MTB SUSTAINABILITY REPORT 2025

Building Trust for a Sustainable Future



FOR DETAILS



TEXT & EDITING
MTB Sustainable Finance Department

PRODUCTION SUPERVISION
MTB Group Communication & MTB Sustainable Finance Department

DESIGN & LAYOUT
MTB Group Communication

PRINTING
Security & Printing Stationery Department, MTB Infrastructure Division



Sustainability Highlights

Our People

Total Employee **2980**

Percentage Female employee **19.09%**

Percentage of female in Senior Management **15.05%**

Percentage of female in Board **16%**

Number of Training **268**

Average Training hour **33.60**

Health insurance coverage **157.8 M**

Number of New employees in 2025 **376**



Intellectual Capital Dashboard

Digital adoption, innovation and automation highlights

Digital Payment Volume	**48.45K**
CPV Completed Digitally	**2,308**
QR Merchants	**1,000+**
Ecommerce Merchants	**85,000**

Digital adoption highlights





Total project **43**
Total event **90**

Total CSR amount **75 ML**
Total beneficiary number More than **80K**

Invest for our planet **20 ML**
Invest for health **19 ML**

Invest for Education **25 ML**
Number to total tree plantation in **2025 6K+**

Sustainable Finance

Green finance portfolio size **21538 ML**
Sustainable Linked Finance Portfolio size **59344 ML**
Sustainable Finance portfolio size **80882 ML**
Percentage of Sustainable & Green Finance - SF **70% GF - 30%**
Total finance in green finance product **9**
Total finance in sustainable Agriculture **5820 ML**
Total Green CMSME Finance **5985 ML**
Digital Loan **7 ML**
Gender linked finance(female) **13,792**



Our Sustainable Banking Network

SOLAR POWERED

ATM 27 | Branch 3 | Agent 4



Operational Network & Access

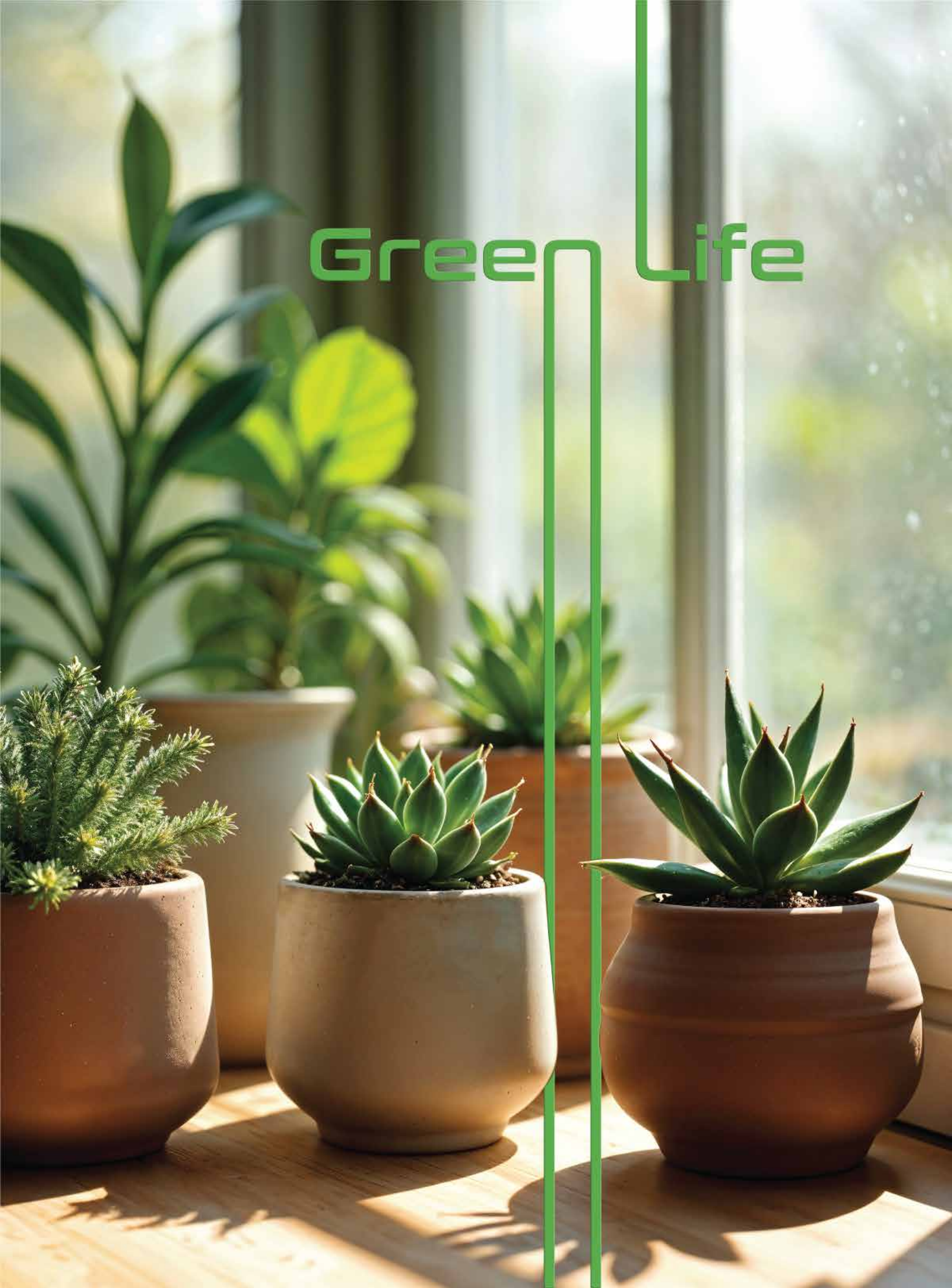
- **2** Subsidiaries
- **122** Branches
- **58** Sub-Branches
- **179** Agent Points
- **993.36K** Total Customers

Customer Access & Channel Metrics

Deposit Accounts **1.51M**	Loan Accounts **48.45K**	Smart Banking App Users **388.47K**	SMS Banking Accounts **275.70K**
Credit Cards **165.63K**	Pre-paid Cards **82.63K**	ATMs **347**	POS Terminals **6,013**

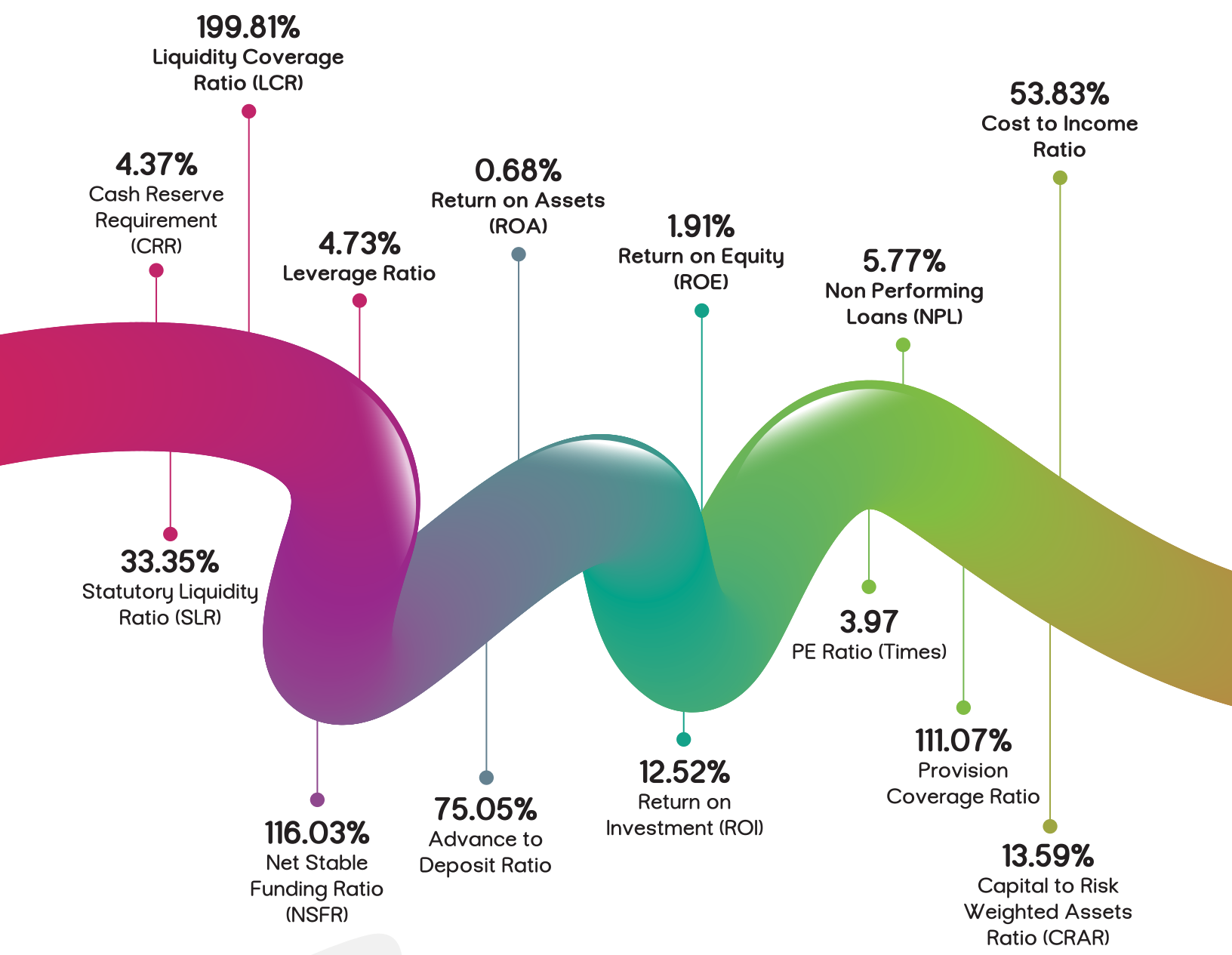
Specialized Services

- **15** Islamic Banking Windows
- **8** Domestic & International Lounges


Green Life

Core Banking

KEY RATIOS 2025 (SOLO)



ESG Score Card of MTB

ENVIRONMENT

Topic	2025
Amount of Green Finance	21538 ML
Sustainable Linked finance	59344 ML
Amount of Sustainable Finance	80882 ML
CSR investment for Environment	79 ML
Number of Planted Tree	6000
Total CO_2 Emission (Scope-1 & Scope-2)	5247
Total CO_2 Emission (Scope 3)	808998

SOCIAL

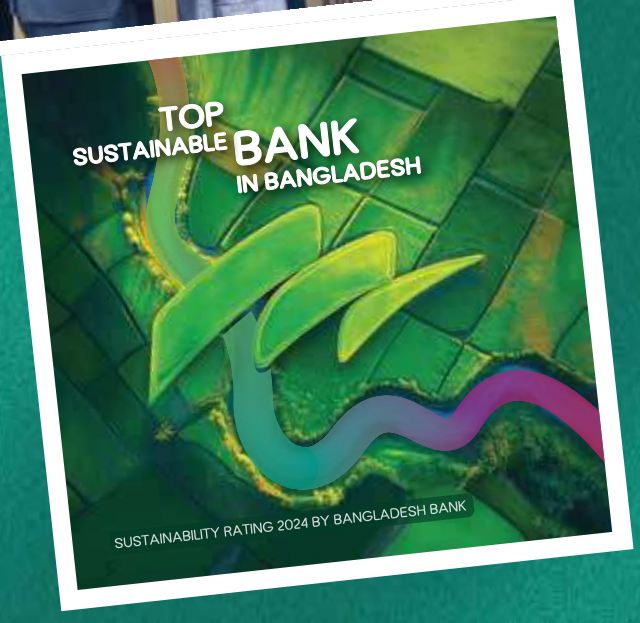
Topic	2025
Number of Employee	2980
Number of Female employees	569
Average training hour per employee	33.60
Indirect job creation	74,883
Employee Turnover Rate (%)	6.45%
Number of New Employee Hired (Male/Female)	376
% Female in Senior Management	15.05%
% Youth Employees (Under 30)	8.39%

GOVERNANCE

Topic	2025
Number of Board Member	12
Number of Board Meeting	15
Number of Independent Director	2
Number of Female Director	2



TOP SUSTAINABLE BANK IN BANGLADESH



2024
2023
2020





PROFILE OF MTB

A

LEGAL NAME

MUTUAL TRUST BANK PLC

B

NATURE OF OWNERSHIP AND LEGAL FORM

PUBLICLY LISTED COMPANY UNDER THE COMPANIES ACT, 1994; REGULATED BY BANGLADESH BANK; SHARES TRADED ON DSE & CSE

C

HEADQUARTERS LOCATION

MTB Centre, 26 Gulshan Avenue
Plot 5, Block SE (D), Gulshan 1, Dhaka-1212, Bangladesh

D

COUNTRIES OF OPERATION

Operates exclusively in Bangladesh through 122 branches,58 sub-branches, 350+ ATMs, and mordern digital banking platforms

For more details please visit **https://www.mutualtrustbank.com/**


SUSTAINABILITY
APPROACH & STRATEGY



STATEMENT OF MD & CEO

The role of banking is evolving beyond financial intermediation. Today, financial institutions are expected to create long-term value while addressing environmental, social, and governance challenges that shape the future of economies and communities. At Mutual Trust Bank PLC (MTB), we view sustainability not as a separate agenda, but as a fundamental component of responsible banking and sound business practice.

Throughout 2025, we continued to strengthen the integration of sustainability considerations into our core operations. Environmental and social risk assessments remained embedded within our credit evaluation processes, enabling us to make more informed financing decisions while supporting sustainable economic development. Our sustainable finance initiatives continued to expand, reflecting our commitment to financing activities that contribute positively to environmental protection, resource efficiency, climate resilience, and inclusive growth.

The increasing impacts of climate change have reinforced the importance of proactive risk management within the financial sector. We recognize that climate-related risks have the potential to influence economic activity, asset quality, and long-term financial stability. In response, MTB is enhancing its approach to climate risk management, improving sustainability-related disclosures, and strengthening internal capabilities to address emerging environmental and social challenges.

At the same time, we remain committed to creating positive social impact through responsible business practices, financial inclusion, community investment, and stakeholder engagement. We believe that sustainable growth can only be achieved when economic progress is accompanied by social development and environmental stewardship.
During the year, we also continued our efforts to improve operational sustainability through resource optimization, digital transformation, energy efficiency initiatives, and the promotion of environmentally responsible practices across our organization. These initiatives support our ambition to build a resilient institution that is prepared for the opportunities and challenges of a rapidly changing world.

This report reflects our ongoing commitment to transparency, accountability, and continuous improvement. It highlights not only our achievements but also our determination to further strengthen sustainability practices across all aspects of our business.
I extend my sincere appreciation to our customers, shareholders, employees, regulators, development partners, and all other stakeholders for their continued trust and support. Together, we will continue to advance responsible banking practices and contribute to a more sustainable and inclusive future for Bangladesh.

Syed Mahbubur Rahman
Managing Director & CEO
Mutual Trust Bank PLC


ECOSYSTEM
AND
POLLUTION

STATEMENT OF SFC CHAIRMAN



The financial sector is undergoing a significant transformation as sustainability becomes increasingly intertwined with business performance, risk management, and stakeholder expectations. At Mutual Trust Bank PLC (MTB), we believe that sustainable growth is achieved when business success is aligned with environmental responsibility, social progress, and sound governance practices.

As a customer-centric institution, we continue to integrate sustainability considerations into our business strategy and financing decisions. Our approach is guided by the understanding that responsible lending not only mitigates risk but also creates opportunities to support businesses that contribute to economic development, environmental protection, and social well-being. During 2025, MTB continued to expand its sustainable finance portfolio, supporting sectors that promote resource efficiency, renewable energy, cleaner production, and climate resilience. Environmental and Social Due Diligence (ESDD) remained an integral component of our credit assessment process, enabling us to better identify and manage potential environmental and social risks associated with financing activities.

We also recognize the growing importance of financial inclusion in fostering sustainable economic growth. By expanding access to banking services, supporting entrepreneurs, and promoting digital financial solutions, we aim to create opportunities for individuals and businesses that have traditionally remained underserved by the formal financial system.
The transition towards a more sustainable economy presents both challenges and opportunities. As a responsible financial institution, MTB is committed to supporting our customers through this transition by providing innovative financial solutions, strengthening advisory capabilities, and encouraging sustainable business practices across our portfolio.

Looking ahead, we will continue to enhance our sustainable finance framework, strengthen stakeholder engagement, and align our business growth with the principles of responsible banking. We believe that long-term value creation depends on balancing financial performance with positive environmental and social outcomes.
I would like to thank our valued customers, business partners, regulators, shareholders, and employees for their continued confidence and support. Together, we will continue to build a stronger, more resilient, and more sustainable future.

Chowdhury Akhtar Asif
Chairman, Sustainable Finance Committee
Additional Managing Director & Chief Business Officer
Mutual Trust Bank PLC


SUSTAINABILITY

MESSAGE FROM THE DMD & GCRO



In an increasingly complex and interconnected world, effective risk management has become fundamental to ensuring the long-term resilience and sustainability of financial institutions. At Mutual Trust Bank PLC (MTB), we recognize that emerging environmental, social, and climate-related risks are reshaping the financial landscape and require a forward-looking, integrated approach to risk management.

As part of our commitment to responsible banking, we continue to strengthen our risk governance framework by integrating environmental and social considerations into our credit and investment decision-making processes. Environmental and Social Due Diligence (ESDD) remains an integral part of our credit risk management, enabling the Bank to identify, assess, and mitigate potential environmental and social risks associated with financing activities.

Climate change is one of the most significant long-term risks facing the global financial system. Physical risks from extreme weather events and transition risks arising from evolving policies, technologies, and market expectations have the potential to affect borrowers, industries, and financial institutions alike. Recognizing these challenges, MTB continues to enhance its climate risk management capabilities and embed climate-related considerations within its enterprise risk management framework.
Alongside strengthening our risk management practices, MTB remains committed to transparent and accountable sustainability reporting. By preparing this Sustainability Report in accordance with the Global Reporting Initiative (GRI) Standards, we provide stakeholders with a comprehensive, consistent, and internationally recognized overview of our environmental, social, and governance (ESG) performance. Transparent disclosure strengthens governance, supports informed decision-making, and reinforces stakeholder confidence.

Beyond credit and climate-related risks, the Bank maintains strong oversight of operational, compliance, information security, and reputational risks through continuous enhancement of policies, internal controls, risk monitoring systems, and employee awareness. As regulatory expectations continue to evolve, MTB remains committed to aligning its practices with Bangladesh Bank guidelines and emerging international standards.

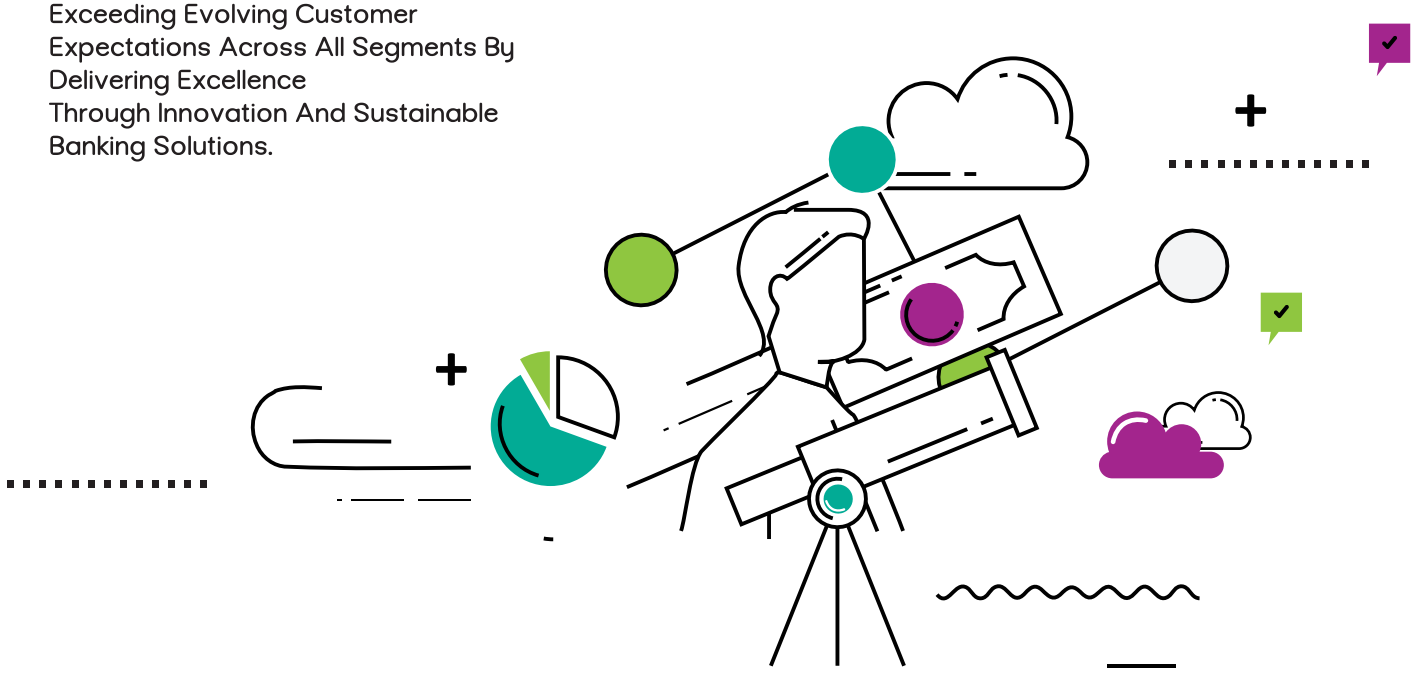
We believe that effective risk management, supported by sound governance and transparent sustainability reporting, is essential for building resilience, creating long-term value, and advancing responsible banking. I extend my sincere appreciation to our Board of Directors, regulators, customers, shareholders, and colleagues for their continued trust and support. Together, we will continue to strengthen MTB's resilience and contribute to a more sustainable, responsible, and resilient financial sector.

Usman Rashed Muyeen
Deputy Managing Director & Group Chief Risk Officer
Mutual Trust Bank PLC

Mutual Trust Bank PLC™
মিউচুয়াল ট্রাস্ট ব্যাংক পিএলসি
you can bank on us

VISION

To Be The Most Trusted Bank, Exceeding Evolving Customer Expectations Across All Segments By Delivering Excellence Through Innovation And Sustainable Banking Solutions.



VALUES

Commitment To Excellence

Customer Focused

Agile to Adopt

Act With Transparency And Accountability

MISSION

To Elevate Our Customers' Lives & Livelihoods Through Innovative And Sustainable Solutions, Powered By An Engaged And Effective Workforce.

ENTITIES INCLUDED IN THE ORGANIZATION'S SUSTAINABILITY REPORTING

GRI-2.2

Mutual Trust Bank PLC (MTB) has two subsidiaries:

- **MTB Securities PLC.**
- **MTB Capital PLC.**

These subsidiaries are included in the Bank's consolidated financial reporting.
However, they are excluded from the scope of this Sustainability Report, as the report boundary is limited to the core operations of Mutual Trust Bank PLC in Bangladesh.
Accordingly, the sustainability information and data presented in this report cover only **Mutual Trust Bank PLC** and do not extend to its subsidiaries.

Entity	Relationship to MTB	Included in Consolidated Financial Reporting	Included in Sustainability Report
Mutual Trust Bank PLC	Parent	Yes	Yes
MTB Securities PLC	Subsidiary	Yes	No
MTB Capital PLC	Subsidiary	Yes	No

OUR REPORTING APPROACH

GRI-2.3-2.5

Sustainable Finance Reporting Period
January 1, 2025 - December 31, 2025

Annual Financial Reporting Period
January 1, 2025 - December 31, 2025

Date of the Most Recent Previous Report
Sustainability Report 2024
Published on 25 September 2025
Link: **https://www.mutualtrustbank.com/wp-content/uploads/2025/09/Final-SR-2024_Compressed.pdf**

Reporting Frequency
Annual

Contact Point Regarding the Report
For any feedback or queries related to this Sustainability Report,
please contact the Sustainability Reporting Team at:
sustainability@mutualtrustbank.com

Disclosure
This report has been prepared in accordance with the GRI Standards: Core option.

Restatement of Information (GRI 2-4)
No restatements of previously reported information were required.
The content has only been reorganized for improved clarity; all data remains unchanged.

External Assurance (GRI 2-5)
External assurance is currently under consideration by management.

