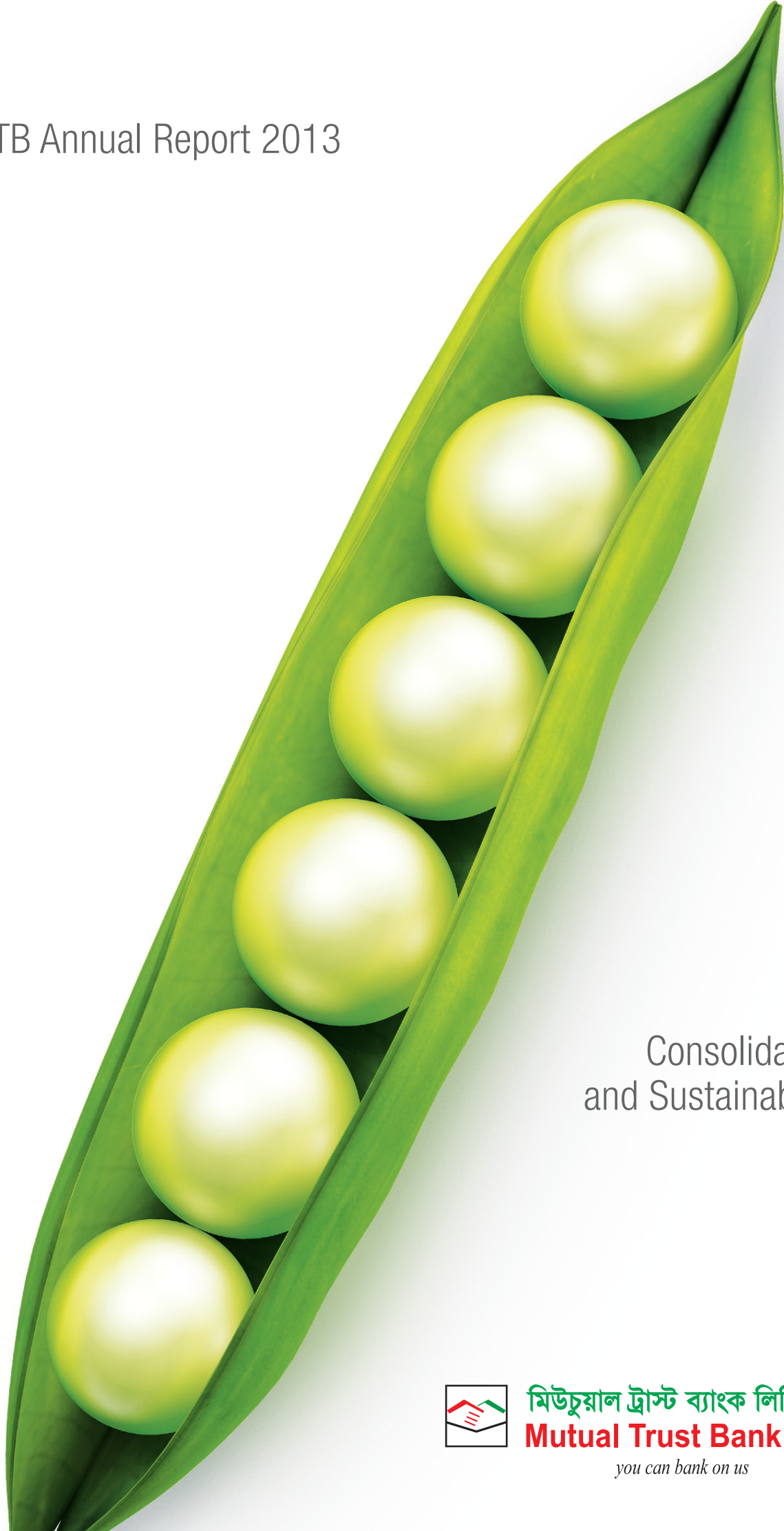


MTB Annual Report 2013



Consolidation
and Sustainability



মিউচুয়াল ট্রাস্ট ব্যাংক লিমিটেড
Mutual Trust Bank Ltd.

