

Appendix - A

Board of Directors

Position	Name
Chairman	Md. Abdul Jalil, M.P.
Vice Chairman	M. Amanullah
	Md. Anwarul Haque
Directors	Md. Shahabuddin Alam
	Morshed Alam
	Dr. Toufique Rahman Chawdhury
	Golam Faruk Ahmed
	Engr. Md. Monsuruzzaman
	Md. Mizanur Rahman Chawdhury
	M. S. Ahsan
	Bilkis Begum
	Al-Haj Akram Hussain (Humayun)
	Md. Tabibul Huq
	A. S. M. Firoz Alam
	Md. Selim
	A. K. M. Shaheed Reza
	Md. Nasiruddin Chawdhury
	Syed Md. Abdul Mannan
	Al-Haj Mosharref Hossain
Israt Jahan	
Dr. Motiur Rahman, M.P.	
President and Managing Director	Dewan Muzibur Rahman

Appendix - B

Corporate Structure

<p>Board of Directors</p> <p>Md. Abdul Jalil, <i>Chairman</i> Alhaj Mosharref Hossain, <i>First Vice Chairman</i> A.S.M. Feroz Alam, <i>Second Vice Chairman</i> Tazneen Aman Israt Jahan Farida Begum A.K.M. Shaheed Reza Md. Mizanur Rahman Chowdhury M S Ahsan Bilkis Begum Md. Tabibul Huq Saber Hossain Chowdhury Dewan Mujibur Rahman, <i>Managing Director & CEO</i></p>	<p>Executive Committee</p> <p>Md. Tabibul Huq, <i>Chairman</i> Tazneen Aman Israt Jahan Farida Begum M S Ahsan Alhaj Mosharref Hossain A.S.M. Feroz Alam Saber Hossain Chowdhury Dewan Mujibur Rahman, <i>Managing Director & CEO</i></p>	<p>Audit Committee</p> <p>A.K.M. Shaheed Reza, <i>Chairman</i> Md. Mizanur Rahman Chowdhury Bilkis Begum</p>
<p>Managing Director and CEO</p> <p>Dewan Mujibur Rahman</p>	<p>Consultant</p> <p>Md. Rabiul Hossain</p>	<p>Company Secretary</p> <p>S. Q. Bazlur Rashid</p>
<p>Chief Financial Officer</p> <p>Monindra Kumar Nath</p>	<p>Auditors</p> <p>Khan Wahab Shafique Rahman & Co. <i>Chartered Accountants</i></p> <p>Syful Shamsul Alam & Co. <i>Chartered Accountants</i></p>	<p>Tax Advisor</p> <p>K M Hasan & Co. <i>Chartered Accountants</i></p>

Appendix - C

Management Team

Managing Director and CEO	Additional Managing Directors	Deputy Managing Director
Dewan Mujibur Rahman	M. Nurul Islam A.K.M. Shahidul Haque	M. A. Shahjahan
