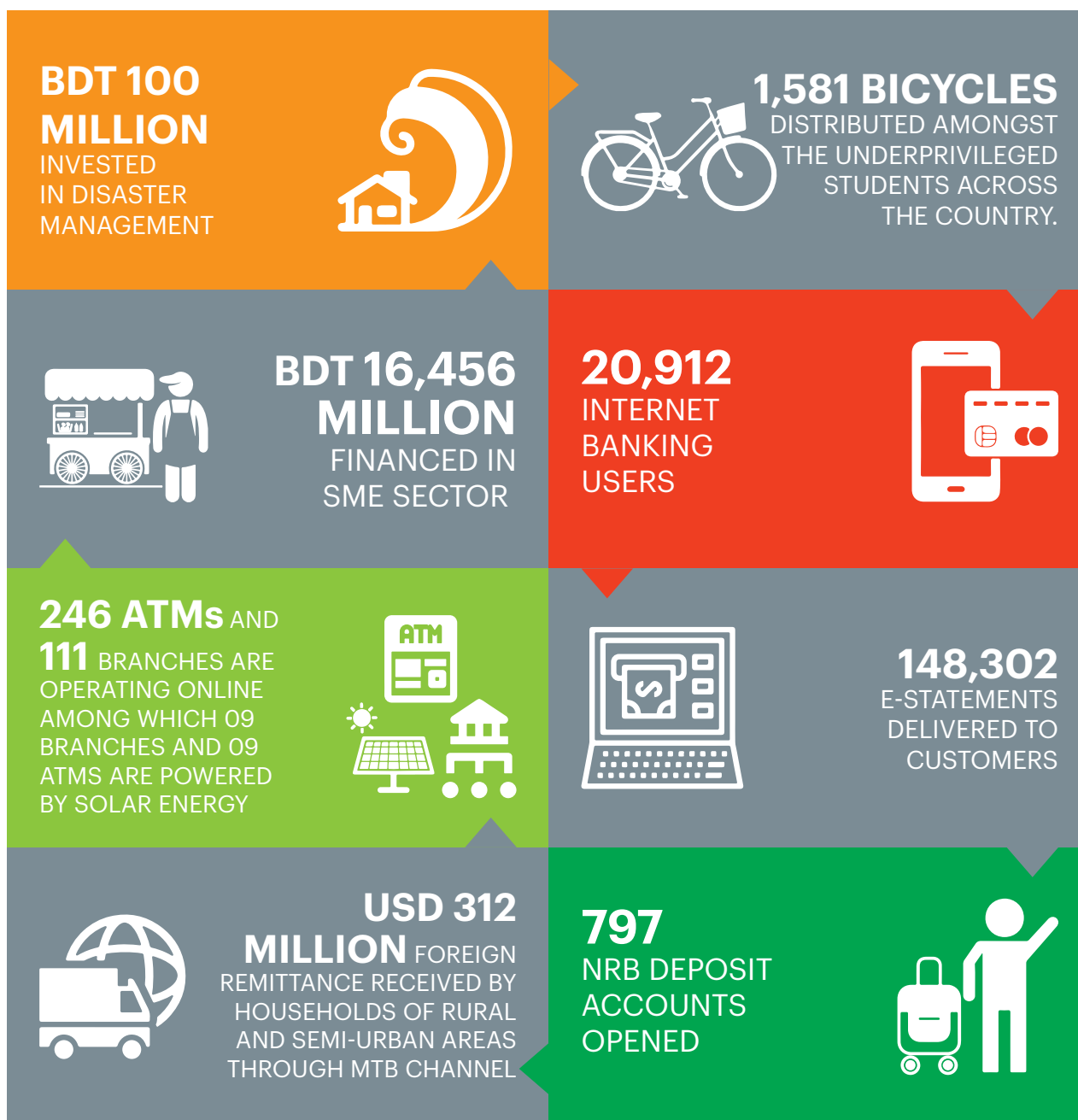


SUSTAINABILITY ANALYSIS

As an integral part of MTB's culture and core values, our sustainability initiative is emblematic of our good corporate citizenship. We believe in aligning our progress with the overall economic growth, as we reach out and engage with the masses to help make their lives better.



KEY HIGHLIGHTS



Defining the report contents, Aspect Boundaries and implementation

GRI Indicator <G4-18>

GRI Reporting Framework


The year 2017 reporting is MTB's fourth sustainability report based on GRI reporting framework G4 Guidelines. This report describes the economic, environmental and social impacts originating from our business process, together with our key sustainability initiatives over the last 12 months, our plans for the future and helps us to share our experiences with our customers, our people and the community.

The Purpose and Scope of This Report

Sustainability reporting is the practice of measuring, disclosing, and being accountable to internal and external stakeholders for organizational performance towards the goal of sustainable development. This report addresses the economic, environmental and social impacts resulting from MTB's activities in the financial year 2017. We aim to provide a balanced and reasonable representation of the sustainability performance of MTB including all types of contributions for apprising our stakeholders.

