of the Auditors and Directors thereon.
2. To declare Dividend.
3. To elect Directors.
4. To appoint Auditors and fix their remuneration.
5. To transact any other related business with the permission of the Chair.

By order of the Board



QUAMRUL ISLAM CHOWDHURY
Group Company Secretary

Date: March 18, 2014

Notes:

- a. March 20, 2014 is the Record Date.
- b. The shareholders whose names will appear in the Register of Members of the Company on the Record Date (March 20, 2014) will be eligible to attend the Annual General Meeting and be entitled to receive dividend.
- c. The Board of Directors have recommended 10% Stock Dividend for the year 2013.
- d. The Proxy Form duly stamped with revenue stamp of BDT 20/- must be submitted to the Share Department of the Company at Bhuiyan Centre, 68 Dilkusha C/A (5th Floor), Dhaka 1000, not later than 48 hours before the meeting.
- e. The Annual Report 2013 and Proxy Form will be available at the Bank's website at www.mutualtrustbank.com from March 27, 2014 onwards.

Impact on 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, trade and monetary 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 CRR and SLR of the banks
- International embargo/unrest in any country
- Withdrawal of incentives given to any sectors