OUR BUSINESS AND VALUE CREATION PROCESS

GRI-2.6

Having over 26 years of successful banking experience in the marketplace, MTB business model is designed and continuously adapting to endure market pressures and absorb macroeconomic shocks. We are careful to strike a balance between different stakeholder objectives, so that the organization can create optimum contributions across the value chain. With a keen sense of changing market dynamics and rapidly changing technology, our management team strives to make the best use of our available resources, expanding on them strategically. Throughout the report, we will use the Business Model Canvas in its original format as a representation of our business model components, as below:



VALUE CREATION PROCESS

OUR INPUTS	PROCESS
Financial Capital	
F Advances BDT 319,104.77 M; Deposits BDT 364,085.65 M; Assets BDT 505,191.83 M; Equity BDT 30,403.33 M	Vision-driven strategy with disciplined risk, liquidity and capital management aligned with 2025 performance priorities
Manufactured Capital	
M 122 branches, 58 sub-branches, 179 agent outlets (4 solar powered), 347 ATMs, 6,000+ POS	Infrastructure expansion + digital transformation + energy efficiency + ESG integration
Intellectual Capital	
I Virtual Accounts grew BDT 10,000 M to 32,500 M; VOC platform, API, cybersecurity and Green PIN systems	Innovation, data governance, fintech partnerships and digital sustainability practices
Human Capital	
H 2,980 employees; 376 hires; 417 promotions; 100,208 training hours; ESS capacity building	Talent management, continuous learning, DEI focus and sustainability/ESDD capability building
Social & Relationship Capital	
S Financial inclusion programs (Student Banking, 10 Taka A/C, Agent Banking) and CSR partnerships	Stakeholder engagement, CSR, SDG alignment and climate-responsive social investment
Natural Capital	
N Green finance, ESG policies, ESRM/ESDD, Green Office Guide, resource tracking and 51.8 kW solar capacity	ESRM, green lending, energy/resource efficiency, waste minimization and responsible procurement

C Climate Metrics

2025 emissions: Scope 1 405 tCO2e; Scope 2 4,853 tCO2e; Scope 3 808,998 tCO2e; total 814,256 tCO2e

IFRS S1/S2, GHG Protocol, PCAF and Bangladesh Bank-aligned climate disclosure approach

S Sustainability Outlook

Focus on sustainable finance, green products, digital growth, climate resilience and stakeholder engagement

ESG integration into strategy, operations, risk governance and SFC/SFD oversight

VALUE CREATION PROCESS	OUR OUTPUT	OUR VALUE CREATION OUTCOMES
Efficient deployment across corporate, SME, retail, offshore, Islamic Banking and trade finance portfolios	F Operating Income BDT 22,495.56 M; Profit Before Provision BDT 10,394.52 M; Net Profit BDT 3,392.91 M; Trade Business USD 4,325.16 M	Sustainable growth with CRAR 13.55%, RWA BDT 311,418.25 M, deposits growth 10.72%, advances growth 6.09%, and NPAT growth 7.15%
Hybrid physical-digital delivery, solar deployment and low-emission logistics improving access and scalability	M MTB Neo, eBank, MEasy, Smart Banking App and Green PIN; 323,575 internet banking users	Greater inclusion, faster service delivery, lower paper/travel intensity and scalable climate-conscious infrastructure
Automation, API integration, digital onboarding, VOC feedback management and paperless service design	I 35+ fintech partnerships; API monetization; automated workflows; Green PIN and e-statement capability	Faster services, reduced manual processing, higher efficiency, innovation and customer-feedback intelligence
Capability development, leadership pipeline and Sustainable Finance Helpdesk readiness	H 33.60 training hours/employee; 19% female workforce; 15% female executives; ESDD, renewable-energy finance and Fire & Life Safety trainings	Higher productivity, stronger risk awareness, inclusive culture and future-ready sustainability workforce
Community investment, inclusive finance, WASH, public water access, school environmental education and climate-smart agriculture	S 5,000 mangrove trees; 1,000 students (Adopt a Plant); Project Trishna; Pond Sand Filters; 56 demo plots; 22 farmer sessions	Stronger trust, safe-water access, environmental awareness, rural resilience and measurable social impact
Low-carbon operations, sustainable financing, renewable energy and 3R practices (Reduce, Reuse, Recycle)	N Solar-powered ATMs/agent outlets; digital banking, Green PIN and e-statements; electricity/employee 0.04901, water 0.00196, paper 0.01332	Lower operational footprint, improved ESG compliance, resource efficiency and climate resilience
Financed-emissions tracking, climate materiality assessment and climate-risk integration in governance and risk processes	92.83% portfolio coverage; JIM 4.0 model; 2024 base year for financed-emissions reporting	Better climate visibility, comparable disclosure, portfolio risk insight and stronger transition readiness
Expansion of climate-aligned portfolio, green enterprise development, client transition support and sustainable operations	Growth in renewable financing, improved emissions tracking, disclosure readiness and sustainability capacity building	Long-term resilience, responsible growth, regulatory readiness and trusted sustainable-bank positioning

PRODUCT LIST OF MTB

Wholesale Banking

Term Finance
- Term Loan
- Project Finance
- Lease Finance
- House Building Finance
- Term Loan to MFI

Working Capital Finance
- Over Draft (OD)
- Secured Over Draft (SOD)
- Short Term Loan
- Loan General
- Time Loan

Investment
- Preference Share

1

Syndications & Structured Finance

Syndication Term Loan
- Project finance
- Foreign Currency Loan
- Preference Share
- Commercial Paper
- Bond
- Islamic Bond/Sukuk
- ECA Guarantee backed financing
- Equity Financing
- Securitization
- Refinancing/Pre-financing Arrangements with BB

2

NRB Banking

- MTB NRB Account
- MTB NRB DPS Account
- MTB NRB FDR Account

3

Trade Finance

Export Finance
- L/C Advising
- L/C Transfer
- Back to Back L/C
- Export Bill Discounting (FDBP and IDBP)
- (SOD-Garments)
- Packing Credit

Import Finance
- Payment Against Documents (PAD)
- Loan against Trust Receipt (LTR)
- MTB Islamic Trust Receipt (MR-Corp.)
- MTB Islamic Import Bill Finance (MR-Corp.)
- PAD EDF DL FC
- Loan under EDF DL FC
- PAD EFPF
- Loan under EFPF

. Import Non-Funded
- Letter of Credit (Sight / Deferred / UPAS)
- Acceptance against Import

Guarantee
- Bank Guarantee (Bid Bond, Performance Guarantee, Advance Payment Guarantee, etc.
- Standby Letter of Credit
- Guarantee Advising
- Kafalah Bank Guarantee (Islamic Banking)

4

SME & Agri Banking

Deposit Product & Transactional A/C
- MTB Probaho
- MTB Buniad
- Angona Bunan
- Angona Vitti
- Agamikaler SME CD
- MTB Personal Current Account
- MTB Current Deposit SME
- MTB Shanchay SME
- SME DPS

Loan Products
- MTB Small Business Loan (SBL)
- MTB Small Business Loan Plus (SBL+)
- MTB Shurokkha
- MTB SME CC (Hypo)
- SME Overdraft (Non-Checking)
- MTB Agri Demand Loan
- MTB Uddog
- MTB Ava
- MTB Krishijat
- MTB Mousumi
- MTB Commercial Space Finance
- MTB Abason
- Microfinance Scheme
- MTB Instant e-Loan
- MTB Day Light E-Loan
- MTB Instant Nano e-Loan
- MTB SME Factoring
- MTB Shachal - Vehicle & Lease Financing
- MTB Microfinance Agri Revolving Loan
- MTB Microfinance Enterprise
- MTB Krishi
- MTB Welcome
- MTB Marginal Loan

Other Products and Services
- Loan General
- PAD
- Loan against TR
- Letter of Credit (sight/de-ferred/UPAS)
- Bank Guarantee
- Performance Guarantee
- Bid Bond Guarantee
- SOD (General)
- SOD (Work Order)
- SOD General (Pay Order)
- IDBP
- Loan to 10 TK A/C Holders
- Lease Finance

5

Retail Banking

Retail Deposit Products
- MTB Regular Savings Account
- MTB Extreme Savings Account
- MTB Inspire
- MTB Care
- MTB Senior

- MTB Shanchay
- MTB Simple Account
- MTB Ankur
- MTB Brick by Brick
- MTB Millionaire Plan
- MTB Kotipati
- MTB Lakhopoti
- MTB Micro DPS x bKash
- MTB Fixed Deposit
- MTB FDR in Days
- MTB Monthly Benefit Plan
- MTB Quarterly Benefit Plan
- MTB Double Saver
- MTB Gift Cheque
- MTB Current Account
- MTB Convertible Taka Account
- MTB Non-Convertible Taka Account
- MTB NRTA (Non-resident Taka Account)
- MTB NITA (Non-resident Investor's Taka Account)

Women Banking Products

- MTB Angona General Account
- MTB Angona Premium Account
- MTB Angona DPS
- MTB Angona Micro DPS x bKash
- MTB Angona Fixed Deposit
- MTB Angona FDR in Days
- MTB Angona Flexi FDR

Student Banking Products

- MTB Graduate
- MTB Junior
- MTB Children Education Deposit Scheme
- MTB Education Plan

Payroll Banking Products

- MTB Payroll Premium
- MTB Payroll Savers
- MTB Payroll E-Savers
- MTB Angona Payroll Savers
- MTB Angona Payroll E-Savers

Privilege Banking Products

- MTB Privilege Savings Account

Foreign Currency Products

- MTB ERQ Account (For Outsourcing Professionals and Freelancers)
- MTB Private Foreign Currency Account (PFCY)
- MTB Resident Foreign Currency Deposit Account (RFCD)
- MTB Non-Resident Foreign Currency Deposit Account (NFCD)

Retail Loan Products

- MTB Personal Loan
- MTB Auto Loan
- MTB Home Loan
- MTB Home Equity Loan
- MTB Neer
- MTB Cash Line
- MTB Edu Finance
- MTB Digital Device Financing
- MTB Torit e-Rin

Retail Banking Services

- Locker Service

MTB Card Products

MTB Debit Cards

Visa

- MTB Visa Platinum Debit
- MTB Visa Signature Debit
- MTB Visa Virtual Debit
- MTB Visa Business Debit

Mastercard

- MTB Mastercard Platinum Debit
- MTB Mastercard Virtual DebitUnionPay
- MTB UnionPay Platinum Debit

MTB Co-branded Debit Cards

- MTB Sonali Life Insurance Visa Platinum Debit Card

MTB Prepaid Cards

Visa

- MTB Visa PayPlus
- MTB Visa International Prepaid Card
- MTB Visa Payroll Card
- MTB Visa Gift Card
- MTB Visa Virtual Prepaid Card

UnionPay

- MTB UnionPay Virtual Prepaid Card

MTB Co-branded Prepaid Cards

Visa

- MTB Visa Wagely Cobranded Prepaid Card

Mastercard

- MTB Lotto Privilege Club Mastercard Prepaid Card
- MTB eCourier Mastercard Prepaid Card

MTB Credit Cards

Visa

- MTB Visa Classic
- MTB Visa Gold
- MTB Visa Platinum
- MTB Visa Signature

Mastercard

- MTB Mastercard Classic
- MTB Mastercard Gold
- MTB Mastercard Titanium
- MTB Mastercard World

UnionPay

- MTB UnionPay Platinum

MTB Co-branded Credit Cards

Visa

- MTB Grameenphone Visa Platinum/ Signature Credit Card
- MTB IEB Co-Branded Visa Platinum/ Signature Credit Card
- MTB Club NotreDamians Visa Signature Credit Card
- MTB Apex Rewards Visa Platinum Credit Card

- MTB Baridhara Cosmopolitan Club Limited Visa Signature Credit Card
- MTB Cadet College Club Limited Visa Signature Credit Card
- MTB Sylhet Club Limited Visa Signature Credit Card
- MTB Sylhet Station Club Limited Visa Signature Credit Card
- MTB University of Dhaka Visa Platinum/Signature Credit Card
- MTB BUET Graduates Club Ltd. Visa Signature Credit Card

Mastercard

- MTB-BMA Mastercard Titanium/World Credit Card
- MTB-BGMEA Co-Branded Mastercard World Credit Card
- MTB Chittagong Club Limited Mastercard World Credit Card

UnionPay

- MTB NOVOAIR Co-Branded UnionPay Platinum Credit Card

MTB Business Credit Cards

- MTB Visa Business Credit Card
- MTB Mastercard Business Credit Card
- MTB Visa BASIS Co-branded Business Credit Card

MTB Ujrah Cards

- MTB Visa Gold Ujrah Card
- MTB Visa Platinum Ujrah Card
- MTB Visa Signature Ujrah Card

7

Off-Shore Banking Unit (OBU)

- Buyer's credit
- Foreign export bill discounting
- Local export bill discounting
- Long Terms Foreign Currency Loan
- International Bank (IB)Account.
- Individual/Non-individual Foreign

Currency Account

- Term Deposit Account

Services of MTB Securities PLC

- Trading facilities at both Stock Exchanges (DSE & CSE)
- Beneficiary Owner's (BO) account opening
- Margin Loan facilities
- Mobile Trading
- I-Trade (internet trading) service
- 24/7 online portfolio
- E-mail facilities
- Fast fund transfer request
- Online IPO application
- Bond (G-Sec) purchase and auction service
- Daily market update

8

MTB Islamic Banking

Deposit Products

- MTB Islamic Regular Savings Account
- MTB Islamic Employee Savings Account
- MTB Islamic Privilege Savings Account
- MTB Islamic Angona General Savings Account
- MTB Islamic Angona Premium Savings Account
- MTB Islamic Inspire Savings Account
- MTB Islamic 10 Taka Savings Account
- MTB Islamic Payroll Premium Account
- MTB Islamic Payroll Savers Account
- MTB Islamic Payroll E-Savers Account
- MTB Islamic Graduate Savings Account
- MTB Islamic Junior Savings Account
- MTB Islamic Current Account (Individual)
- MTB Islamic Current Account (Non-Individual)
- MTB Islamic Current Account FCDAD (USD)
- MTB Islamic Current Account FCDAD (GBP)
- MTB Islamic Current Account FCDAD (EUR)
- MTB Islamic Current Account FCDAD (AED)
- MTB Islamic Current Account FCERQ (USD)
- MTB Islamic Current Account FCERQ (GBP)
- MTB Islamic Current Account FCERQ (EUR)
- MTB Islamic Current Account FCERQ (AED)
- MTB Islamic Current Account FCDAD (Others) USD
- MTB Islamic Current Account FCDAD (Others) EUR
- MTB Islamic Current Account FCDAD (Others) GBP
- MTB Islamic Current Account FCDAD (Others) AED
- MTB Islamic Fund Buildup Account (BDT)
- MTB Islamic Agent Settlement Account
- MTB Islamic Personal Retail Account
- MTB Islamic Transactional Account
- MTB Islamic SND Account (Individual)
- MTB Islamic SND Account (Non-Individual)
- MTB Islamic SND Account (Banks)
- MTB Islamic Term Deposit (Individual)
- MTB Islamic Term Deposit (Non-Individual)

- MTB Islamic Term Deposit in Days (Individual)
- MTB Islamic Term Deposit in Days (Non-Individual)
- MTB Islamic Term Deposit (Banks)
- MTB Islamic Term Deposit (EDF)
- MTB Islamic Angona Term Deposit
- MTB Islamic Monthly Benefit Plan
- MTB Islamic Quarterly Benefit Plan
- MTB Islamic Hajj Scheme
- MTB Islamic Umrah Scheme
- MTB Islamic Mahr Scheme
- MTB Islamic Marriage Scheme
- MTB Islamic Teacher Scheme
- MTB Islamic Angona Scheme
- MTB Islamic Farmer Scheme
- MTB Islamic Student Scheme
- MTB Islamic Junior Scheme
- MTB Islamic Senior Scheme
- MTB Islamic Brick by Brick Scheme
- MTB Islamic Flexible Scheme (Individual)
- MTB Islamic SME Savings Scheme
- MTB Islamic Millionaire Scheme
- MTB Islamic Lakhopati Scheme
- MTB Islamic Kotipati Scheme (Individual)
- MTB Islamic Kotipati Scheme (Non-Individual)
- MTB Islamic Flexible Kotipati Scheme (Non-Individual)
- MTB Islamic Micro Deposit Scheme (tap)

Retail Financing Products

- MTB Islamic Home Finance
- MTB Islamic Auto Finance
- MTB Islamic Home Equity Finance
- MTB Islamic Personal Finance
- MTB Islamic Employee Home Finance
- MTB Islamic Qard Finance
- MTB Islamic Employee Qard for Home Finance

SME & Corporate Financing Products

- MTB Islamic Short-Term Finance (MR-Corp)
- MTB Islamic Trust Receipt Finance (MR-Corp)
- MTB Islamic EDF Finance (MR-Corp)
- MTB Islamic Import Bill Finance (MR-Corp)
- MTB Islamic Post Import Finance (MR-Corp)
- MTB Islamic Working Capital Finance (MR-SME-Term)
- MTB Islamic Working Capital Finance (MR-SME-Deal)
- MTB Islamic HPSM Term Finance
- MTB Islamic Cash Advance (Salam-Corp)
- MTB Islamic Pre-Shipment Finance (Salam-Corp)
- MTB Islamic Cash Advance (Salam-SME)
- MTB Islamic Short-Term Finance (MS-Corp)
- MTB Islamic Local Bill Finance (MS-BDT)
- MTB Islamic Foreign Bill Finance (MS-BDT)
- MTB Islamic Foreign Bill Finance (MS-USD)
- MTB Islamic Local Bill Finance (MS-USD)
- MTB Islamic Pre-Shipment Finance (MS-Corp)
- MTB Islamic Pre-Shipment Finance (MS-BB Refinancing)

Card Products

- MTB Islamic Visa Platinum Debit Card
- MTB Islamic Visa Gold Ujrah Card
- MTB Islamic Visa Platinum Ujrah Card
- MTB Islamic Visa Signature Ujrah Card

Investment Banking Services

1. Capital Raising Products

These help companies raise funds from investors:
- Equity Financing (e.g., IPOs, RPOs): Assisting companies in raising capital by issuing shares.
- Debt Financing: Structuring and issuing corporate bonds, debentures, or syndicated loans.
- Private Placements: Selling securities directly to a small group of institutional or accredited investors.
- Rights Issues: Helping existing companies raise additional equity capital from current shareholders.

2. Mergers & Acquisitions (M&A) Advisory

Advisory services for:
- Buy-side or Sell-side Advisory: Helping clients acquire or sell businesses.
- Valuation Services: Estimating the value of a company or asset.
- Deal Structuring and Negotiation Support.

3. Corporate Advisory Services

- Capital Structure Advisory
- Restructuring & Recapitalization Planning
- Strategic Business Planning

4. Trustee & Paying Agent Services

Portfolio Management Services

1. Facilitating market access for institutional and sometimes retail clients:
- Equity & Bond Trading
- Derivatives & Structured Products Trading
- Market Making in selected securities.

2. Asset Management & Portfolio Services
- Discretionary Portfolio Management: Managing clients' investments on their behalf.
- Mutual Fund Distribution (in partnership with AMCs).
- Wealth Management for HNWIs and institutions.

3. Custody & Settlement Services
- Managing safekeeping, settlement, and reporting for financial instruments (usually via partnerships or sub-custodians).

4. Research & Analysis
- Equity Research: Providing reports, ratings, and insights on listed companies.
- Fixed Income Research
- Macroeconomic & Industry Research

OUR BUSINESS ECOSYSTEM

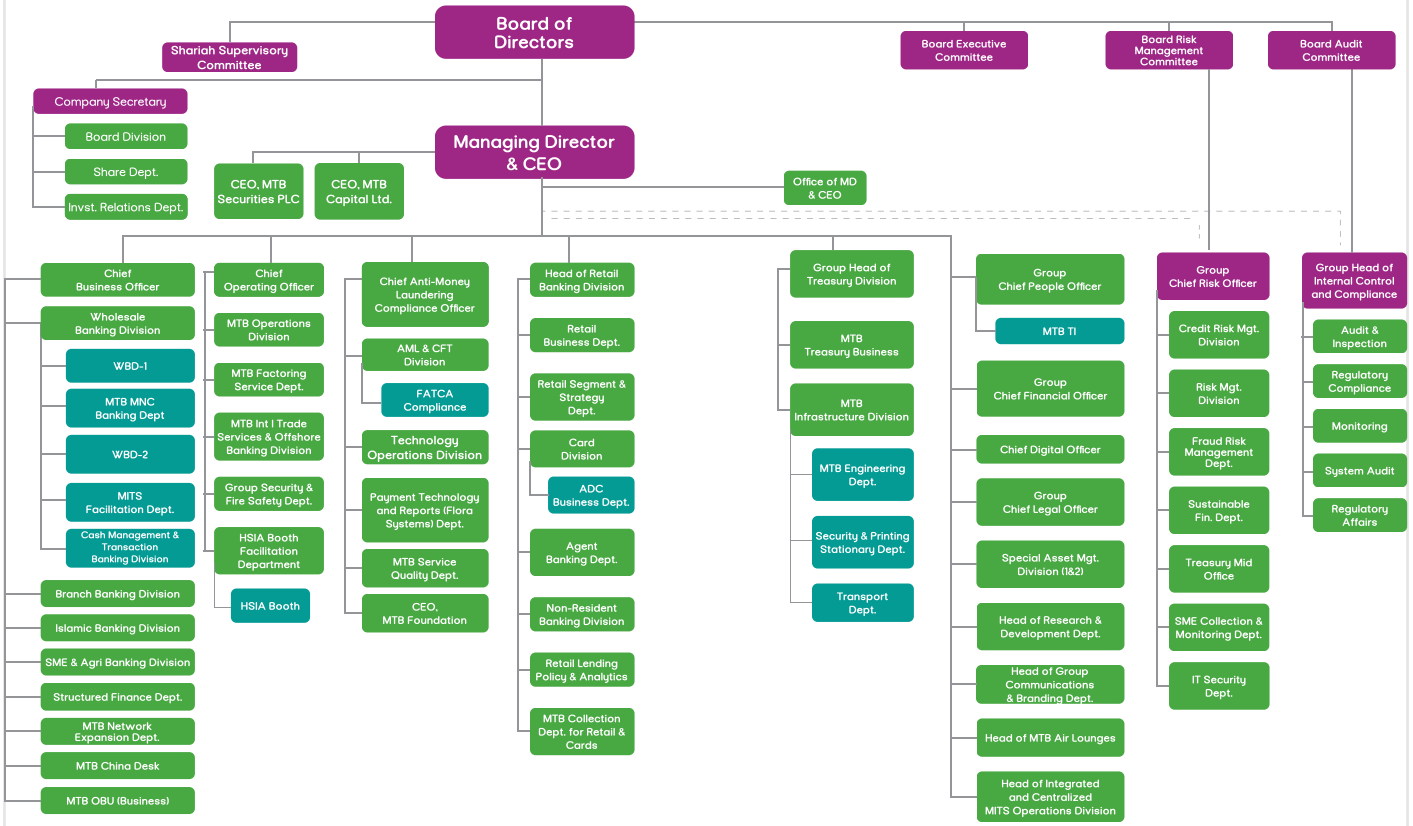



Governance
&
Accountability

OVERVIEW OF GOVERNANCE FRAMEWORK

GRI-2.9-2.12

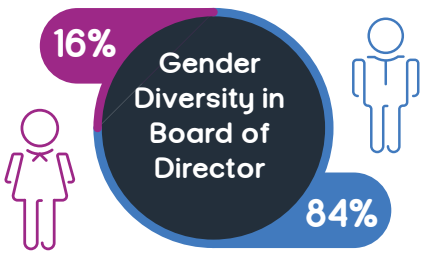
MTB's governance framework is designed to ensure transparency, accountability, and effective decision-making across all levels of the organization. The governance structure integrates sustainability and risk management principles aligned with Bangladesh Bank guidelines and international best practices.

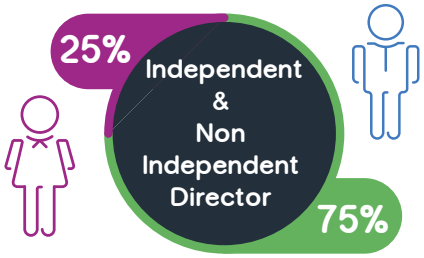


BOARD OF DIRECTORS

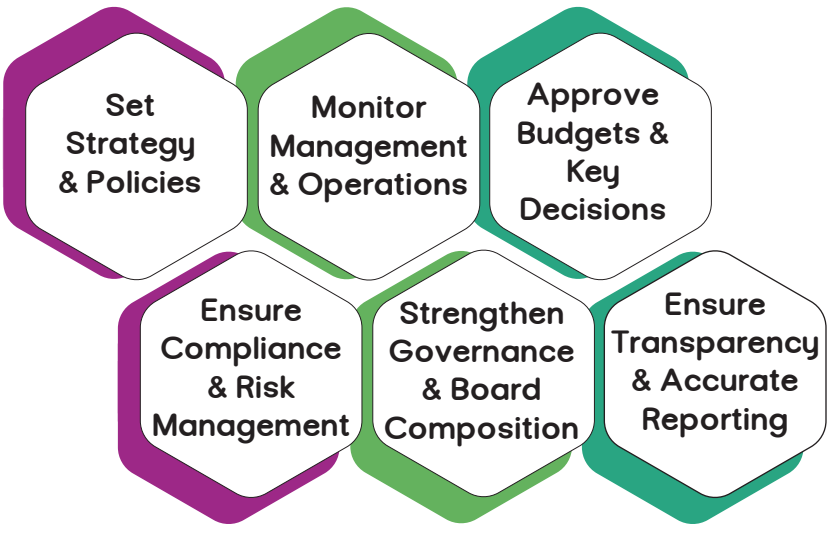
As per the guidelines of Bangladesh Bank and Bangladesh Securities & Exchange Commission, the board may form 3 committees such as Executive Committee, Audit Committee, Risk Management Committee and Nomination and Remuneration Committee (NRC). As per the BRPD Circular no. 21 dated May 12, 2024, the Audit Committee of the Bank will perform all the responsibilities of NRC. Accordingly, MTB board nominated its members and formed the committees as follows:

#	Name of Director	Position on Board	Independent	Gender
1	Rashed Ahmed Chowdhury	Chairman	No	Male
2	Dr. Arif Dowla	Vice Chairman	No	Male
3	Md. Abdul Malek	Director	No	Male
4	Md. Wakiluddin	Director	No	Male
5	Md. Hedayetullah	Director	No	Male
6	Khwaja Nargis Hossain	Director	No	Female
7	Syed Nasim Manzur	Director	No	Male
8	Tapan Chowdhury	Director	No	Male
9	Daniel de Lange	Director	No	Male
10	Dr. Mohammad Tareque	Independent Director	Yes	Male
11	Shib Narayan Kairy	Independent Director	Yes	Male
12	Zareen Mahmud Hosein	Independent Director	Yes	Female





DUTY & RESPONSIBILITY OF BOARD OF DIRECTORS



ATTENDANCE OF BOARD MEETING AND REMUNERATION

The details of the Board Meetings held in 2025, attendance and remuneration of Directors for the period from January 01, 2025 to December 31, 2025 are as follows

#	Name of Director	Position	Meetings Held	Attended	Remuneration (Per Meeting)
1	Rashed Ahmed Chowdhury	Chairman	15	15	10,000
2	Dr. Arif Dowla (Representing ACI PLC.)	Vice Chairman		11	10,000
3	Md. Abdul Malek	Director		15	10,000
4	Md. Wakiluddin	Director		-	10,000
5	Md. Hedayetullah	Director		-	10,000
6	Syed Nasim Manzur (Joined the Board on June 01, 2025)	Director		6	10,000
7	Tapan Chowdhury (Representing ASTRAS Ltd.) (Joined the Board on June 01, 2025)	Director		5	10,000
8	Ms. Khwaja Nargis Hossain	Director		9	10,000
9	Daniel Donald de Lange (Representing NORFUND)	Director		10	10,000
10	Mohammad Tareque	Independent Director		10	10,000
11	Shib Narayan Kairy	Independent Director		12	10,000
12	Zareen Mahmud Hosein (Joined the Board on May 28, 2025	Independent Director		7	10,000
13	Anika Chowdhury (Representing ASTRAS Ltd.) (Retired from the Board on April 30, 2025)	Director		2	10,000
14	Nasreen Sattar (Tenure expired on April 10, 2025)	Independent Director		4	10,000
15	Md. Riasad Uddin Three months from the Joining (i.e. April 28, 2025)	Alternate Director of Md. Wakiluddin		4	10,000
16	Afia Hedayetullah Three months from the Joining (i.e. April 28, 2025)	Alternate Director of Md. Hedayetullah		4	10,000

MTB BOARD'S COMMITTEES

As per the guidelines of Bangladesh Bank and Bangladesh Securities & Exchange Commission, the board may form 3 committees such as Executive Committee, Audit Committee, Risk Management Committee and Nomination and Remuneration Committee (NRC). As per the BRPD Circular no. 21 dated May 12, 2024, the Audit Committee of the Bank will perform all the responsibilities of NRC. Accordingly, MTB board nominated its members and formed the committees as follow

#	Name of Director	Position on Board	Executive Committee	Audit Committee	Risk Management Committee	Nomination & Remuneration Committee (NRC)
1	Rashed Ahmed Chowdhury	Chairman	Member	---	---	---
2	Dr. Arif Dowla	Vice Chairman	Member	---	Member	---
3	Md. Abdul Malek	Director	Member	---	Chairman	---
4	Md. Wakiluddin	Director	---	---	---	---
5	Md. Hedayetullah	Director	---	---	---	---
6	Khwaja Nargis Hossain	Director	Chairman	---	Member	---
7	Syed Nasim Manzur	Director	Member	---	Member	---
8	Tapan Chowdhury	Director	Member	---	---	---
9	Daniel de Lange	Director	---	Member	---	Member
10	Dr. Mohammad Tareque	Independent Director	---	Chairman	---	Chairman
11	Shib Narayan Kairy	Independent Director	---	Member	---	Member
12	Zareen Mahmud Hosein	Independent Director	---	Member	---	Member

NUMBER OF MEETINGS OF THE BOARD AND ITS COMMITTEES

Board meetings are scheduled in advance, with at least one meeting taking place each month. In addition to these regular meetings, additional Board meetings can be convened if needed. Prior to each Board meeting, Management provides all Directors with detailed information, references, and discussion papers related to each agenda item. The Company Secretary, following the Chairman's instructions, ensures that regular Board meetings are organized throughout the year. The total number of meetings held in 2025 is as follows:

Sl No.	Particulars	No. of Meeting
1.	Number of Board Meeting	15
2.	Number of Board Executive Committee (BEC) Meeting	5
3.	Number of Board Audit Committee (BAC) Meeting	7
4.	Number of Board Risk Management Committee (BRMC) Meeting	5

BOARD EXECUTIVE COMMITTEE

The Board Executive Committee (BEC) of Mutual Trust Bank PLC is constituted in compliance with Section 15B (2) of the Bank Company Act 1991 and relevant Bangladesh Bank and BSEC guidelines. Comprising designated members of the Board, the Committee operates under approved terms of reference and is mandated to support the Board in ensuring efficient and uninterrupted banking operations. The BEC reviews and decides on matters delegated by the Board, convenes both regular and emergency meetings as required, and submits all decisions for subsequent ratification by the full Board. Through this structured oversight, the BEC contributes to maintaining strong governance and operational effectiveness within the Bank

Sl.	Name of Director	Position	Meetings Held	Attended	Remuneration (Per Meeting)
1	Syed Nasim Manzur Director, MTB	Chairman	05	2	10,000
2	Rashed Ahmed Chowdhury Chairman, MTB, Director, MTB	Member		4	10,000
3	Dr. Arif Dowla Vice-Chairman (Representing Advanced Chemical Industries PLC.)	Member		--	10,000
4	Md. Abdul Malek Director, MTB	Member		5	10,000
5	Tapan Chowdhury Director, MTB (Representing ASTRAS Ltd.)	Member		3	10,000
6	Khwaja Nargis Hossain Director, MTB	Member		4	10,000

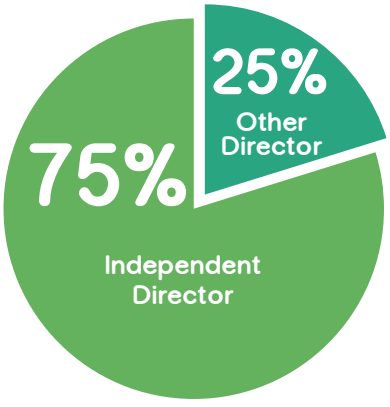
Attendance of BEC Meeting and remuneration

BOARD AUDIT COMMITTEE (BAC)

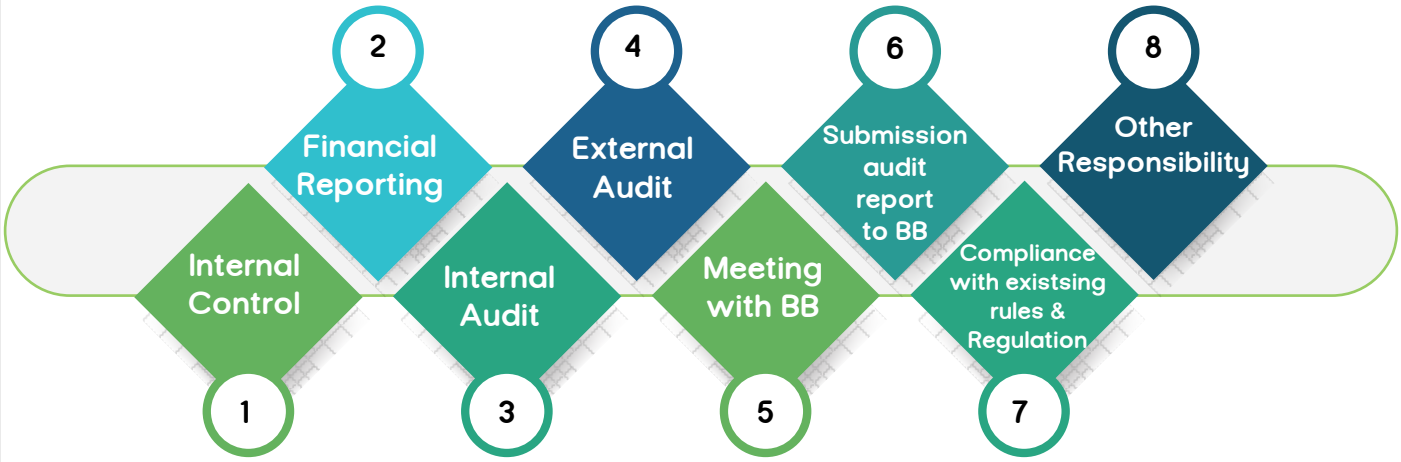
The Board approves the objectives, strategies and overall business plans of the bank and the Audit Committee assists the board in fulfilling its oversight responsibilities. The committee reviews the financial reporting process, the system of internal control and management of financial risks, the audit process, and the bank's process for monitoring compliance with laws and regulations and its own code of business conduct.