PROFILE OF THE REPORT

GRI Indicators <G428> to <G433>

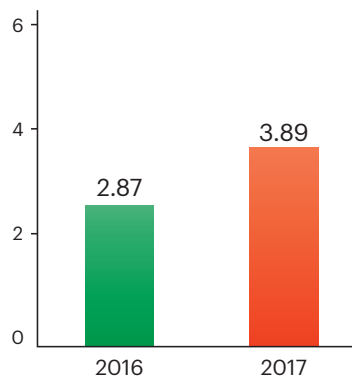
Reporting period	GRI Indicator <G428>	Date of most recent previous report	GRI Indicator <G429>
January 1, 2017 to December 31, 2017		Sustainability Report 2016 Date: September 13, 2017	
Reporting cycle	GRI Indicator <G430>	Contact point regarding the report	GRI Indicator <G431>
Reporting cycle: Annual		We welcome any feedback on this sustainability report. For further information and comments, please contact Sustainability Reporting Team of the Bank through following address: e-mail: sustainability@mutualtrustbank.com	
GRI 'in accordance' option	GRI Indicator <G4-32>		
In this report, MTB has complied with the reporting framework of Global Reporting Initiative (GRI). Application level of the framework applied in this report is GRI 4.0.			
External Assurance	GRI Indicator <G4-33>		
External assurance is under consideration by management.			
We are optimistic to have external assurance from the next report.			
External Assurance Report: Nil			

FINANCIALS AT A GLANCE

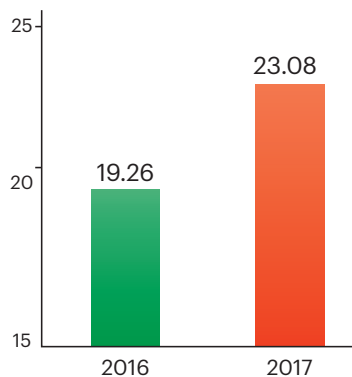
GRI Indicator <G4-08>

SL	Financial Indicators	2017	2016
1	Earnings per Share (BDT)	3.89	2.87
2	Net Asset Value (NAV) per Share (BDT)	23.08	19.26
3	Market Value per Share (BDT)	35.00	23.10

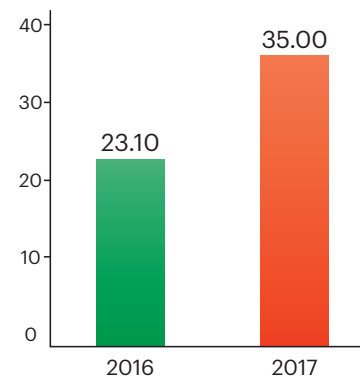
Earnings Per Share (BDT)



Net Asset Value (NAV) per Share (BDT)



Market Value per Share (BDT)



Location wise Loans and Advances

Amount in BDT

Inside Bangladesh	Geographical Location wise Loans and Advances		
	2017	2016	2015
Urban			
Dhaka Division	103,836,882,559	79,178,134,280	68,265,987,623
Mymensingh Division	691,921,411	562,111,203	492,995,033
Chittagong Division	25,754,190,653	22,474,593,473	18,511,541,543
Rajshahi Division	4,716,804,055	3,908,852,578	3,704,740,334
Sylhet Division	1,075,366,732	845,476,356	742,933,912
Khulna Division	1,632,445,333	1,177,172,773	1,302,235,100
Rangpur Division	2,898,119,496	2,269,236,684	1,720,922,849
Barisal Division	436,166,243	209,242,417	80,882,877
	141,041,896,482	110,624,819,764	94,822,239,272
Rural			
Dhaka Division	2,665,640,514	2,103,806,136	1,472,451,542
Mymensingh Division	122,006,566	101,457,883	63,642,233
Chittagong Division	1,548,763,979	1,396,770,143	1,157,934,713
Rajshahi Division	-	-	-
Sylhet Division	131,360,048	128,908,916	72,507,930
Khulna Division	-	-	-
Rangpur Division	97,326,193	-	-
Barisal Division	-	-	-
	4,565,097,300	3,730,943,078	2,766,536,418
Outside Bangladesh	-	-	-
Total	145,606,993,782	114,355,762,842	97,588,775,690

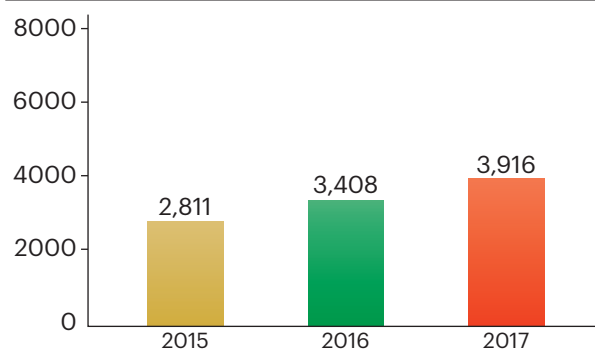
Growth of MTB in terms of Income

BDT Million

Income Summary	2017	2016	2015
Income (Revenue)	3,916	3,408	2,811
Year on Year % Change	14.89%	21.25%	7.98%