Senior Executive Vice Presidents	Executive Vice Presidents	Senior Vice Presidents
Md, Abdul Jalil Chowdhury Monindra Kumar Nath M A Yousuf Khan	Md, Quamrul Islam Chowdhury Choudhury Moshtaq Ahmed A S M Bulbul Md, Nazrul Hossain	Mohammad Ismail S.Q. Bazlur Rashid Samarendra Nath Nandi Md, Sayeed Hossain Khandakar Fahim Uddin Ahmed Azad Shamsi Md, Rabiul Islam Md, Habibur Rahman Md, Rafiquzzaman Ahmedul Haque Md, Sadruzzaman Md, Shoaib Ahmed Syed Ahmadul Karim
Vice Presidents	First Vice Presidents	Assistant Vice Presidents
Shah Syed Abdul Bari Md, Abdus Salam Md, Rafiqul Hoque Bhuiyan Qazi Mustaque Ahmed Md, Nurul Islam Md, Zakir Hossain Shamim Ahmed A K M Atiqur Rahman Md, Mahmood Alam Chowdhury Md, Sayeduzzaman Chowdhury A M M Ariful Haque Faisal Ahsan Chowdhury Md, Shafiq Wahed Abdullah Md, Zaki Hasan A K M Nurul Islam Towfique Newaz Khan Lodi Imam Kabir Chowdhury	Abdus Salam Shaikh Ahsanul Haq Chowdhury Shah Md. Sohel Khurshid Md. Mahibbul Karim Md, Rashad Kamal Md, Nurul Haque Gazi Kawser Uddin Ahmed A.K.M. Minhajul Islam Md, Faruque Ahmed Md, Abu Bashar Md, Faiz Ahsan Md, Shawkat Jahan Khan Md, Abu Hossain Muhammad Hajjaj-Bin-Mahfooz A B M Eradul Islam Arif Md, Shahedul Haque K. M. Abdur Razzaque Mrinal Paul Md, Khalid Hussain Md, Jamal Uddin Farook Iqbal Abu Syed Md, Mohiuddin Anwar Hossain	Shah Nawaz Siddique Lutful Haidar Chowdhury Md, Shafiqul Islam Moynul Islam Farhad Malik Md, Abul Bashar Khan Md, Kamruzzaman Md, Moniar Rahman Md, Zainul Abedin Saiful Alam Md, Enayet Ullah Md, Jamal Hossain Syed Ezazur Rahman Purbani Roy Md, Rezwanul Karim Zahedul Islam Syed Mahbubul Haq Jahangir Javed Md, Ata Rabbani Chowdhury Md, Mahbub Alam Md, Moshaddeque Hossain Abu Asghar Gholam Haruni Tanusree Mitra Md, Akhtaruzzaman (Service on Lien) Md, Abdul Awal Kabir Ahmed A.K.M, Hassanuzzaman Md, Zahangir Alam A Y M Abdullah Haroon Md, Khurshid Anwar S. M. Asifur Rahman Liaquat Fazlur Rashid Md, Shahidul Islam Md, Abu Sakin Jashim Uddin M A Malek Patwary Md. Wahiduzzaman Mesbah Uddin Ahamed