3.3 Composition of Audit Committee consisting Independent & Non-Executive Directors

i. Members of the Committee are nominated by the board from the directors;
ii. The Committee consists of 4 (Four) members, with 3 (three) independent directors;
iii. The Committee consists of directors, who are not executive committee members;
iv. Company Secretary of the bank is the secretary of the Audit Committee.



RESPONSIBILITY OF BOARD AUDIT COMMITTEE



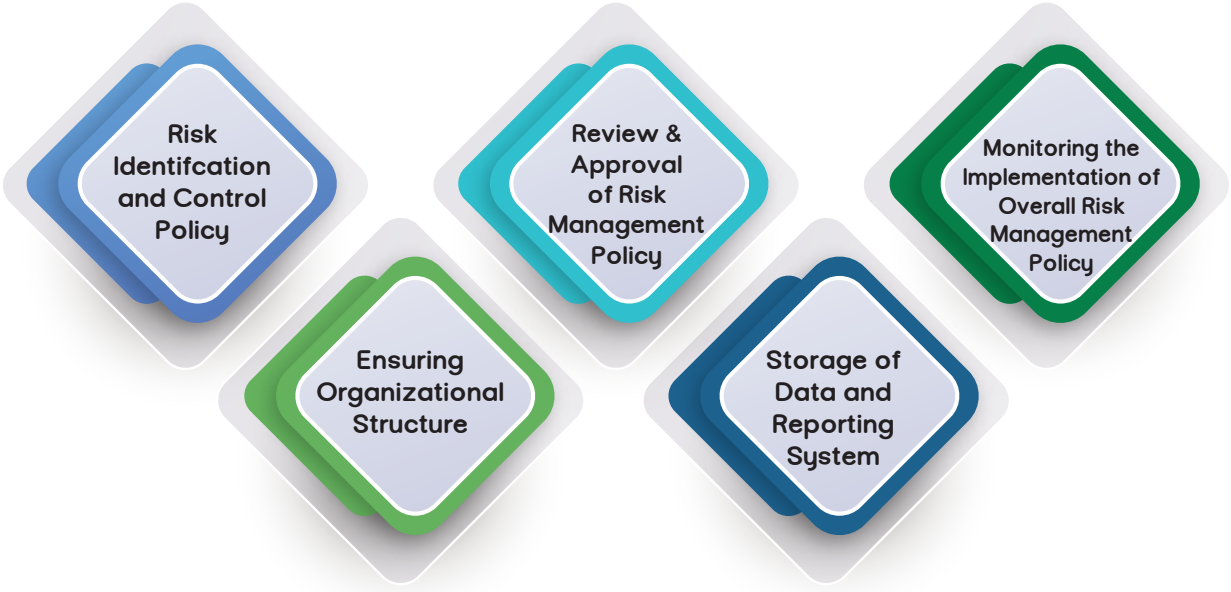
Sl.	Name of Director	Position	Meetings Held	Attended	Remuneration (Per Meeting)
1	Dr. Mohammad Tareque Independent Director, MTB	Chairman	07	6	10,000
2	Daniel Donald de Lange Director, MTB (Representing NORFUND)	Member		7	10,000
3	Shib Narayan Kairy Independent Director, MTB	Member		2	10,000
4	Zareen Mahmud Hosein Independent Director, MTB (Joined the Board on May 28, 2025)	Member		1	10,000
5	Nasreen Sattar Independent Director, MTB (Tenure expired on April 10, 2025)	Member		1	10,000

Attendance of BAC Meeting and remuneration

BOARD RISK MANAGEMENT COMMITTEE (BRMC)

The BRMC oversees risk governance, sustainability-related risks, and compliance with Bangladesh Bank's Sustainable Finance Policy. The Committee provides guidance on environmental and social risk integration within credit operations and business strategy.

Role & Responsibility of BRMC



Sl.	Name of Director	Position	Meetings Held	Attended	Remuneration (Per Meeting)
1	Md. Abdul Malek Director, MTB	Chairman	05	5	10,000
2	Dr. Arif Dowla Vice-Chairman, MTB (Representing ACI PLC.)	Member		4	10,000
3	Syed Nasim Manzur Director, MTB	Member		2	10,000
4	Tapan Chowdhury Director, MTB (Representing ASTRAS Ltd.)	Member		2	10,000
5	Khwaja Nargis Hossain Director, MTB	Member		2	10,000

Attendance of BRMC Meeting and remuneration

SUSTAINABLE FINANCE COMMITTEE

MTB's Sustainable Finance Committee supervises ESG integration, green portfolio management, and sustainable finance initiatives. The committee plays a central role in aligning the Bank's operations with national sustainable development priorities and GRI Standards.

Sl.	Name	Designation	Role
1	Chowdhury Akhtar Asif	Additional Managing Director & CBO	Chairman
2	Rais Uddin Ahmad	Deputy Managing Director & CAMLCO	Member
3	Md. Bakhteyer Hossain	Deputy Managing Director & COO	Member
4	Usman Rashed Muyeen	Deputy Managing Director & GCRO	Member
5	Md. Shafquat Hossain	DMD & Head Of Retail Banking Division	Member
6	Mohammad Mamun Faruk	DMD & Head of WBD	Member
7	Amitav Kaiser	Head of MTB Infrastructure Division	Member
8	Mir Iqbal Hossain	Head of Special Asset Management Division	Member
9	Khalid Hossin	Head of Digital Banking	Member
10	Md. Abu Bokar Siddik	Head of Card Division	Member
11	Sujan Barua	Group Chief Financial Officer (GCFO)	Member
12	Sanjib Kumar Dey	Head of SME & Agri Banking Division	Member
13	Tahmina Zaman Khan	Head of Sustainability	Member secretary
14	Samia Chowdhury	CEO, MTB Foundation	Member
15	Md. Rozar Ibna Azad	Head of MTB Communication Department	Member



SELECTION, APPOINTMENT, AND REMOVAL OF DIRECTORS

GRI-2-16

Appointment of Directors

In accordance with the provisions of the Companies Act 1994, the Bank Companies Act 1991 (Amended up to 2023), the Corporate Governance Guidelines issued by the Bangladesh Securities and Exchange Commission (BSEC), Bangladesh Bank, and the Articles of Association (AoA) of the Bank, the Board of Directors of Mutual Trust Bank PLC (MTB) is duly appointed. Directors are elected or re-elected by shareholders at the Annual General Meeting (AGM), based on the recommendation of the Board, subject to the approval of the relevant regulatory authorities. The MTB Board comprises renowned entrepreneurs and business professionals possessing extensive knowledge and experience in banking, economics, accounting, IT, marketing, administration, and engineering. In the case of any nomination, removal, or casual vacancy, the Bank strictly follows all relevant rules and regulatory provisions.

Election / Re-election of Directors

Directors who were retired, appointed/reappointed during the year 2025:

Sl.	Name	Designation	Remarks
1	Rashed Ahmed Chowdhury	Chairman	Retired and Re-appointed at the 26th AGM
2	Md. Wakiluddin	Director	Retired and Re-appointed at the 26th AGM
3	Syed Nasim Manzur	Director	Retired and Re-appointed at the 26th AGM
4	Tapan Chowdhury	Director	Retired and Re-appointed at the 26th AGM
5	Anika Chowdhury	Director	Retired from the Board as ASTRAS Limited has withdrawn her nomination on April 30, 2025
6	Zareen Mahmud Hosein	Independent Director	Newly Appointed on May 28, 2025

In 2026, Mr. Md. Hedayetullah, Director, Ms. Khwaja Nargis Hossain, Director and Mr. Daniel Donald de Lange, Director (representing NORFUND) will retire and are eligible for re-election at the 27th Annual General Meeting as per Corporate Governance Code issued by the BSEC.

Vacation of Office of Director

The office of a Director shall be vacated in accordance with Section 108(1) of the Companies Act, 1994. Additionally, under Section 17 of the Bank Companies Act, 1991, a director's office may be vacated if he/she:

- Becomes a loan defaulter and fails to repay within two months after receiving notice;
- Provides false or misleading information during appointment; or
- Fails to meet the prescribed "fit and proper" criteria.

No such event occurred in Mutual Trust Bank PLC during the reporting period.

Removal of Directors from Office

As per Section 108(2) of the Companies Act, 1994, and with prior approval from Bangladesh Bank, a Director of any scheduled bank (except specialized banks) may be removed for reasons outlined in the Articles of Association.
The decision of removal, along with the supporting documents and list of Directors, must be submitted to Bangladesh Bank, and such removal becomes effective only upon the Bank's approval.
No such incident occurred in MTB during the reporting period.

Appointment of Alternate Director

In compliance with Section 101 of the Companies Act, 1994, the Bank may appoint an Alternate Director to act in place of a Director who is absent from Bangladesh for a continuous period of at least three months.
Such appointments are made following the Bank's governance policies and relevant legal provisions.

MANAGEMENT OF SUSTAINABILITY

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Our commitment to sustainability is embedded in Mutual Trust Bank PLC's (MTB) purpose, vision, and core values. Guided by the Sustainable Finance Policy, our leaders and dedicated teams integrate sustainability into strategic decisions and day-to-day operations. Their actions are directed by our management systems, policies, and commitments to ensure responsible and impactful banking practices.

Governance and Leadership

The Board of Directors of Mutual Trust Bank PLC holds ultimate responsibility for overseeing the management of environmental, social, and governance (ESG) impacts. The Board sets the overall sustainability strategy and ensures alignment with regulatory guidelines issued by Bangladesh Bank and with global frameworks such as the SDGs and GRI Standards.

Sustainability issues are regularly discussed at Board and senior management levels through structured reporting from the Sustainable Finance Department, which leads the implementation of the Bank's sustainability and green finance initiatives. The Managing Director & CEO provides oversight to ensure that sustainability priorities are integrated into MTB's business strategy, risk management, and client engagement processes.
The Board also reviews and approves MTB's annual sustainability report, including all GRI-aligned disclosures, prior to publication to ensure accuracy, completeness, and compliance.

Board Development

To strengthen sustainability governance, members of the Board of Directors and senior executives receive regular briefings and capacity-building sessions on ESG-related topics, including sustainable finance, climate risks, and regulatory compliance. These trainings, often facilitated in collaboration with Bangladesh Bank and development partners, ensure that the Board remains informed on evolving sustainability priorities and emerging risks.

Global Functions and Sustainability

MTB's sustainability governance is supported by cross-functional coordination between departments including Sustainable Finance, Risk Management, Credit, Corporate Affairs, and HR. The Sustainable Finance Department plays a central role in guiding policy development, monitoring ESG performance, and ensuring integration of sustainability criteria in financing decisions.

The Bank has developed sector-specific guidelines for environmental and social due diligence (ESDD) and green finance. Dedicated teams support clients in adopting cleaner production, resource efficiency, renewable energy, and LEED-certified green building initiatives.

MTB'S POLICY FRAMEWORK

Mutual Trust Bank PLC (MTB) operates under a comprehensive set of policies designed to uphold ethical conduct, ensure compliance, protect employees, and promote sustainable banking practices. These policies guide day-to-day decision-making across the Bank and help embed environmental, social, and governance (ESG) considerations into all operational and strategic activities.

They also ensure alignment with regulatory requirements of Bangladesh Bank, global sustainability standards, and MTB's commitment to transparency, integrity, and responsible banking.

The policies span across Human Resources, Sustainable Finance, Safety & Security, ICT, AML/CFT, and Internal Control & Compliance—creating a strong governance backbone that supports risk management, employee welfare, customer trust, and sustainability integration across the organization.

Category	Policies / Guidelines	Purpose / Scope
Human Resources & People Management	Employees Grievance Redressal Policy Miscarriage Leave Policy Paternity Leave Policy Employee Separation Policy Recruitment & Selection Policy Promotion Policy Employee Performance Bonus Policy Speak-up Policy	Ensures fair, transparent, and ethical treatment of employees; supports diversity, equal opportunity, leave benefits, grievance resolution, and performance management.
Workplace Ethics & Integrity	Whistleblowing Policy MTB Anti-Harassment Policy	Promotes a safe, respectful, and ethical working environment; enables employees to raise concerns confidentially without fear of retaliation.
Sustainable Finance & Environmental Policies	Environmental & Social Safeguard Policy CSR Policy	Integrates ESG considerations into lending decisions, enhances green and sustainable investments, and guides responsible community engagement.
AML/CFT & Fraud Prevention	ML & TF Risk Management Policy Guideline Fraud Management Policy	Ensures prevention of money laundering, terrorism financing, and fraudulent activities through strict compliance with regulatory frameworks.
Safety & Emergency Management	Fire Safety Policy Earthquake Emergency Response Procedure Security Policy	Safeguards employees, assets, and operations through structured safety protocols, emergency response procedures, and physical security measures.
Internal Control & Governance	MTB Audit Manual MTB Compliance Policy	Ensures robust internal control, audit processes, and adherence to regulatory and ethical standards across the Bank.
ICT & Data Protection	MTB Information & Communication Technology (ICT) Security Policy	Protects information systems, customer data, and digital infrastructure from cyber threats and unauthorized access.
Employee Benefits	Group Life Insurance Facility	Provides financial protection and wellbeing support for employees and their families.

MTB also adheres to relevant Government of Bangladesh regulations and international sustainability frameworks to ensure responsible banking practices. Regular internal training and awareness programs are conducted to ensure that all employees are familiar with these policies and apply them consistently throughout the organization.
The Code of Conduct is subject to amendments by Bangladesh Bank and must be effectively communicated to employees and stakeholders.

Non-Discrimination

MTB maintains a strict zero-tolerance policy for discrimination of any kind, including discrimination based on gender, religion, ethnicity, disability, age, or socio-economic background. All employment decisions—including recruitment, promotion, training, and compensation—are based solely on merit and performance. The Bank's Anti-Harassment Policy, Equal Opportunity Policy, and Code of Conduct collectively ensure that every employee works in a respectful and inclusive environment.
During the reporting period, no incidents of discrimination were reported, and mechanisms remain in place to address complaints confidentially and fairly.

Freedom of Association & Collective Bargaining

Mutual Trust Bank PLC respects employees' rights in accordance with applicable labour laws and regulatory requirements in Bangladesh. The Bank fosters a culture of open communication and constructive employee engagement, enabling employees to raise concerns, provide feedback, and communicate with Human Resources or management through established channels without fear of discrimination or retaliation.
MTB is committed to maintaining a workplace environment based on mutual respect, transparency, and fair treatment. During the reporting period, no incidents related to the violation of employees' rights concerning freedom of association or collective engagement were reported.

Forced or Compulsory Labor

MTB does not tolerate any form of forced, bonded, or compulsory labor. All employees work under formal employment contracts, receive transparent compensation, and maintain the right to resign freely. Working hours, leave, and overtime practices adhere to labor regulations. ESDD assessments further review client operations for any indicators of forced labor, ensuring that MTB's financing does not contribute to exploitative practices. No incidents of forced or compulsory labor were reported during the reporting period.

Rights of Indigenous Peoples

MTB's operations do not directly affect indigenous territories or communities. However, through ESDD, the Bank screens all financed projects for potential impacts on indigenous rights, land use conflicts, community displacement, or cultural heritage. MTB ensures that clients adhere to national laws and international best practices regarding community rights. No incidents of violations involving indigenous peoples were recorded during the reporting period.

Accountability and Transparency

MTB emphasizes accountability at all levels of the organization. The Sustainable Finance Department submits regular reports to the Board and Bangladesh Bank on sustainability performance, green finance disbursement, and climate-related risk management. These reports enable the Board to monitor progress and provide strategic direction for continuous improvement.
Through this governance framework, MTB demonstrates its commitment to sustainable growth, regulatory compliance, and transparent communication with all stakeholders.

Conflicts of Interest

MTB has established a formal Conflict of Interest Policy within its Code of Conduct to ensure ethical governance. Members of the Board, management, and employees are required to disclose any actual or potential conflicts, which are reviewed by the Company Secretary and Board Audit Committee. Preventive measures, including periodic declarations and internal audits, maintain transparency and protect stakeholder interests.

Communication of Critical Concerns

Critical concerns related to ethical conduct, environmental or social risks, and regulatory compliance are communicated through a structured reporting mechanism. Employees can raise issues through their line managers, the Compliance Department, or directly to the Managing Director & CEO. Significant matters are escalated to the Board Audit Committee or the Board of Directors for immediate attention and resolution.
MTB also maintains a Whistleblowing Mechanism that enables employees and stakeholders to confidentially report concerns without fear of retaliation, reinforcing accountability and a culture of integrity.

Evaluation of the Performance of the Highest Governance Body

The performance of the Board of Directors is evaluated annually in line with the Corporate Governance Guidelines of Bangladesh Bank. The process assesses the Board's effectiveness in strategic oversight, sustainability governance, and compliance with ethical and regulatory standards.
The Nomination and Remuneration Committee (NRC) conducts the evaluation based on participation, decision-making quality, and adherence to the Bank's mission and values. The findings are discussed at Board level and used to identify areas for improvement, capacity-building, and policy refinement.
Regular training programs and workshops are organized to enhance Board competencies, ensuring continuous improvement in governance performance and oversight of sustainability-related matters.

Remuneration Policies and Processes

The Directors of Mutual Trust Bank PLC do not receive any type of remuneration or incentive other than the fees prescribed by Bangladesh Bank for attending each Board and Committee meeting.
The remuneration package of the Managing Director (MD) is determined by the Board of Directors and duly approved by Bangladesh Bank. The Managing Director is entitled to an incentive bonus as per the central bank's guidelines.
Employee remuneration is overseen by the MTB Group Human Resources Division (GHRD) in consultation with senior management. GHRD determines pay scales and remuneration packages based on market information and cost-of-living adjustments, which are subsequently approved by the Board.
MTB does not have variable remuneration schemes other than an Incentive Bonus Policy approved by the Board. All employees are eligible for incentive bonuses based on their annual performance, as recommended by respective line managers and reviewed by higher management before final approval.
No external remuneration consultants are engaged in determining pay structures or incentive schemes.

Embedding Policy Commitments

MTB integrates its policy commitments across all business functions through:

- Internal circulars, training, and e-learning sessions on ESG, Code of Conduct, and AML
- Integration of sustainability KPIs into departmental and employee performance assessments
- Mandatory inclusion of environmental and social risk assessment in credit approvals
- Periodic internal audits and compliance reviews to monitor adherence

In cases where the Bank's operations or financing may cause or contribute to adverse environmental or social impacts, MTB initiates remedial actions through project-level engagement, client consultation, and monitoring in line with Bangladesh Bank's ESRM guidelines.

These steps ensure sustainability principles are deeply rooted in the Bank's culture and operations.

Mechanisms for Seeking Advice and Raising Concerns

Employees and stakeholders are encouraged to seek advice and raise concerns through established channels:

- Line managers or the Human Resources Department
- Compliance Department for ethical or policy concerns
- Whistleblowing portal for confidential submissions

All concerns are treated seriously, investigated promptly, and resolved with confidentiality and fairness.

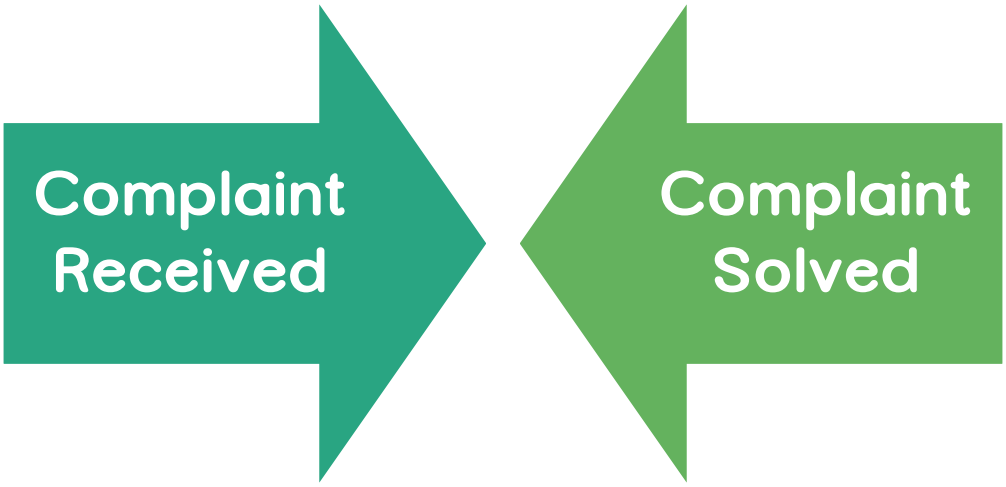
Complaint Management in MTB

MTB has developed a lasting reputation for superior customer service, supported by innovative digital solutions and a customer-centric approach.
The MTB Service Quality Department (MSQD) plays a pivotal role in ensuring service excellence and handling customer feedback.

Complaint Handling Framework

MTB has a structured complaint management system that ensures fair and expeditious resolution of issues.
Customers can lodge complaints or compliments through multiple accessible channels:

Channel	How to Lodge a Complaint
24x7 Contact Centre	Dial 16219 to reach MTB Contact Centre
Complaint Box at Branch	Submit a written complaint via form
Website	Lodge online: https://www.mutualtrustbank.com/about-us/customer-complaint-lodgement/
Email	complaint@mutualtrustbank.com
Hotline	+88-01708808420, +88-01708808421
Letter	Write to any branch or Head Office
Virtual Assistant (MBot)	Lodge complaint via MTB's AI-powered chatbot



All the complaints received in 2025 have been resolved collectively by ensuring complete customer satisfaction.

CUSTOMER SATISFACTION SURVEY

It is equally important to get customer feedback to get an idea of whether the efforts are being put in the right direction to get the desired results in terms of customer satisfaction. SQD conducts a Customer Satisfaction Survey (CSAT) on a regular basis to find out what makes customers happy and what they are dissatisfied with. This survey allows MTB to reach out to the customers in many ways, especially because it helps us establish a loyal, engaged, and happy customer base.

Customer Data Privacy & Protection

Protecting customer data is a critical responsibility at MTB. The Bank follows strict information security protocols, including controlled system access, regular monitoring, secure data storage, and cybersecurity training. Personal information collected during account opening, KYC, loan processing, or ESDD is kept confidential and not shared with any external party without legal or regulatory requirement.
During the reporting year, no substantiated complaints related to customer privacy breaches or data loss were recorded. The Bank continues to strengthen cyber-security awareness and data-protection practices through training and system enhancements.

Compliance with Laws and Regulations

MTB operates in strict adherence to all applicable laws, regulations, and ethical standards.
The Compliance Department monitors regulatory developments and ensures timely reporting to Bangladesh Bank and other authorities. Regular internal and external audits are conducted to assess compliance performance and identify areas for improvement. No significant non-compliance or regulatory penalties occurred during the reporting period, reflecting MTB's strong governance and risk management culture.



INTEGRATED AML, CFT & ANTI-CORRUPTION FRAMEWORK

GRI 205

Mutual Trust Bank PLC (MTB) maintains a comprehensive Anti-Money Laundering (AML), Combating the Financing of Terrorism (CFT), and Anti-Corruption framework aligned with the Money Laundering Prevention Act, Anti-Terrorism Act, BFIU Guidelines, Bangladesh Bank directives, and the Bank's internal Code of Conduct and governance policies. The Bank applies a risk-based compliance culture across all branches, divisions, agent banking centers, digital banking platforms, and subsidiaries.

MTB periodically reviews and updates its ML & TF Risk Management Policy Guideline, Trade-Based Money Laundering (TBML) Guidelines, Customer Acceptance Policy, risk registers, and operational SOPs. All divisions, departments, units, and branches are required to follow these guidelines while onboarding customers, conducting customer due diligence, maintaining accurate KYC information, and monitoring transactions for unusual or suspicious activities. Risk assessments cover customers, products, services, delivery channels, jurisdictions, digital platforms, and credit operations (CBML), ensuring that financial crime and corruption risks are systematically identified, assessed, and mitigated.

The Bank integrates ML & TF risk registers into all Product Program Guidelines and performs regular AML & CFT assurance reviews (BAAR, DAAR), audits, system checks, and off-site monitoring to strengthen control functions. Automated systems are used for sanctions screening, transaction monitoring, alert generation, STR/SAR reporting, and regulatory return submissions. Digital banking and agent banking operations follow risk-based controls and enhanced due diligence measures, while system enhancements are implemented to support e-KYC, CDD, UCIC, and automated compliance processes.

Capability development is a core priority. MTB provides continuous training through e-learning modules, role-based workshops, BAMLCO conferences, TBML sessions, regional workshops, and awareness programs for both internal and external stakeholders. These programs cover AML & CFT risks, bribery and corruption risks, cybercrime, digital hundi, virtual assets, account misuse, and other emerging threats. AML/CFT responsibilities are embedded into employee KPIs, and KYE procedures are followed during recruitment and ongoing monitoring.

In addition to AML & CFT compliance, MTB maintains a zero-tolerance policy for bribery, fraud, and corruption. The Bank's Code of Conduct, Conflict of Interest Policy, and Fraud Risk Management procedures prohibit employees from offering or accepting gifts, improper benefits, or engaging in any unethical practices. Conflicts of interest must be disclosed, and all employees are expected to uphold ethical behavior in line with regulatory and institutional standards. The Bank maintains a confidential Whistleblowing Mechanism that allows employees and stakeholders to report corruption-related concerns without fear of retaliation.

The Group Internal Control & Compliance Division (GICCD) conducts independent testing, comprehensive audits, and inspections to assess AML, CFT, and anti-corruption compliance across branches and agent banking centers. Significant issues are escalated to senior management along with risk treatment plans. Subsidiaries such as MTB Securities Ltd., MTB Capital Ltd., and the Offshore Banking Unit also comply with all AML, CFT, and anti-corruption requirements applicable to them.

Through this integrated framework—spanning AML, CFT, bribery prevention, fraud control, conflict of interest oversight, staff training, system automation, and stakeholder awareness—MTB ensures strong governance, proactive risk management, and a robust compliance culture across all operations.



