



With dreams this big, we have to stay on path | Management Report



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Profile of the Board of Directors

Mr. Rashed Ahmed Chowdhury

Chairman

Mr. Rashed Ahmed Chowdhury has been the Chairman of Mutual Trust Bank Ltd. (MTB), and concurrently its three subsidiaries; namely MTB Securities Ltd. (MTBSL), MTB Capital Ltd. (MTBCL) and MTB Exchange (UK) Limited since February 26, 2014. Prior to assuming this role, he was the Vice Chairman and a member of the Board Audit Committee of MTB for two years.

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) • Chairman of Bangladesh Business Publications Limited, a publishing company of the bi-monthly Business Bangladesh magazine

He is also a:

- 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 • Vice President and founding member of Cadet College Club Limited • President of the Rotary Club of Dhaka Central • Assistant Governor of Rotary District-3280

Mr. Chowdhury obtained a Higher National Diploma in Business Studies from West London College, UK and a Post Graduate Degree in Management from Kingston University of the United Kingdom. He is a member of the Chartered Management Institute, UK. He is also a founder member of Bangladesh Squash Rackets Federation and the Gulshan Society, Dhaka.



Mr. M. A. Rouf, JP

Vice Chairman

Mr. M.A. Rouf, JP has been the Vice Chairman of Mutual Trust Bank Ltd. (MTB) since February 26, 2014. He obtained an Associate Degree in Textile Engineering and Management from the then East Pakistan Institute of Textiles.

He is the Chairman of Britannia Group of companies in Bangladesh, including:

• Britannia Properties Ltd. • Britannia Holdings & Management Ltd. • Britannia Developments Ltd. • Britannia Asset and Equity Management Ltd.

Besides, he is also the Vice Chairman of Sonata Shipping Lines Ltd., Vice Chairman of Asian Light Engineering Manufacturing Co. Ltd. and a Director of Tiger Tours Limited and Bangladesh Business Publications Limited, a publishing company of the bi-monthly Business Bangladesh magazine.

Mr. Rouf is a renowned personality and holds several prestigious positions at the international level. He is a Justice of Peace (JP) for Scotland. Besides, he has been serving as the elected Regional President for the Bangladesh British Chamber of Commerce in the UK for Scotland for the last fourteen (14) years. He was also appointed as a Delegate for the Department of British Trade Mission of Bangladesh.

Presently Mr. Rouf is serving as the Chairman of the following foreign companies:

• Balaka Group, UK • Balaka Bangladeshi Food Limited in the United Kingdom • 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 has 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 considered to be the home of golf in the world. He has also held the post of Vice Chairman of University of St. Andrews Union Debating Society for the last sixteen (16) years and currently is the president of St. Andrews University Cricket Club. He has also been the Finance Director of The Scottish Cancer Research Institute for the last eight years.



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. He is one of the leading entrepreneurs and industrialists of Bangladesh. 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 • "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. (Economics) from the University of Dhaka.

Mr. Elahi is currently the Chairman of:

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

He is also:

- Director of International Publications Limited, the owning company of The Financial Express • Director of Credit Rating Agency of Bangladesh Limited (CRAB) • Member of the Board of Trustees of East West University • Member of the Board of Trustees of Centre for Policy Dialogue (CPD)

Previously, Mr. Elahi has served as:

- Chairman of the Bangladesh Association of Banks (BAB) • Chairman of the East West University Foundation (EWUF) • 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 (EPB), 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) • Honorary Consul for Belgium in Bangladesh

Other professional involvements include, Member, Regulatory Reforms Commission, Member, Public Administration Reforms Commission and Trustee of Freedom Foundation.



Dr. Arif Dowla

Director (Former Chairman)

Dr. Arif Dowla served as Chairman of Mutual Trust Bank Ltd. (MTB) from January 17, 2012 to February 26, 2014. 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 Agro Chemicals Limited
- Premiaflex Plastic Limited
- Stochastic Logic Limited

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

He is a Director of:

- ACI Formulations Limited
- ACI Salt Limited
- ACI Edible Oils Limited
- ACI Godrej Agrovat (Pvt.) Limited

- Creative Communication Limited
- Consolidated Chemicals Limited
- ACI Healthcare Limited
- ACI Chemicals Limited

- Bangladesh Business Publications Limited, a publishing company of the bi-monthly Business Bangladesh magazine

Dr. Dowla obtained a 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 the World Economic Forum. He is also the Honorary Consul for Belgium in Bangladesh.

He is a member of the Board of Governors of the Society for Promotion of Bangladesh Art (SPBA).



Mr. Md. Hedayetullah

Director

Mr. Hedayetullah is a Director of Mutual Trust Bank Ltd. (MTB) and the Chairman of its Executive Committee.

He is presently serving as the:

- Chairman of Hedayetullah Securities Ltd.
- Director of Apex Tannery Ltd., FB Footwear Ltd. (a joint venture factory with Italy) and Apex Property Development Ltd.
- Managing Director of BW International Ltd. (a joint venture PU outsole factory with China) and RYT Joint Co. Ltd. (a joint venture outsole factory with Japan)

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



Mr. Md. Abdul Malek

Director

Mr. Md. Abdul Malek, Director of Mutual Trust Bank Ltd. (MTB), obtained his B.Sc. Engineering (Civil) from BUET, a renowned engineering institution of the country.

He is the proprietor of Gardenia, which deals with export, import and real estate business. He was the Chairman of Sheltech Consultants (Pvt.) Ltd. (SCPL) as a major practitioner in Urban Planning, Architectural, Engineering Design and Tourism Development. He has vast experience in the Garments and IT sectors.



Mr. Md. Wakiluddin

Director

Mr. Md. Wakiluddin, Director of Mutual Trust Bank Ltd. (MTB), is the Chairman of Baridhara Enterprise Private Limited, and Baridhara Corporation Limited. He is the Managing Director of Swadesh Properties Limited and also a Director of HURDCO International School.



Mrs. Khwaja Nargis Hossain

Director

Mrs. Khwaja Nargis Hossain, Director of Mutual Trust Bank Ltd. (MTB), received her Master's Degree in Islamic History from the University of Dhaka. She is the Managing Director of SAHCO Securities Limited. She is also a Corporate Director of SAHCO International Limited and a Member of BOAO Forum for Asia (BFA), China. BFA is a non-profit international organization formed by twenty-six (26) 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 a 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 Limited • Square Hospitals Limited • Square Formulations Ltd. • Square Herbal and Nutraceuticals Ltd. • Square Agro Development and Processing Ltd. • Square Textiles Limited • Square Fashions Limited • Square Yarns Limited • Square Fashion Yarns Limited • Square Denims Limited • Square Apparels Limited • Square Holdings Limited • Square Informatix Limited

Currently, Mr. Chowdhury is serving 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 • Aegis Services Limited

Besides, he is also a Director of the following business ventures:

- Astras Limited • Pharma Packages (Pvt.) Limited • Barnali Printers Limited • Sabazpur Tea Co. Limited

Mr. Chowdhury has keen interest in the educational, cultural and sports arena of the country. He 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, Founding Member and current Chairman of The Society for the Promotion of Bangladesh Art (SPBA). He also serves as Director of Bangladesh Business Publications Limited, a publishing company of the bi-monthly Business Bangladesh magazine. Besides, Mr. Chowdhury is also a member of several social and cultural associations in his home district, Pabna.