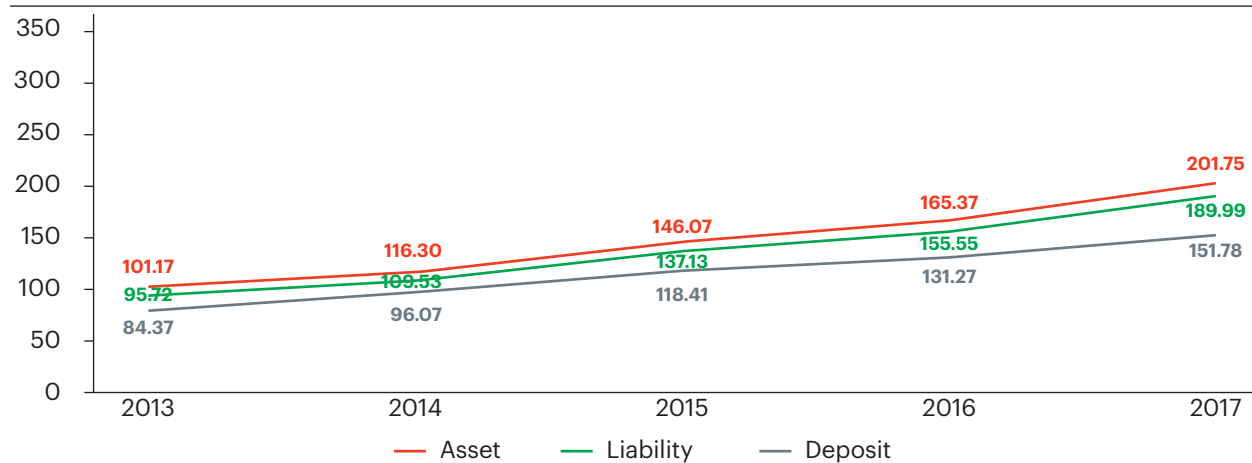
Income Summary

BDT Million

**Growth of MTB in terms of Capital, Assets and Liability**

BDT Million

Items	2017	2016	2015	2014	2013
Authorized Capital	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00
Paid up Capital	5,096.56	4,431.79	3,693.16	3,077.63	2,797.85
Shareholders' Equity	11,761.96	9,818.26	8,929.20	6,770.41	5,449.06
Total Capital	19,016.46	13,725.13	12,412.59	8,712.39	8,136.56
Total Assets	201,753.93	165,370.69	146,059.30	116,300.96	101,172.55
Total Liabilities	189,991.85	155,552.30	137,129.99	109,530.43	95,723.39
Total Deposits	151,776.07	131,272.33	118,404.76	96,064.74	84,372.74

Growth of MTB (BDT in Billion)**MATERIALITY MAPPING**

Available in the full version of the report

ASPECT: ECONOMIC PERFORMANCE < G4-EC1> to < G4-EC9>

Economic Value Addition GRI Indicator <G4-EC1>

Economic Value Addition (EVA) by the bank has been estimated at BDT 4,244.48 million for the reporting year. EVA includes payments to suppliers, employees and shareholders (investors).

Total Economic Contribution

Total Economic Contribution by the bank has been estimated at BDT 7,186.04 million for the reporting year. This includes EVA, total payments to the government and social investments.

Statement of Market Value Addition:

Market value added (MVA) is a calculation that shows the difference between the market value of a company and the capital contributed by investors, both bondholders and shareholders. In other words, it is the sum of all capital claims held against the company plus the market value of debt and equity. As of end of reporting year, Market Value Addition is estimated BDT at 12,741.40 million which was BDT 5805.65 million in the previous year.



BDT Million

Particulars	Number of Shares	Value per Share	Total Value
Market Value	509,656,034	BDT 35	17,837.96
Book Value	509,656,034	BDT 10	5,096.56
Market Value Added		BDT 25	12,741.40

ASPECT: INDIRECT ECONOMIC IMPACTS <G4-EC7> to < G4-EC8>

Development and Impact of Infrastructure Investments and Services Supported

GRI Indicator <G4-EC7>

During the year 2017, through financing the existing and new clients MTB has created economic impact in the three dimensions:

- Generation of Job in market
- Contribution to economic growth
- More revenue to the national exchequer from growth of businesses of MTB and its clients

SME Investment by MTB:

Keeping rural development in mind, MTB has developed a strong footprint in financing women entrepreneurs, providing collateral free loans to SMEs and financing rural SMEs in Bangladesh. MTB SME Financing in 2017

Concentration of Loans and Advances (Disbursement)

BDT Million

	2017	2016
Agriculture	3,152.22	2,875.00
SME	13,303.88	1,351.00
Total	16,456.10	4,226.00

Concentration of Loans and Advances (Outstanding)

BDT Million

	2017	2016
Agriculture	3,545.37	7,771.00
SME	14,474.03	2,681.00
Total	18,019.40	10,452.00

Total MTB disbursement in SME and agriculture has increased by 289% to 16,456 million and outstanding has increased by 72% to 17,989 million.

MTB SME Products:

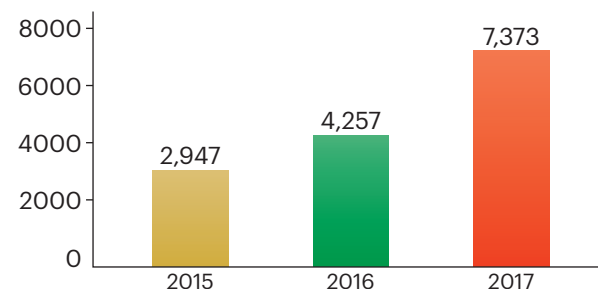
Varieties of products are prepared for the clients of MTB SME banking Division. The products are designed to fulfill the different needs of the cottage, micro, small and medium enterprises as well as extend support to agriculture and inclusive banking.

**MTB Agri-Financing and Inclusive Banking:**

MTB has a dedicated agri-cell through which the bank provides financial support to the farmers at preferential rate assigned by Bangladesh Bank from time to time.