Capacity Building and Knowledge Empowerment

- Hosted the BAMLCO & BM Conference to celebrate compliance accomplishments and define strategies for future endeavors.
- Continued the "Knowledge Assessment on Risk Management of AML & CFT (KARMA)" programme through the Bank's in-house e-learning platform.
- Successfully organized the Lead Bank Training Programme in Sylhet for officials from various scheduled commercial banks.
- Conducted role-based training programmes and workshops through physical and virtual platforms to reinforce a culture of compliance.
- Organized re-orientation and awareness sessions for branches and departments to address key compliance requirements and emerging ML/TF challenges.

Cyber Security at MTB

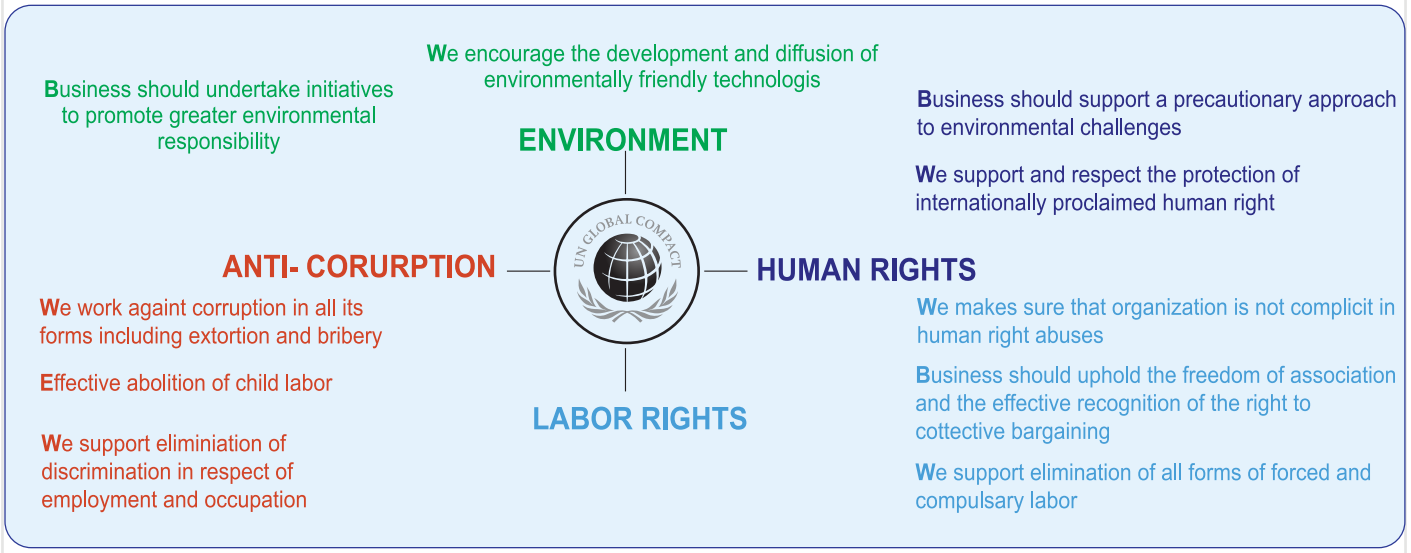
Mutual Trust Bank PLC (MTB) places the highest priority on safeguarding customer information, digital assets, and banking operations through a robust cyber security framework. Guided by the MTB ICT Security Policy and aligned with Bangladesh Bank's ICT guidelines, the Bank adopts a multilayered defense strategy that includes secure network architecture, continuous system monitoring, data encryption, malware protection, and regular vulnerability assessments. Dedicated cyber security teams oversee threat detection and incident response, ensuring that risks are identified and mitigated promptly.

MTB also focuses strongly on employee awareness, recognizing that human vigilance is a critical part of cyber resilience. Throughout the year, the Bank conducted multiple cyber security awareness sessions, phishing prevention workshops, and IT security trainings to strengthen employee capabilities. These initiatives help embed a culture of digital responsibility across all branches and departments, reducing operational risk and enhancing customer trust.

TOTAL NUMBER OF TRAINING	TOTAL PARTICIPANTS
13	2907

EXTERNAL INITIATIVE

MTB is a participant of United Nations Global Compact (UNGC) since January 05, 2016. UNGC has over 13,000+ signatories in over 170 countries, both developed and developing, representing nearly every sector and size. MTB endorses 10 UNGC principles while screening loans of its clients as a promise to uphold MTB's corporate sustainability. This means operating in ways that, at a minimum, meet fundamental responsibilities in the areas of human rights, labor, environment and anti-corruption. By incorporating the Ten Principles of the UN Global Compact into strategies, policies and procedures, and establishing a culture of integrity, MTB is not only upholding its basic responsibilities to people and planet, but also setting the stage for long-term success.
The Ten Principles of the United Nations Global Compact are derived from: the Universal Declaration of Human Rights, the International Labor Organization's Declaration on Fundamental Principles and Rights at Work, the Rio Declaration on Environment and Development, and the United Nations Convention against Corruption.



The principles are stated below:

Human Rights	Principle 1: Businesses should support and respect the protection of internationally proclaimed human rights; and Principle 2: make sure that they are not complicit in human rights abuses.
Labor	Principle 3: Businesses should uphold the freedom of association and the effective recognition of the right to collective bargaining Principle 4: the elimination of all forms of forced and compulsory labor; Principle 5: the effective abolition of child labor; and Principle 6: the elimination of discrimination in respect of employment and occupation.
Environment	Principle 7: Businesses should support a precautionary approach to environmental challenges Principle 8: undertake initiatives to promote greater environmental responsibility; and Principle 9: encourage the development and diffusion of environmentally friendly technologies.
Anti-Corruption	Principle 10: Businesses should work against corruption in all its forms, including extortion and bribery.

MEMBERSHIPS WITH CHAMBERS AND ASSOCIATIONS

GRI 2.28

- The Institute of Bankers Bangladesh (IBB)
- Bangladesh Association of Banks (BAB)
- Bangladesh Foreign Exchange Dealer 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 Limited (DSE), Chittagong Stock Exchange PLC
- Dhaka Chamber of Commerce & Industry (DCCI)
- Federation of Bangladesh Chambers of Commerce and Industry (FBCCI)
- American Chamber of Commerce in Bangladesh (AmCham)
- Primary Dealers Bangladesh Limited (PDBL)
- Bangladesh Business and Disability Network (BBDN)
- Bangladesh Employers' Federation
- SAARC Chamber of Commerce and Industry (SAARC CCI)



Insights from Head of Sustainability

For us, financing responsibly has been the key driving force. I believe the true measure of development is not only the roads we build, the industries we establish, or the economic growth we achieve. It is also the rivers we protect, the forests we restore, the biodiversity we preserve, and the environment we leave for those who come after us. Sustainability is often associated with policies, frameworks, and disclosures. While these are important, our experience at Mutual Trust Bank PLC. has shown that sustainability is ultimately reflected in the decisions we make every day—how we manage risks, serve our customers, support communities, and create long-term value.

When nature is under stress, the economy is under stress. That is why environmental sustainability is no longer separate from economic sustainability, they become the same conversation. And that is why banks have a role to play. Not because we can solve climate change alone; we cannot. But because finance has the power to accelerate change, or to delay it. Every investment we support sends a signal about the future we want to build, and that future must be one where economic growth and environmental stewardship move forward together rather than in competition.

MTB's sustainability journey has evolved from a compliance-driven approach to a broader commitment to responsible banking. Today, sustainability considerations are increasingly integrated into our business operations and decision-making processes, enabling us to better understand and manage environmental, social, and economic impacts while strengthening organizational resilience. At Mutual Trust Bank, we believe that while sustainable finance is essential, environmental stewardship also requires direct action, so we see ourselves not only as a financier of sustainable development, but as a partner in protecting and restoring Bangladesh's natural heritage. There is a saying that the best time to plant a tree was twenty years ago, the second best time is today. The same is true of climate action. The decisions we make today, however small, have the power to shape a more resilient future, a Bangladesh where economic progress goes hand in hand with environmental responsibility, and where future generations inherit not only a stronger economy, but cleaner rivers, healthier forests, and richer biodiversity.

The progress highlighted in this report reflects the collective efforts of our colleagues and the continued support of our customers, regulators, shareholders, development partners, and other stakeholders. While we are proud of what has been achieved, we view sustainability as an ongoing journey of continuous improvement. By remaining focused on responsible banking and long-term value creation, we aspire to contribute meaningfully to a more sustainable, inclusive, and low-carbon future for Bangladesh.

Tahmina Zaman Khan
Head of Sustainability
Mutual Trust Bank PLC

Stakeholder Engagement



ENGAGING OUR STAKEHOLDERS

GRI-2.29

In MTB, we engage our stakeholders regularly and respond to their priorities and expectations by creating a two-way channel for communicating stakeholder needs and the Bank's impact. MTB is committed to engaging regularly with its stakeholders as a way to understand their needs and ambitions that are core to its sustainability objectives.

Stakeholder engaging process of MTB



Identification

Identify key stakeholders such as customers, employees, regulators, investors, and communities.

Assessment & Planning

Evaluate their expectations and influence; define engagement objectives and methods.

Engagement

Interact through meetings, surveys, workshops, feedback channels, and partnerships.

Evaluation

Review engagement effectiveness and integrate feedback into strategic decisions.

Prioritizing & Reporting

Address key issues, align with sustainability goals, and disclose progress transparently.

We Identify Our Stakeholders Through Conducting Impact Analyses In Respect Of

Responsibility

Legal obligations to regulators and tax authorities.

Influence

Stakeholders shaping the bank's strategic decisions, e.g. shareholders and employees.

Proximity

Local communities influencing daily operations.

Dependency

Business partners and customers linked through mutual reliance.

Representation

Business partners and customers linked through mutual reliance.


Engaging Our Stakeholders
Customers
Shareholders
Government
Community
Suppliers
Employees
Environment
•Branches
• Website
• Media
• Annual & Sustainability report
• Social Media
• SMS/ I- Banking
• Service Channels
• Feedback tools and methods
• Customer care
• Regular annual meetings
• Annual, semi-annual and quarterly reports
• Directors briefings
• Regulations
• Monthly reporting to regulatory authorities
• Regulatory reviews
• Audit and compliance reports
• Volunteering campaigns
• Social Media
• Sponsorships and events
• Sustainability reports
• Annual reports
• Capacity building programs
• Invitation to Online bidding
• Contracts
• Meetings
• Regular meetings
• MNet Intranet portal
• Outlook Emails
• Human Resources Management Systems (HRMS)
• Annual reports and sustainability reports
• Face-to-face awareness training
• E-learning web-based training courses
• Meetings and workshops
• Award ceremonies
• Internal newsletters and circulars
• Internal committees
• Restoration initiatives
• Support for environmental NGOs
• Operational improvements
• Lend environmental friendly infrastructural projects

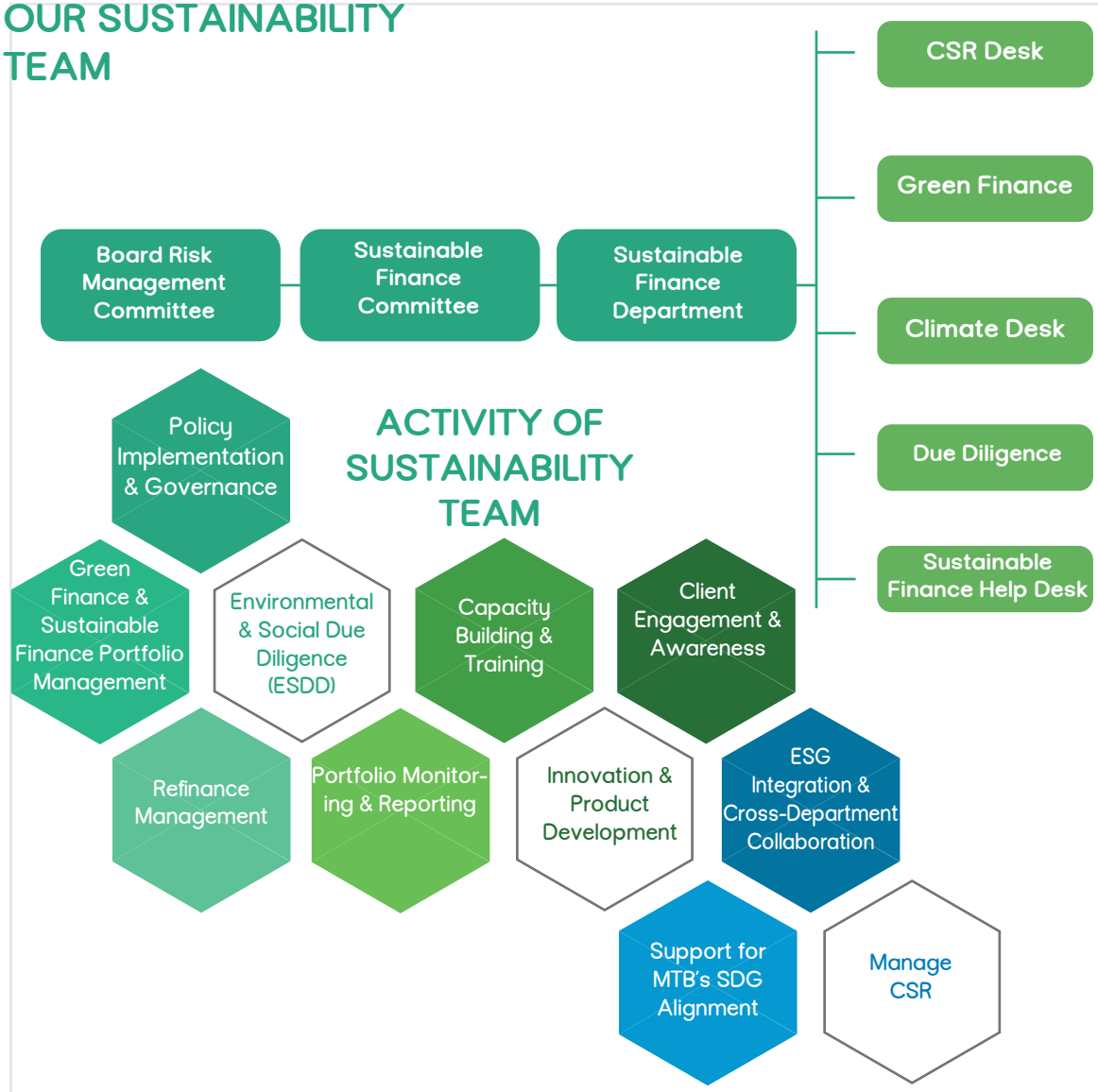
Stakeholder Identification, Expectation & Impact

STAKEHOLDERS **Shareholders** (Who are our stakeholders and how we contribute to SDGs with respective stakeholders?)	TYPE OF ENGAGE-MENT (How we engage stakeholders?)	EXPECTATIONS (What do stakeholders expect of us?)	IMPACT (Where we create value)	OUTCOME 2025
Individual, Institution, Bondholders.  	Annual general meeting, Annual report, Press release, Quarterly financial report, Credit rating, Price sensitive information (PSI) on newspapers	A sustainable growth; Attractive returns based on moderate risk profile while maintaining sound governance system; Good governance that incorporates environmental and social consideration; Long-term value creation; Holistic risk management.	Investors receive regular dividends and interest payments; We add value by delivering positive financial results and ensuring that MTB has a strong balance sheet, management with vision and leadership, and a business model that can adapt quickly to changing market conditions; Timely repayment of debt with stated return; Fair establishment of risk management culture; Transparency & integrity in financial reporting; Maintain consistent ratings through financial commitment.	The following table describes outcome 2025 for MTB shareholders- (IN BDT) Particulars | Value EPS | 3.02 NAV per Share | 27.59
Customers Retail & SME customers, Wholesale & corporate customers, Private banking customers, Public sector clients Intermediaries and distributors.  	Ongoing market research and product innovation, Customer Service Enhancement Program, Customer Relationship Management, Direct Customer Feedback, Customer satisfaction survey and complaints, Different channels such as, Branches, Agent outlets, Call Centre, ATM Booth, Internet Banking, CDM, MBOT, MTB Smart Banking App etc.	A bank that excels and goes beyond traditional banking and delivers valuable services, any time, any place while securing customer interests first; Access to loans, financing and quality advice; Positive, seamless customer experience.	Customers derive value from MTB products and services - from round-the-clock banking, digital access to finances, continuous improvements of operational activities, innovative product offering and smooth and convenient banking services.	Total number of customer accounts- 993k 1122 branches, 58 Sub-branches, 179 Agent Banking Centers, 347 ATMs including 55 CRM Booths and over 6000 POS machines

Employees All full-time employees Contractual employees    	Meetings and online channels such as MNet and intranet for policy and news announcement; Employee meetings, seminars and CSR activities; Annual performance evaluation; Employee engagement survey; Business conferences, teleconferences, video conference etc; Training, workshops, and orientation program; Team meeting; Management Trainee (MMT) Program for future leadership; Safe and Clean working environment.	An employer that empowers and offers opportunities to make the most of people's potential for career growth and excel; Salary package adjusted in line with market competitiveness and inflation; Award for good performance; Training and development and career opportunities; Co-operative working environment; Clean and sanitized working environment; Skill and capability development; Internal mobility and career advancement; Stress management.	Employees benefit from salaries, training and leadership development and also from a work environment that fosters involvement and brings in new talents; Group Health Insurance-Guardian Life; Sports Tournament-Football, Cricket and Table Tennis; Yearly performance Bonus for employee motivation; Well set KPIs for performance and inherent quality analysis; Ensure continuous learning and application ground for career build-up; All sorts of safety measures such as fire extinguishers, separate stairs are available and smoke free premise; Formulation of 'MTB anti-harassment Policy' and 'MTB Speak Up Policy' to resolve complaints in a fair manner.	Over 211(Physical & Online) training programs 12869 attendees MTB Speak Up Policy
Government Central Bank of Bangladesh (Bangladesh Bank) Other regulatory government bodies/ organizations  	Assign Compliance unit to serve as the Bank's regulatory liaison; Attend meetings on regulatory policies and guidance from relevant authorities; Attend forums on regulatory compliance; Seek feedback and guidance on regulatory compliance; Offer feedback on regulations through customer survey; Prepare and provide support for regulatory audit.	Proper and appropriate compliance of applicable rules and regulations; Good governance that incorporates environmental and social impact mitigation management; Responsible lending; Data privacy and cyber security; Financial accessibility and financial literacy.	Government obtains value when MTB proactively adopt and apply latest laws and regulations and when internal control processes of MTB are constantly ensured with proper due diligence. MTB also complies with regulations and acts to deter corruption and other financial crime.	No penalty incurred due to non-compliance since its inception.

Suppliers External suppliers External Consultants  **Environment** Surrounding environment  	Procurement management, training, and communication  Climate change risks management; Ensure Environmental and Social Due Diligence (ESDD); Strict maintenance of ESDD checklist	An organization that has transparent procurement system which provides equal scope for every participant and can repay on timely basis; Fair trade and fair enlistment Conduct business in harmony with the environment; Propagate a culture in which MTB stakeholders, especially employees, are deeply aware of the importance of environmental preservation and sustainable banking practices. Strict maintenance of ESDD checklist	MTB suppliers extract value when MTB adheres to the well-defined procurement regulations while maintaining strong business relationships with suppliers; Free from any bias or coercion from influencing quarters; Timely payment to vendors Fair trade and fair enlistment MTB always invests and lends to support clean energy and manages own power consumption and carbon footprints for providing a sustainable and green environment. 	MTB Procurement Manual; Pool of reliable enlisted suppliers. Green Banking Initiatives; In-House Environmental Management System; Environmental and Social Safeguard Policy; Sustainable Finance Help Desk; Capacity building on sustainable finance and environment-friendly finance. Refinance on green product/project /initiative.
Community Local communities Non-government organizations sustainable and green environment.   	Promoting financial inclusion for unbanked people; CSR programs, Scholarship Health programs; Disaster Management  	An engaged financial institution that invests in the future sustainably and responsibly.   	MTB contributes to community by investing responsibly, ensuring MTB behaves with integrity; MTB also pays taxes, supports local communities and finances non-government environment. Through responsible financing, MTB thus drives sustainable economic growth. 	BDT 75 million contribution in CSR in 2025.

OUR SUSTAINABILITY TEAM



The Sustainable Finance Department (SFD) of Mutual Trust Bank PLC plays a central role in embedding environmental, social, and governance (ESG) principles across the Bank's lending, investment, and operational activities. As a forward-looking financial institution, MTB recognizes that sustainable growth depends on responsible credit decisions, climate resilience, and inclusive financing. Through policy implementation, capacity building, monitoring, and client engagement, the SFD ensures that sustainability becomes an integral part of every business decision.



SDG MAPPING

SDG	How MTB Contributes	Financing / Activities Covered
	Enhancing economic opportunities for low-income households through micro, CMSME, and agri-finance; improving livelihoods with inclusive financial products.	• CMSME financing • Agri loans • Refinance for cottage & rural enterprises • Agent banking access
	Supporting crop production, livestock, fisheries, and climate-resilient farming; enabling food security.	• Agri crop loans • Fisheries & livestock • Agri refinance schemes • AWD & vermicompost awareness
	Financing healthcare facilities, clean water, and sanitation; CSR-based medical support improves community health.	• Healthcare support projects • CSR health programs
	Financing education facilities and technical training; CSR-based scholarships and skills development.	• MUSTI skills institute • Loans for educational institutions • Scholarship programs • CSR program for Education
	Increasing women's access to finance; supporting women entrepreneurs and workplace inclusion.	• MTB Angona financing • Women-led CMSME • Female hygiene CSR programs
	Supporting WASH projects and climate-resilient safe water supply in underserved areas.	• Safe drinking water projects • WASH loans • Water purification systems
	Financing renewable energy and energy-efficient technologies.	• Solar systems • Solar roof-top • Energy-efficient machinery
	Driving SME growth, industrial expansion, job creation, and financial stability.	• SME, CMSME financing • Corporate lending • Green industry financing
	Supporting sustainable industrial growth, green technology, and infrastructure development.	• LEED-certified factories • Modern manufacturing tech

SDG	How MTB Contributes	Financing / Activities Covered
	Inclusive financing for underserved groups, rural populations, and differently-abled individuals.	• Agri credit • CSR for disability support • Agent banking access
	Supporting clean air, green buildings, and sustainable urban development.	• Green building finance • Waste management plants • Clean mobility initiatives
	Promoting cleaner production, resource efficiency, recycling, and waste reduction.	• Effluent Treatment Plants (ETP) • Circular economy financing
	Financing climate adaptation and mitigation; supporting resilience for vulnerable communities.	• Renewable energy • Climate-smart agriculture • Mangrove restoration CSR
	Supporting ecosystem restoration and sustainable aquaculture practices.	• CSR mangrove restoration • Sustainable fisheries loans
	Supporting biodiversity protection, tree plantation, and eco-restoration.	• "Adopt a Plant" campaign • Afforestation CSR programs
	Strengthening governance, compliance, risk management, and responsible banking.	• ESRM practices • Governance & regulatory reporting
	Working with Bangladesh Bank, IDCOL, ADB, NGOs, and development partners to scale impact.	• Refinance schemes • Co-financing • Policy collaboration

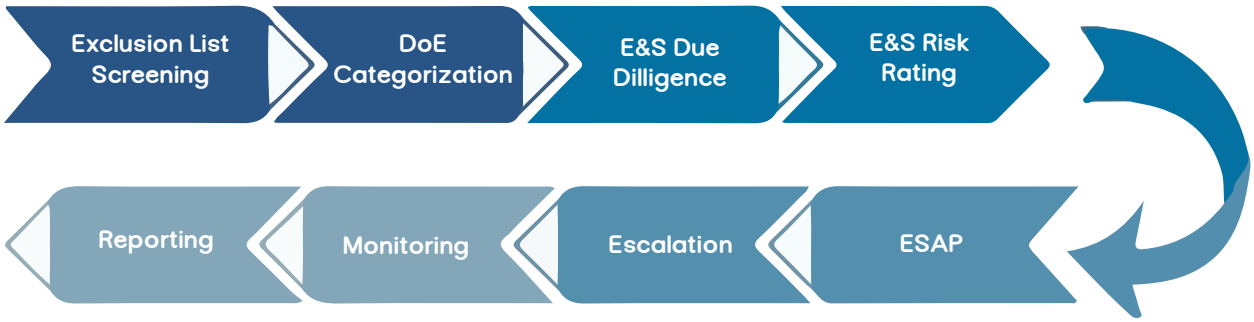
SUSTAINABLE DEVELOPMENT GOALS



ENVIRONMENTAL & SOCIAL DUE DILIGENCE (ESDD) IN MTB'S CREDIT APPRAISAL PROCESS

At Mutual Trust Bank PLC (MTB), environmental and social responsibility is embedded at the core of our lending culture. Our Environment & Social Due Diligence (ESDD) framework ensures that every financed project or business undergoes a structured assessment that identifies potential risks and opportunities related to the environment, community, labor rights, and occupational safety. The process is aligned with Bangladesh Bank's Sustainable Finance Policy, national environmental regulations, and global ESG expectations, reinforcing MTB's commitment to responsible banking.

MTB follows a multilayered ESDD workflow consisting of Exclusion List Screening, DoE Categorization, E&S Due Diligence, E&S Risk Rating, Environmental & Social Action Plans (ESAP), Monitoring, Reporting, and Escalation when required. This structured pathway ensures that each client is screened thoroughly before loan approval and monitored throughout the loan tenure for continued compliance. High-risk clients are required to implement mitigation measures, corrective action plans, or capacity-building improvements to align with MTB's sustainability expectations.



Fire, Structural & Occupational Safety

A significant proportion of clients—especially within the RMG and textile sector—demonstrated strong fire protection and workplace safety systems, compliant with the Bangladesh Labour Act and Fire Prevention Act. Many factories held ACCORD/RSC or Alliance certifications, reflecting their adherence to international safety standards. Our reviews confirmed the presence of:

- Fire detection and suppression systems
- Emergency exits and evacuation plans
- Worker safety committees in select factories
- Regular fire drills and compliance audits

Where gaps were identified, MTB recommended corrective measures and follow-up monitoring to ensure compliance.
Environmental Compliance & Resource Management
A commendable number of clients maintained environmental management systems aligned with ECR 2023 and ECR 1997, including:

- Valid Environmental Clearance Certificates
- Effluent Treatment Plants (ETPs) or waste management systems
- Proper chemical handling and storage
- Air and noise emission control mechanisms

However, some clients required improvements such as better waste segregation, updated ECC documentation, or enhanced documentation systems. MTB provided tailored recommendations and guided them on achieving full environmental compliance through ESAPs.

Social Standards, Worker Rights & Community Impact

The social due diligence process highlighted encouraging practices across several clients:

- Compliance with minimum wages and working hour standards
- Absence of child and forced labor
- Policies for harassment-free workplaces
- Basic worker welfare facilities, such as drinking water, sanitation, and rest areas

MTB continues to support clients in strengthening areas such as grievance redress mechanisms, HR documentation, and worker engagement.

MTB'S ROLE IN STRENGTHENING CLIENT SUSTAINABILITY

Through its ESDD process, MTB ensures that financed clients manage environmental and social risks responsibly and uphold ethical practices that protect workers, communities, and ecosystems. For clients requiring capacity-building, MTB provides:

- Recommendations on environmental upgrades
- Guidance on safety improvements
- Support on compliance with Bangladesh Bank's sustainable finance expectations
- E&S Action Plan (ESAP) agreements for higher-risk borrowers

This approach ensures that risk management goes beyond compliance, contributing to long-term sustainability in supply chains and across the broader economy.

Biodiversity

Mutual Trust Bank PLC (MTB) recognizes that biodiversity and healthy ecosystems are essential for long-term environmental sustainability and climate resilience. While the Bank's direct operational impact on biodiversity is limited, MTB acknowledges that its financing activities may indirectly influence biodiversity through the projects and businesses it supports.

To address these potential impacts, MTB integrates biodiversity-related considerations into its Environmental and Social Due Diligence (ESDD) process in line with Bangladesh Bank's Environmental and Social Risk Management (ESRM) Guidelines. During project appraisal, the Bank assesses potential risks associated with protected areas, critical habitats, deforestation, land-use change, and other environmentally sensitive locations, and encourages clients to adopt appropriate mitigation measures where necessary.

Beyond risk management, MTB contributes to biodiversity conservation through selected CSR and community initiatives, including mangrove restoration, tree plantation, and ecosystem restoration programmes that support habitat conservation and climate resilience.

During the reporting period, no significant incidents related to biodiversity impacts arising from MTB's direct operations were identified.