Appendix - D

The Capital of the Bank

Capital Adequacy		
(BDT in million)		
Core Capital (Tier I)	3,470.92	
Paid-up Capital	1,798.68	
Statutory Reserve	1,222.83	
Retained Earnings	362.64	
Other Reserves	86.77	
Supplementary Capital (Tier II)	712.95	
Provision against Unclassified Loans	438.20	
Exchange Equalization Account	2.32	
Provision for Off-balance sheet Items	199.22	
Asset Revaluation Reserve	73.21	
Total Capital	4,183.87	
Total Risk-Weighted Assets	40,634.58	
	Minimum	
BIS Ratio	Requirements	Actual
Tier I	5.00%	8.54%
Tier II	-	1.76%
Total Capital	10.00%	10.30%

Appendix - E

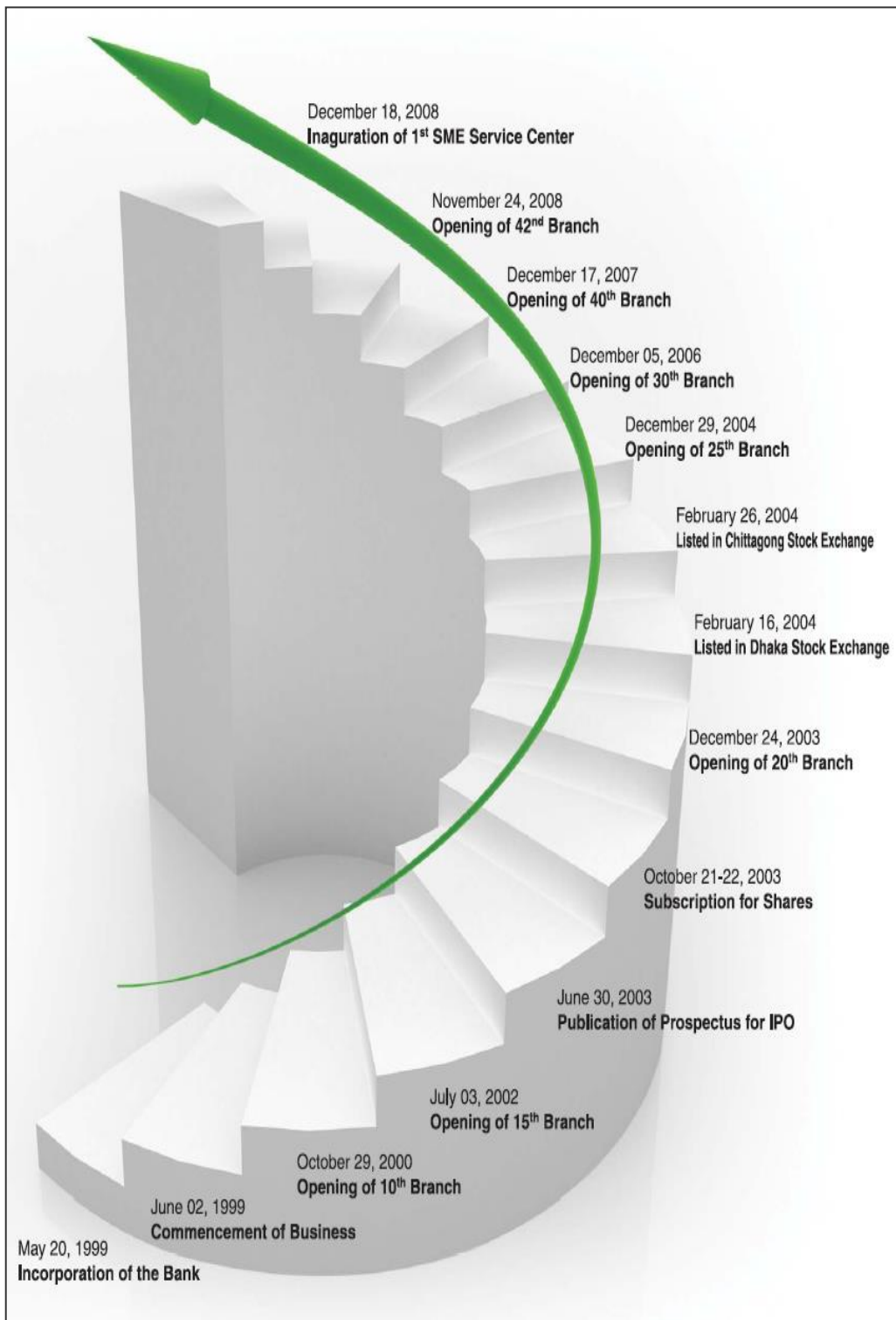
The Growth of the MBL (2003 – 2008)

