MTB Financial Highlights 2013

- **Total Operating Profit**: 2,026 Million
  - Operating profit before provision for 2013 stood at BDT 2,026 million registering a positive 52.05% growth over the previous year (BDT 1,332 million).

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

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

- **Return on Equity (ROE)**: 11.15%
  - Return on average shareholder equity went up from the previous year due to increase in Net Profit After Tax (NPAT) in 2013.

- **Total Deposits**: 84,373 Million
  - MTB Deposits in 2013 increased to BDT 84,373 million, registering a growth of 12.29% over 2012 (BDT 75,140 million).

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

- **Core Tier 1 Ratio**: 7.51%
Profile of the Company

Registered name of the company
Mutual Trust Bank Limited

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

Company Registration No.
c38707 (665)/99 on September 29, 1999

Bangladesh Bank Permission No.
BRPD (P) 744(78)/99-3081 on October 5, 1999

SWIFT Code
MTBL BD DH

Registered Office
MTB Centre
26 Gulshan Avenue, Gulshan 1
Dhaka 1212

Corporate Website
www.mutualtrustbank.com

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

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

Legal Advisors
- M/s Mohsen & Mohsen
  (Advocates and Legal Consultants)
  Suite # 14/A, C.D Kader Heights
  10 Hatkhola Road
  Dhaka 1203

- M/s Hamid & Associates
  (Advocates and Legal Consultants)
  House # 46, Block # G
  Banani
  Dhaka 1212

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

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

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

MTB Group

In Bangladesh

- Mutual Trust Bank Ltd.
- MTB Off-Shore Banking Unit
- MTB Securities Ltd.
  A Mutual Trust Bank Company
- MTB Capital Ltd.
  A Mutual Trust Bank Company

Overseas

- MTB Exchange (UK) Ltd.
  A Mutual Trust Bank Company
MTB Organogram
MTB Products and Services

RETAIL BANKING
Deposit Products
Current Account | MTB Regular Savings | MTB Privilege Savings | MTB Senior | MTB Inspire | MTB Junior | MTB Graduate | MTB Ruby | Fixed Deposit | Special Notice Deposit | Brick by Brick | MTB Double Saver | MTB Millionaire Plan | MTB Education Plan | Monthly Benefit Plan | Children Education Deposit Scheme | MTB Care | MTB Shanchay | MTB Kotipati | MTB Gift Cheque

Loan Products
MTB Personal Loan | MTB Auto Loan | MTB Home Loan | MTB Home Equity Loan | MTB Professional’s Loan

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

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

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

Trade Finance
Export finance
Back to Back L/C | Export Bill Discounting (FDBP and IDBP) | Secured Overdraft (SOD-general/export bill) | Packing Credit

Import finance
Loan against Trust Receipt (LTR) | EDF Loan

Non-funded Trade Finance
L/C Opening (Sight/Deferred/UPAS) | L/C Advising | L/C Transfer | Bank Guarantee | Shipping Guarantee

Bank Guarantee
Bank Guarantee [Bid Bond, Performance guarantee, Advance Payment guarantees, etc.]

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

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

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

NRB BANKING
NRB Products
• NRB Savings Account
• NRB Deposit Pension Scheme (NRB DPS)
• NRB Fixed Deposit Account (NRB FD)

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

SME BANKING
MTB Bhagyobati | MTB Krishi | MTB Mousumi | MTB Revolving Loan | MTB Small Business Loan | MTB Digoon | MTB Green Energy Loan | MTB Probaho | MTB Buniad | MTB Gunabati | MTB Krishijat | MTB Light Engineering | MTB IT Genius | MTB Microfinance
MTB Events in 2013

14th MTB AGM 2013

MTB Branch and ATM Openings

Inauguration of MTB Mirpur Branch
Overview of MTB

Inauguration of MTB Kadair Bazar Branch

Inauguration of MTB Jamirdia Masterbari Branch

Inauguration of MTB Kalurghat Industrial Area Branch
Overview of MTB

Inauguration of MTB Ashulia Branch

Inauguration of MTB Monipur Bazar Branch

Inauguration of relocated MTB Rajpur Branch
Opening of relocated MTB Securities Ltd. Pallabi Branch