**Financial Inclusion: Financial Services for farmers/ RMG workers / pro-poor**

	2015	2016	2017
Number of 10 Tk. (for farmers) accounts opened	2,947	4,257	7,373

Financial Inclusion**SME Financing: Sector Specific Disbursement**

SL. Sector	2017 (Jan - Dec, 2017) BDT Million		2016 (Jan - Dec, 2016) BDT Million	
	Disbursement	Outstanding	Disbursement	Outstanding
1. Crops	1,862.24	1,955.87	734.35	1234.23
2. Fisheries	330.55	428.19	144.22	303.81
3. Livestock	773.47	828.44	219.9	665.66
4. Irrigation Tools	-	21.72	57.82	49.87
5. Agricultural Tools	-	48.28	28.39	110.15
6. Crop Storage	1.34	15.33	17.26	28.64
7. Poverty Alleviation	48.09	124.16	69.03	221.07
8. Spices & Others	1.57	1.11	0.7	1.83
9. Others	134.96	122.27	79.54	65.49
Total	3,152.22	3,545.37	1,351.21	2,680.75

Significant Indirect Economic Impacts

GRI Indicator <G4-EC8>

Green Financing through MTB Green Energy:

MTB has its own developed green finance product named MTB Green Energy loan. It promotes investment in renewable energy sectors with the aim of reducing carbon footprint in the country. In the reporting year, MTB disbursed Green Finance of BDT 889.16 million to its customers.

Smart Technology for Protecting Environment Pollution:

Hybrid Hoffman kiln, the modern technology in brick production, helps protect the environment from carbon emission. In the reporting year MTB financed BDT 5.8 million in Hybrid Hoffman kiln.

Green Energy: Financing Renewable and Sustainable Energy Efficiency

BDT Million

Green Project s	Total Disbursement (2017)
Hybrid Hoffman Brick Field (Environment friendly technology)	5.8
Solar Home System	0
Solar Irrigation Plant	0
Effluent Treatment Plant (ETP)	0
Production of Burnable Oil from Waste Tire by the Process of Pyrolysis	0
Other Projects	883.36
Total	889.16

Other Green Banking Initiatives at MTB

BDT Million

Automated Banking	2017	2016
Number of ATM	246	226
Number of Branches with Online Banking	111	110
Number of Internet Banking Users	20,912	17,468
Number of MTB App Users	8,234	5,286
Number of Branches powered by solar Energy	9	9
Number of ATM Booths Powered by Solar Energy	9	9

ASPECT: ENERGY**Energy Consumption within the Organization**

GRI Indicator <G4-EN3>

The bank consumed 14.11 million megajoules of energy in the year 2017 by using fuels, natural gas and electricity. The table below shows the detail:

Fuel / Source Type	Total Unit	Megajoules
Electricity (KWH)	3,185,727.00	11,468,141.09
Diesel (LTR)	14,346.97	549,349.84
Octane (LTR)	62,403.00	2,095,409.88
Kerosene (LTR)	-	-
Natural Gas (m3)	-	-
Total	-	14,112,900.83

Conversion source: <http://www.epa.gov/cmop/resources/converter.html> and <http://www.convertworld.com/en/>

THE CAR POOL OF THE BANK HAS 34 CARS AND 04 MOTOR BIKES THAT CONSUMED 2,346.97 LITRES OF DIESEL, AND 62,402.93 LITRES OF OCTANE FOR RUNNING A TOTAL OF 373,067 KM IN THE YEAR 2017.

Energy Intensity

GRI Indicator <G4-EN5>

Fuel / Source Type	Megajoules		Per Employee Power Consumption (Megajoules)		Per Day Power Consumption (Megajoules)	
	2017	2016	2017	2016	2017	2016
Electricity (KWH)	11,468,141.09	8,270,120.26	5,722.63	4,378.04	31,419.56	22,657.86
Diesel (LTR)	549,349.84	563,214.00	274.13	298.15	1,505.07	1,543.05
Octane (LTR)	2,095,409.88	1,860,390.74	1045.61	984.85	5,740.85	5,096.96
Natural Gas (m3)	-	-	-	-	-	-
Total	14,112,900.83	10,693,725.00	7,042.37	5,661.05	38,665.48	29,297.88

Reduction of Energy Consumption

GRI Indicator <G4-EN6>

Not Reported

Reductions in Energy Requirements of Products and Services

GRI Indicator <G4-EN7>

Banking through SMS:

SMS Banking service provides instant notification about clients' transactions as and when it happens. It helps them to keep a watch on their accounts with a round the clock service. Every debit or credit in their accounts over a limit desired by them is intimated by SMS. MTB SMS Banking services offer basic banking services to customers for a very little use of energy. In 2017, a total of 24,965 text messages were sent by MTB in response to customer's balance checking and 4,632 text messages were sent in response to checking transactions, through push-pull service. This enabled MTB to send and its customers to get their account information by using little energy compared to the traditional way of getting account information by visiting branches.

SMS Banking charge collection for the year 2017:

SL	Description	2017
01	No. of Customers (Realized Charge)	48,238
02	Realized Amount	BDT 1,44,71,400/- (40% increased)
03	Reactivation Realization	BDT 2,62,500

SMS sent for information:

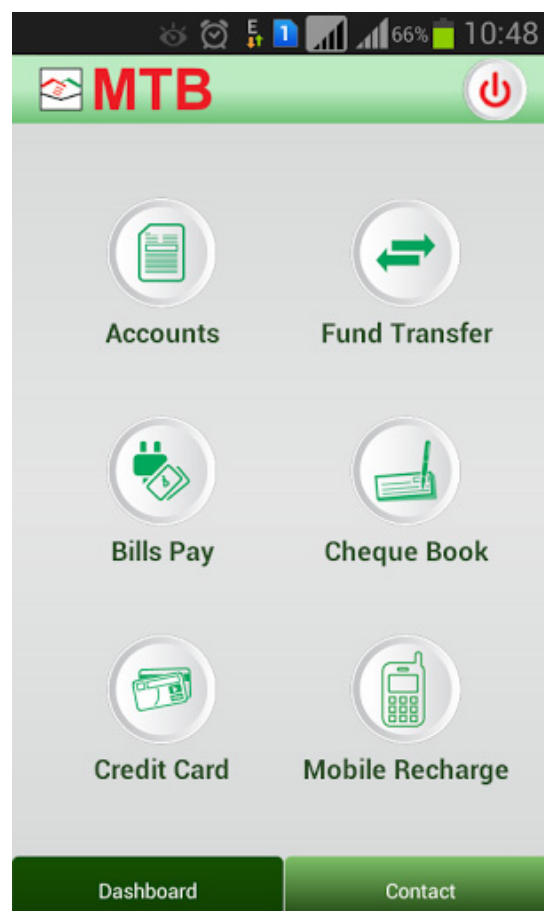
Topic	2017	2016
Number of Balance Check Messages Sent	24,965	18,221
Number of Transaction Check Messages Sent	4,632	4,199