(Fig. in Lac Tk.)

SECTORS	YEAR					
	2003	2004	2005	2006	2007	2008
Deposit	4,852.27	5,686.85	6,199.31	6,667.19	8,229.80	8,788.85
Advance	2,359.82	3,205.24	3,747.83	5,147.55	6,128.84	7,120.25
Import	5,719.66	7,578.79	7,318.71	12,978.33	11,584.74	9,208.34
Export	-	-	-	-	-	-
Profit/Loss	80.85	101.10	125.08	277.91	287.13	292.21
No. of Depositor A/C	6,173	6,603	6,332	7,545	8,771	9,121
No. of Borrower A/C	390	489	506	635	717	811
Average daily voucher	717	858	884	1,074	1,165	1,485
Manpower	19	20	23	21	20	23

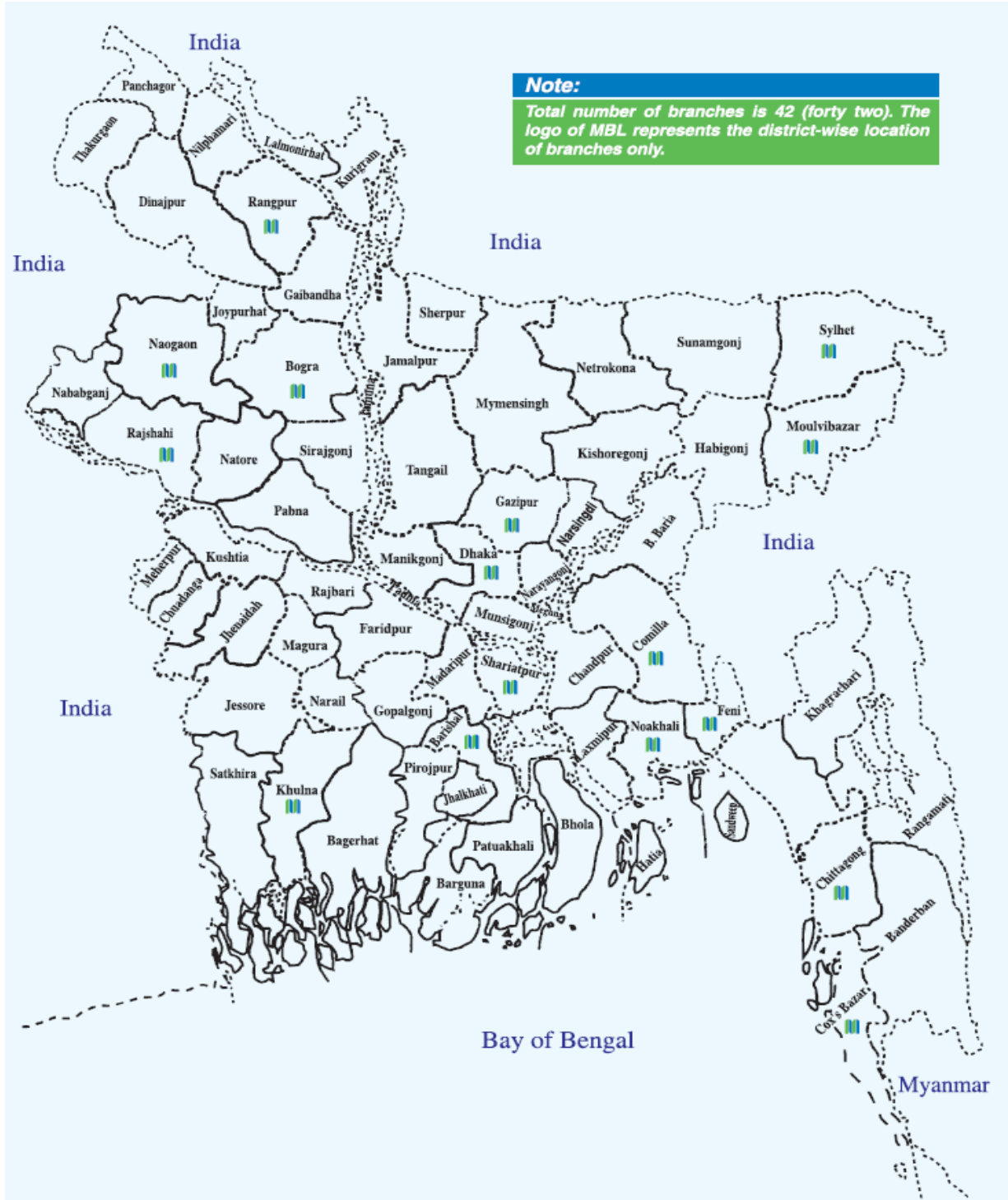
Appendix - F

MBL Time Line



Appendix - G

Total Branches of MBL



Appendix - H

Importer of MBL

SL NO.	NAME OF THE PARTY	CUMULATIVE TOTAL	
		NO. OF L/C	AMOUNT IN US\$
1	Olympic Accessories Ltd.	48	1,998,416.53
2	Rupali Lace Ind. Pvt. Ltd.	38	1,490,874.23
3	Jamou ImpoTrades	25	1,304,820.00
4	Navana Poly Packaging Ltd.	35	1,101,576.32
5	Sadat Chem	25	847,143.13
6	Millennium Access. (BD) Ltd.	27	843,002.00
7	Rupali Accessories Ind. Ltd.	20	743,307.96
8	National Paper House	16	502,005.66
9	Zahid Cycle Store	18	372,565.00
10	New Karnafully Traders	10	309,543.97

