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Credit Rating

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<thead>
<tr>
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<th>Current Rating</th>
<th>Previous Rating</th>
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<tbody>
<tr>
<td>Long Term</td>
<td>AA-</td>
<td>AA-</td>
</tr>
<tr>
<td>Short Term</td>
<td>ST-2</td>
<td>ST-2</td>
</tr>
<tr>
<td>Based on Financials</td>
<td>December 31, 2012</td>
<td>December 31, 2011</td>
</tr>
<tr>
<td>Date of Rating</td>
<td>June 23, 2013</td>
<td>June 26, 2012</td>
</tr>
<tr>
<td>Validity Date</td>
<td>June 22, 2014</td>
<td>June 25, 2013</td>
</tr>
</tbody>
</table>

**AA-**: Strong capacity and high quality

**ST-2**: Strong capacity for timely repayment of obligations

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

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

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

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

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

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

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

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

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

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

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

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

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

**Net interest income (NII)** is the difference between revenues generated by interest-bearing assets and the cost of servicing (interest-burdened) liabilities. For banks, the assets typically include commercial and personal loans,
mortgages, construction loans and investment securities. The liabilities consist primarily of customers' deposits. NII is the difference between (a) interest payments the bank receives on loans outstanding and (b) interest payments the bank makes to customers on their deposits.

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

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

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

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

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

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

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

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

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

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

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

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

DHA DIVISION

Principal Branch
- Motijheel C/A, Dhaka

Panthapath Branch
- Panthapath, Dhaka

Babu Bazar Branch
- Armanitola, Babu Bazar, Dhaka

Sonargaon Branch
- Mograpara, Sonargaon

Uttara Model Town Branch
- Uttara, Dhaka

Pragati Sarani Branch
- Pragati Sarani, Dhaka

Sreenagar Branch
- Sreenagar, Munshiganj

Pallabi Branch
- Pallabi, Mirpur, Dhaka

Dilkusha Branch
- Dilkusha C/A, Dhaka

Dhanmondi Branch
- Dhanmondi, Dhaka

Bashundhara City Branch
- Panthapath, Dhaka

Chandra Branch
- Kaliakoir, Gazipur

Dania Branch
- Shanir Akhra, Dhaka

MTB Centre Corporate Branch
- Gulshan 1, Dhaka

Gulshan Branch
- Gulshan 1, Dhaka

Savar Branch
- Savar Bazar, Savar

Fulbaria Branch
- Fulbaria, Dhaka

Madaripur Branch
- Kotwali, Madaripur

Dholaikhal Branch
- Dholaikhal New Road, Dhaka

Aganagar Branch
- East Aganagar, Dhaka

Narayanganj Branch
- Tanbazar, Narayanganj

Banani Branch
- Banani, Dhaka

Mohammadpur Branch
- Mohammadpur, Dhaka

Tongi Branch
- Tongi, Gazipur

Elephant Road Branch
- Elephant Road, Dhaka

Chawk Moghaltuli Branch
- Chawk Moghaltuli, Lalbag, Dhaka

Gazipur Branch
- Bogra Eastern Bypass, Gazipur

Baridhara Branch
- Pragati Sarani, Dhaka

Mymensingh Branch
- Bara Bazar, Mymensingh

Tejgaon Branch
- Tejgaon I/A, Dhaka

Bashundhara Branch
- Bashundhara R/A, Dhaka

Shah Mokhdum Avenue Branch
- Uttara, Dhaka

Kaliganj
- Kaliganj Bazar, Gazipur

Noria
- Noria, Shariyatpur

Gaffargaon
- Gaffargaon Sadar, Mymensingh

Dhanbari
- Dhanbari, Tangail

Nsnabad
- South Keraniganj, Dhaka

Sarulia Bazar
- Sarulia Bazar, Demra, Dhaka

Kpasia Branch
- Tanar Mor, Kapasia, Gazipur

Meghna Branch
- Meghna Industrial Park, Sonargaon

Kmrangirchar Branch
- Kamrangirchar, Dhaka
MTB Network

Kkrail Branch
- Iris Noorjehan, 104 Kakrail Road, Dhaka
Narayanganj BSCIC Branch
- A. Rahman Plaza, Fatullah, Narayanganj
Mirpur Branch
- Section 10, Thana- Kafrul, Mirpur, Dhaka
Jamirdia Masterbari Branch
- Abdur Rashid Plaza, Jamirdia Masterbari
Bhaluka, Mymensingh
Ashulia Branch
- Rajji Plaza, Jamgora, Ashulia, Dhaka
Tangail Branch
- Noor Tower, Tangail
Monipur Bazar Branch
- Sikder Market, Monipur Bazar, Gazipur

CHITTAGONG DIVISION
Agrabad Branch
- Agrabad C/A, Chittagong
CDA Avenue Branch
- East Nasirabad, Chittagong
Katunganj Branch
- Asadganj Road, Chittagong
Jubilee Road Branch
- Jubilee Road, Chittagong
Nazirhat Branch
- Fatikchari, Chittagong
Chakoria Branch
- Chakoria, Cox’s Bazar