Internet banking facilities:

Internet banking facilities reduce the hassle of visiting branches of banks and smoothen life of mass people. In 2017, the total number of Internet banking user increased by 20% over previous year to 20,912.

MTB Smart Banking App for Android and iPhones:

MTB has its own App for Internet banking through smart phones or similar devices that run on Android OS or OSX. The App is freely available for download at Google Play Store and iTunes. Apart from fund transfer, the App enables the customer to pay bills and recharge mobile balance, which reduces energy consumption remarkably compared to traditional methods. Use of the App involves less energy usage compared to conventional banking. In 2017, the total number of MTB App users increased by 56% over previous year to 8,234.



MTB's Solar Power Capacity:

MTB has installed solar power panels at its Corporate Head Offices, branches and ATM booths. By 2017, total capacity installed is 44.6 KW of solar panel that reduces total power consumption by the bank.

Name of the Branch	2017
	Solar Power Capacity (KWH)
MTB Centre	5000 W
MTB Tower	36000 W
MTB Ishwardi SME / Agri Branch	720 W
MTB Belkuchi SME / Agri Branch	720 W
MTB Hasnabad SME / Agri Branch	720 W
MTB Sarulia SME / Agri Branch	720 W
MTB Syedpur SME / Agri Branch	720 W
Total	44600 W = 44.6 KW

Reductions in Energy Requirements of Products and Services

Item	2017	2016	2015	Unit
Automation in Services Saved Paper by	57.58	46.97	35.02	Tons
Total Embodied Energy of the Paper Saved	416,849.90	340,079.78	253,517.18	KWH
Carbon Dioxide (CO ₂) Saved in Producing the Above Energy	260.11	212.21	158.19	M. Tons
Total Paper Saved by Automation, Equivalent to	199.79	162.99	121.51	Tons of Woods
Total Paper saved by Automation, Equivalent to	1,398.52	1,140.96	850.54	Trees
Total Paper Saved by Automation, Equivalent to	2,228.19	1,817.83	1,355.13	btu Energy

	2017	2016	2015
Land & Forest Ecological Footprint			gha
Saved Land Equivalency Factor	69.19	56.45	42.08
Saved Forest Footprint	660.17	538.58	401.50
Total Ecological Footprint	729.36	595.03	443.58
			gha=The global hectare

ASPECT: EMISSIONS

<G4-EN15> TO <G4-EN21>

Direct Greenhouse Gas (GHG) Emissions (Scope 1)

GRI Indicator <G4-EN15>

Metric Tonnes of CO ₂ or CO ₂ e (Carbon dioxide Equivalent) Emitted			
	2017	2016	2015
Electricity	2,239.56	1,615.04	2,277.73
Diesel	38.40	39.37	42.01
Octane	146.50	130.07	94.42
N Gas	-	-	8.66
Total	2,424.47	1,784.48	2,422.82

Conversion Standards:
<http://www.epa.gov/cmop/resources/converter.html>
<http://www.convertworld.com/en/>

Indirect Greenhouse Gas (GHG) Emissions (Scope 2)
Not Reported

GRI Indicator <G4-EN16>

Other Indirect greenhouse gas (GHG) Emissions (Scope 3)
Not Reported

GRI Indicator <G4-EN17>

Greenhouse Gas (GHG) Emissions Intensity

GRI Indicator <G4-EN18>

Greenhouse Gas (GHG) Emissions			
	2017	2016	% Change
M Tons of CO ₂ / Employee	1.21	0.94	28.72%
M Tons of CO ₂ / Day	6.64	4.89	35.78%

Reduction of greenhouse gas (GHG) emissions

GRI Indicator <G4-EN19>

Per Employee GHG Emissions (CO ₂ Tonnes)			
	2017	2016	% Change
Electricity	1.11	0.8550	29.82%
Diesel (LTR)	0.019	0.0208	-8.65%
Octane (LTR)	0.0731	0.0689	6.17%
N Gas (meter-cube)	-	-	-
Total	1.20	0.9447	27.02%

Products and Services Delivering Social Benefits Broken Down by purpose

GRI Indicator <G4-EN19>

MTB School Banking:

MTB has designed its school banking products for the students. MTB organizes school banking campaigns in different local schools throughout the year.

During these campaigns, children can open accounts and have a hands-on banking experience. This eventually helps the students to cultivate the habit of savings from an early age.

Any school going child can open a School Banking Account with his/her parent and start saving for the future. This account is meant to help our future generation to grow up with a savings habit along with being accustomed with the banking culture. So let the savings grow along with your child.