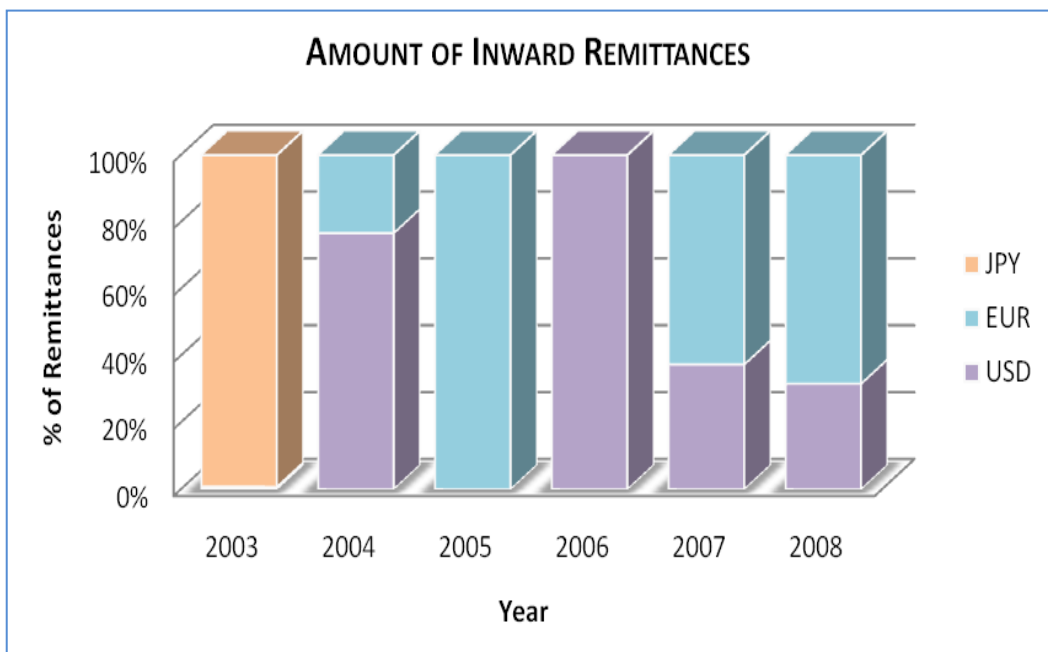
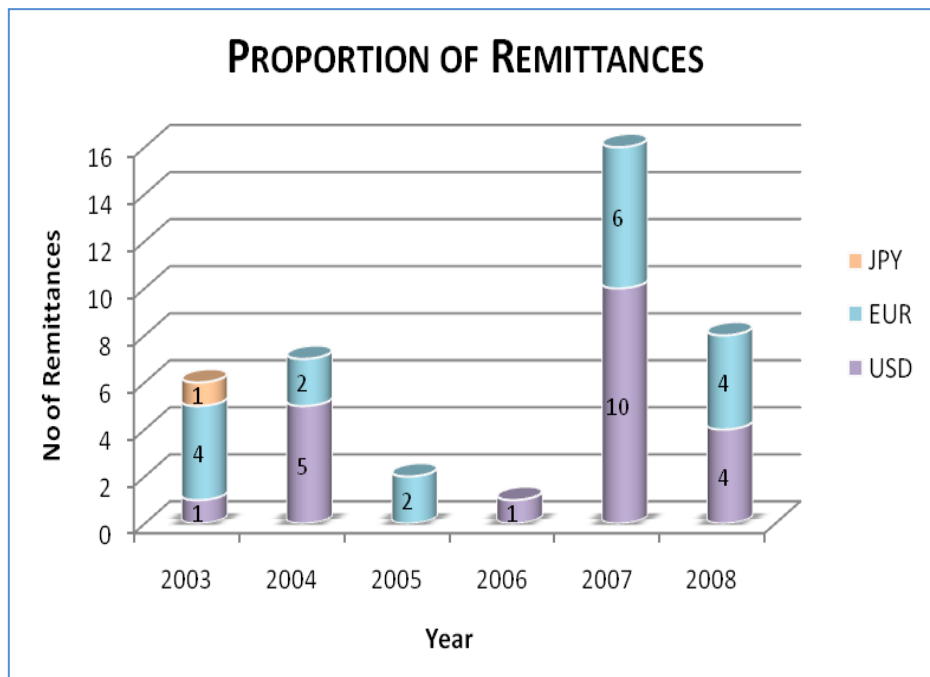
Appendix - I

Remittance Service

Name of the Exchange Company	Presence
Rumana Money Services	UK
Wall Street Exchange Centre	UAE
Al-Ahalia Money Exchange Bureau	UAE
Naaz Exchange Limited	Canada
Xpress Money Services	Global
Euro-Bangla Money Transfer Ltd	UK
National Exchange Company S.R.L	Italy
Al Moosa Exchange Company	Kuwait
AN Express Ltd	UK
SN Money Exchange Limited	UK
Trust Exchange UK limited	UK
Economic Exchange Company	UAE
Maniflo Money Exchange Inc	USA
Bangladeshi Money Exchange Ltd	Canada
Global Exchange Italia Srl, Italy	Italy
Rupali Exchange (Europe) Ltd	UK
Al-Zaman Exchange W.L.L	Qatar
ICICI Bank	Canada