PROCESS TO DETERMINE MATERIAL TOPICS

IDENTIFICATION

MTB identifies potential environmental, social, and governance (ESG) issues that influence its operations, business performance, and stakeholder interests through analysis of internal data, regulatory guidelines, and sustainability trends.

ENGAGEMENT

Key stakeholders — including customers, employees, regulators, investors, and communities — are engaged to gather insights on their priorities and expectations regarding sustainability issues.

PRIORITIZATION

Identified issues are evaluated based on their significance to stakeholders and their potential impact on MTB's value creation, reputation, and long-term business performance.

VALIDATION

The prioritized topics are reviewed and validated by the Sustainable Finance Department and senior management to ensure alignment with MTB's strategic goals and Bangladesh Bank's sustainability framework.

REVIEW AND UPDATE

Material topics are periodically reviewed to incorporate stakeholder feedback, emerging ESG risks, and evolving regulatory requirements, ensuring continuous improvement and relevance in sustainability reporting.

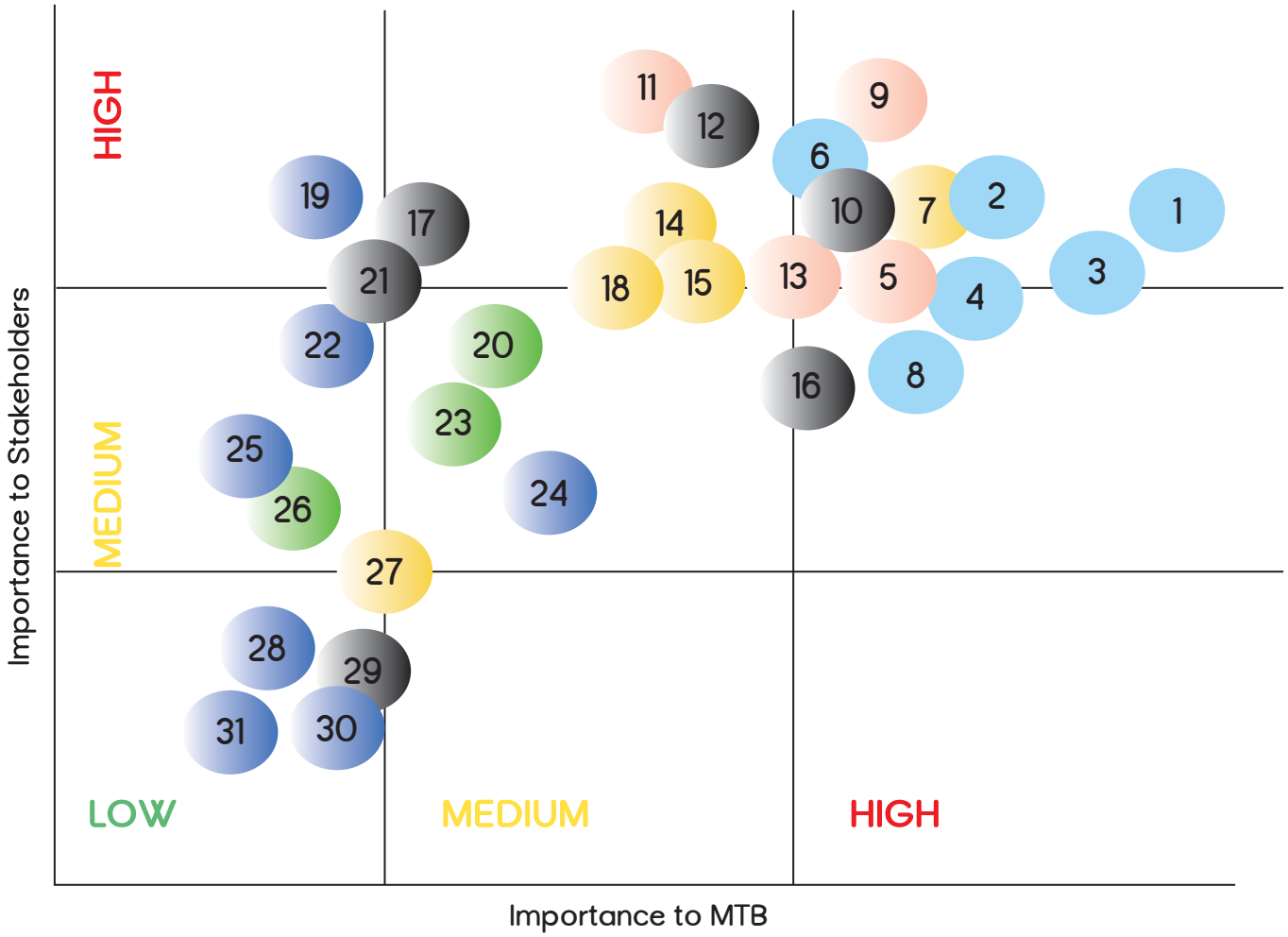


Material Topic of MTB: (GRI 3.2)

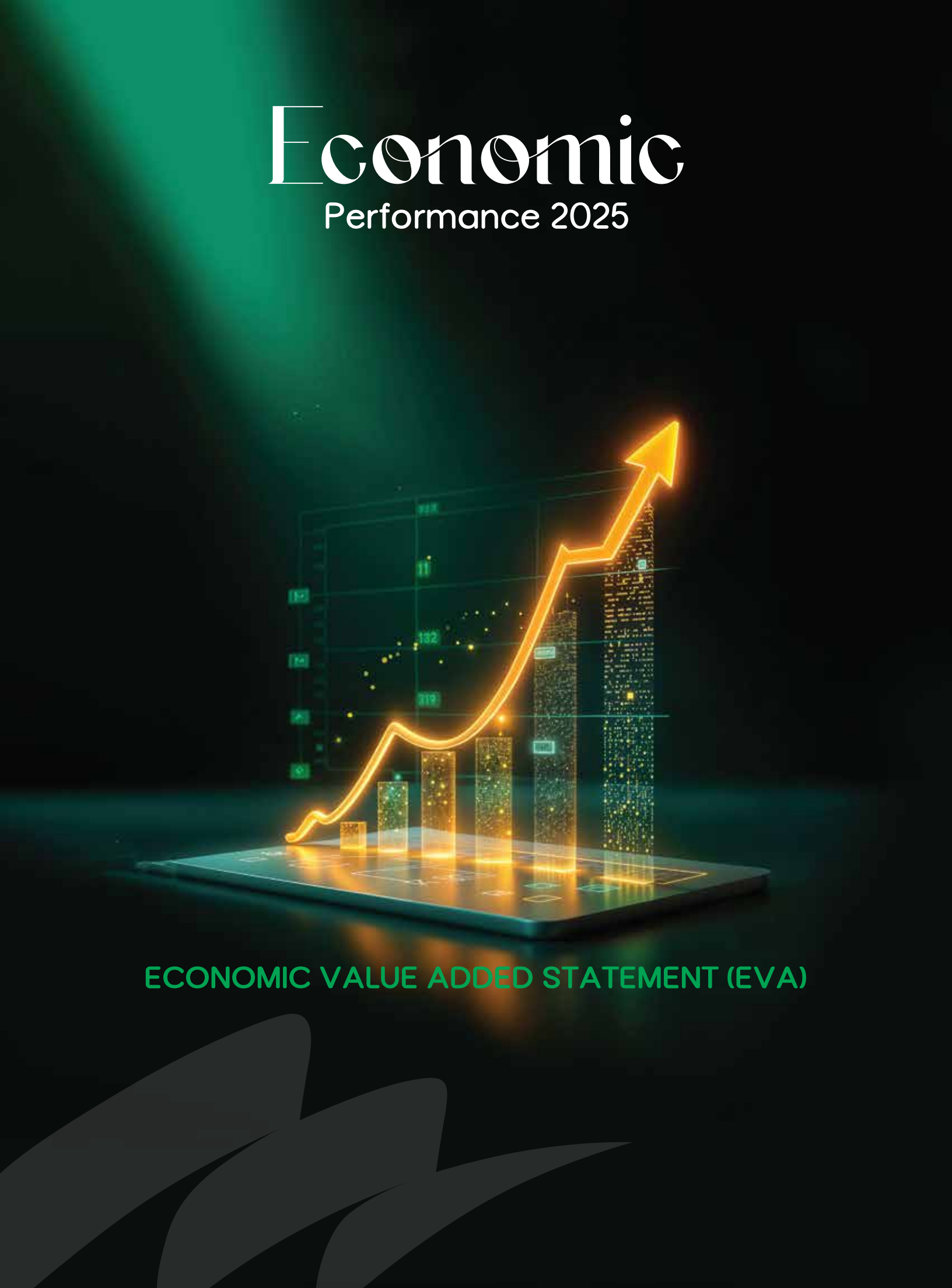
No.	Material Topic	GRI Standard (2021)	Relevance to MTB	Impact Level	Impact Location
1	Legal and Regulatory Compliance	GRI 2, GRI 419	Ensures compliance with banking laws, BB guidelines and regulations	High	Internal & External
2	Governance and Accountability	GRI 2	Strengthens corporate governance and stakeholder confidence	High	Internal
3	Combating Corruption and Money Laundering	GRI 205	Prevents financial crime and protects organizational integrity	High	Internal & External
4	Transparent Disclosure of Performance	GRI 2, GRI 3	Enhances transparency and accountability to stakeholders	High	External
5	Economic Contribution	GRI 201, GRI 203	Creates economic value through financing and investments	High	External
6	Responsible and Ethical Behavior	GRI 2, GRI 205	Promotes ethical culture and responsible decision-making	High	Internal
7	Diversified Customer Range	GRI 203	Expands access to financial services across customer segments	High	External
8	Information Security and Data Privacy	GRI 418	Protects customer information and digital banking systems	High	Internal & External
9	Customer Experience and Satisfaction	GRI 416	Improves service quality and customer retention	High	External
10	Accessibility to Products and Services	GRI 203	Ensures inclusive access to banking services	High	External
11	Communicate Transparently with Customers	GRI 2	Builds trust through clear and timely communication	High	External
12	Competitive Benefits	GRI 401	Supports employee attraction and retention	High	Internal
13	Supporting Local Communities	GRI 413	Contributes to socioeconomic development	High	External
14	Financial Inclusion	GRI 203	Extends financial services to underserved populations	High	External
15	Measurement of Environmental & Social Risk in Financing	GRI 3, GRI FS (Sector Guidance)	Supports responsible lending and risk management	High	External
16	Offering Sustainable Products and Services	GRI 203	Promotes sustainable finance and green investments	Medium	External

No.	Material Topic	GRI Standard (2021)	Relevance to MTB	Impact Level	Impact Location
17	Training & Development	GRI 404	Enhances employee skills and organizational capability	Medium	Internal
18	Diversity & Equal Empowerment	GRI 405	Fosters inclusive workplace culture	Medium	Internal
19	Employee Engagement	GRI 406	Improves productivity and workforce satisfaction	Medium	Internal
20	Health and Safety of Employees	GRI 403	Ensures employee wellbeing and safe workplace	Medium	Internal
21	Child Labor/Forced or Compulsory Labor	GRI 408, GRI 409	Upholds human rights across operations and supply chain	Medium	Internal & External
22	Process Digitization	GRI 3	Enhances operational efficiency and customer convenience	Medium	Internal
23	Emissions	GRI 305	Supports climate action and carbon footprint reduction	Medium	Internal
24	Water Usage	GRI 303	Promotes responsible water management	Medium	Internal
25	Energy Usage	GRI 302	Improves resource efficiency and cost savings	Medium	Internal
26	Material Consumption	GRI 301	Encourages efficient use of resources	Medium	Internal
27	Managing Impacts of our Supply Chain	GRI 308, GRI 414	Promotes sustainable procurement practices	Low	External
28	Waste and Effluent Management	GRI 306	Reduces environmental impacts from operations	Low	Internal
29	Engaging with Community-Based Organizations	GRI 413	Strengthens community partnerships and development	Low	External
30	Behavior and Culture of Community	GRI 413, GRI 419	Supports positive social impact and awareness	Low	External
31	Environmental Compliance	GRI 307	Ensures adherence to environmental laws and regulations	Low	Internal & External

GRI MATRICS


HIGH
MEDIUM
LOW
MEDIUM
HIGH
Importance to Stakeholders
Importance to MTB
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Economic
Performance 2025



ECONOMIC VALUE ADDED STATEMENT (EVA)

Economic Value Added (EVA) measures the real contribution to the economy by an organization. It provides a measurement of economic success (or failure) over a period of time. Such metric is useful for investors to determine the value added by the bank for its investors and also to compare for a quick analysis how the bank is operating in the same industry. Economic value added is calculated by taking the bank's Proft after Tax, adding with its, the amount of provision charged against proft to absorb the losses inherent in the investments. EVA is calculated as under:

Amount in BDT Million

Particulars	2025	2024	2023	2022	2021
Shareholders' Equity at Year End	30,403.33	25,050.26	24,105.52	21,331.13	19,654.77
Add: Cumulative Provision for Loans, Investment, Off B/S Items & etc.	21,651.32	21,139.56	16,715.66	13,632.87	10,219.97
Total Capital Employed	**52,054.64**	**46,644.82**	**40,821.18**	**34,964.00**	**29,874.75**
Average Shareholders' Equity	27,954.29	24,805.39	22,718.33	20,492.95	18,332.97
Add: Average Cumulative Provision for Loans, Investment, Off B/S Items & etc.	21,395.44	18,927.61	15,174.26	11,926.42	9,479.71
Average Equity of Shareholders	**49,349.73**	**43,733.00**	**37,892.59**	**32,419.38**	**27,812.67**
Average Cost of Equity (%)	16.33%	15.13%	15.76%	13.10%	9.38%
Net Profit after Tax	3,392.91	3,166.53	2,859.88	2,369.16	2,973.20
Add: Provision for Loans, Investment, Off B/S Items & etc.	7,297.58	7,014.26	4,640.94	4,574.45	2,122.03
Net Profit after Tax (Before Provision)	**10,690.46**	**10,180.78**	**7,500.82**	**6,943.61**	**5,095.23**
Cost of Average Equity	8,060.46	6,616.84	5,971.45	4,245.42	2,607.71
Economic Value Added (EVA)	**2,630**	**3,564**	**1,529**	**2,698**	**2,488**
Growth over Last Year (%)	-26.20%	133.03%	-43.32%	8.47%	60.18%
Total Operating Income	22,495.56	22,508.76	17,486.23	16,102.18	12,804.11
Net Profit after Tax	3,392.91	3,166.53	2,859.88	2,369.16	2,973.20

Contribution to the National Economy

Mutual Trust Bank PLC (MTB) plays a vital role in advancing Bangladesh's economic progress through strategic financial inclusion, SME development, sustainable investment, and corporate financing. The Bank's operations are aligned with national priorities, including Vision 2041, the Eighth Five-Year Plan, and the Sustainable Development Goals (SDGs).

Key Areas of Contribution

• SME Financing and Entrepreneurship Development

MTB considers the SME sector as the backbone of the national economy. Through specialized SME banking products and cluster-based financing, the Bank supports thousands of small and medium entrepreneurs across manufacturing, trading, and service sectors.

- Provides both collateral and collateral-free loans to rural and urban SMEs.
- Introduced digital platforms for faster loan processing and monitoring.
- Focuses on women-led enterprises and cottage industries to promote inclusive growth.

• Agriculture and Rural Finance

MTB actively contributes to agricultural productivity and food security by offering dedicated agri-loan schemes in collaboration with Bangladesh Bank refinance programs.

- Financing crop production, fisheries, livestock, and agro-processing units.
- Promoting sustainable farming through green agri-loans and climate-resilient technologies.
- Supporting rural employment and income diversification through inclusive financial services.

• Corporate and Infrastructure Finance

The Bank supports large-scale industrialization and infrastructure development, contributing to GDP growth and employment generation.

- Financing key sectors including RMG, textiles, pharmaceuticals, power, energy, and construction.
- Supporting import and export trade through LC, guarantees, and trade finance services.
- Partnering in public-private development projects that enhance national productivity and connectivity.

• Sustainable and Green Finance

MTB has embedded sustainability into its core business strategy. The Bank channels investments into environmentally sound and socially responsible sectors.

- Financing renewable energy, energy-efficient equipment, and waste management projects.
- Promoting LEED-certified green buildings and cleaner production technologies.
- Adhering to Bangladesh Bank's Sustainable Finance Policy and GRI Standards to ensure positive environmental and social impact.

• Financial Inclusion and Women Empowerment

The Bank promotes financial inclusion through affordable banking services, digital solutions, and targeted programs for women entrepreneurs.

- Offering agent banking, mobile financial services, and digital savings products.
- Implementing "MTB Angona" for women-led businesses and micro-entrepreneurs.
- Enhancing access to finance for underserved and rural populations.

• Partnership with Development and Refinance Programs

MTB collaborates with Bangladesh Bank, IDCOL, ADB, and international agencies to mobilize funds in priority areas.

- Participates in refinance schemes for green energy, CMSME, and agriculture.
- Expands impact through blended finance and concessional funding mechanisms.

• Corporate Social Responsibility (CSR) and Community Development

Beyond core banking, MTB invests in programs that directly support national socio-economic goals.

- Funding education scholarships, health initiatives, disaster recovery, and environmental conservation.
- Supporting the government's Digital Bangladesh vision through ICT-based community empowerment.
- Engaging employees in volunteer programs that promote social well-being.

INDIRECT ECONOMIC IMPACTS

(GRI 203-1 & 203-2)

Mutual Trust Bank PLC (MTB) contributes to the national economy not only through direct financing but also by generating broad indirect economic benefits that support sustainable development, job creation, and community well-being. Through strategic financial solutions, partnerships, and capacity-building programs, MTB fosters an enabling environment for inclusive growth and long-term economic resilience.

Key Areas of Indirect Economic Impact

• Employment Generation through Client and Supplier Networks

MTB's lending and investment activities enable thousands of businesses across SME, agriculture, and corporate sectors to expand their operations—creating significant indirect employment throughout their value chains.

- Financing SMEs and industries that collectively generate large-scale employment in manufacturing and service sectors.
- Encouraging entrepreneurship and start-up growth through access to credit and advisory support.
- Partnering with local suppliers and service providers, promoting secondary job creation.

• Infrastructure and Industrial Development

MTB's financing in infrastructure, energy, and manufacturing sectors contributes to improved national connectivity, productivity, and industrialization.

- Supporting construction of roads, power plants, and industrial zones that enhance economic competitiveness.
- Facilitating trade finance that strengthens supply chains and export capacity.
- Enabling adoption of modern technologies that improve operational efficiency and market linkages.

• Financial Inclusion and Poverty Reduction

Through agent banking, digital financial services, and specialized SME and agri-finance programs, MTB extends financial access to underserved communities.

- Empowering low-income populations to engage in productive economic activities.
- Encouraging savings culture and access to affordable credit in rural and semi-urban areas.
- Enhancing financial literacy and inclusion for women and youth entrepreneurs.

• Support for Green and Sustainable Development

MTB's investment in renewable energy, waste management, and energy-efficient projects generates indirect social and environmental benefits.

- Reducing carbon emissions and supporting the transition to a green economy.
- Promoting cleaner production and sustainable resource management among clients.
- Creating green jobs and developing new eco-industrial opportunities.

• **Partnerships with Regulators and Development Agencies**

MTB collaborates with Bangladesh Bank, IDCOL, ADB, and international partners to channel development finance toward critical economic sectors.

- o Leveraging refinance and concessional funds for agriculture, CMSME, and sustainability projects.
- o Strengthening institutional capacity and knowledge-sharing across the banking sector.
- • Community and Social Impact

Beyond business operations, MTB's CSR initiatives indirectly contribute to national socio-economic stability.

- o Investing in education, healthcare, and disaster recovery programs.
- o Supporting skill development initiatives that improve employability and productivity.
- o Enhancing community resilience and long-term socio-economic inclusion.

Through these indirect impacts, MTB amplifies its contribution to Bangladesh's sustainable development—empowering communities, supporting green industrial growth, and driving inclusive national progress in alignment with SDGs 1, 8, 9, and 13.

MTB's Contribution to Regional and National Economic Development

Mutual Trust Bank PLC (MTB) contributes significantly to Bangladesh's socioeconomic growth through equitable distribution of loans and investments across both urban and rural regions. By extending financial access to diverse geographical locations, MTB supports local entrepreneurship, job creation, and inclusive development—addressing regional disparities and strengthening national economic resilience.

Supporting Regional Economic Activity

The Bank's loan portfolio demonstrates a strong presence in the country's major economic hubs while ensuring steady support for emerging and underserved districts. In 2025, MTB's lending in urban areas was anchored around Dhaka and Chittagong Divisions, where industrial, commercial, and service-driven activities demand higher financing. Simultaneously, the Bank expanded its footprint in rural markets, particularly within Rangpur, Sylhet, and Mymensingh Divisions—regions that rely heavily on agriculture, small enterprises, and climate-vulnerable livelihoods.
This balanced financing approach contributes to regional economic stability by enabling MSME growth, stimulating supply chains, supporting household income, and expanding access to finance in rural and semi-urban communities.

GEOGRAPHICAL LOCATION WISE LOANS AND ADVANCES/-INVESTMENTS

Region	Urban	Rural
	Amount in BDT	Amount in BDT

	2025 (BDT)	2024 (BDT)	2023 (BDT)	2025 (BDT)	2024 (BDT)	2023 (BDT)
Dhaka Division	262,926,038,485	242,571,409,641	207,056,611,325	4,975,417,621	4,534,206,096	3,686,229,996
Chittagong Division	38,103,671,217	39,475,003,669	35,851,978,980	1,136,722,944	1,269,036,229	1,341,300,563
Rajshahi Division	4,274,602,128	4,045,699,186	4,475,231,809	22,695,754	29,560,894	
Sylhet Division	1,010,016,421	1,003,794,327	1,172,482,821	122,799,197	122,660,793	148,224,612
Rangpur Division	1,538,468,273	1,923,216,838	1,914,689,560	276,591,642	320,194,905	391,537,792
Khulna Division	1,365,985,243	1,682,403,691	1,012,365,207	109,894,280	79,066,293	
Barishal Division	280,915,074	291,784,952	333,862,614	19,033,774	18,240,286	
Mymensingh Division	574,752,424	723,638,731	679,871,703	513,907,352	416,989,349	383,174,966

Industry-Wise Contribution to Bangladesh's Economic Growth

Industry / Sector	2025 (BDT)	2024 (BDT)	2023 (BDT)
Agriculture	4,914,522,354	3,046,113,502	7,241,549,778
RMG	33,326,475,016	43,340,382,716	40,518,617,626
Textile	13,617,613,655	15,731,645,895	12,499,749,918
Ship Building	2,587,124,091	2,545,750,375	2,321,120,734
Ship Breaking	4,448,917,154	5,044,258,908	4,718,947,670
Other Manufacturing Industry	132,714,836,604	122,736,505,715	101,212,140,344
SME - Others	41,447,355,182	23,710,127,345	25,025,356,317
Construction	13,110,172,096	11,060,878,762	10,955,117,677
Power & Gas	5,657,034,376	3,778,334,812	2,665,838,580
Transport, Storage & Communication	1,951,237,407	1,340,202,460	2,199,080,744
Trade Service	9,619,876,079	17,786,220,328	15,419,727,461
Commercial Real Estate Financing	5,156,792,746	5,754,542,535	3,568,898,005
Residential Real Estate Financing	8,029,081,534	7,590,989,580	1,522,111,148
Consumer Credit	23,305,023,482	19,328,498,759	14,737,853,637
Capital Market (Loan to BH/MB)	3,252,076,472	2,833,202,792	1,074,357,705
NBFIs	3,147,062,118	4,533,233,237	5,376,779,947
Others	8,954,753,823	6,625,662,756	6,157,048,363
Total	**315,239,954,187**	**296,786,550,477**	**257,214,294,654**

CONTRIBUTION TO NATIONAL EXCHEQUER

GRI 207

In 2025, MTB deposited BDT M to the Government exchequer as taxes

Particulars		2025 (BDT)	2024 (BDT)	2023 (BDT)
Advance Corporate Tax		1,650,000,000	1,850,000,000	450,000,000
AIT on LC Commission (Sec-96)		23,724,029	26,406,300	26,694,114
Source Tax from Salary and Allowances (Sec-86)		290,208,996	322,573,390	361,799,355
Source Tax from Supplier/Parties Bill for goods & services (Sec-89,90,92,110)		91,418,750	95,099,904	130,790,542
Source Tax on payment of Local LC (Sec-97)		13,126,283	18,611,990	11,654,831
Source Tax Interest on Deposit (Sec-102)		1,573,011,525	46,396,454	3,313,226,115
Source Tax Interest on Securities/MTB Bond (Sec-106)		123,715,493	416,989,349	50,668,220
Source Tax on Rent (Sec-109)		35,074,533	33,095,571	61,583,815
Source Tax on Cash Subsidy (Sec-112)		152,341,598	114,277,447	173,887,412
Source Tax on Buying House Commission (Sec-116)		12,502,332	11,855,173	6,775,267
Source Tax on Dividend (Sec-117)		-	197,317,718	79,000,000
Source Tax from Non-Residents (Sec-119)		125,220,841	1,508,277,121	207,149,374
Source Tax on Export (Sec-123)		1,217,336,806	59,148,103	1,802,780,242
Source Tax on Inward Remittance (Sec-124)		140,989,242	152,398,383	156,215,832
Subtotal Income Tax		**5,448,670,427**	**6,773,771,792**	**6,832,225,120**
VAT	VAT on Banking Services	402,448,999	410,213,201	355,817,477
	VAT on Rent	79,853,352	83,670,596	9,649,219
	VDS on Procurement of Goods and Services	211,500,215	259,782,531	369,698,224
	VAT on Utility Bills	137,797,480	156,389,083	231,176,084
Subtotal VAT		**831,600,047**	**910,055,411**	**1,048,341,004**
Excise Duty	Excise Duty Paid	**531,214,100**	**654,593,450**	**699,500,200**
Total Paid to Government Exchequer		**6,811,484,574**	**8,338,420,652**	**8,580,066,324**

Optional Additional Table: Allocation by Type of Government Security

Instrument Type	2025 (BDT)	2024 (BDT)	2023 (BDT)
Treasury Bills	9804533141.31	26376662707.47	
Government Security	114,057,768,758	93,565,927,864	55,792,828,769
Other Government Security	11,022,045,603	10,954,492,680	10,136,059,917
Sukuk / Shariah-Based Instruments (if applicable)	5,245,694,000	1,205,674,000	1,118,180,000

Non-Statutory Investments

MTB contributes to national economic development through diversified investments in bonds, equities, and Islamic banking instruments. In 2024, the Bank invested BDT **10,954 million**, compared to BDT **10,079 million** in 2023, reflecting continued support to Bangladesh's capital markets and corporate sectors. These investments—including subordinated bonds, perpetual bonds, preference shares, and unquoted equity—strengthen market liquidity, enhance long-term financing availability, and indirectly support employment and business growth across multiple industries.

Investment Category	2025 (BDT)	2024 (BDT)	2023 (BDT)
Subordinated Bonds	3,250	2,520	2,710
Perpetual Bonds	1,050	1,050	1,050
Corporate Bonds (Non-convertible)	200	200	200
Ordinary Shares & Mutual Funds (Quoted)	1,822	1,581	1,602
Unit Funds (Unquoted)	485	571	465
Unquoted Equity Shares	181	181	180
Preference Shares	3,554	4,175	3,250
MTB Islamic Banking Investment	480	676	622
Total	**11022**	**10,954**	**10,079**

SUSTAINABLE FINANCE STATUS OF MTB

Mutual Trust Bank PLC (MTB) plays a transformative role in Bangladesh's economic landscape by enabling growth far beyond its direct financial transactions. Through strategic investments, refinance programs, green and sustainable financing, and inclusive customer-centric banking, MTB contributes to large-scale employment generation, productivity improvements, greener industrial practices, and enhanced national resilience. The Bank's financing activities influence nationwide value chains—supporting farmers, SME entrepreneurs, women-led businesses, industrial suppliers, exporters, and emerging green industries. These indirect economic impacts help stimulate economic activity in rural, peri-urban, and industrial regions, aligning with SDGs 1, 5, 8, 9, and 13. The following section summarizes MTB's indirect contributions through data-backed tables that reflect its refinance portfolio, green and sustainable finance initiatives, and customer outreach.