মিউচুয়াল ট্রাস্ট ব্যাংক লিমিটেড
Mutual Trust Bank Ltd.
you can bank on us



MTB Graduate
১৮ বছর বা তার বেশী বয়সী যেকোন ছাত্র/ছাত্রীর জন্য



SCHOOL BANKING



MTB Junior
১৮ বছরের কম বয়সী যেকোন ছাত্র/ছাত্রীর জন্য

www.mutualtrustbank.com

School Banking Campaign in 2017			
Division	Number of Schools	Boys' Participation	Girls' Participation
Dhaka	43	1,757	1,982
Chittagong	36	1,938	2,910
Other	22	761	1,156
Total	101	4,456	6,048

MTB SME Financing for Women Entrepreneur:

Despite many barriers, a new women's entrepreneur class in the small and medium sectors has developed in the country taking on the challenge to work in a male dominated, competitive and complex economic and business environment. It has been found that at present women entrepreneurs constitute less than 10% of the total business entrepreneurs in Bangladesh whereas women in advanced market economies own more than 25% of all businesses. In spite of these, in Bangladesh, not only have the women's entrepreneurship improved their living conditions and earned more respect in the family and the society, but they have also contributed

to business and export growth, supplies, employment generation, productivity and skill development. MTB has also designed special products to help thrive the growth of woman entrepreneurs. **MTB Bhagyobati** and **MTB Gunabati**, (ভাগ্যবতী ও গুণবতী), the two innovative financial products for women entrepreneurs, have strong presence in the country's credit market for their unique features and easy access to financing. MTB has established Women Entrepreneur Development Unit (WEDU) to help the women in business and bring them under credit access.

In 2017 MTB disbursed loan of BDT 140 million to women entrepreneurs

	2017	2016	2015
Outstanding of Women Entrepreneurs	2,038.12	435.64	365.34
Disbursement of Funds to Women Entrepreneurs	140.27	263.37	221.10

Products and Services Delivering Environmental Benefits Broken Down by Purpose GRI Indicator <G4-FS8>

Use of IT Based Infrastructure to Provide Automated Service:

Total Saved by Automated Services		
	2017	Unit
Total CO2 Reduction	260.11	M Tons
Total Woods	199.79	Tons of Wood
Total Number of Trees	1,369.98	Trees
Total Ecological Footprint	729.36	gha=The Global Hectare

MTB's Green Finance:

MTB Green Energy is a green financing product designed to finance on renewable energy sources. MTB Green Energy is designed for financing installation of solar power plant, bio-gas plant and other renewable energy plants.



Sector	2017	2016	2015
Hybrid Hoffman Brick Field (Environment-friendly)	5.8	33	0
Effluent Treatment Plant (ETP)	0	400	520.2
Other Projects	883.36	39.52	0
Total	889.16	472.52	664.17

Labor Practices and Decent Work

<G4-LA1> to < G4- LA13>

ASPECT: EMPLOYMENT

<G4-LA1> TO < G4- LA3>

Demography of Total Employees, Hiring and Turnover

GRI Indicator <G4-LA1>

Total New Recruitment in 2017 by Gender, Age Group

Age Group	Male	Female	Total	Percentage
Below 30 years	72	21	93	52.54%
30 years to 40 years	62	13	75	42.37%
40 years to 50 years	6	1	7	3.95%
50 years and above	2	0	2	1.13%
Total	142	35	177	100%



Total Number of Employees in 2017 by Age Group & Managerial Position

Total employees	Executive		Non-Executive		Total		Percentage of Total	
	Male	Female	Male	Female	Male	Female	Male	Female
Below 30 years	1	0	275	106	276	106	13.77%	5.29%
30 years to 40 years	39	8	916	219	955	227	47.65%	11.33%
40 years to 50 years	135	9	187	35	322	44	16.07%	2.20%
50 years and above	63	1	10	0	73	1	3.64%	0.05%
Total	238	18	1388	360	1626	378	81.14%	18.86%

MTB Employees' Service Benefit Fund – 2017

Name of the Funds	No. of Employees Benefited	Total Disbursement in BDT
Employees' Provident Fund	49	29,543,139
Employees' Gratuity Fund	24	20,470,906
Employees' Welfare Fund	33	597,000
Employees' Medical Assistance Fund	343	68,13,732
Employees' Death Benefit Plan	-	-
MTB Foundation	42	18,294,691
Total	491	75,719,468

ASPECT: LOCAL COMMUNITIES & CSR

<G4-SO1> TO < G4- SO2>

Local Community Engagement, Impact Assessments, and Development Programs

GRI INDICATOR <G4-SO1>

List of MTB CSR Projects in 2017

- I. Distributed scholarships amongst students of Kushtia through MEDHA.
- II. Presented its 6th "Bravery & Courage Award" to Late Nabi Hossain and Hossein Alamgir.
- III. Contributed BDT 30 million to the Prime Minister's Relief Fund.
- IV. Distributed relief items at different Rohingya refugee camps situated mainly in Cox's Bazar region through Jhenidah Ex-Cadets Association (JEXCA) and Old Faujians Association (OFA).
- V. Launched the "Shobuj Ishkool Gori" (সবুজ ইশকুল গড়ি) campaign at Pallabi Majedul Islam Model

High School, Pallabi, Dhaka in association with 'Poriborton Chai'.

- VI. Presented an ambulance to Dr. Zahed Memorial Child Hospital, a maternity and child welfare hospital in Faridpur.
- VII. Contributed to girls' rights to education by supporting the "Girls Not Brides" campaign of ActionAid Bangladesh. MTB and ActionAid Bangladesh signed an MoU to bear the expenses for education and vocational training of vulnerable girls residing in the "Happy Homes" hostel being supervised by ActionAid Bangladesh.