Appendix - J

Remittance Position Proportionately



Appendix - K

Income Statement

Currency in Millions of Bangladesh Takas	As of: Dec 31 2006	Dec 31 2007 Reclassified	Dec 31 2008 Restated	Dec 31 2009	4-Year Trend
TOTAL REVENUES	1,802.7	2,309.9	2,636.4	3,252.0	
Cost of Goods Sold	8.2	10.5	11.3	16.4	
GROSS PROFIT	1,794.5	2,299.4	2,625.1	3,235.6	
Selling General & Admin Expenses, Total	659.5	737.3	945.7	1,213.4	
EBT, EXCLUDING UNUSUAL ITEMS	970.1	1,198.8	1,281.7	1,662.8	
EBT, INCLUDING UNUSUAL ITEMS	970.1	1,198.8	1,281.7	1,662.8	
Income Tax Expense	475.9	658.3	665.8	855.3	
Earnings from Continuing Operations	494.2	540.5	615.9	807.5	
NET INCOME	494.2	540.5	615.9	807.5	
NET INCOME TO COMMON INCLUDING EXTRA ITEMS	494.2	540.5	615.9	807.5	
NET INCOME TO COMMON EXCLUDING EXTRA ITEMS	494.2	540.5	615.9	807.5	

Appendix - L

Balance Sheet

Currency in Millions of Bangladesh Takas	As of: Dec 31 2006	Dec 31 2007 Reclassified	Dec 31 2008 Restated	Dec 31 2009	4-Year Trend
Assets					
Cash and Equivalents	6,020.0	7,490.7	7,951.6	11,652.0	
TOTAL CASH AND SHORT TERM INVESTMENTS	6,020.0	7,490.7	7,951.6	11,652.0	
Other Receivables	544.0	539.8	537.7	529.7	
TOTAL RECEIVABLES	544.0	539.8	537.7	529.7	
Prepaid Expenses	119.2	114.9	89.0	146.5	
Restricted Cash	1,692.6	1,831.6	2,431.6	3,331.8	
Other Current Assets	129.3	115.9	90.0	196.7	
TOTAL CURRENT ASSETS	8,500.6	10,165.3	11,192.0	15,911.9	
Gross Property Plant and Equipment	510.7	685.3	833.5	1,261.9	
Accumulated Depreciation	-42.7	-92.1	-150.5	-229.0	
NET PROPERTY PLANT AND EQUIPMENT	468.0	593.2	683.0	1,032.8	
Other Long-Term Assets	77.1	79.9	50.7	437.2	
TOTAL ASSETS	37,159.7	44,940.5	55,928.7	66,166.5	
LIABILITIES & EQUITY					
Accrued Expenses	116.4	101.3	130.7	179.8	
Short-Term Borrowings	--	534.3	356.3	452.8	
Current Portion of Long-Term Debt/Capital Lease	--	--	67.8	--	
Current Portion of Capital Lease Obligations	--	--	67.8	--	
Current Income Taxes Payable	199.6	549.1	576.3	738.6	
Other Current Liabilities, Total	451.8	889.9	677.8	789.0	
Common Stock	1,199.1	1,498.9	1,798.7	2,158.4	
Retained Earnings	1,074.3	1,315.0	1,630.3	2,078.1	
Comprehensive Income and Other	-20.8	115.4	41.1	59.7	
TOTAL COMMON EQUITY	2,252.6	2,929.3	3,470.1	4,296.3	
TOTAL EQUITY	2,252.6	2,929.3	3,470.1	4,296.3	
TOTAL LIABILITIES AND EQUITY	37,159.7	44,940.5	55,928.7	66,166.5	

Appendix - M

Cash Flow

Currency in Millions of Bangladesh Takas	As of: Dec 31 2006	Dec 31 2007 Reclassified	Dec 31 2008 Restated	Dec 31 2009	4-Year Trend
NET INCOME	494.2	540.5	615.9	--	
Depreciation & Amortization	33.2	49.7	63.3	--	
DEPRECIATION & AMORTIZATION, TOTAL	33.2	49.7	63.3	--	
Other Operating Activities	235.7	774.8	992.0	--	
Change in Other Working Capital	-4,880.5	-5,164.6	-5,615.0	--	
CASH FROM OPERATIONS	-4,117.3	-3,799.6	-3,943.9	--	
Capital Expenditure	-134.6	-176.2	-154.4	--	
Sale of Property, Plant, and Equipment	0.8	--	0.5	--	
Investments in Marketable & Equity Securities	-1.6	64.7	215.3	--	
CASH FROM INVESTING	-431.5	-1,063.2	-741.6	--	
Common Dividends Paid	-50.0	--	--	--	
TOTAL DIVIDEND PAID	-50.0	--	--	--	
CASH FROM FINANCING	7,111.4	6,451.7	5,746.4	--	
NET CHANGE IN CASH	2,562.6	1,588.8	1,060.9	--	