His passion for sports is reflected through his in-depth involvement with different sports organizations. He is the Chairman of Kurmitola Golf Club (KGC)'s 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 the 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 for his widely acclaimed feature film "Monpura" by the Ministry of Information, Government of the People's Republic of Bangladesh.



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 Ltd. (MTB).

He commenced his thirty-seven (37) years 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 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 January 14, 2007. In 2011, under his skillful leadership, Pioneer Insurance Company Limited became the second largest company in terms of premium income amongst forty-five (45) non-life insurance companies in the private sector. He has negotiated re-insurance treaties of SBC, Pragati Insurance Limited and Pioneer Insurance Company Limited with re-insurance companies of the UK, France, Germany, Switzerland, Malaysia, Singapore, India, Bahrain, etc.

Mr. Islam obtained a 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 re-insurance both at home and abroad, which included a three-week in-house training on re-insurance at Tysers, UK. He has also attended various international seminars and conferences on insurance and re-insurance.



Mr. Anwarul Amin

Independent Director

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

At present, Mr. Amin is the Chairman of Kayfin Consultants Ltd. He is also the Chairman, Board of Trustees of Impact Foundation Bangladesh as well as the President, Bangladesh China People's Friendship Association (BCPFA).

Prior to this, he has served in managerial and senior executive roles during his thirty-six (36) year 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, Deputy Managing Director, Joint Managing Director, Eastern Banking Corporation
- General Manager for Uttara Bank, UK
- General Manager (Deputy CEO), Bangladesh Shilpa Bank (Now BDBL)
- General Manager (Country Head) of BCCI Bangladesh
- Chief Representative & General Manager BCCI China and General Manager (Country Head) BCCI 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.



Dr. Sultan Hafeez Rahman

Independent Director

Dr. Sultan Hafeez Rahman is an Independent Director of Mutual Trust Bank Ltd. (MTB) and a reputed economist in the Asia Pacific region. He obtained both his Ph.D and Masters from Stanford University and an 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 a Staff Economist, Research Fellow, and Senior Research Fellow there. Later, he served as a Director of the Board of Directors of the state-owned Agrani Bank from 1988 to 1991. He was also an adviser/consultant to the Ministries of Jute, Industry, Commerce and Finance and Planning.

Dr. Rahman Joined Asian Development Bank (ADB) in September 1992. He was the first South Asian to attain the position of Director General in ADB, which is the highest level staff position for career professionals in the ADB, held by a Bangladeshi for the first time. He was involved in a number of landmark ADB operations, including:

- Resumption of ADB's operations in Vietnam in 1994 and Afghanistan in 2002-2003
- Initiating ADB's assistance to Kazakhstan and Uzbekistan in 1995-96
- ADB's stabilization and recovery assistance to Indonesia and South Korea during the 1997-98 Asian financial crisis

He also served as ADB's Country Director in Nepal during the peak of civil conflict from 2003-06. He also worked in Cambodia, Thailand, Malaysia, Indonesia, India, Pakistan and Bangladesh as well as fourteen Pacific Island countries in the northern and southern Pacific Ocean region. He retired from ADB in June 2012.

Throughout his professional career of thirty-seven (37) years, Dr. Rahman has participated in and presented papers in many workshops, seminars and conferences around the world, many of which he organized and chaired. A reputed economist, Mr. Rahman's current research interests are in the areas of economic growth and inequality, green growth, macroeconomic policy, financial sector policy, and regional economic cooperation and integration.



Anis A. Khan

Managing Director & CEO

Anis A. Khan, a Fellow of the Institute of Bankers, Bangladesh (IBB) is the Managing Director & CEO of Mutual Trust Bank Ltd. (MTB), one of Bangladesh's leading private sector banks, since April 2009. Prior to joining MTB, Anis headed IDLC Finance Limited (IDLC), the country's largest financial institution (non-banking) for six years, as its CEO & Managing Director.

A career banker, Anis earlier served for 21 years, in a multitude of roles, with the then Grindlays Bank p.l.c. and with its successor banks - ANZ Grindlays and Standard Chartered Bank (SCB), both in Bangladesh and abroad.

Anis has received on the job exposure and training on banking, management and leadership practices, including corporate banking, international trade, retail banking, investment and merchant banking, stock brokerage services, leasing, factoring, operations, legal and compliance, mergers and acquisitions, business process re-engineering and transformation, and upgradation of information technology platforms in Bangladesh, India, UAE, UK, Australia and South Africa. He has also attended an Executive Program in Corporate Governance and Strategic Management at the Haas Business School of the University of California, Berkeley.

Anis currently serves as: • Director of Industrial and Infrastructure Development Finance Company Limited (IIDFC) • Director of BD Ventures Limited, a venture capital company • Chairman of Primary Dealers Bangladesh Limited (PDBL) • Chairperson of SWIFT Member & User Group of Bangladesh • Vice Chairman, Board of Governors of the Association of Bankers, Bangladesh (ABB) • Vice President of the Metropolitan Chamber of Commerce & Industry (MCCI) and Chairman of its Commercial Legislation Sub-Committee • Member, Board of Governors of the Bangladesh Institute of Bank Management (BIBM) • Trustee Board Member of Business Initiative Leading Development (BUILD), an initiative of the Dhaka Chamber of Commerce & Industry, Metropolitan Chamber of Commerce & Industry and the Chittagong Chamber of Commerce & Industry supported by the International Finance Corporation (IFC) of The World Bank Group • A life member of the SAARC Chamber of Commerce and Industry (SAARC CCI) • Trustee Treasurer of the CSR Centre

Anis has served as: • Chairman of the Bangladesh Leasing & Finance Companies Association (BLFCA) • Director of Chittagong Stock Exchange Limited (CSE) • Member of the Advisory Committee of the Bangladesh Securities and Exchange Commission (BSEC) • Director of Bangladesh Rating Agency Limited (BDRAL) • Director of Eastern Bank Limited and member of its Executive and Audit Committees

He qualified to join the Bangladesh Civil Service after passing the BCS Examination 1982. His academic and professional qualifications include a Master's degree with Honors in law (First Class First), first class post-graduate diploma in human resource management and a diploma in French language.