CSR Initiatives in value, Category-wise in 2017:

Description of initiatives	Amount (BDT)	No. of Beneficiaries
i. Education	50,653,246	10,144
ii. Health	9,958,980	7,006
iii. Disaster Management	100,094,304	7,000
iv. Environment	1,000,000	2,000
v. Sports	50,000	1
vi. Art & Culture	200,000	1
vii. Others	14,232,821	5,012
Total	176,189,351	31,164

MTB Contributes to The Prime Minister's Relief Fund

Mutual Trust Bank Ltd. (MTB) Chairman, M. A. Rouf, JP and Director, Md. Wakiluddin are seen handing over a cheque of BDT 30 million to the Honorable Prime Minister of Bangladesh, Sheikh Hasina, for the Prime Minister's Relief Fund to support the flood-affected people of the country at a simple ceremony held at Prime Minister's Office in Dhaka on August 22, 2017.

Swapno Sarathi (স্বপ্ন সারথী):

Nationwide 1.5 million girls drop out of school or have never enrolled and the number increases annually, according to U.N. figures. Poor parents marry their daughters off because they cannot afford to continue their education past grade 8 – about two-thirds of all girls in Bangladesh marry before their 18th birthdays, according to Girls Not Brides.

Analysts point to bicycles as a positive approach to stemming the dropout rate for girls who face long commutes to and from school.

"Swapno Sarathi" (স্বপ্ন সারথী) is a brand for MTB's CSR campaign of bicycle distribution amongst the underprivileged students, first Inaugurated by the then Bangladesh Bank Governor on October 25, 2015. Since the first distribution of bicycles at former enclaves in

Garati, Panchagarh, MTB has crossed the milestone of 1500 bicycle distribution across the country in 2017. Distance should not be a barrier to school is the motto for distribution of bicycle to students, mainly female.



	2017	2016	2015
Number of bicycles	494	389	698
Total Cost in BDT	37,38,888	2,797,718	4,866,825

MTB Distributed Scholarships Among Underprivileged Meritorious Students



MTB distributed scholarships of BDT 200,000.00 among the underprivileged meritorious students of Kushtia through MEDHA, under the bank's CSR activities. Haji Md. Robiul Islam, Chairman, Kushtia Zilla Parishad & President, Kushtia Chamber of Commerce & Industry, handed over the scholarships as the Chief Guest at a simple ceremony held at a local restaurant at Kushtia. Engineer Khondker Salauddin, President, MEDHA, Md. Abul Bayes Mia, Chief Executive Officer, Kushtia Zilla Parishad, Mohammad Atiar Rahman, Branch Manager, MTB Kushtia Branch, students, guardians and local dignitaries along with other senior officials of both the organizations were also present at the occasion on August 07, 2017.

MTB Launched The "Shobuj Ishkool Gori" Campaign



MTB recently launched the "Shobuj Ishkool Gori" (সবুজ ইশকুল গড়ি) campaign at Pallabi Majedul Islam Model High School, Pallabi, Dhaka on October 09, 2017

MTB Presented An Ambulance to Dr. Zahed Memorial Child Hospital



MTB Chairman, M. A. Rouf, JP, presented an ambulance, as CSR program, to Mr. Shahidul Hasan, the President of Dr. Zahed Memorial Child Hospital which is a maternity and child welfare hospital located in Faridpur on December 07, 2017.

Presenting The 6th "MTB Bravery & Courage Award" & A Cng-Run Three-Wheeler



Anis A. Khan, Managing Director & CEO of MTB handed over the 6th "MTB Bravery & Courage Award" and a CNG-run three-wheeler to late Nabi Hossain's family who saved most of his community people by alerting them about the landslides in Rangamati on August 16, 2017.

ASPECT: ANTI-CORRUPTION

COMMUNICATION AND TRAINING ON ANTI-CORRUPTION POLICIES AND PROCEDURES GRI INDICATOR <G4-SO4>

Number of Meetings Held at AML & CFT Division and by the Central Compliance Committee in 2017

Meeting No.	Meeting Date
Meeting 1 (Quarterly)	22.03.2017
Meeting 2 (Quarterly)	20.06.2017
Meeting 3 (Quarterly)	25.09.2017
Meeting 4 (Quarterly)	1,000,000
(1st Meeting of the Central Compliance Committee)	07.12.2017

Highlights of the meetings

- I. AML and CFT Training and Workshop
- II. Conducting Branch Inspection
- III. Review and approval of KYCs of Correspondent Banks
- IV. Ensuring Post Facto Approval of IP Account(s)
- V. Off-site Monitoring.

Anti-Money Laundering (AML) & Combating the Financing of Terrorism (CFT) Training in 2017:

Number of Employees received training by Category			
Total number of training on AML-CFT in 2017	26	Executive	242
		Non- Executive	1421
		Total	1663