Inauguration of 150th MTB ATM at Pabna

Inauguration of MTB ATM at Fulbaria
Annual Conferences

MTB Annual Business Conference 2013

1st MTB Retail Banking and NRB Conference 2013

MTB BAMLCO Conference 2013 at BARD, Comilla
Agreement Signing Ceremonies

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

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

Agreement Signing Ceremony between SME Foundation and MTB
Trainings and Workshops

- Management Development Program on Inspection, Supervision and Monitoring at MTB Training Institute (MTBTI)
- Agreement Signing Ceremony of Syndicated Term Loan Facility of USD 40 Million and BDT 5,908 Million for BSRM Steel Mills Ltd.
- Agreement Signing Ceremony of Online Bill Collection between MTB and QUBEE
Overview of MTB

Product Launch

- Seminar on “Gender Equality and Awareness” at MTBTF
- Training on Internal Control and Compliance (ICC) and Risk Management at MTBTF
- Launching Ceremony of MTB Gift Cheque at MTB Corporate Centre Branch
MTB’s 14th Anniversary Celebration

Prize Giving Ceremony
Induction and Confirmation Ceremonies of MTB Management Trainees (MMTs)

MTB Club Programs

1st MTB Club Indoor Games 2013 - Prize Giving Ceremony

Induction Ceremony of MMT 2013 at MTB Centre

MMT 2012 Confirmation Ceremony at MTB Centre
Others

Art Workshop and Competition organized by MTB Club

Art Exhibition and Art Auction at MTB Centre

Fire Evacuation Drill at MTB Centre
Overview of MTB

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

Iftar Grocery Distribution among MTB Chittagong Branches Support Staff
IN MEMORIAM

Mosharraf Hossain
1941-2014

MTB’s First Managing Director (1999-2007)
MTB Calendar 2014

Overview of MTB
Overview of MTB
Letter of Transmittal

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

MTB Annual Report 2013

Dear Sir/Madam(s):

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

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

Yours sincerely,

QUAMRUL ISLAM CHOWDHURY
Group Company Secretary
Notice of the 15th Annual General Meeting

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

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

By order of the Board

QUAMRUL ISLAM CHOWDHURY
Group Company Secretary

Date: March 18, 2014

Notes:

a. March 20, 2014 is the Record Date.

b. The shareholders whose names will appear in the Register of Members of the Company on the Record Date (March 20, 2014) will be eligible to attend the Annual General Meeting and be entitled to receive dividend.

c. The Board of Directors have recommended 10% Stock Dividend for the year 2013.

d. The Proxy Form duly stamped with revenue stamp of BDT 20/- must be submitted to the Share Department of the Company at Bhuiyan Centre, 68 Dilkusha C/A (5th Floor), Dhaka 1000, not later than 48 hours before the meeting.

e. The Annual Report 2013 and Proxy Form will be available at the Bank’s website at www.mutualtrustbank.com from March 27, 2014 onwards.
Impact on Forward Looking Statement

This annual report contains certain forward looking statements such as MTB’s plans, anticipations, beliefs, opportunities, etc. and these are based on assumptions, estimates, beliefs and future expectations. These statements may materially differ due to changes in the business environment. The following are some major factors that may affect the overall business conditions of the bank:

- Changes in fiscal, trade and monetary policies
- Natural catastrophes and political disturbances
- Changes in consumer behaviors, technologies, commodity price levels
- Changes in financial and capital market locally and internationally
- Changes in interest rates and forex rates locally and internationally
- Changes in legal and regulatory framework locally and internationally
- Changes in CRR and SLR of the banks
- International embargo/unrest in any country
- Withdrawal of incentives given to any sectors