Anis frequently delivers lectures and presentations on investment, corporate governance, banking, leasing, factoring and the capital market, both at home and abroad.

A keen collector of art, Anis is a member of the Board of Governors of the Society for Promotion of Bangladesh Art (SPBA).





Chairman's Statement

RASHED AHMED CHOWDHURY
Chairman

Respected Shareholders,

Please accept my best wishes, on behalf of your bank and its directors, your other fellow shareholders and the MTB Management Team.

We are striving hard to be one of the most agile and responsive banks in the country. We have made substantial investments in building a strong, capable and well-trained work-force, striving hard to deliver top-quality products and services, with an aim to become one of the best banks in the country. We are confident that the well thought-out strategy and far-reaching action plans put in place will deliver a strong customer-focused bank. We believe we can contribute to our country's prosperity and also deliver strong and sustainable returns to our shareholders.

The bank's business has grown substantially over the last fifteen years of its existence and we view the emergence of the MTB Group of financial companies as an exciting growth story. We will continue to support the growth of trade and industry across our markets and drive value accretion for our shareholders.

The political situation of the country in 2014 was mostly stable, which helped businesses to prosper with heightened economic activities. From the macro-economic point of view, the economy has shown buoyant results, with improvement of most of the major parameters - exports and imports, inflation, remittance inflows, foreign currency reserves, employment, industrial output, agricultural self-sufficiency, per capita income and GDP.

During the year, your bank showed tenacious growth, through an enduring commitment to business excellence while improving quality and customer delivery models. This resulted in healthy and balanced growth across all parameters including risk assets, deposit-advance ratio, non-interest income, stable cost-to-income ratios, increasing of network and delivery capacity through new branches and expansion of ATM footprint, human capital and best-in-class asset quality.

Since its inception, MTB's constant endeavor has been to establish a robust corporate governance framework in full conformity with the regulatory requirements, with empowerment of the Management with proper accountability, thus helping establish optimum practices within our banking system.

Technology has been a key differentiator at MTB compared to most members of its peer group. Efficient Information Technology Services (ITS) and Alternate Delivery Channel (ADC) teams are well in place to provide support and ensure that the IT architecture complements the bank's growing business model. The banking industry has a key role to play as a financial intermediary and help channel resources for the well-being of a nation.

To ensure that the banks are able to render this core economic function in a sustainable manner, regulators and concerned stakeholders are constantly on the watch for transparency and enabling regulations are in place.

While we are striving to build a bank which will be at par with the best in the region, ensuring a consistent and decent return to all shareholders, each year remains one of the major goals. Ensuring that the business continues to focus on the returns generated for shareholders is a top priority of the Board.

As is evident from our results for 2014, strengthening the key parts of the bank's balance sheet and income stream was only one part of the job. Our Management team, guided, mentored and encouraged by the MTB Board, is re-energized and dedicated to the task of building a bank that puts earning customers' trust first, and then ensuring regulatory compliance, achieving operating efficiency and better productivity and world class service delivery.

This year, the Annual Report comes with the Sustainability Report (separate) in line with the reporting requirements. The changes are intended to facilitate more effective communication with all our stakeholders, improve corporate accountability and to provide more concise and relevant narrative reports. These objectives are entirely in line with our aim to become more clear and transparent, as we journey onwards to become the "Bank of Choice".

We will continue to engage with all stakeholders to identify ways in which we can advance this agenda. 2015 will be a critical year for MTB, as well as for the country's trade and industry, due to the ongoing political imbroglio and uncertainties that loom on the horizon. We are a resilient nation, our citizens are most hard-working, and we will have to find out ways and means to surmount all obstacles, strewn across our path, and meet the expectations of the stakeholders. Your Board and the executive team are encouraged by what was accomplished in 2014, and are focused and determined to achieve the organizational goals.

I am grateful to our valuable shareholders for the faith they keep on us and request for continued support and encouragement.

I am thankful to my fellow directors for the unrelenting and cordial support they have given for the development of the bank, and the time that they devote, thinking of how better the bank can perform in the future.

The lion's share of the credit goes to the bank's customers as well as the community we serve, for they have been the real heroes by choosing us as their growth partners.

I am especially thankful to our regulators and policy-makers, who are working hard to stabilize the socio-economic platform and move it forward to make the Bangladesh economy stronger and more powerful.

I am delighted to invite you to attend this year's Annual General Meeting to be held on Monday, March 30, 2015 at International Convention City, Bashundhara (Gulnaksha), Joarsahara, Khilket, Dhaka and look forward to welcoming you there.

Thank you,



Rashed Ahmed Chowdhury
Chairman

চেয়ারম্যানের কথা

সম্মানিত শেয়ারহোল্ডার,

আপনার ব্যাংক-এর সকল পরিচালক, অন্যান্য শেয়ারহোল্ডারগণ এবং এমটিবি ম্যানেজমেন্ট টিমের পক্ষ থেকে আপনাদের সবাইকে শুভেচ্ছা জানাচ্ছি।

দেশের সবচাইতে সেরা ব্যাংকগুলোর তালিকায় থাকার লক্ষ্যে আমরা আমাদের জোর প্রচেষ্টা চালিয়ে যাচ্ছি। একটি দক্ষ কর্মীবাহিনী তৈরি করার জন্য আমরা অনেক শ্রম ও অর্থ বিনিয়োগ করেছি যেন আমাদের সেবাটাই হয় সবচেয়ে সেরা মানের। সেরা হবার জন্য আমাদের যে যাত্রা, তাকে আরো জোরদার করছে এই প্রচেষ্টাগুলো। অনেক ভেবে-চিন্তে তৈরি করা কৌশল আর দূরদর্শী কর্মপরিকল্পনা আমাদেরকে খুব শক্তিশালী একটি গ্রাহককেন্দ্রিক ব্যাংক হিসেবে পরিচিত করবে, এমন দৃঢ় আত্মবিশ্বাস অনেক আগে থেকেই আমাদের রয়েছে। আমাদের বিশ্বাস যে দেশের উন্নতিতে আমরা গুরুত্বপূর্ণ কোন অবদান রাখতে পারবো, এবং আমাদের শেয়ারহোল্ডারদের হাতে উল্লেখযোগ্য পরিমাণে মুনাফা তুলে দিতে পারবো।

গত পনের বছর ধরে আমাদের ব্যাংকের ব্যবসা উত্তোরত্তর বৃদ্ধি পেয়েছে। আমরা দেখেছি ধীরে ধীরে বড় হয়ে কীভাবে আমরা এমটিবি গ্রুপ অব ফাইন্যান্সিয়াল কোম্পানিজ-এ পরিণত হয়েছি। বাজারে কর্মরত বিভিন্ন শিল্প ও বাণিজ্যসমূহের উন্নয়নে আমরা আমাদের সহযোগিতা অব্যাহত রাখার পাশাপাশি শেয়ারহোল্ডার-এর জন্য উপযুক্ত মূল্য নিশ্চিত করবো।