Borrowing from Bangladesh Bank Under Scheme

Mutual Trust Bank PLC (MTB) utilizes several refinance and stimulus schemes offered by Bangladesh Bank to expand access to affordable credit for priority sectors such as CMSME, agriculture, export-oriented industries, and green transformation. These refinancing facilities strengthen MTB's liquidity position while enabling the Bank to support national development priorities through low-cost, targeted financing. In 2025, MTB accessed multiple schemes including SME Refinance, IPFF, LTFF under FSSP, Export Development Fund, Pre-shipment Credit Scheme, CMSME Stimulus Package, and the Green Transformation Fund. These facilities help reduce financing costs for customers, promote industrial growth, enhance export competitiveness, and accelerate the adoption of sustainable and green technologies across different sectors.

Scheme	2025 (BDT)	2024 (BDT)	2023 (BDT)
SME Refinance	1,862,193,837	2,037,395,884	957,254,644
Investment Promotion and Financing Facility (IPFF)	1,552,943,627	1,455,081,035	419,089,128
Long Term Financing Facility (LTFF) under FSSP	205,656,632	461,258,822	943,519,047
COVID-19 Financial Stimulus Fund (RMG Salary)	2,173,034,134	1,463,856,081	115,511,000
CMSME Stimulus Package	30,175,568	537,666,391	1,945,442,864
Agri (Non-Crops)	173,975,000	275,350,000	40,073,124
Export Development Fund	9,106,202,796	10,419,882,751	13,277,198,646
Pre-shipment credit scheme	-	2,095,000,000	1,002,594,000
Green Transformation Fund	33,662,490	61,761,830	56,028,169

Table: Refinance Portfolio Overview

MTB GREEN FINANCE CONTRIBUTION

MTB's green financing catalyzes the transition toward a resource-efficient and low-carbon economy. These investments influence cleaner production, energy savings, and green job creation across industrial sectors.

Green Finance Segment	Outstanding as of Dec 2025 (BDT Million)	Indirect Impact
Renewable Energy	387.34	Reduction of carbon emissions, increased clean energy generation, and improved energy security
Energy & Resource Efficiency	9,150.54	Lower energy consumption, cost savings, reduced environmental footprint, and enhanced operational efficiency
Circular Economy & Eco-Projects Financing	600.54	Promotion of resource efficiency, waste reduction, and sustainable production practices
Environment Friendly Brick Production	501.89	Reduced air pollution, lower greenhouse gas emissions, and improved public health
Green / Environment Friendly Establishments	3,820.63	Improved environmental compliance, energy efficiency, and sustainable business operations
Green CMSME	5,985.26	Support for sustainable SMEs, job creation, cleaner production, and inclusive economic growth
Green Socially Responsible Financing	1,091.97	Enhanced social inclusion, improved livelihoods, and community resilience

Table: Green Finance Overview

Target vs Achievement

Year	Green Finance		Sustainable Finance	
	Target	Achievement	Target	Achievement
2023	5%	21%	20%	33%
2024	5%	37%	20%	75%
2025	5%	30%	40%	70%

Summary of Impacts

Impact Area	Summary	Examples
Job Creation	Financing enables businesses to expand employment	SMEs, factories, agri value chain
Industrial Development	Support for manufacturing & infrastructure	Power, energy, RMG, pharma
Financial Inclusion	Expands access to affordable banking	Agent banking, digital channels
Green Economy Growth	Investments create environmental & economic benefits	Solar, EE, green buildings
Supply Chain Strengthening	Corporate banking anchors industrial networks	Export clusters, logistics
Community Development	CSR initiatives uplift social well-being	Health, education, disaster relief
Refinance Impact	Low-cost funds --- business competitiveness	Agriculture, CMSME, women-led enterprises

SUSTAINABLE FINANCE INDICATOR

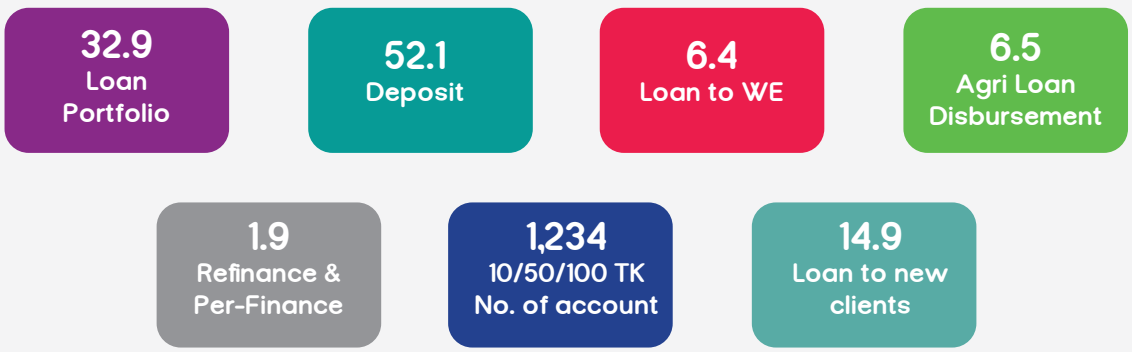
In-house Green Banking Practice

SL	Components	Year 2025	Year 2024	Year 2023
16	Electricity Consumption per Employee (ML)	0.04900897	0.048168557	0.043846048
17	Water Consumption per Employee(ML)	0.001962883	0.002035296	0.002154435
18	Paper Usage per Employee(ML)	0.013318752	0.012504844	0.011379026
19	Transport Expenses for Official Purpose per Employee (ML)	0.002911741	0.004351565	0.004132688
20	Solar Powered Branches as % of Total Branches	4	1	1
21	Number of Branches with Rainwater Harvesting	1	1	1
23	Number of Solar Powered ATM Booths	27	7	7
25	Online Branches	122	120	120

FINANCIAL INCLUSION

SME & Agri Banking

Performance Review : 2025 (BDT Billion)



MTB Payroll Banking



MTB Student Banking

71%
3,700+
Number of Student File

77%
4,750M
Outward Remittance (BDT M)

Financial Literacy
85+
Campaigns

MTB Women Banking

43%
115,000+
Number of Angona Clients

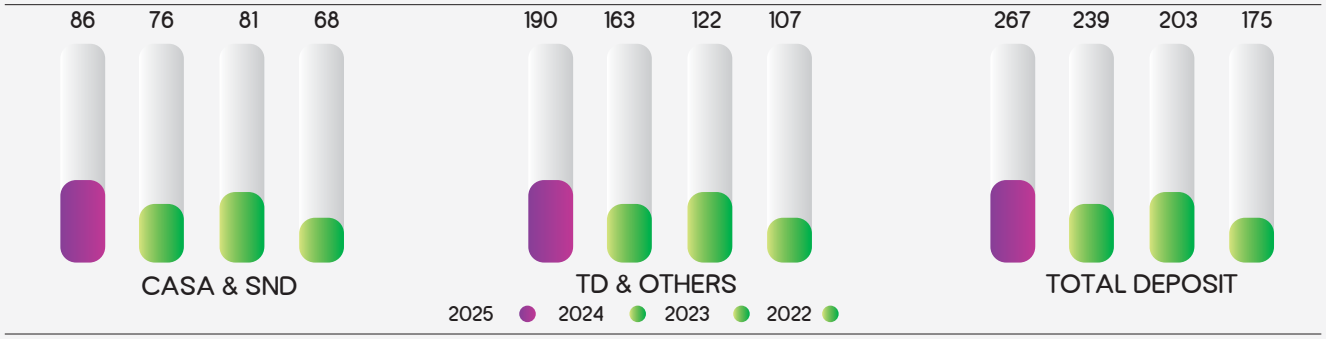
44%
36,500M
Angona Portfolio (BDT M)

MTB x Bkash Onboarding
30,000+
Women

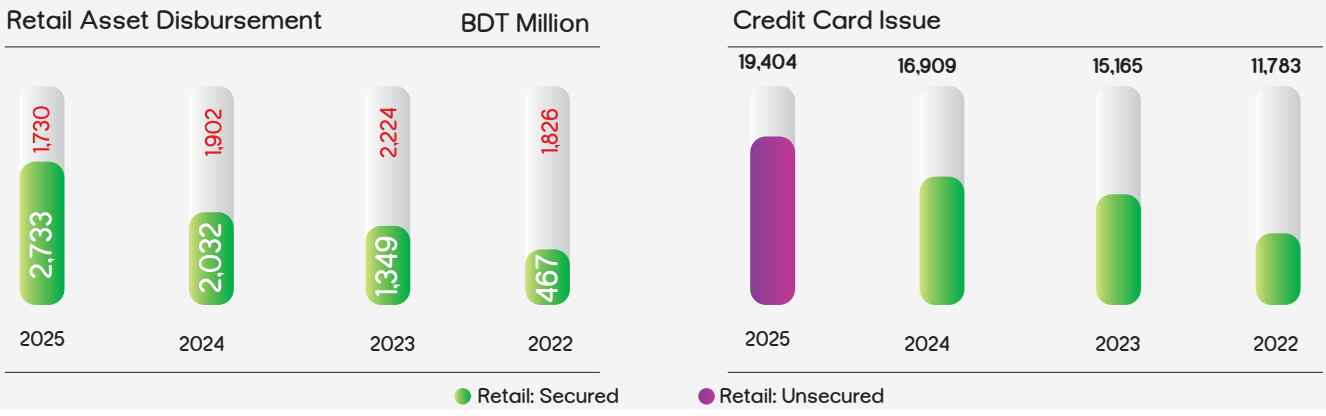
Branch Banking Division

Deposit Perfprmance

Deposit



Retail & Credit Card Performance



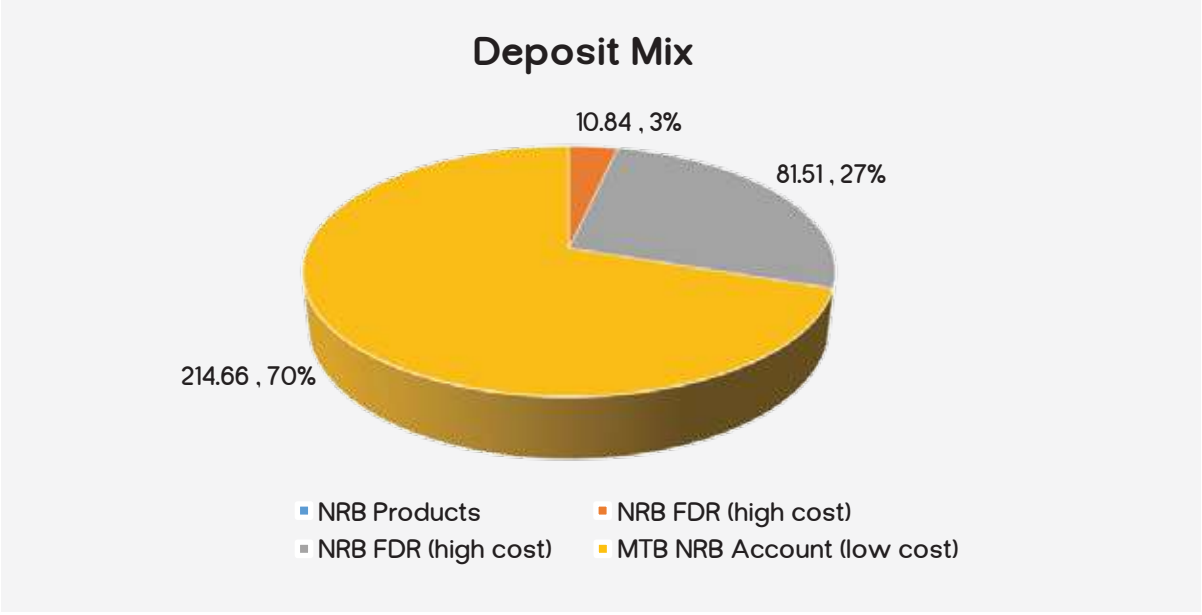
AGENT BANKING

Metrics	Achievements
No. of MTB Agent Banking (MAB) Centre	179
District covered	46
Rural MAB Centre	130
Urban MAB Centre	49
Number of new Agent Banking Centers launched	7
No. of Accounts	152,918
Total Deposit Amount (Million Tk.)	5,061
No. of Remittance disbursed	162,983
Total Cash Remittance disbursed amount (Million Tk.)	9,044
No. of Debit Card issued	35,839
No. of Cheque Book issued	49,146
No. of REB Bill Collection	33,86,325
Amount of REB Bill Collection (Million Tk.)	**2,562.87**

NRB CROSS BORDER REMITTANCE

NRBD

Considering the necessity of our values NRBs, we offer a comprehensive 360-degree banking solution. About 70% is the low cost fund in total deposit mix of NRB Products.



Product Name	Balance in Crore	Deposit Mix
MTB NRB Account	214.66	70%
NRB Deposit Pension Scheme	10.848	3%
NRB Fixed Deposit	81.5	27%

Financial Literacy Program

Guided by Bangladesh Bank, MTB Agent Banking conducted a nationwide financial literacy campaign across 58 districts, targeting unbanked communities, youth, farmers, fishermen, and small businesses. The program directly reached over 7,500 individuals, promoting formal banking awareness and a culture of savings, and was inaugurated by the Head of Financial Inclusion Division (Director) of Bangladesh Bank.

This initiative reinforces our commitment to expanding financial inclusion and nurturing financially responsible youth and communities across the country.





PROCUREMENT PRACTICES OF MTB

GRI 204

MTB has its own procurement manual which was created by MTB Infrastructure division. This manual aims to set out the parameters for contributing towards sustainable development of the Bank through the application of a sustainable procurement policy and explains the key issues and principles associated with this object. The general objectives of this manual are:

- To ensure standardize procurement procedures
- To ensure proper purchase documentation
- To enable efficient, judicious and timely purchase
- To streamline, consolidate and where possible improve on procurement practice
- To ensure that the Bank's Procurement Manual is known and observed by all employee's involved in the procurement process
- To comply with the Laws & Regulations applicable for the Bank in this regard.



ENVIRONMENT



ENERGY, WATER & GHG EMISSIONS PERFORMANCE

GRI-301-306

This report presents our environmental Key Performance Indicators (KPIs) for 2023, 2024 and 2025, covering energy consumption, power sources, fuel usage, renewable energy adoption, water management, and greenhouse gas (GHG) emissions. The data reflects our ongoing commitment to reducing our environmental footprint while supporting sustainable business growth.

Key Achievements (2023 - 2025)

- Diesel generator use fell 34% (548,941 kWh 362,513 kWh), reducing fossil fuel reliance
- Solar capacity grew 24% with installed capacity rising from 41.72 kW to 51.8 kW
- GHG emission intensity declined from 2.01 1.80 tCO_2e/employee (a 10.4% improvement)
- Water use intensity improved 8.8%, from 127.78 116.55 L/Employee/Day

1. ENERGY KPI (NON-RENEWABLE AND RENEWABLE)

1.1 Three-Year Performance Data

KPI	2025	2024	2023	% Change 2023>2025	% Change 2024>2025
Total Energy Consumption (MJ)	48712869.11	45817849.11	42466960.49	+14.71%	+6.32%
Energy Consumption (MJ/Day)	194851.47	183271.39	169867.84	+14.71%	+6.32%
Energy Consumption (MJ/Employee)	16682.48	16875.81	16001.11	+4.26%	-1.15%
Energy Consumption (MJ/Employee/Day)	66.72	67.50	64.00	+4.26%	-1.15%
Energy Consumption (MJ/Branch)	270627.05	267940.63	270490.19	+0.05%	+1.00%

2. TOTAL POWER CONSUMPTION

2.1 Three-Year Performance Data

Source	2025 (kWh)	2024 (kWh)	2023 (kWh)	% Change 2023>2025	% Change 2024>2025	Source % of 2025
Purchased Electricity	12,332,921	11,254,123	10,050,533	+22.71%	+9.59%	96.46%
Diesel Generator	362,513	458,170	548,941	-33.96%	-20.88%	2.84%
Solar (Renewable)	90753.6	73093.44	68525.1	+32.5%	+24.16%	0.70%
TOTAL	12786187.6	11785386.62	10667998.8	+19.8%	+8.49%	100%

3. Fuel Consumption

3.1 Three-Year Performance Data

Fuel Type	2025	2024	2023	% Change 2023>2025	% Change 2024>2025
Diesel (L)	103,575	130,906	156,840	-33.9%	-20.88%
Octane (L)	69,106	93,292	84,337	-18.0%	-25.93%
TOTAL	172,681	224,198	241,177	-28.4%	-22.98%

4. RENEWABLE ENERGY

4.1 Three-Year Performance Data

KPI	2025	2024	2023	% Change 2023>2025	% Change 2024>2025
Total Solar Capacity Installed (kW)	51.80	41.72	41.72	+24.1%	+24.16%
Solar Generation (kWh/year)	90753.6	73093.44	68525.1	+32.44%	+24.16%
Renewable % of Total Energy Use	0.70%	0.62%	0.642%	+10.05%	+14.44%

5. Water KPI

5.1 Three-Year Performance Data

KPI	2025	2024	2023	% Change 2023>2025	% Change 2024>2025
Total Water Use (m^3)	124,219	120,209	123,790	+0.35%	+3.34%
Water Use Intensity (L/Employee/Day)	116.55	121.30	127.78	-8.8%	-3.92%
Year-on-Year % Reduction	+3.3%*	-2.9%	—	—	-1.0%

* Absolute water use increased marginally in 2025 (+3,310 m^3) due to increased headcount; however, per-employee intensity continued to fall.

6. GHG EMISSIONS

6.1 Three-Year Performance Data

KPI	2025	2024	2023	% Change 2023>2025	% Change 2024>2025
Scope 1 Emissions - Direct (tCO_2e)	405	527	566	-28.45%	-23 %
Scope 2 Emissions - Purchased Electricity (tCO_2e)	4853	4,610	4792	+1.27%	+5.27%
Scope 3 Emissions (category 15) (tCO_2e)	808998	910131	-	-	-11.11%
Total Scope 1 2 & 3 Emissions (tCO_2e)	814256	915267	-	-	-11.04%
Total Scope 1 & 2 (tCO_2e)	5,258.0	5,137	5,358	-1.9%	+2.37%
GHG Emission Intensity (Scope 1 & 2) (tCO_2e/Employee)	1.80	1.89	2.01	-10.4%	-4.82%

FINANCED EMISSIONS AND GROSS EXPOSURE OF MTB TO EACH INDUSTRY BY ASSET CLASS

COMMERCIAL BANKING

Additional information about the entity's Category 15 greenhouse gas emissions (investments)		Scope 1 239,186	Scope 2 159,872	Scope 3 409,940	Gross exposure	Total Financed Emission 808,998	Emission Intensity
SBS Code	Sector name	(tCO2e)	(tCO2e)	(tCO2e)	Funded amounts (BDT)	tCO2e)	tCO2e/per million BDT
902137	Steel Engineering & Metallic Products Industries (Including Rerolling Mills)	7,653	18,925	54,227	17,292,975,775	80,805	4.67
902125	Readymade Garments Industries	3,078	5,717	60,473	47,921,749,548	69,268	1.45
901003	Dairy Farms	44,434	5	4,605	917,572,574	49,044	53.45
902117	Rubber and Plastic Industries	10,369	14,929	18,986	3,888,409,479	44,284	11.39
902310	Production, supply and distribution of power in the private sector	31,782	1,252	7,682	1,357,598,704	40,717	29.99
902127	Pharmaceutical Industries	2,241	19,465	15,631	10,133,468,809	37,336	3.68
902131	Cement Factories	23,904	2,438	8,681	3,674,576,738	35,024	9.53
902130	Chemical and Chemical Products Industries	16,288	2,687	8,461	4,415,894,835	27,435	6.21
902112	Spinning Mills	211	1,264	25,277	14,003,177,499	26,752	1.91
902154	Battery Manufacturing Industries	3,394	14,414	8,719	3,521,331,016	26,527	7.53
902150	Electronic Goods Manufacturing/Assembling Industries (TV, Computer	5,429	10,978	9,411	3,942,095,358	25,818	6.55
902120	Textile Mills	202	1,211	24,225	13,660,200,888	25,639	1.88
902156	Polymer and polythene industries	5,518	7,945	10,104	2,488,198,937	23,568	9.47
902138	Assembling Industry	6,358	7,357	9,422	5,349,841,102	23,137	4.32
902404	Construction Companies	514	387	22,169	17,062,498,173	23,071	1.35
902153	Ship Breaking Industries	849	10,250	9,634	4,448,917,154	20,734	4.66
902199	Other Industries not above mentioned	3,937	7,961	6,824	3,058,403,975	18,722	6.12
902132	Ceramic Industries	12,087	1,233	4,390	1,857,963,091	17,709	9.53
902311	Gas Companies	15,427	0	252	3,798,690,729	15,679	4.13
902319	Other Electricity/Power Generating Companies	11,759	463	2,842	502,280,103	15,064	29.99
902147	Manufacturing of Electrical equipments & spares (cables, bulbs, switches etc.)	1,872	7,950	4,809	4,368,349,962	14,631	3.35
902527	Refining and hydrogenation of edible oil, vanaspati, Ghee etc.	1,159	921	11,183	7,774,606,535	13,263	1.71
902146	Packaging Industries including paper boards	2,114	5,339	4,428	3,001,473,482	11,881	3.96
902510	Fish feed and fish meal processing for poultry and livestock	1,566	257	9,418	4,224,724,733	11,241	2.66

902152	Ship Building Industries	409	4,938	4,641	2,711,061,311	9,988	3.68
902133	Bricks Manufacturers and Sand elevators	6,323	645	2,296	971,914,537	9,264	9.53
902504	Manufacturing of flour, sujee (Flour Mills)	1,217	200	7,316	5,572,055,658	8,732	1.57
901004	Poultry Farms	5,178	21	2,898	1,184,744,650	8,097	6.83
902111	Printing & Dyeing Industries	176	386	4,891	3,625,134,865	5,454	1.50
902116	Cosmetics & Toiletries Industries	2,930	483	1,522	794,309,132	4,935	6.21
902155	Garments Accessories manufacturing industries (Zipper, Button etc)	213	396	4,187	4,995,763,518	4,796	0.96
902599	Other Agro based/Processing Industries.	643	114	3,764	2,016,240,911	4,522	2.24
902523	Milk Processing Industries (Pasteurisation, milk powder, ice-cream, condensed milk, sweet, cheese, butter, ghee, chocolate, curd etc.)	110	66	3,577	5,057,485,942	3,753	0.74
909250	GO/Micro Credit Organizations (BRAC, ASA etc.)	15	1,213	2,072	13,039,960,193	3,300	0.25
902142	Sugar Mills	444	79	2,600	1,165,553,051	3,122	2.68
902134	Glass and Glassware Products Factories	1,862	190	676	286,298,143	2,729	9.53
902488	Contractor and Supplier firms	60	45	2,591	984,360,098	2,696	2.74
902420	Hospitals, Clinics, Diagnostic Centers and Other Health Services	421	665	1,428	2,675,316,549	2,514	0.94
902110	Jute Mills/Jute products Manufacturing Industries (rope, thread, twain, canvass, bag, carpet, etc.)	19	113	2,252	1,163,813,565	2,384	2.05
903030	Importers and Exporters	99	615	1,663	13,374,295,621	2,377	0.18
901009	Farmer/Fishermen	1,866	10	319	298,145,648	2,196	7.37
902157	Cottage Industries	421	851	729	305,544,738	2,001	6.55
902522	Rice mills including puffed rice, chirra, fine rice, flavoured rice etc.	267	44	1,603	768,160,375	1,914	2.49
903040	Whole Sale Traders	78	488	1,319	10,608,552,260	1,886	0.18
902121	Paper and Paper Products Manufacturing Industries	286	722	599	1,241,839,595	1,607	1.29
902485	Light Engineering and Metal-workshop	423	489	626	284,068,951	1,538	5.42
903010	Importers	63	390	1,054	8,477,699,883	1,507	0.18
902526	Tea processing industries	205	36	1,206	597,768,644	1,447	2.42
902511	Seed processing and preservation	1,082	6	129	50,020,000	1,216	24.32
909200	Leasing Companies	5	406	694	3,247,563,286	1,105	0.34
902122	Furniture, Fixture, Particle Boards and Other Wood Product Manufacturers	174	333	592	556,906,991	1,098	1.97
902520	Mustard oil producing industry (if local variety is used).	88	70	847	544,265,190	1,004	1.84
902148	Manufacturing of Transport Equipments	39	472	443	204,744,897	954	4.66
902119	Leather Products (bag, shoe etc.) Manufacturing Industries	1	3	946	836,436,912	950	1.14
902407	Housing Companies or Societies/ Land Developers	22	18	861	2,318,931,067	901	0.39

903050	Retail Traders	33	208	562	4,523,601,220	804	0.18
902143	Beverage and Soft Drinks manufacturing Companies	28	149	604	1,014,933,125	781	0.77
902501	Processing of bread and biscuits, vermicelli, laccha, chanachur, noodles etc.	109	19	644	318,966,350	772	2.42
902405	Publishing Industries (including printing press)	1	363	331	1,018,175,272	695	0.68
902524	Food Processing Industry (PRAN, AFTAB, BD-Food etc.)	95	17	561	277,951,790	673	2.42
902430	IT-based activities (system analysis, design, developing system solutions, Grameen Solution, information service, Call centre service, offshore development centre, business process outsourcing, Cyber Cafes, Internet Service Providers etc.)	1	348	317	974,808,489	665	0.68
902406	Telecommunication (Mobile/cellular operators and private land phone)	1	324	295	1,951,237,407	619	0.32
902113	Weaving Mills	5	28	565	292,041,778	598	2.05
902512	Pulse Mills	74	12	442	211,723,155	528	2.49
902401	Road Transport Companies (including Rent -a - car)	378	3	115	232,143,058	496	2.14
902402	Water Transport	322	2	104	97,209,077	428	4.41
902145	Leather Processing and Tanning (raw hide)	1	1	425	375,760,191	427	1.14
901001	Agricultural Farms (Nursery, Horticulture, Apiculture etc)	373	2	45	18,006,837	420	23.34
902472	Freight Forwarders	1	26	371	1,992,740,281	398	0.20
902525	Salt Processing Industries	53	9	312	154,770,910	375	2.42
901002	Fishing Farms (Hatchery, Shrimp Culture etc)	90	3	258	501,156,921	350	0.70
902163	EPZ Industries (Type C)	71	144	123	51,640,446	338	6.55
902499	Other Service Providing Organisations	2	12	306	2,075,438,395	321	0.15
902517	Production of bio-pesticides, neem pesticides etc.	190	31	99	51,568,130	320	6.21
902528	Processing of Prawn/Shrimp and other fishes and freezing.	43	7	257	123,005,928	306	2.49
909720	Brokerage Houses/ (Share & Security Trading Houses)	1	87	149	1,993,634,199	237	0.12
909240	Merchant Banks	1	82	139	1,258,442,274	222	0.18
902126	Hosiery Factories	9	16	169	120,537,662	193	1.60
902144	Distilleries, Mineral & Drinking Water purifying industries	6	30	121	203,943,756	157	0.77
903090	Other Business Institutions/Organisations	1	5	117	789,485,474	122	0.15
908100	Private Schools, Colleges, University Colleges & Madrashas	2	17	52	88,968,269	71	0.80
902450	Restaurants /Fast Food	1	6	53	32,377,919	61	1.88
903020	Exporters	2	15	41	328,999,265	58	0.18