you can bank on us

CONSOLIDATION AND SUSTAINABILITY

'Consolidation' refers to the strength of MTB's network that comprises 92 branches, 8 kiosks, 170 ATMs, 1,500 Point of Sales (POS) devices, all located at prime commercial, urban and rural areas of the country. Furthermore, MTB offers fully integrated real-time Online, Internet and SMS Banking services, and has a 24/7 Contact Centre, Alternate Delivery Channel (ADC) services, and will soon be adding Mobile Banking services to cater to its ever-growing customer base. 'Sustainability' highlights the consistent utilization of the Bank's network and human capital of over 1,400 employees to attain the maximum level of consolidation.

As is apparent from the visual in the cover page of the Annual Report 2013, the peapod contains equal-sized pearls instead of peas. The peapod may not be considered as something extraordinary, and one would usually expect to find peas inside it. However, when the peapod is exposed, pearls pop up unexpectedly. Pearls, in addition to being precious, are strong, which reflects MTB's strength of its customer service points. The fact that the pearls are all of the same size, indicates how the different bodies of MTB work closely together to create success stories for customers and, in turn, for the people of the country as a whole. After all, consolidation and sustainability is the result of different forces working together.

Our Vision

Mutual Trust Bank's vision is based on a philosophy known as MTB3V. We envision MTB to be:

- I. One of the best performing banks in Bangladesh
- II. The bank of choice
- III. A truly world-class bank

Our Mission

We aspire to be the most admired financial institution in the country, recognized as a dynamic, innovative and client focused company, which offers an array of products and services in the search for excellence and to create an impressive economic value.

MTB Core Values

Commitment:

- Shareholders – Create sustainable economic value for our shareholders by utilizing an honest and efficient business methodology.
- Community – Committed to serve the society through employment creation, supporting community projects and events and be a responsible corporate citizen.
- Customers – Render state-of-the-art service to our customers, offering diversified products and aspiring to fulfill their banking needs to the best of our abilities.
- Employees – Be reliant on the inherent merits of the employees and honor our relationships as part of this renowned financial institution. Work together to celebrate and reward the unique backgrounds, viewpoints, skills and talents of everyone at the work place, no matter what the job is.

Accountability:

As a bank, we are judged solely by the successful execution of our commitments; we expect and embrace that form of judgment. We are accountable for providing the highest level of services along with meeting the strict requirements of regulatory standards and ethical business practices.

Agility:

We can see things from different perspectives; we are open to change and not bound by how we have done things in the past. We can respond rapidly and adjust our mode of operation to meet stakeholders' needs and achieve our goals.

Trust:

We value mutual trust, which encompasses transparent and candid communication amongst all parties.

MTB Outlook 2014

MTB aims to do business in a compliant yet sustainable manner. Although profits are our ultimate goal, maintaining ethics and integrity is the key to attaining our objective. We will continue to push the boundaries to achieve our targets and enhance our capabilities along the way.

Strategic Priorities

1. Embed sustainability in our business, whether it is in strategy, values, culture or process
2. Continue to ensure our high standards of compliance and governance
3. Leverage our people, technological know-how, financial capital and foresight to enhance shareholder returns while ensuring organic growth
4. Improve our funding and liquidity position while maintaining high level of asset quality and low provisioning
5. Establish a culture of empowerment and spirit which attracts talented people to join and remain with the bank
6. Ensure our role as a responsible social and corporate citizen by contributing to the progress of the economy and the people
7. Use technology to improve the delivery channels to provide services to the unbanked population

Awards and Recognitions



ICAB Merit Certificate for Best Presented Annual Report 2010



ICAB Merit Certificate for Best Presented Annual Report 2011



ICAB Merit Certificate for Best Presented Annual Report 2012

TABLE OF CONTENTS



OVERVIEW
OF MTB

007

MANAGEMENT
REPORT

033

DIRECTORS'
REPORT

069

TO OUR
SHAREHOLDERS

139

FINANCIAL
INFORMATION

151

FURTHER
INFORMATION

269