২০১৪ সালে দেশের রাজনৈতিক অবস্থা স্থিতিশীল ছিল, যা দেশের অর্থনৈতিক কার্যক্রমকে গতিশীল করে ব্যবসা-বাণিজ্যের উন্নতিতে সহায়ক ভূমিকা পালন করেছে। সমষ্টিক অর্থনীতির বিচারে দেশের অর্থনীতি ছিল দারুণ প্রাণবন্ত। আর এর ফলে আমদানি-রপ্তানি, মুদ্রাস্ফীতি, রেমিটেন্স প্রবাহ, বৈদেশিক মুদ্রার রিজার্ভ, কর্মসংস্থান, শিল্পজাত পণ্য উৎপাদন, কৃষিখাতে স্বনির্ভরতা, মাথাপিছু আয় এবং জিডিপি'সহ সকল পরিমাপকে দেশের অর্থনৈতিক খাতে উল্লেখযোগ্য পরিবর্তন এসেছে।

২০১৪ সালে, আমাদের সেবার মান আর গ্রাহকসেবা-প্রদান মডেল আরো উন্নত করার পাশাপাশি আমাদের ব্যাংকের প্রবৃদ্ধিও ছিল চোখে পড়ার মতো, যা সম্ভব হয়েছে শুধুমাত্র ব্যবসায় শ্রেষ্ঠত্ব অর্জনের এক নিরলস চেষ্টার কারণে। আর এর কারণে ঝুঁকিভিত্তিক সম্পদ, ঋণ-আমানত অনুপাত, সুদ-বহির্ভূত আয়, আয় ও স্থিতিশীল খরচের অনুপাতসহ অন্যান্য খাতেও যথেষ্ট উন্নতি লক্ষ্য করা গেছে। এমনকি, প্রতিকূল পরিবেশেও আমাদের নেটওয়ার্ক আর সেবাপ্রদান সক্ষমতা বাড়ানোর জন্য নতুন নতুন শাখা খোলা এবং এটিএম-এর সম্প্রসারণ, কর্মীসম্পদ বৃদ্ধি, সবচেয়ে ভালো মানের সম্পদ সংগ্রহ- আমাদের অব্যাহত চেষ্টার কথাই মনে করিয়ে দেয়।

আমাদের ব্যাংকের প্রতিষ্ঠার শুরু থেকেই, এমটিবি'র ক্রমাগত চেষ্টা ছিল নিয়ন্ত্রক সংস্থার সকল নিয়মনীতি পরিপালন সাপেক্ষে ব্যাংকিং-এর সর্বোত্তম সেবা অব্যাহত রেখে কীভাবে একটি শক্তিশালী কর্পোরেট সুশাসন কাঠামো প্রতিষ্ঠা

করা যায়। আর এর পাশাপাশি সঠিক জবাবদিহিতার ব্যবস্থা রেখে ব্যবস্থাপনা কর্তৃপক্ষের হাতে পরিচালনার পূর্ণ ক্ষমতা দেয়াও ছিল এমটিবি'র আরেকটি প্রচেষ্টা।

অন্যান্য ব্যাংকগুলোর সাথে এমটিবি'র একটা বড় পার্থক্য হচ্ছে প্রযুক্তিগত উৎকর্ষতা। ব্যাংকের ক্রমবর্ধমান ব্যবসার মডেলের সাথে তাল মিলিয়ে যেন আমাদের আইটি স্থাপত্য হালনাগাদ থাকে সে জন্য আমাদের ইনফরমেশন টেকনোলজি সার্ভিসেস (আইটিএস) আর অল্টারনেট ডেলিভারি চ্যানেল (এডিসি) টিম সবসময় তাদের সর্বোচ্চ চেষ্টাটুকুই করে যাচ্ছে। একটি জাতির উন্নয়নে আর্থিক মধ্যস্থতাকারি হিসেবে ব্যাংকিং শিল্পের একটি গুরুত্বপূর্ণ ভূমিকা রয়েছে।

ব্যাংকগুলো যেন সবধরনের নিয়ম-নীতি মেনে তাদের এই মূল অর্থনৈতিক দায়িত্বটা ঠিকমতো পালন করতে পারে সেটা নিশ্চিত করতেই বিভিন্ন নিয়ন্ত্রক সংস্থা আর এই সংক্রান্ত স্টেকহোল্ডাররা সবসময় এই বিষয়গুলোর উপর লক্ষ্য রাখছে।

এই অঞ্চলের সেরা ব্যাংকগুলোর একটি হওয়ার পাশাপাশি, শেয়ারহোল্ডারদের জন্য প্রতি বছর উল্লেখযোগ্য পরিমাণে মুনাফা নিশ্চিত করাও আমাদের মূল চেষ্টাগুলোর মধ্যে অন্যতম। শেয়ারহোল্ডারদের জন্য মুনাফা নিশ্চিতকারি ব্যবসায় অব্যাহতভাবে মনোনিবেশের ব্যাপারে গুরুত্ব আরোপই ব্যাংক পর্ষদের অন্যতম প্রধান অগ্রাধিকার ছিল।

২০১৪ সালের কার্যক্রম পর্যালোচনা করে দেখা যায় যে, ব্যাংকের ব্যালেন্স শীট এবং আয় প্রবাহের মূল অংশগুলো আরো জোরদার করাটা ছিল আমাদের লক্ষ্য অর্জনের জন্য প্রয়োজনীয় কাজের একটি মাত্র অংশ। এমটিবি পর্ষদ দ্বারা অনুপ্রাণিত হয়ে, আমাদের ব্যবস্থাপনা কর্তৃপক্ষ গ্রাহকদের বিশ্বাস অর্জন করাটাকেই মূল লক্ষ্য হিসেবে স্থির করেছে। আর এরপরের অন্যান্য লক্ষ্যগুলোর মধ্যে আছে সকল নিয়ন্ত্রক সংস্থার নিয়মনীতি পরিপালন নিশ্চিত করা, আরো দক্ষ ব্যবস্থাপনা, আরো উৎপাদনশীল হওয়া এবং বিশ্বমানের সেবা প্রদান করা।

এই বছরে, বার্ষিক প্রতিবেদনের পাশাপাশি আলাদাভাবে “সাসটেইনেবিলিটি রিপোর্ট”-ও প্রকাশিত হবে। শেয়ারহোল্ডারদের সাথে আরো ভালোভাবে যোগাযোগ রক্ষা করা, জবাবদিহিতা আরো উন্নত করা এবং আরো নির্দিষ্ট ও পুঙ্খানুপুঙ্খ প্রতিবেদন প্রদান করার উদ্দেশ্যেই এ বছরে উল্লেখযোগ্য পরিবর্তন আনয়ন করা হয়েছে। আমাদের আরো স্বচ্ছভাবে কাজ করার লক্ষ্যের সাথে এই উদ্দেশ্যগুলো খুব ভালোভাবেই যায়, যেন আমরা সবসময়ের পছন্দের ব্যাংক হিসেবে আমাদের যাত্রা অব্যাহত রাখতে পারি।