Confirmed Incidents of Corruption and Actions Taken

No incidence of non-compliance

GRI Indicator <G4-SO5>

Internal and External Communication Mechanisms

Helplines or advice lines

GRI Indicator <G4-57>

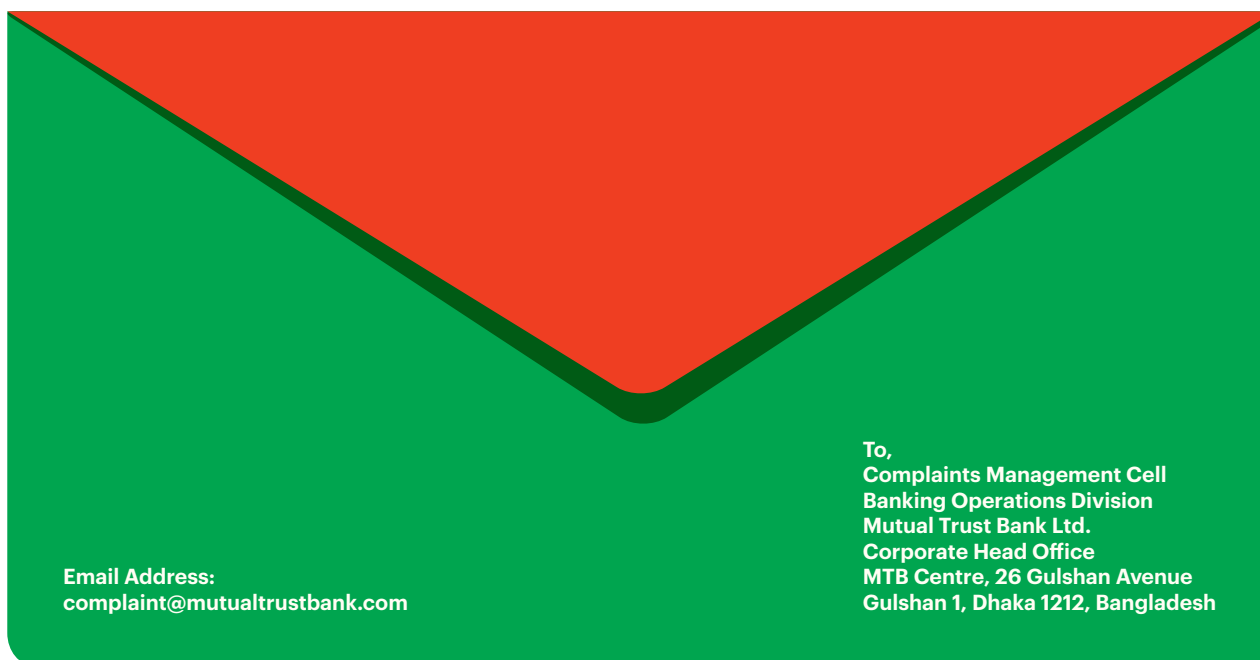
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MTB has a 24/7 state-of-the-art Contact Centre for any help and support for the customers.

Complaint Management

MTB always safeguards the interests of the depositors/customers of banks as well as offers the best services to its customers. For improving the banker-

customer relationship & redressing the grievances of the customers, MTB Complaint Cell was formed. Customers are always welcome to contact MTB Complaint Cell.



Customers can also lodge complaints directly from MTB's website through the link: <http://www.mutualtrustbank.com/customer-complaints>. Further, they can call MTB Contact Centre 24/7 for any problem related to product and services.

Number of Complaints Received

Year	2017	2016	2015
Total Number of Complaints	35	41	50

Number of Complaints Received through Different Channels

Channel	Number of Complaints (2017)	Number of Complaints (2016)
Email	27	37
Website	0	0
Contact Centre	5	0
Social Media	0	0
Letter	3	4
Total	35	41

Internal and External Mechanisms for Reporting Concerns on Whistleblowing Mechanisms or Hotlines

A customers can send complaint or feedback to any MTB branch. This feedback is generally processed by respective department/division. The unethical/unlawful matters of MTB employees are managed as per the MTB Code of Conduct.

A. Qasem & Co., one of the leading Chartered Accountant (CA) firms of the country, and an

independent member firm of Ernst & Young LLP (EY), is the external auditor of MTB and acts as the external whistle blower.

Besides, MTB has a full-blown ICC Department (Internal Control and Compliance) which deals with control and compliance issues. ICC acts as the internal whistle-blower of the bank. ICC has 05 units, namely, Audit and Inspection, Compliance, Monitoring, ISS Cell & System Audit Units, which are well-equipped with experienced bankers and system auditors.

MTB CUSTOMER CHARTER

MTB Customer Charter of is a general statement of commitments for providing world class banking services and necessary information to customers. The objective of the Customer Charter is to make the customers conscious about their general rights, obligations, grievance approach process and thereby help them take informed decisions.

Customers' Rights:

- The customer has a right to know the bank's rates of deposits and advances which are displayed on the notice board of the respective branches and available on the bank's website www.mutualtrustbank.com
- The customer has the right to know the latest schedule of charges, fees and commission of the bank which are displayed on the notice board of the respective branches and available on the bank's website www.mutualtrustbank.com
- Before implementing any value added services, such as, Internet banking, SMS banking, ATM services, etc., a customer's written consent is obtained by the respective branch.
- The customer has a right to know about the buying and selling rates of foreign currencies, financial statements, banking hours and holidays.

Contact Us:

We welcome any feedback on this sustainability report. For further information and comments, please contact Sustainability Reporting Team of the bank through following addresses:

e-mail: sustainability@mutualtrustbank.com

Customers' Obligations:

- Customers shall follow the banking norms, practices, functional rules, etc.
- Customers shall abide by the terms and conditions prescribed for each banking product and service.
- Customers shall maintain disciplinary arrangement at the customer service points.
- Customers shall convey their grievances to the bank in proper way or in prescribed form.
- Customers shall convey the bank any changes in their address, contact numbers and Transaction Profile (TP).
- Customer shall not try to show unreasonable persistence, demand, argument and behavior.
- Customers generally shall ask any query at prescribed desk such as Customer Service Desk, Help Desk, Information Desk or Enquiry Desk at first instance.
- Customer should avoid misunderstanding as far as possible.

Postal address:

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Corporate Head Office
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Dhaka 1212, Bangladesh
Web: <http://www.mutualtrustbank.com/sustainability>