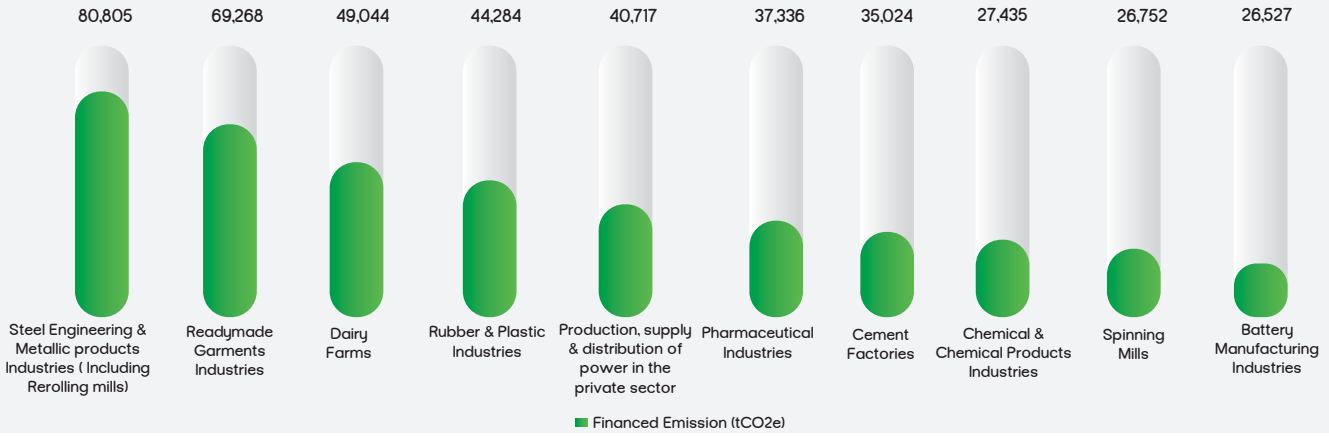
902468	Residential Hotels (Including 3 star & Above)	1	3	27	16,647,253	31	1.88
902461	Chain Super Market/Shopping Mall	1	8	21	172,832,863	31	0.18
902458	Filling Stations (Petrol pump, CNG Station)	1	7	19	152,685,279	27	0.18
909500	Other Co-operative Banks/Societies	0	10	17	78,069,905	27	0.34
902452	Travel Agencies/Overseas Employment / Aviation Service/Immigration consultants/ Ticket sales agent	0	1	19	132,075,529	20	0.15
902509	Manufacturing of Unani and Ayurvedic Medi-cines/Herbal Cosmetics	1	10	8	5,032,167	19	3.69
902486	Consultancy & Supervisory Firms	0	1	13	90,837,680	14	0.15
902158	Saw Mills	2	4	7	6,650,554	13	1.97
915002	Students	1	3	8	29,842,631	12	0.40
908900	Other Educational/Technical / Vocational Training institutions	0	1	4	7,126,304	6	0.80
902478	Tailoring Shop and Tailors	0	1	3	12,106,026	5	0.40
902465	Auto mobile service including CNG conversion centre.	0	1	3	21,399,096	4	0.18
902463	Jwelery Services	1	1	1	419,500	3	6.55
902454	Beauty Parlours/ Saloons/ Health Club/ Fitness centre	0	1	2	6,434,468	3	0.40
902464	Modernised Cleaning Service for High-rise Apartments, Commercial Building	0	0	2	15,803,783	2	0.15
902467	Outsourcing and Security Service (Private Security forces/manpower supply)	0	0	2	14,164,863	2	0.15
902469	Caterers /Decorators/Sound & Lighting rental business	0	0	2	924,248	2	1.88
902455	Clearing and Forwarding (C & F) Agents	0	0	1	7,855,282	2	0.20
902457	Tourism Industry (List available at page no-115)	0	0	1	3,932,360	2	0.40
902466	Advertising Industry and modeling (print modeling, TV commercials, ramp modeling, catwalk, fashion-show)	0	0	1	4,911,085	1	0.15
902487	Interior Design & Decorators and other consultancy firms	0	0	1	4,583,716	1	0.15
902479	Satellite Cable Operator	0	0	0	920,643	1	0.68
902409	Buying House	0	0	0	6,940,065	1	0.08
902440	Courier Services & Express Mail Services	0	0	0	2,534,385	1	0.20

Financed Emissions and Portfolio Exposure

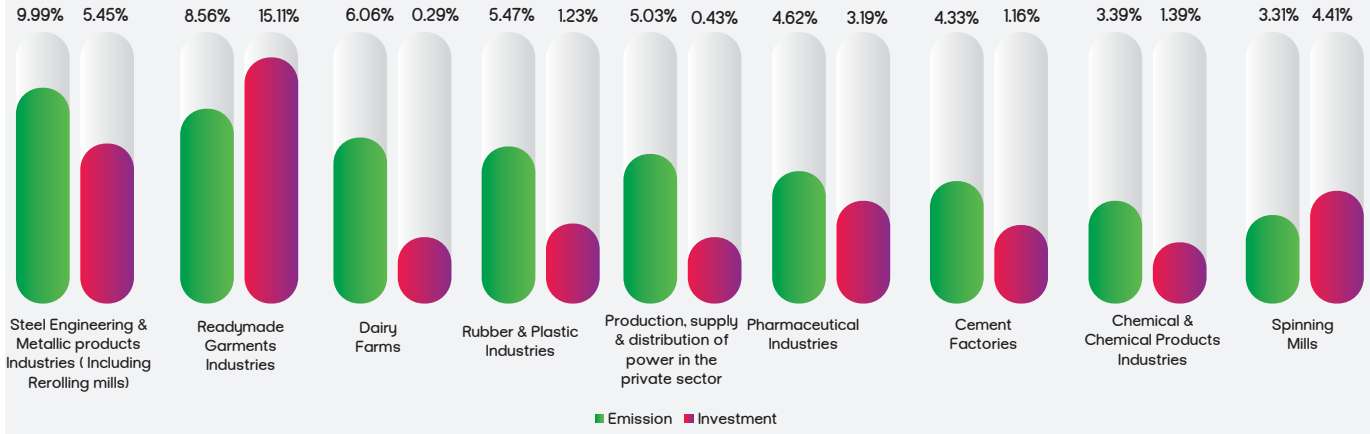
MTB recognizes that the most significant portion of its carbon footprint arises from its lending and investment portfolio. In line with IFRS S2 and PCAF guidance, the Bank measures and discloses financed emissions (Scope 3, Category 15) to better understand climate-related exposure and support portfolio-level risk and opportunity assessment. These financed emissions have been calculated using the JIM Model, as described in the methodology section.

The following analysis highlights the sectors contributing most significantly to the Bank's financed emissions and emission intensity, providing insight into areas of concentration and potential transition risk.

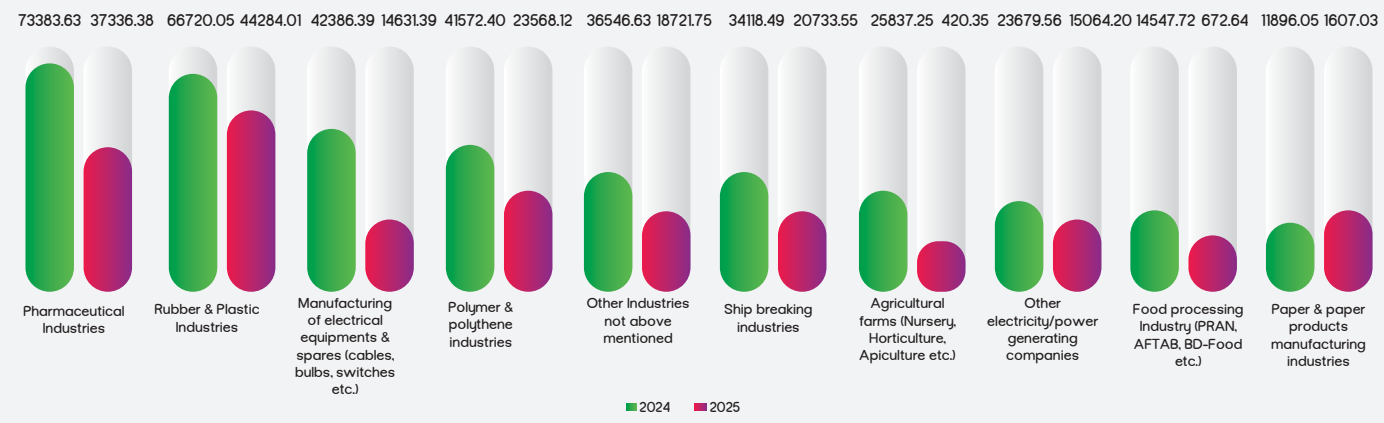
Top 10 Sectors by Financed Emissions of 2025

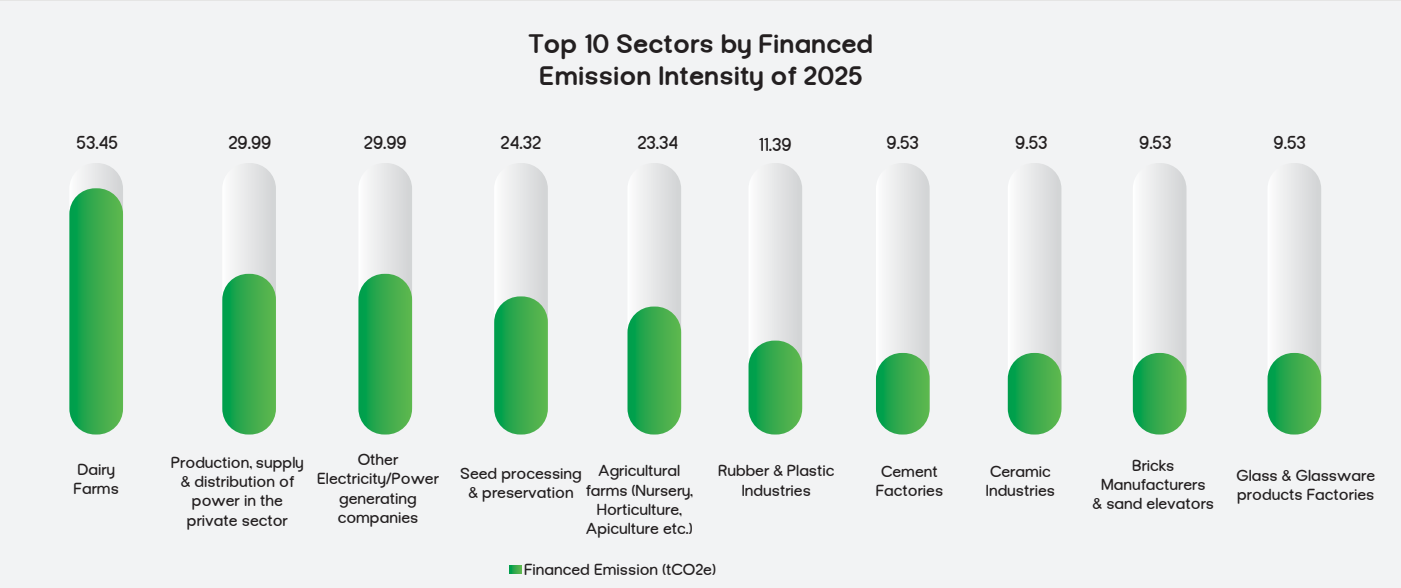


Comparative Analysis of Emission vs Investment by Sector



Financed Emission Comparison Between 2024 & 2025





Reduction Initiatives

Banking through SMS

SMS banking service provides instant notification about clients' transactions as and when those take place. It helps them to keep a watch on their accounts with a round-the-clock service. Every debit or credit in their accounts is disclosed by SMS. MTB SMS banking offers basic banking services to customers for a very little use of energy. 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.

Internet Banking Facilities

MTB Internet Banking enables its customers to avail various services such as fund transfer to MTB as well as other banks, credit card bill payment, utility bill payment, account statement checking etc. through the bank's website. Our internet banking platform is secured by state-of-the-art two factor authentication (2FA) system. MTB has its own app for internet banking through smart phones that run on both android and apple operating systems. The app is freely available for download at Google Play Store and iTunes. Apart from fund transfer, the app enables the customers to pay bills and recharge mobile balance, which reduces energy consumption remarkably compared to traditional methods.

Table: Internet Banking

Topic	2025	2024	2023
Internet Banking Users	323,575	185056	295,370
MTB Smart Phone App-based Banking Users on Mobile & Tab	323336	159,991	194,327

Enhancement of the Corporate Intranet

The bank has an exclusive and very effective intranet system, M-Net, for internal communication, information sharing, employee education and electronic recording process. It has features like e-notice board, online leave management facility, e-dispatch, and e-attendance for the employees. Circulars of Bangladesh Bank (BB) and MTB are instantly circulated through M-Net. Most of the communications within the bank have become absolutely online. Electronic communication substantially reduces paper consumption, thereby reduces deforestation.
To further reduce paper consumption, various information is posted on the intranet with the aim to increase employee awareness on the subjects. All MTB outlets across the country send e-cards during festivals, e-statement, electronic format of vouchers and other necessary documents through e-mails. MTB encourages its clients to communicate and to send documents through e-mails with a view to avoiding papers. MTB Corporate Intranet was officially launched on August 21, 2007 and holds various applications.

Energy-Saving Initiative: Daily 30-Minute AC-Free Work Period



As part of its commitment to responsible energy management, Mutual Trust Bank PLC (MTB) introduced an innovative initiative across its offices and branches: a mandatory 30-minute AC-free working period during regular office hours. Each day, all air-conditioning units are switched off for at least half an hour, allowing employees to continue their work with minimal disruption while contributing to significant energy savings.

This simple yet impactful practice has not only reduced electricity consumption but also strengthened awareness among employees regarding efficient energy use. By encouraging staff to adapt to more sustainable working habits, MTB is fostering a culture where every individual plays an active role in minimizing the Bank's carbon footprint and supporting national energy conservation efforts.

DHL GO GREEN

During the reporting period, MTB undertook targeted actions to reduce emissions associated with its operational activities. As part of these efforts, the Bank adopted low-emission logistics solutions through the DHL GoGreen Plus programme, reducing emissions linked to document and parcel transportation across its operational value chain.

This initiative resulted in an estimated emissions reduction of 1.40 tCO_2e (45.31%), achieved through the use of Sustainable Aviation Fuel (SAF) in air transport. The reduction reflects the Bank's ongoing efforts to lower its operational carbon footprint and improve the environmental efficiency of its service delivery processes.

OPERATIONAL EMISSIONS - LOGISTICS INITIATIVE (DHL GOGREEN PLUS)

Emissions reduced: 1.40 tCO_2e	Category: Operational emissions (Scope 3 - logistics)
Reduction vs standard logistics: 45.31%	Approach: Sustainable Aviation Fuel (SAF)

WASTE

GRI 306-1

Waste generation and significant waste-related impacts

Mutual Trust Bank PLC (MTB) generates a limited amount of operational waste, primarily consisting of paper waste, plastic packaging, food waste from office canteens, discarded office supplies, and electronic waste (e-waste) from IT equipment. Although the Bank's operations do not produce industrial or hazardous waste, its activities still have potential environmental impacts related to resource consumption, improper disposal of e-waste, and carbon emissions from waste treatment.

To minimize negative impacts, MTB focuses on waste reduction, segregation, safe disposal, and increased digitalization in alignment with Bangladesh Bank's Environmental & Social Risk Management (ESRM) Guidelines, MTB's own Environmental and Social Safeguard Policy, and the Bank's internal Green Office practices.

Significant waste-related impacts identified include:

- Consumption of paper and office supplies
- Improper disposal risk of electronic devices
- Plastic and packaging waste from procurement
- Energy footprint related to waste transportation and disposal

GRI 306-2

Management of significant waste-related impacts

MTB implements a structured waste management approach across branches, SME centers, and head offices. The Bank's waste management is guided by:

- MTB Environmental & Social Safeguard Policy
- Bangladesh Bank's Green Banking Guidelines
- Bangladesh Bank ESRM Guidelines
- GoB environmental regulations on waste segregation and disposal

MTB continually monitors waste outputs and promotes staff involvement to ensure effective application of these measures.

Key Management Actions

- Segregating waste into recyclable and non-recyclable categories across all branches.
- Reducing paper use through digital banking, e-statements, and automated internal processes.
- Ensuring proper disposal of electronic waste through compliant recyclers.
- Conducting regular awareness sessions to encourage responsible waste practices among employees.

GRI 306-3

Waste generated

Because MTB is a service-based organization, its waste profile is largely non-hazardous. Waste generated during the reporting period is primarily:

- Paper waste from branch operations and back-office functions
- Plastic waste from office supplies and packaging

- Food waste from canteen operations
- E-waste such as computers, printers, scanners, and network equipment

GRI 306-4

Waste diverted from disposal

MTB ensures that recyclable waste is systematically separated and transported to authorized vendors.
Recycled waste categories include:

- Paper (bulk collection for recycling)
- Cardboard
- Selected plastics
- E-waste parts (metal, circuit components)

GRI 306-5

Waste directed to disposal

Non-recyclable waste—primarily mixed office waste, food waste, and low-grade plastic—is collected by city corporation waste management services across all MTB locations.
E-waste that cannot be recycled (damaged components, non-recoverable parts) is managed by certified waste handlers following DoE-approved disposal procedures.
The Bank strictly avoids informal disposal channels and ensures documentation from contracted recyclers for traceability.

WATER

GRI 303

Water Management at Mutual Trust Bank PLC

As a financial institution with service-oriented operations, Mutual Trust Bank PLC (MTB) has minimal water footprint compared to manufacturing or industrial sectors. However, MTB recognizes water as a critical shared resource and is committed to using it efficiently across all branches, sub-branches, and corporate offices.

MTB's water use is primarily limited to:

- Handwashing & sanitation facilities
- Drinking water
- Cleaning and general office maintenance

The Bank does not engage in any water-intensive processes, such as production, cooling, irrigation, or chemical processing. As a result, MTB generates no hazardous effluents and maintains zero discharge to surface water. Even with low consumption, MTB focuses on awareness, efficiency, and responsible use. This includes using water-saving fixtures, ensuring timely maintenance, and promoting behavioral awareness among employees.

Total Water Consumption

Year	Source of Water	Total Water Withdrawn (m^3)	Coverage
2023	WASA	123,790	Corporate Head Office
2024	WASA	120,209	Corporate Head Office
2025	WASA	124,219	Corporate Head Office

Effluents & Discharge

Type of Discharge	Volume (m^3)	Discharge Method	Environmental Impact
Sanitary wastewater	124,219	Connected to municipal sewage system	Non-hazardous domestic wastewater
Industrial effluents	N/A	Not applicable	MTB does not operate industrial processes
Hazardous liquid waste	N/A	Not applicable	No chemical or oil-based waste generated

EFFLUENTS & DISCHARGE

Even with low consumption, MTB takes steps to minimize wastage:

- Water-saving taps and low-flow fixtures installed in most offices.
- Regular maintenance to reduce leakage and wastage.
- Employee awareness through internal communication and signage ("Use Water Wisely").
- Coordination with WASA and building management for efficient supply.
- Water purifiers maintained regularly for safe drinking water.

Water Intensity

Year	Total Water Use (m^3)	Water Use per Employee (m^3)
2023	123,790	127.78
2024	120,209	121.30
2025	124,219	116.55

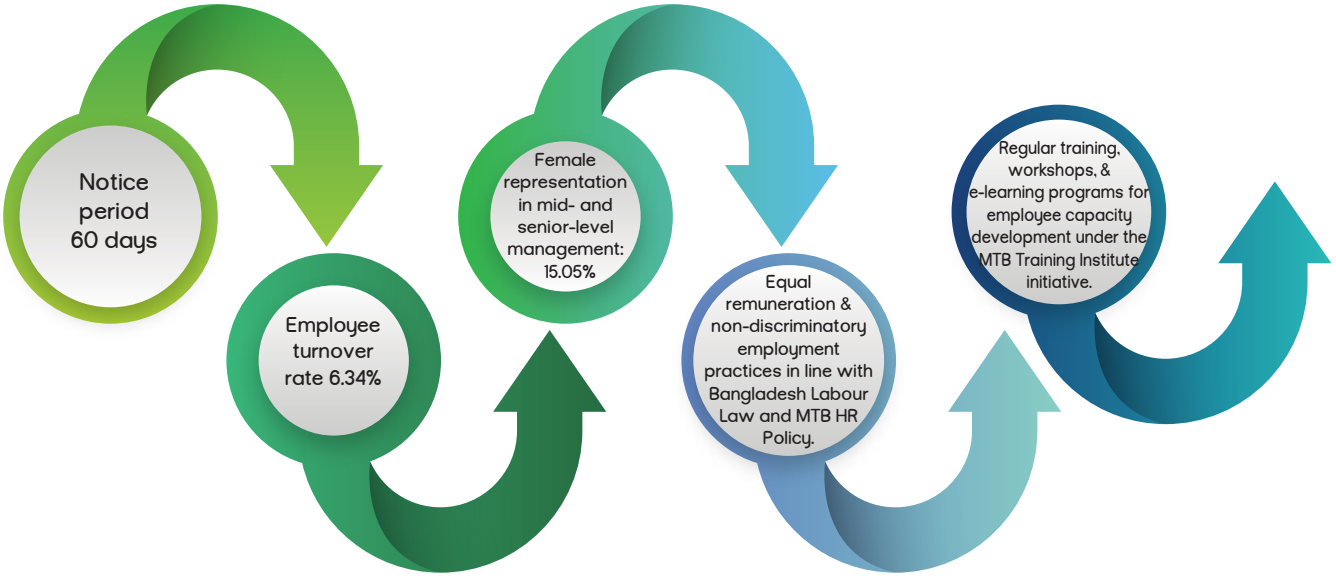
As of December 31, 2025, Mutual Trust Bank PLC (MTB) employed a diverse and skilled workforce dedicated to delivering responsible banking services and advancing the Bank's sustainability agenda. The Bank is committed to maintaining a fair, inclusive, and performance-driven work culture where all employees are treated with respect and provided equal opportunities for professional growth.

MTB's human capital strategy emphasizes capacity development, diversity, gender inclusion, employee well-being, and workplace safety in line with its long-term sustainability goals.

Gender	Number of Employees	% of Total Workforce
Male	2411	80.91%
Female	569	19.09%

Region	Number of Employees	% of Total Workforce
Head Office (Dhaka)	1580	53.02%
Branches (Nationwide)	1400	46.98%

Grade	Male	Female	Total
Excutives (AVP & Above)	412	73	485
Non-Executive (FAVP-AO)	1947	494	2441
Support Staff (Drive-OA)	52	2	54
Total	**2411**	**569**	**2980**



Trends of MTB Workforce

Age Group	Employee Hires				Employee Turnover			
	Gender		Region		Gender		Region	
	Male	Female	CHO	Branch	Male	Female	CHO	Branch
Under 30 years	79	30	75	34	37	8	21	24
30-50 years	231	29	147	113	99	27	78	48
Over 50 years old	7	0	5	2	14	1	10	5

DIVERSITY OF EMPLOYEES

GRI 405

SL	Position	Female	Male	Total
1	Managing Director & CEO	0	1	1
2	Additional Managing Director	0	1	1
3	Deputy Managing Director	0	6	6
4	Senior Executive Vice President	1	10	11
5	Executive Vice President	0	23	23
6	Senior Vice President	8	42	50
7	Vice President	8	66	74
8	Sr. Asstt. Vice President	12	102	114
9	Assistant Vice President	44	161	205
10	First Asst Vice President	37	233	270
11	Junior Asst Vice President	53	235	288
12	Senior Officer	69	292	361
13	Officer	91	314	405
14	Management Trainee Officer	3	8	11
15	Junior Officer	104	421	525
16	Assistant Officer	137	444	581
17	Trainee Assistant Officer	0	0	0
18	Driver	0	10	10
19	Electrician	0	2	2
20	Others	2	40	42

BENEFITS PROVIDED TO FULL-TIME EMPLOYEES

Salary and Allowance

Particulars	2025	2024
Basic Pay	2,609,775,785	2,282,114,775
Allowances	2,278,225,004	2,074,491,589
Bonus	1,321,201,518	998,534,344
Gratuity Expenses as per IAS 19	289,779,016	328,075,503
Provident Fund	223,910,779	201,842,578
MTB Islamic Banking	21,307,450	19,790,385
Total	**6,744,199,552**	**5,904,849,174**

Employee Well-being, Benefits & Engagement

Employee well-being remains a priority for MTB. We provide a comprehensive range of benefits designed to support physical, financial, and emotional well-being, including:

- Top-tier health and life insurance coverage for employees and eligible family members
- Well-structured compensation and benefits framework that supports
- Work-life balance Employee welfare schemes to ensure employee wellbeing

During 2025, MTB continued to invest significantly in employee health coverage, with insurance claims settled amounting to BDT 157.8 M, reflecting our commitment to employee welfare.
MTB also places emphasis on employee engagement and regularly reviews feedback mechanisms to better understand employee experience and areas for improvement.

Work-life balance towards Job Satisfaction

A healthy work-life balance is key to well-being and productivity. To support this, employees receive 30 days of Earned Leave annually, including 15 days of Mandatory Leave and 10 days of Casual Leave. Parental support includes 10 working days of Paternity Leave and 6 months of Maternity Leave, with Miscarriage Leave available for mothers recovering from loss. Employees are also entitled to 30 days of Medical Leave and 10 days of Bereavement Leave for immediate family loss.



Gender	Parental Leave Entitled	Parental Leave took	Return from Parental leave	Still employed 12 months after return work	Rate of return of work	Retention rate
Female	25	25	25	25	100%	100%
Male	160	160	160	160	100%	100%

EMPLOYEE AND MANAGEMENT RELATIONS

(GRI 402)

- Open Communication Culture: MTB fosters a culture of mutual respect and open dialogue between employees and management through regular meetings, surveys, and internal communication channels.
- Employee Voice Platforms: Employees can share feedback and suggestions via HR portals, departmental meetings, and the intranet "MTB Connect" platform, ensuring their opinions are heard and valued.
- Transparent Change Communication: Any operational or organizational change is communicated in advance through official circulars, ensuring transparency and preparedness.
- Engagement Sessions: Regular town hall meetings, management dialogues, and focus group discussions are organized to strengthen understanding and alignment between staff and leadership.
- Employee Grievance Mechanism: MTB maintains a structured grievance redressal system where employees can raise workplace concerns confidentially, ensuring fair and timely resolution.
- Collaborative Decision-Making: The Bank promotes participatory management, encouraging team-level discussions and inputs in decision-making processes that impact employees directly.

Mutual Trust Bank PLC (MTB) encourages open and transparent communication across all levels of the organization, providing employees with multiple channels to share their ideas, feedback, and concerns freely and respectfully.

MTB strictly prohibits child labor and forced or compulsory labor in all its operations and business activities, maintaining full compliance with Bangladesh Labor Laws and international human rights standards.

The Bank ensures that all vendors and service providers adhere to the same ethical labor principles, incorporating labor rights compliance as a key criterion in its supplier evaluation and monitoring process.

TRAINING & EDUCATION

GRI 404

At Mutual Trust Bank PLC (MTB), developing a skilled and future-ready workforce is a strategic priority. As the banking sector evolves with new regulatory expectations, technological disruptions, and sustainability-driven requirements, continuous learning remains at the heart of MTB's commitment to excellence. MTB implements structured training programs to enhance technical competencies, strengthen governance culture, and embed sustainable finance knowledge across all operations.

ESG Casebook

In 2025, MTB strengthened its position as a learning-driven institution by nurturing a culture where continuous improvement is encouraged at every level. The Bank believes talent development is not merely an HR function but a strategic investment that drives customer satisfaction, sound credit decisions, stronger risk systems, and responsible environmental performance.

MTB's Sustainable Finance Department played a significant role in training branch-level focal persons across all divisions—ensuring that environmental & social risk management becomes a core part of lending. Similarly, focused governance and compliance training equipped employees to manage operational risks in a rapidly changing financial landscape.

Digitalization also shaped the learning agenda. Employees received essential training on digital onboarding, cybersecurity, IT governance, and technology-driven internal processes. Together, these programs have enhanced MTB's institutional resilience and strengthened its ability to contribute to Bangladesh's banking modernization and sustainable economy.

Training data sheet

Overall Training Overview - 2025

Particulars	Disclosure
Participants	Board Members, Senior Management, Mid-level Management, Officers & Staff (AO-EVP)
Trainers / Resource Persons	Internal Subject Matter Experts; External Experts; Regulators; International Partners; Industry Specialists
Total Participants	12869 employees
Total Training Programs	289 programs
Training Delivery Mode	Physical / Online (Zoom) / Blended
Coverage	Head Office, Branches, Sub-branches
Frequency	Regular & Need-based

Training Mode-wise Breakdown

Training Mode	Number of Programs	Total Participants
Physical (Classroom / Workshop / Conference)	185	8079
Online (Zoom / Virtual)	26	4790
Total	211	12869

Average Training Hours

Topic	Hour
Average training hours per employee	33.56
Average training hours per female	3.8
Average training hours per male	30.01

OCCUPATIONAL HEALTH & SAFETY (OHS) AT MTB

GRI 403

At Mutual Trust Bank PLC (MTB), the wellbeing, safety, and protection of employees are central to our organizational culture. Although banking is considered a low-hazard industry, MTB recognizes that operational risks still exist—ranging from ergonomic strain and electrical hazards to fire risks, vault handling, and customer-facing stress. The Bank's OHS framework therefore integrates practical safety measures, continuous awareness-building, and structured response mechanisms across all branches and offices.

OHS Governance and Management System

MTB follows a decentralized OHS structure where branch managers and department heads are responsible for implementing safety protocols, inspecting premises, and ensuring compliance. HR and Administration Divisions support branches with guidance, reporting, and periodic awareness communication. While MTB does not yet maintain a formal OHS committee, safety oversight is embedded into daily operational controls.