এই আলোচ্যসূচি এগিয়ে নেয়ার জন্য আমাদের সকল স্টেকহোল্ডারের সাথে আমরা যোগাযোগ রেখে চলব যাতে করে নতুন নতুন উপায় খুঁজে পাওয়া যায়। এমটিবি'র জন্য তো বটেই, দেশের শিল্প-বাণিজ্যের জন্যও ২০১৫ সাল কিছুটা ঝুঁকিপূর্ণ একটা বছর হতে পারে যার পেছনে রয়েছে রাজনৈতিক অস্থিতিশীলতা এবং অনিশ্চিত ভবিষ্যৎ। জাতি হিসেবে আমরা যথেষ্ট কর্মতৎপর, এদেশের নাগরিক খুবই পরিশ্রমী এবং এ কারণেই আমরা সকল বাধা-বিপত্তি অতিক্রম করতে

পারব। যত বাধাই আসুক আমাদের স্টেকহোল্ডারদের প্রত্যাশা মেটানোর জন্য কাজ করে যেতে হবে। আমাদের পর্ষদ এবং কার্যনির্বাহী পরিষদ ২০১৪-এর সকল অর্জন দ্বারা অনুপ্রাণিত এবং এই প্রতিষ্ঠানের লক্ষ্য অর্জনে দৃঢ়প্রতিজ্ঞ।

আমাদের সকল শেয়ারহোল্ডারের প্রতি আমার উপর আস্থা রাখার জন্য কৃতজ্ঞতা জ্ঞাপন করছি এবং তাদেরকে আমি অনুরোধ করছি যেন তারা আমাদের আরো অনুপ্রেরণা যোগান এবং ভবিষ্যতেও একইভাবে সমর্থন দেন।

ব্যাংকের উন্নয়নে সকল প্রকার সমর্থন ও আন্তরিক সহযোগিতার জন্য এবং ব্যাংক কীভাবে ভবিষ্যতে আরও ভালোভাবে সেবা প্রদান করতে পারবে সেই ব্যাপারে মতামত প্রদানের জন্য মূল্যবান সময় দেয়া ও নিরলস সহযোগিতার জন্য আমি আমার সহকর্মী পরিচালকদের প্রতি কৃতজ্ঞ।

ব্যাংকের সাফল্যের বেশিরভাগ অবদানই হচ্ছে ব্যাংকের গ্রাহকদের এবং অন্যান্য সেবাগ্রহণকারী গোষ্ঠীর, যেহেতু তারা আমাদেরকে বেছে নিয়েছেন তাদের উন্নয়ন সহযোগি হওয়ার জন্য, আর এইজন্য বেশিরভাগ প্রশংসা তাদেরই প্রাপ্য।

আমাদের নিয়ন্ত্রক সংস্থা ও নীতি-নির্ধারকদের প্রতি আমি বিশেষভাবে কৃতজ্ঞ যারা দেশের আর্থ-সামাজিক অবস্থা স্থিতিশীল রাখার জন্য কঠোর পরিশ্রম করে চলেছেন এবং বাংলাদেশের অর্থনীতি আরও শক্তিশালী করার পথে এগিয়ে নিয়ে চলেছেন।

এই বছরের বার্ষিক সাধারণ সভায় অংশগ্রহণের জন্য আমি আপনাদের সাদর আমন্ত্রণ জানাচ্ছি, যা আগামী ৩০ মার্চ ২০১৫, সোমবার, ইন্টারন্যাশনাল কনভেনশন সিটি, বসুন্ধরা (১ গুলনকশা), জোয়ারসাহারা, খিলক্ষেত, ঢাকায় অনুষ্ঠিত হতে যাচ্ছে। এ অনুষ্ঠানে আপনার উপস্থিতি কামনা করছি।

ধন্যবাদ,



রাশেদ আহমেদ চৌধুরী
চেয়ারম্যান

Managing Director and CEO's Economic Review

ANIS A. KHAN
Managing Director and CEO



Since 2009, our balance sheet has grown exponentially, heralding a new era of growth excellence for MTB in all the arenas of banking operations.

The year 2014 was significant in terms of implementation of our strategic agenda. We have formulated our five year plan - "MTB Vision 2020", with the following planks:

- To enhance retail business by unlocking our potential and power of the MTB branch network, Alternate Delivery Channels, products and services.
- Cutting-edge Information Technology Services (ITS) via a new Core Banking System (CBS), to be put in place by 2016, to ensure smooth and efficient banking operations.
- To be amongst the top five service providers in Cards business by 2020.
- To hold the position as the Best SME Bank and Women Entrepreneurs' Friendly Bank in the country
- To double Funds under Management (FUM).

The measures we have brought in, will align our business model with the changing business environment and competition, both existing and emerging in the financial sector. We have made progress – faster than planned in some areas, such as investing in the earning power of the core business, rigorous cost management and optimizing the capital base. We have fundamentally overhauled our range of products and services and focused, consistently, on their quality and value propositions. As a result of the foregoing, we have achieved considerable success with many of our products and services, and received awards and recognitions for a few.

In 2014, MTB:

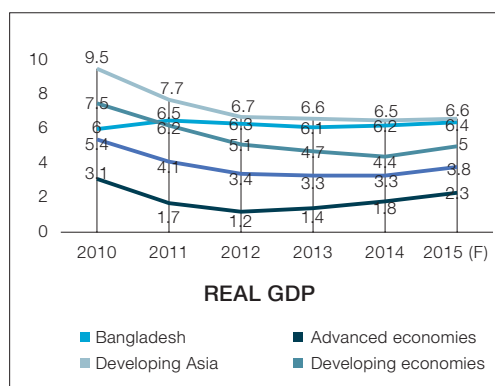
- Was adjudged as the "Best SME Bank of the Year" jointly by Bangladesh Bank and the SME Foundation
- Won the "Best Women Entrepreneurs' Friendly Bank of the Year" award, given jointly by Bangladesh Bank and the SME Foundation
- Received 'Merit Certificate' for Best Published Accounts from the Institute of Chartered Accountants of Bangladesh (ICAB), consecutively for the last four years
- The bank's own 12 storied building - MTB Tower, was inaugurated on October 24, 2014
- The bank celebrated 15 years of operations in October 2014
- The 100th branch of the bank was inaugurated at MTB Tower
- The total number of 24\7 MTB ATMs in service now stand at 193.
- Earned highest ever Operating Profit of BDT 2,600 Million.