Oxygen Mor Branch
- Oxygen Mor, Chittagong

Coxs Bazar Branch
- Main Road, Cox’s Bazar
Krani Bazar Branch
- Satkania, Chittagong
Comilla Branch
- Kanderpar, Comilla
EPZ Branch
- Karnaphuli EPZ, Chittagong
Brahmanbaria Branch
- TA Road, Brahmanbaria
Kilpara Branch
- Khilpara Bazar, Chatkhil, Noakhali
Chittagong Medical College Branch
- Epic Divine, 19 Panchlaish, Chittagong

Laksham
- Laksham, Comilla
Dagonbhuiyan
- Dagonbhuiyan, Feni
Hiderganj
- Raipur, Laxmipur
Ramchandrapur
- Muradnagar, Comilla

Nazeemah Bazar
- Hat Hazari, Chittagong

Khurghat Industrial Area Branch
- Wajib Tower, Chandgaon, Kalurghat, Chittagong
Kdair Bazar
- Mollah Market, Kadar Bazar, Chouddagram, Comilla

RAJSHAHI DIVISION
Rajshahi Branch
- Ghoramara, Rajshahi
Dypurhat Branch
- Joypurhat Sadar, Joypurhat
Pabna Branch
- Dilalpur, Pabna
Bogra Branch
- Sutrapur Road, Bogra
Ishwardi
- Ishwardi, Pabna
MTB Network

Belkuchi
- Belkuchi, Sirajgonj

Naogaon Branch
- Jolly Plaza, Chalkdev, Naogaon

Sirajganj Branch
- Jan Bux Bhaban, Sirajganj

SYLT DIVISION

Sylhet Branch
- Zindabazar, Sylhet

Mouli Bazar Branch
- M. Saifur Rahman Road, Mouli Bazar

Habiganj Branch
- Saistanagar, Habiganj

Shah Parun Gate Branch
- Shah Parun Mazar Gate, Sylhet

Syedpur
- Jagannathpur, Sunamganj

RANGPUR BRANCH

Rangpur Branch
- Rangpur Sadar, Rangpur

Thakurgaon Branch
- Bangabandhu Sarak, Thakurgaon

Gobindaganj Branch
- Gobindaganj, Gaibandha

Dinajpur Branch
- Modern Mor, Ganeshtol, Dinajpur

BARISAL

Gournadi Branch
- Gournadi, Barisal

KHLNA DIVISION

Kuhtia Branch
- Thanapara, Kuhtia

Jessore Branch
- R N Road, Jessore

MTB BOOTR

Hozrat Shahjalal Intl Airport
Dhaka, Bangladesh

Shah Amanat Intl Airport
Chittagong, Bangladesh
Notes
I/We, .........................................................................................................................

being the Member of Mutual Trust Bank Ltd. (MTB) do hereby appoint ............................................................

Mr./Ms. .......................................................................................................................

as my/our proxy to attend and vote on my/our behalf at the 15th Annual General Meeting of the Bank/Company to be held on Thursday, April 10, 2014 at 10.00 am and or at any adjournment thereof.

As witness my hand this .......................................... day of .................................. 2014.

Proxy Form

(Signature of the Member)  (Signature of the Proxy)

Register Folio No. .................................................................

Revenue Stamp Tk.20

or

BO ID No. .................................................................

No. of Shares held .................................................................

Note:

I. Signature of the Member must be in accordance with the Specimen Signature recorded with the CDBL.

II. A duly completed Proxy Form must be deposited at the Share Department of the Company at Bhuiyan Centre, 68 Dilkusha C/A (5th Floor), Dhaka 1000 not later than 48 hours before the time fixed for the meeting. Incomplete Proxy Form will not be entertained.

Attendance Slip

I hereby record my attendance at the 15th Annual General Meeting of the Bank/Company being held on Thursday, April 10, 2014 at 10.00 am at Bashundhara Convention Centre 2, Black C, Umme Kulsum Road, Bashundhara R/A, Baridhara, Dhaka 1229.

Name of Member/Proxy .................................................................

Register Folio No. .................................................................

or

BO ID No. .................................................................

No. of Shares held .................................................................

Signature of the Member/Proxy .................................................................
## Financial Calendar

### Financial Calendar 2013

<table>
<thead>
<tr>
<th>Event</th>
<th>Date</th>
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<tbody>
<tr>
<td>1st Quarter Results published on</td>
<td>April 2013</td>
</tr>
<tr>
<td>Half yearly financial statements published on</td>
<td>July 2013</td>
</tr>
<tr>
<td>3rd Quarter Results published on</td>
<td>October 2013</td>
</tr>
<tr>
<td>Audited Financial Statements for 2013 signed on</td>
<td>March 09, 2014</td>
</tr>
<tr>
<td>15th Annual General Meeting to be held on</td>
<td>April 10, 2014</td>
</tr>
<tr>
<td>10% Stock as Final Dividend for 2013 payable on</td>
<td>April, 2014</td>
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### Proposed Financial Calendar 2014

<table>
<thead>
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<th>Event</th>
<th>Date</th>
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<tr>
<td>1st Quarter Results to be published on</td>
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<td>October 2014</td>
</tr>
<tr>
<td>Audited Financial Statements for 2014 to be signed on</td>
<td>February 2015</td>
</tr>
<tr>
<td>16th Annual General Meeting to be held on</td>
<td>March 2015</td>
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