MTB maintains several preventive systems to identify workplace risks and reduce potential hazards:

Safety Measures in Place

- Fire Safety Infrastructure: All branches and office floors are equipped with fire extinguishers, hose reels, emergency exit signage, smoke detectors, and alarms.
- Regular Fire Drills: MTB conducts fire drills and mock evacuation exercises in coordination with building management to ensure preparedness.
- Electrical & Equipment Safety: Server rooms, electrical panels, vaults, and cash areas are monitored regularly to avoid overheating and electrical faults.
- Safety Signage: Emergency exits, "No Smoking" zones, electrical hazard warnings, staircase safety reminders, and fire assembly point signs are displayed in visible areas.
- Awareness Communication: HR and Admin issue periodic safety circulars, email reminders, and instructions on fire safety, earthquake response, electrical hazard reporting, and workstation etiquette.
- Incident Reporting: Employees can report hazards, unsafe conditions, or near-miss events directly to branch management or Administration under a transparent, no-blame culture.





	Name of the Training	Date of the Training	Number of Participants
1	Fire & Life Safety	April 16, 2025	27
2	Basic Fire Safety, First Aid and Evacuation	May 21 to 22, 2025	32
3	Basic Fire & Life Safety Training	October 08, 2025	20
4	Basic Fire & Life Safety Training	October 06, 2025	13

Number of Fire Drill	Date	Number of Participants
1	20th November 2025	All attended employee
2	27th November 2025	All Attended employee

Occupational Health Services

MTB does not operate an in-house medical unit; however:

- Employees are covered under the Bank's medical benefits policy.
- Emergency medical support is available through coordination with building authorities and nearby hospitals.
- First-aid kits are maintained across major office locations.
- Fire Wardens and trained volunteers assist during drills and emergency events.

Worker Participation & Consultation in OHS

Employees actively contribute to safety improvements by:

- Participating in fire drills and evacuation drills
- Reporting hazards, faulty equipment, and unsafe behaviors
- Engaging during safety briefings and orientation programs
- Adhering to instructions shared through awareness emails and operational guidelines

This involvement strengthens safety culture and ensures that risk mitigation remains collaborative.

HEALTH & WELLNESS PROMOTION

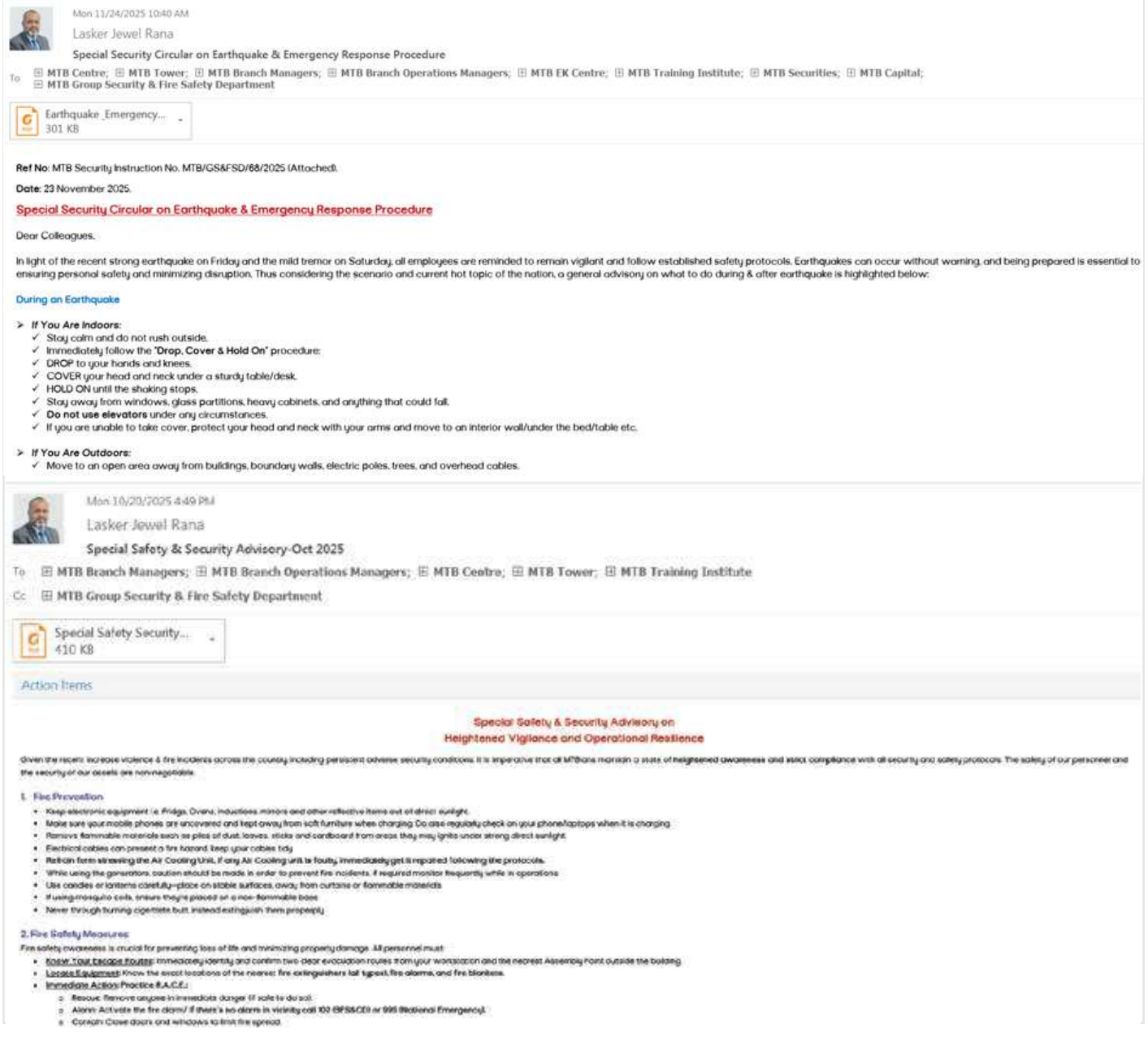
GRI 403-6

Although MTB does not yet conduct annual medical checkups, the Bank supports employees through:

- Sick leave and medical leave benefits
- Hospitalization & medical reimbursement policies
- Stress management training
- Internal awareness messages on posture, screen-time management, and safe working behaviors

100% of MTB employees across branches and head office are covered under MTB's OHS framework, including emergency response, safety training, hazard reporting, and fire drill participation.

Outsourced personnel and contractors comply with building-level safety requirements.



Mon 11/24/2025 10:40 AM

Lasker Jewel Rana

Special Security Circular on Earthquake & Emergency Response Procedure

To ⊞ MTB Centre; ⊞ MTB Tower; ⊞ MTB Branch Managers; ⊞ MTB Branch Operations Managers; ⊞ MTB EK Centre; ⊞ MTB Training Institute; ⊞ MTB Securities; ⊞ MTB Capital; ⊞ MTB Group Security & Fire Safety Department

Earthquake_Emergency...
301 KB

Ref No: MTB Security Instruction No. MTB/GS&FSD/68/2025 (Attached).

Date: 23 November 2025.

Special Security Circular on Earthquake & Emergency Response Procedure

Dear Colleagues,

In light of the recent strong earthquake on Friday and the mild tremor on Saturday, all employees are reminded to remain vigilant and follow established safety protocols. Earthquakes can occur without warning, and being prepared is essential to ensuring personal safety and minimizing disruption. Thus considering the scenario and current hot topic of the nation, a general advisory on what to do during & after earthquake is highlighted below:

During an Earthquake

➢ **If You Are Indoors:**
- ✓ Stay calm and do not rush outside.
- ✓ Immediately follow the **"Drop, Cover & Hold On"** procedure:
- ✓ DROP to your hands and knees.
- ✓ COVER your head and neck under a sturdy table/desk.
- ✓ HOLD ON until the shaking stops.
- ✓ Stay away from windows, glass partitions, heavy cabinets, and anything that could fall.
- ✓ **Do not use elevators** under any circumstances.
- ✓ If you are unable to take cover, protect your head and neck with your arms and move to an interior wall/under the bed/table etc.

➢ **If You Are Outdoors:**
- ✓ Move to an open area away from buildings, boundary walls, electric poles, trees, and overhead cables.

Mon 10/20/2025 4:49 PM

Lasker Jewel Rana

Special Safety & Security Advisory-Oct 2025

To ⊞ MTB Branch Managers; ⊞ MTB Branch Operations Managers; ⊞ MTB Centre; ⊞ MTB Tower; ⊞ MTB Training Institute

Cc ⊞ MTB Group Security & Fire Safety Department

Special Safety Security...
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Action Items

Special Safety & Security Advisory on
Heightened Vigilance and Operational Resilience

Given the recent increase violence & fire incidents across the country including persistent adverse security conditions, it is imperative that all MTBians maintain a state of heightened awareness and strict compliance with all security and safety protocols. The safety of our personnel and the security of our assets are non-negotiable.

1. Fire Prevention
- Keep electronic equipment i.e. Fridge, Ovens, Inductions, mirrors and other reflective items out of direct sunlight.
- Make sure your mobile phones are uncovered and kept away from soft furniture when charging. Do also regularly check on your phone/laptops when it is charging.
- Remove flammable materials such as piles of dust, leaves, sticks and cardboard from areas they may ignite under strong direct sunlight.
- Electrical cables can present a fire hazard. Keep your cables tidy.
- Refrain form smoking the Air Cooling Unit, if any Air Cooling unit is faulty, immediately get it repaired following the protocols.
- While using the generators, caution should be made in order to prevent fire incidents. If required monitor frequently while in operations.
- Use candles or lanterns carefully–place on stable surfaces, away from curtains or flammable materials.
- If using mosquito coils, ensure they're placed on a non-flammable base.
- Never through burning cigarette butt, instead extinguish them properly.

2. Fire Safety Measures

Fire safety awareness is crucial for preventing loss of life and minimizing property damage. All personnel must:
- Know Your Escape Routes: Immediately identify and confirm two clear evacuation routes from your workstation and the nearest Assembly Point outside the building.
- Locate Equipment: Know the exact locations of the nearest fire extinguishers (all types), fire alarms, and fire blankets.
- Immediate Action: Practice R.A.C.E.:
  - Rescue: Remove anyone in immediate danger (if safe to do so).
  - Alarm: Activate the fire alarm/ if there's no alarm in vicinity call 102 (BFS&CD) or 999 (National Emergency).
  - Contain: Close doors and windows to limit fire spread.

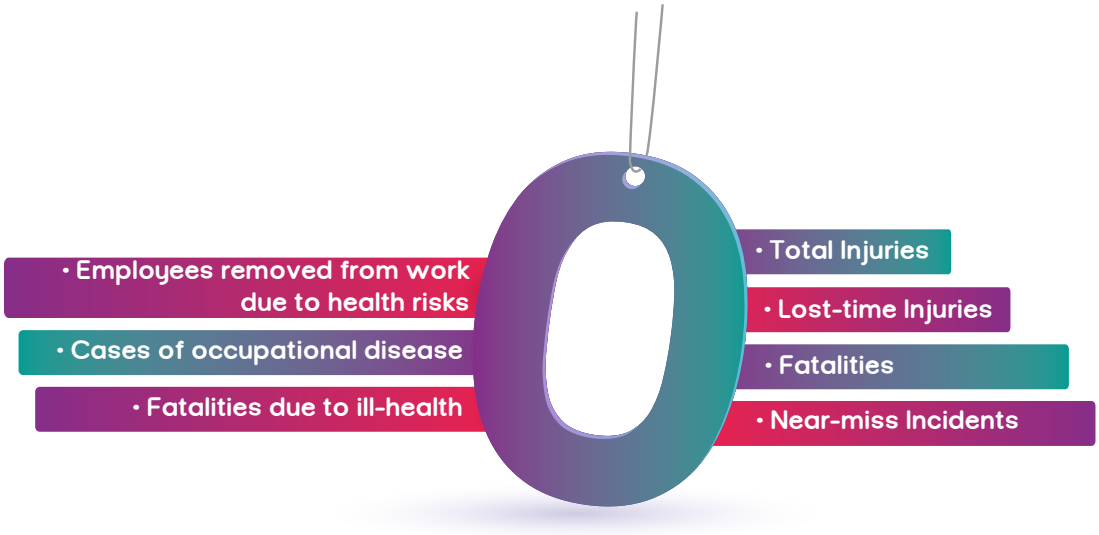
Promotion of Safety awareness through Mail

Work-related Injuries in 2025

Indicator	2025
Total Injuries	0
Lost-time Injuries	0
Fatalities	0
Near-miss Incidents	0

Work-Related Ill-Health in 2025

Indicator	2025
Cases of occupational disease	0
Fatalities due to ill-health	0
Employees removed from work due to health risks	0



No significant accidents, chronic illnesses, or occupational diseases were reported during the reporting year.

Security Practices and Training

MTB maintains strong security protocols across branches, including trained security personnel, CCTV surveillance, controlled vault access, and electronic access systems. Security personnel receive orientation on ethical conduct, customer interaction, and compliance with legal standards. Periodic awareness sessions on emergency response, fire safety, and incident handling are conducted for employees and contracted security staff. No security-related incidents involving human rights violations were reported during the year.

MTB'S CSR JOURNEY: CREATING IMPACT, ENABLING LIVES

GRI 413

At MTB, our commitment to corporate social responsibility (CSR) is deeply ingrained in our core values. We strive to make a positive impact on society by addressing crucial areas, including Education, Health, Environment & Climate Change Mitigation & Adaptation, disaster management, Sports, and cultural activities.



Water for Resilient Communities

In the coastal areas of Bangladesh, access to safe drinking water remains a daily challenge as rising salinity and climate impacts contaminate traditional water sources. Recognizing this growing vulnerability, Mutual Trust Bank PLC (MTB) stepped forward to support a sustainable solution that would bring lasting change to affected communities.



Through its partnership with a local development organization, MTB facilitated the installation of new Pond Sand Filters and the rehabilitation of existing ones in Sarankhola, Bagerhat—one of the regions most affected by saline intrusion. These climate-adaptive filtration systems now provide reliable access to safe drinking water for dozens of families, while also benefiting the wider community.

Beyond infrastructure, the initiative focused on long-term sustainability. Community members—particularly women—were trained on system operation, maintenance, water conservation, and hygiene practices. This not only ensured the continued functionality of the facilities but also strengthened local ownership and leadership in managing vital water resources.

The impact of the project goes beyond improved water access. It has reduced health risks associated with contaminated water, eased the burden on women who traditionally bear the responsibility of collecting water, and enhanced the community's resilience to climate-related challenges.

Through this initiative, MTB reaffirmed its commitment to climate adaptation, community empowerment, and inclusive development—demonstrating how sustainable interventions can improve lives while building resilience for the future.

Water for the City: Supporting Lives through Project Trishna

As rising temperatures and frequent heatwaves make daily life increasingly difficult in urban Bangladesh, access to safe drinking water has become a critical need—especially for those who spend long hours' outdoors. Recognizing this growing challenge, Mutual Trust Bank PLC (MTB) partnered with Footsteps Bangladesh to expand Project Trishna, a community-based initiative aimed at ensuring safe drinking water in public spaces.

Under this initiative, safe water stations were installed at key locations across Dhaka, providing easy access to clean drinking water for pedestrians, rickshaw pullers, street vendors, day laborers, and other outdoor workers. These systems use durable, hygienic filtration technology to ensure reliable water quality and year-round availability.

Each installation was carefully placed to maximize accessibility and supported by regular monitoring and maintenance to ensure long-term functionality. The initiative is expected to benefit thousands of people every day, helping them stay hydrated, reduce exposure to contaminated water, and protect themselves from heat-related health risks. Beyond addressing an immediate public health need, the project contributes to climate resilience and urban well-being. By supporting safe water access in high-density public areas, MTB is helping vulnerable communities cope with extreme weather conditions while promoting health, dignity, and productivity. Through Project Trishna, MTB reaffirmed its commitment to sustainable development, community care, and climate-responsive social investment—bringing essential support to the people who keep the city moving every day.



Nurturing Young Minds through the "Adopt a Plant" Initiative

To inspire environmental responsibility among the younger generation, Mutual Trust Bank PLC (MTB), in partnership with Footsteps Bangladesh, implemented the "Adopt a Plant, Nurture Your Nature" campaign—an initiative designed to reconnect urban school children with nature and promote eco-friendly habits



The program reached 1,000 students from two government primary schools in Dhaka, where each child received a DIY indoor plant kit containing a small air-purifying plant, eco-friendly pot, organic soil, and a simple care guide. Alongside the distribution, interactive awareness sessions were conducted to educate students on plant care, environmental conservation, and the importance of personal responsibility toward nature.

Students were encouraged to name and nurture their plants over time, creating a sense of ownership and emotional connection with the environment. Regular follow-ups helped monitor plant growth and maintain student engagement, turning the activity into a hands-on learning experience.

The initiative not only helped create greener classrooms and homes but also contributed to improving indoor air quality, enhancing focus, and fostering mindfulness among children. More importantly, it planted the seeds of environmental awareness and sustainable thinking at an early age.

Through this initiative, MTB reaffirmed its commitment to environmental education and youth engagement—supporting the development of a generation that is more conscious, responsible, and connected to nature.

Community-Based Ecological Mangrove Restoration in the Sundarbans

Mutual Trust Bank PLC (MTB), in partnership with Bangladesh Environment and Development Society (BEDS), initiated a Community-Based Ecological Mangrove Restoration project in Dacope, Khulna, aimed at strengthening climate resilience and protecting vulnerable coastal communities.

The three-year initiative focuses on restoring one hectare of degraded coastal land through the plantation of 5,000 mangrove trees in the Sundarbans buffer zone. The project is designed to rebuild natural protective barriers against cyclones, tidal surges, and riverbank erosion while enhancing biodiversity and increasing carbon sequestration.



A core strength of the project is its community-driven approach. Local residents are actively involved in site selection, plantation planning, nursery development, and long-term monitoring. Agreements with landowners and relevant authorities ensure sustainable land use and community stewardship for at least 20 years. Regular monitoring and maintenance are being conducted to ensure high survival rates and ecological stability.

Beyond environmental restoration, the initiative promotes mangrove-based livelihoods, including nursery development and sustainable harvesting of non-timber forest products. By combining ecological restoration with community engagement, the project supports climate adaptation, carbon reduction, and socio-economic resilience in one of Bangladesh's most climate-vulnerable regions.

Through this initiative, MTB reinforces its commitment to environmental sustainability, biodiversity conservation, and long-term climate resilience in coastal Bangladesh.

Promoting Farmer Resilience through Climate-Smart Agriculture

Mutual Trust Bank PLC (MTB), in collaboration with iFarmer, implemented a Climate-Smart Agriculture initiative aimed at improving farmer well-being, enhancing soil health, and promoting sustainable farming practices across multiple regions of Bangladesh.

Under the program, "Somriddho" Vermicompost was distributed among farmers across 10 districts, supporting improved soil fertility and reducing dependence on chemical fertilizers. A total of 56 demonstration plots were established where farmers are actively applying the organic input to observe its impact on crop growth, yield, and soil quality.

To strengthen knowledge and adoption, 22 farmer awareness sessions were conducted, focusing on the benefits of Vermicompost and the use of Alternate Wetting and Drying (AWD) pipe technology. AWD is a climate-resilient irrigation method that helps reduce water consumption and methane emissions in rice cultivation.

Through this initiative, MTB continues to support climate-resilient agriculture, resource efficiency, and the long-term sustainability of farming communities, reinforcing its commitment to environmental sustainability and inclusive rural development.

Green Enterprise Development Initiative



In 2025, Mutual Trust Bank PLC undertook a pilot initiative to promote the growth of environmentally responsible businesses through a structured Green Enterprise Development Program. The initiative aimed to build a strong pipeline of green entrepreneurs and support the transition toward sustainable business practices in Bangladesh.

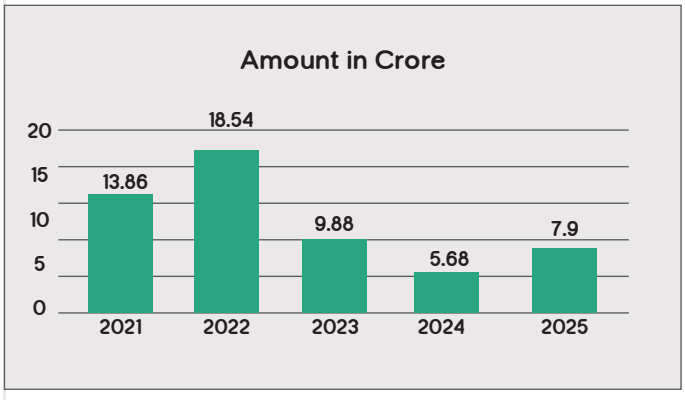
The program focused on capacity building through a series of day-long training workshops and regular webinars covering key aspects of green business development. Participants included entrepreneurs, small business owners, sustainability professionals, and individuals interested in launching environmentally conscious enterprises. The sessions were designed to enhance understanding of sustainable business models, circular economy principles, environmental impact measurement, and strategies for integrating sustainability into core business operations.

The training curriculum addressed global sustainability trends, the business case for green practices, and practical tools such as lifecycle assessment, carbon footprint estimation, and ESG reporting frameworks. Participants also explored financing opportunities, partnership strategies, and approaches to scaling sustainable business solutions. Each participant developed a customized sustainability roadmap to guide the implementation of green practices within their organizations.

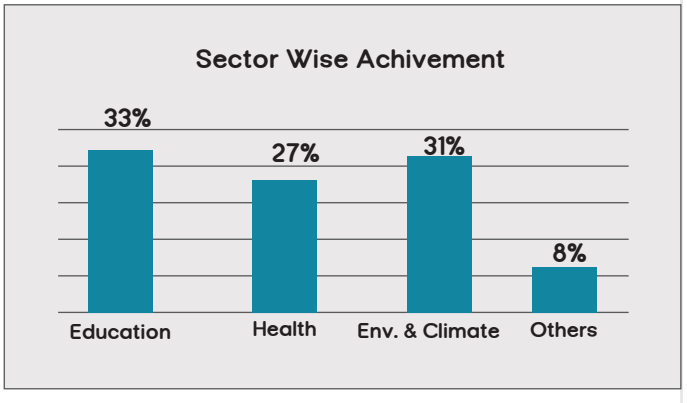
To ensure continued engagement, the program established an online knowledge-sharing platform and provided post-training support, including follow-up consultations and business mentoring. Awareness and outreach activities were conducted through both online and offline channels to expand participation and promote green entrepreneurship across a broader audience.

This initiative reflects MTB's commitment to fostering a green economy by strengthening the capacity of emerging and existing enterprises, encouraging sustainable innovation, and creating long-term opportunities for environmentally responsible business growth.

Financial Overview



Sector wise CSR Expanse



Sector wise Number of Beneficiaries

Sector	Number of Beneficiaries
Health	15830
Education	14121
Environment	39108
Other	14515

Impact of MTB's CSR activity

Initiative	Linked with SDGs	Outcome Summary	Number of Beneficiaries
Community-Based Ecological Mangrove Restoration in the Sundarbans Coast, Bangladesh	SDG 13 - Climate Action, SDG 14 - Life Below Water, SDG 15 - Life on Land	Restored degraded mangrove ecosystems, strengthened coastal climate resilience, enhanced biodiversity conservation, and improved ecosystem services for vulnerable coastal communities.	1000+
Farmer Well-being Through Climate Smart Agriculture	SDG 2 - Zero Hunger, SDG 13 - Climate Action, SDG 15 - Life on Land	Enhanced farmers' productivity and climate resilience through climate-smart agricultural practices, sustainable resource management, and capacity building.	5,000+
Accelerating Green Enterprises in Bangladesh	SDG 1 - No Poverty, SDG 4 - Quality Education, SDG 8 - Decent Work & Economic Growth, SDG 9 - Industry, Innovation & Infrastructure	Supported green entrepreneurship through skills development, technical assistance, and enterprise growth, contributing to sustainable employment and economic development.	100+
Adopt a Plant, Nurture Your Nature	SDG 4 - Quality Education, SDG 13 - Climate Action, SDG 15 - Life on Land	Increased environmental awareness and encouraged tree plantation and biodiversity conservation among students and local communities.	1,000+
Ensuring Safe Drinking Water in Public Spaces	SDG 3 - Good Health & Well-being, SDG 6 - Clean Water & Sanitation, SDG 11 - Sustainable Cities & Communities	Improved public access to safe drinking water, contributing to better public health, sanitation, and climate resilience.	5,000+
Empowering Marginalized Women to Tackle Bagerhat's Water Crisis	SDG 3 - Good Health & Well-being, SDG 5 - Gender Equality, SDG 6 - Clean Water & Sanitation, SDG 13 - Climate Action	Empowered women through improved access to safe water, strengthened community resilience, and promoted inclusive water resource management.	5,000+
Improving Climate Resilience through Safe Water Access in Schools	SDG 3 - Good Health & Well-being, SDG 4 - Quality Education, SDG 6 - Clean Water & Sanitation, SDG 13 - Climate Action	Enhanced safe drinking water facilities in schools, improving student health, attendance, and resilience to climate-related water challenges.	1,000+
Financial Assistance for Treatment	SDG 3 - Good Health & Well-being, SDG 10 - Reduced Inequalities	Provided financial assistance for life-saving medical treatment, improving healthcare access for financially vulnerable individuals.	15
Coding Training for Underprivileged Children	SDG 4 - Quality Education, SDG 8 - Decent Work & Economic Growth, SDG 10 - Reduced Inequalities	Enhanced digital literacy and coding skills, preparing underprivileged children for future education and employment opportunities.	24
Nilufa Monjur Memorial Scholarship	SDG 4 - Quality Education, SDG 10 - Reduced Inequalities	Supported academically talented students through scholarships, promoting equitable access to quality education.	100
Saifuddin Ahmed Chowdhury Memorial Scholarship	SDG 4 - Quality Education, SDG 10 - Reduced Inequalities	Provided scholarships to deserving students, encouraging academic excellence and educational continuity.	100
Samson H. Chowdhury Memorial Scholarship	SDG 4 - Quality Education, SDG 10 - Reduced Inequalities	Enabled financially disadvantaged students to pursue higher education through merit-based scholarships.	100
Syed Manzur Elahi Memorial Scholarship Program	SDG 4 - Quality Education, SDG 10 - Reduced Inequalities	Promoted equal educational opportunities by supporting meritorious students through scholarship assistance.	100

UCEP-MTB Foundation Johara Samad Technical School, Khulna	SDG 4 - Quality Education, SDG 8 - Decent Work & Economic Growth	Delivered vocational and technical education, equipping students with industry-relevant skills and improving employability.	168+
Cycle for School-Going Underprivileged Female Students	SDG 4 - Quality Education, SDG 5 - Gender Equality	Improved school attendance, mobility, and educational access for underprivileged female students.	350+
SOS Bangladesh - CSR: Fostering Future Generation with Education Materials Support	SDG 4 - Quality Education, SDG 10 - Reduced Inequalities	Distributed educational materials to underprivileged children, creating a more inclusive and supportive learning environment.	1,000
Eyesight Restoration Program	SDG 3 - Good Health & Well-being	Restored vision through eye screening and treatment, improving health, productivity, and quality of life.	1,000
Supporting Adolescent Female Students by Providing Female Hygiene Materials	SDG 3 - Good Health & Well-being, SDG 4 - Quality Education, SDG 5 - Gender Equality	Improved menstrual hygiene management, promoted girls' health, dignity, and regular school attendance.	50
Creating Alternative Livelihood for Vulnerable Fishing Communities through Income Generating Activities (IGAs)	SDG 1 - No Poverty, SDG 8 - Decent Work & Economic Growth, SDG 13 - Climate Action, SDG 14 - Life Below Water	Strengthened livelihood diversification and economic resilience of climate-vulnerable fishing communities through sustainable income-generating activities.	1,000
Safe Drinking Water and Sanitation Support for Climate Vulnerable Community	SDG 3 - Good Health & Well-being, SDG 6 - Clean Water & Sanitation, SDG 13 - Climate Action	Expanded access to safe drinking water and sanitation facilities, reducing health risks and strengthening community resilience to climate impacts.	3,000



General Disclosure		
GRI Standard	**Disclosure**	**Location**
GRI 2: General Disclosure 2021	Disclosure 2-1: Organizational Details	13
	Disclosure 2-2 Entities included in the organization's sustainability reporting	21
	Disclosure 2-3 Reporting period, frequency and contact Point	22 – 22
	Disclosure 2-4 Restatements of information	
	Disclosure 2-5 External assurance	
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