Considering all these events and progress as fountains of inspiration and encouragement, we wish to explore new opportunities and achieve higher profitability for our valued shareholders in 2015. This we plan to do by improving the quality and effectiveness of our existing network, consolidating the work processes and customizing financial services. We believe, that by doing so, we can "Unlock New Horizons" and usher in brighter times ahead.

1. Global Economy

1.1 GDP Growth

2014 was a mixed year for the global economy. It was beset with too many negative events, but it did have a few positive ones too. The rise of the Islamic State (ISIS), Ebola Epidemic, falling oil prices and the Ukraine Crisis kept the global economy on tenderhooks. The two sides of the Atlantic experienced contrasting scenarios. The European economy was still fragile, whereas the US economy fared better than expected. The forecast is that the global economy will return to the pre-financial crisis state from 2015, but mediocre global growth has cancelled out that hope. The management of the currency crisis in Europe, recovery of the Euro Zone, slowing growth of China, war against terrorism and the movement of oil prices will ultimately determine the fate of the global economy in 2015.



1.2 Financial & Capital Markets

2014 was a mixed year for global financial markets. Inside the European Union (EU), the dysfunctional banking system kept the credit growth very weak. Meanwhile, oil exporters are losing revenue, as a sequel to plummeting oil prices. The slowing GDP growth of China and the bad debts in the Indian banks kept the financial sector of these two major players challenging. On the contrary, the United States outperformed in every single financial parameter during the same period. Strong employment growth and buoyant housing starts signal a good time for US citizens in the coming years. The falling oil prices and soaring US Dollar is catalyzing the total environment in a positive way. Quantitative Easing by US Federal Reserve also helped to improve the return from bonds.

Meanwhile, global capital markets had a bumpy ride. The US capital market outperformed all other global players, by posting a 7.52% growth in 2014. The benchmark Dow Jones Industrial Average posted positive returns for the sixth year in a row. The US corporates dominated the S&P 500 index and posted positive returns for the third consecutive year. However, the European and Asian markets were besieged by different economical and geopolitical events. It is well reflected by the negative return posted by MSCI (Morgan Stanley Capital International) Europe and emerging market focused indices.

2. Bangladesh Economy

2.1 Gross Domestic Product (GDP)

Though 2014 had a slow start due to political unrest, yet the economy showed strong results in the later part of the year. The strong trend of 2014 justifies the high forecast for 2015 by the relevant authorities. Without any doubt, actual growth will be largely determined by how the existing political environment and imbroglio pans out. In addition, the government's new fiscal policy, inflow of remittances, export growth and balance between exports and imports will play crucial roles.

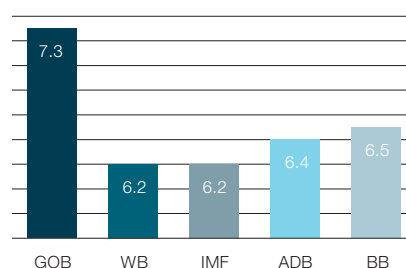
2.2 Capital Market Scenario

The country's capital market experienced a positive time throughout the year 2014. After the 2010 Capital Market crash, this is the first year when investors consistently showed confidence in the market. The Broad Market Index Increased by 14.03% and market capitalization increased by 23.10%. 17 new companies were listed with the Dhaka Stock Exchange (DSE) and foreign investors' participation increased by 84.60% during 2014. The performance of closed end funds was better than usual stocks. All the parameters indicate a renewed confidence amongst the investors and, hopefully, a vibrant stock market ahead.

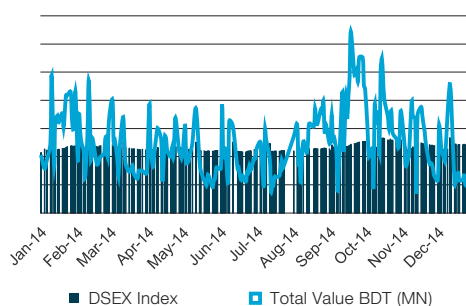
2.3 Inflation

Inflation management is another success story of our country. The contractionary Monetary Policy of Bangladesh Bank has helped to keep inflation within limits. The 12-month average Inflation rate was 6.99% for 2014. Though the Non-Food inflation was reduced from 6.94% to 5.60%, yet food inflation remained same throughout the year. The targeted inflation for 2015 is 7.0%.

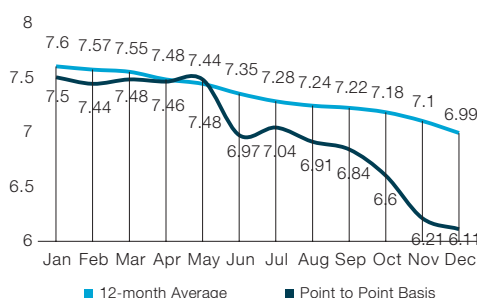
GDB Growth during 2014-15



DSEX INDEX



CPI Inflation



2.4 Foreign Currency Reserves

Like in 2013, the foreign currency reserves of the country continued to increase at a steady pace, and the year ended with a healthy reserve of USD 22.31 Billion. This position was at a little risk, considering high import payments and slightly lower export proceeds, but good remittance flows helped ease the situation. The current account balance stood at a deficit of USD 1.32 billion during the first five months of fiscal 2014-15.

3. MTB and Total Banking Sector Scenario

3.1 Banks' Deposits

In 2014, banks were holding BDT 6,588 billion as deposits, which was a 13.46% growth from that of 2013. Out of this total amount, 90.50% was in the form of time deposits, whereas the rest were demand deposits. MTB was holding BDT 97 billion as customer deposits at the end of 2014, with a strong 15.09% growth from 2013. The continuous focus on CASA accounts and the 103 branch network across the country helped MTB achieve this growth.

3.2 Loans and Advances

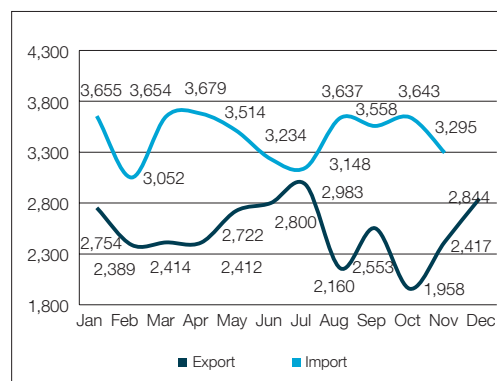
Total loans and advances of the country's banking sector were BDT 5,451 billion at the end of December 2014 with a 14.49% increase from the same time of the previous year. Private and Public Sector Credit grew at the rate of 12.67% and 4.66%, respectively. At the end of 2014, loans and advances of MTB stood at BDT 77 billion with a remarkable 29.54% growth over 2013. Higher customer confidence towards MTB and new service offerings helped MTB to achieve this mark.

3.3 Remittances

2015 can be a remarkable year for Bangladesh in terms of remittances. The opening of the Saudi labor market for Bangladeshi workers after many years, and global recovery promises better times for hard currency inflows. In 2014, total remittances was USD 14.94 billion, which is 8% higher than 2013. During this time, MTB received USD 142.4 million from abroad, which is 41.65% higher than the previous year. The strengthening of business tie-ups with exchange houses has helped MTB boost the remittance flows. MTB Exchange (UK) Ltd is playing a vital role in this regard.

3.4 International Trade

Last year, Bangladesh earned USD 30.40 billion from exports. At the same time, imports were USD 37.88 billion till November 2014. Heavy capital machinery imports has pushed up the import expense significantly. During the year, exports valued at BDT 36 billion was channeled through MTB compared to BDT 32 billion during 2013, showing a 12.50% growth. However, import volumes through MTB was reduced from BDT 44 Billion in 2013 to BDT 40 Billion in 2014. The reduced import volumes has helped MTB to better manage its foreign currency business.



3.5 Non-Performing Loans (NPL)

Like most other banks, MTB commenced the year with speculation and concerns about the customers who had arranged to reschedule their loans at the end of 2013, in accordance with the relaxed regulations. However, the better business environment had enabled the customers to keep their loans regular. At the same time, with proper monitoring and strengthened recovery drives, MTB has been able to reduce its NPL further during 2014 by 0.95%, taking the year-end level to 2.67%, which is a very healthy sign of the bank's risk assets portfolio.

3.6 Capital Adequacy Management

Capital Adequacy Ratio (CAR) is considered as one of the major determinants of the financial health of a bank. MTB has always maintained the CAR level well above the required level of 10%. By acquiring quality risk assets and having more clients rated by credit rating agencies in 2014, MTB maintained its CAR level at 10.77%.

3.7 Primary Dealer's Operations

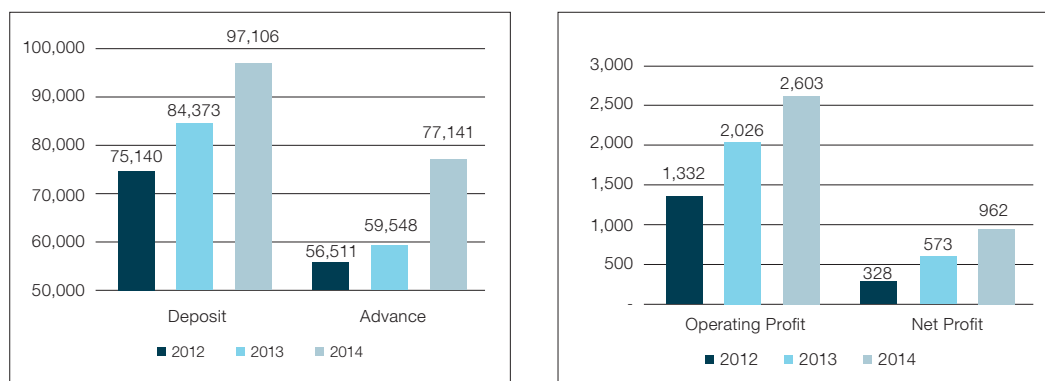
MTB is working as a Primary Dealer since 2009. At the end of 2014, MTB was holding BDT 18,479 million in Bangladesh Government's Bills and Bonds. MTB is holding BDT 6,636 million in Bills and Bonds in excess of Statutory Liquidity Reserve (SLR) requirement, but this amount can be considered as well and safely invested in non-risk assets with a good rate of return. MTB has booked several reputed corporate houses as its customers in 2014, and sold a significant amount of bills and bonds to them during the year. The government has been working for many years to build a vibrant secondary bond market, and this needs support from all market participants to achieve traction. To grab a good portion of this market, MTB will continue to extend this service to corporate houses with innovative approaches.

3.8 Profitability

The year 2014 was a good year for the banking sector. There was a shaky start at the dawn of 2014. But subsequently, the better business environment backed by political calm helped the banking sector earn better profits. At the end of 2014, most of the banks have posted higher profits compared to 2013. MTB has earned BDT 2,603 million as operating profit in 2014, which is 29% higher than that of 2013.

4. Financial Highlights of 2014

Throughout the year, MTB continued to strive for higher profitability. The major financial parameters along with a comparison with 2012 and 2013 are shown below:



- Total Deposits stood at BDT 97,106 Million registering a 15% growth
- With a strong 29.54% growth compared to 2013, total Loans & Advances reached BDT 77,141 million as at end 2014
- As a sequel to the above, Funds Under Management (FUM) at MTB recorded a 21% growth at BDT 174,247 million
- With a very strong 29% growth, operating profit rose significantly to BDT 2,603 million
- Net Profit After Tax was BDT 962 million, registering a robust 68% growth
- Earnings Per Share (EPS) increased to BDT 3.12, which was a resilient 68% growth
- Return on Equity (ROE) was 15.74%, posting a 4.59% growth
- Net Asset Value (NAV) per share grew by 12.95% to stand at BDT 22.00
- Non-Performing Loans (NPL) reduced to 2.67% from 3.62% in 2013

5. MTB in 2015 – Unlocking New Horizons

In the year 2014, MTB has achieved its highest ever operating profit of BDT 2,603 Million. The year 2013 was also a satisfactory one. The attainments did not come as surprise. Rather, it is the outcome of well devised long term planning taken by the MTB board and management and careful investment in the development of the bank's infrastructure and its growing human resources. The pick-up of the key financial indicators imply that investments made have started to yield dividends. Moreover, in the year 2014, MTB has reached other notable milestones, as mentioned earlier in this review.

With all these accomplishments and positive trends, we are confident of optimizing the strength of our existing network to deliver the desired financial services to our expanding customer base. In addition, 1,586 employees of the bank are continuously striving hard to deliver quality banking services and tailoring products to match customer needs, however challenging they may be.

In conclusion, I would like to thank our customers, stakeholders, Bangladesh Bank, Bangladesh Securities and Exchange Commission, Dhaka Stock Exchange, Chittagong Stock Exchange, the Ministry of Finance, Registrar of Joint Stock Companies, policy makers, other regulatory bodies, well-wishers, the media, other associates, the Bank's Board of Directors and all fellow colleagues in the MTB Group, on all of whom our viability and continued success depends.

Thank you.

Sincerely,



Anis A. Khan
Managing Director & CEO

MTB Core Management Committee

Standing from left

Name	Designation	As
Mr. Md. Zakir Hussain	Deputy Managing Director & Chief Risk Officer	Member
Mr. Nurul Maruf Khan	EVP & HoCRM	Member
Mr. Goutam Prosad Das	SEVP & GHolCC	Member
Mr. Md. Nurul Islam	SEVP & GHoHR	Member
Mr. Anis A. Khan	Managing Director & CEO	Chairman
Mr. Qamrul Islam Chowdhury	Deputy Managing Director & Group Company Secretary	Member
Mr. Md. Hashem Chowdhury	Additional Managing Director, Chief Operating Officer & CAMLCO	Member
Mr. Syed Rafiqul Haq	Deputy Managing Director & Chief Business Officer	Member



MTB Management Committee (ManCom)

Standing from left

Name	Designation	As
Mr. Mohammed Sami Al Hafiz	VP & GCCO	Member
Mr. Khairul Bashar Abu Taher Mohammed	EVP & CEO, MTBCL	Member
Mr. Iqbal Mahmud	VP & HoRMD	Member
Mr. Md. Nazrul Islam Mazumder	EVP & CEO, MTBSL	Member
Mr. Swapan Kumar Biswas	SEVP & HoBOD	Member
Mr. Syed Rafiqul Hossain	SEVP & HoMTB Dhaka Division Branches	Member
Mr. Md. Khurshed UI Alam	SEVP & HoMTB Ctg. Division Branches	Member
Mr. Md. Zakir Hussain	Deputy Managing Director & Chief Risk Officer	Member
Mr. Md. Hashem Chowdhury	Additional Managing Director, Chief Operating Officer & CAMLCO	Member
Mr. Anis A. Khan	Managing Director & CEO	Chairman
Mr. Quamrul Islam Chowdhury	Deputy Managing Director & Group Company Secretary	Member
Mr. Syed Rafiqul Haq	Deputy Managing Director & Chief Business Officer	Member
Mr. Md. Nurul Islam	SEVP & GHoHR	Member Secretary
Mr. Goutam Prosad Das	SEVP & GHoICC	Member
Mr. Nurul Maruf Khan	EVP & HoCRM	Member
Mr. Md. Shah Alam Patwary	EVP & GCIO	Member
Mr. Ahmed Rashid	EVP & HoSME	Member
Mr. Md. Bakhteyar Hossain	EVP & HoMITS	Member
Mr. Md. Shamsul Islam	EVP & GHoT	Member



MTB Board Executive Committee

MR. M. A. ROUF, JP
Vice Chairman
Member of the Committee

MR. MD. HEDAYETULLAH
Director
Chairman of the Committee

MR. Q.A.F.M. SERAJUL ISLAM
Director
Member of the Committee

MR. MD. WAKILUDDIN
Director
Member of the Committee

MR. MD. ABDUL MALEK
Director
Member of the Committee



MTB Board Audit Committee

MRS. KHWAJA NARGIS HOSSAIN

Director
Member of the Committee

DR. SULTAN HAFEEZ RAHMAN

Independent Director
Member of the Committee

MR. ANWARUL AMIN

Independent Director
Chairman of the Committee

MR. SYED MANZUR ELAHI

Director (Founding Chairman)
Member of the Committee

DR. ARIF DOWLA

Director (Former Chairman)
Member of the Committee



MTB Board Risk Management Committee

MR. ANJAN CHOWDHURY
Director
Member of the Committee

MR. SYED MANZUR ELAHI
Director (Founding Chairman)
Chairman of the Committee

DR. SULTAN HAFEEZ RAHMAN
Independent Director
Member of the Committee

MR. M. A. ROUF, JP
Vice Chairman
Member of the Committee

DR. ARIF DOWLA
Director (Former Chairman)
Member of the Committee



MTB Asset Liability Committee (ALCO)

Standing from left

Name
Mr. Md. Khirkil Nowaz
Mr. Swapan Kumar Biswas
Mr. Md. Khurshed UI Alam
Mr. Iqbal Mahmud
Mr. Md. Zakir Hussain
Mr. Goutam Prosad Das
Mr. Md. Hashem Chowdhury
Mr. Nurul Maruf Khan
Mr. Anis A. Khan
Mr. Syed Rafiqul Hossain
Mr. Quamrul Islam Chowdhury
Mr. Md. Nurul Islam
Mr. Syed Rafiqul Haq
Mr. Md. Shah Alam Patwary
Mr. Ahmed Rashid
Mr. Md. Bakhteyer Hossain
Mr. Md. Shamsul Islam

Designation
SVP & HoRBD
SEVP & HoBOD
SEVP & HoMTB Ctg. Division Branches
VP & HoRMD
Deputy Managing Director & Chief Risk Officer
SEVP & GHoICC
Additional Managing Director, Chief Operating Officer & CAMLCO
EVP & HoCRM
Managing Director & CEO
SEVP & HoMTB Dhaka Division Branches
Deputy Managing Director & Group Company Secretary
SEVP & GHoHR
Deputy Managing Director & Chief Business Officer
EVP & GCIO
EVP & HoSME
EVP & HoMITS
EVP & GHoT

As
Member
Member
Member
Member
Member
Member
Member
Member
Member
Chairman
Member
Member
Member
Member
Member
Member
Member
Member Secretary



MTB Senior Management

Sr. Executive Vice President

- Goutam Prosad Das
- Syed Rafiqul Hossain
- Swapan Kumar Biswas
- Md. Nurul Islam
- Md. Khurshed Ul Alam

Executive Vice President

- Md. Shah Alam Patwary
- Nurul Maruf Khan
- Md. Sanawar Hossain
- Md. Abul Bashar Akhand
- Md. Bakhteyar Hossain
- Md. Zahid Hossain
- Abdul Mannan
- Mohammed Ishaque
- Md. Zahidul Kabir
- Md. Khalid Mahmood Khan
- Syed Nurul Kabir
- Abdul Latif
- Monzur Hassan
- Md Nazrul Islam Mazumder
- Ahmed Rashid
- Md. Shamsul Islam
- Khairul Bashar Abu Taher Mohammed

Senior Vice President

- Marcus Cornelius Gomes
- Md. Khirkil Nowaz
- Abul Ali Ahad
- Amitav Kaiser
- Khair Uddin Khan
- Md. Nazmul Huda Sarkar
- Md. Nurul Islam Sarker
- Arshadul Kabir Bhuiyan
- Md. Amirul Islam
- Md. Monwar Hossain
- Md. Shamsul Alam
- A.K.M. Zahirul Islam Khan
- Md. Kamal Uddin
- Md. Ifthakhar Hassan
- Kazi Humaun Kabir
- Abu Zafar Md. Saleh
- Touhid Ahmed
- Salek Sabbir Ahmed
- Md. Humayun Kabir
- Mohammad Anwar Hossain
- Mohammad Mahmud Gony
- Md. Azam Ali Khan