## The Bangladesh Monitor - A Premier Travel Publication



## MTB named Bangladesh's Best Digital Bank for second consecutive year



Dhaka: Mutual Trust Bank PLC (MTB) has been named Bangladesh's Best Digital Bank for the second consecutive time by Euromoney, one of the world's most respected financial publications, in its Awards for Excellence 2025.

The award recognizes MTB's sustained progress in digital transformation and its commitment to delivering technology-driven, customer-centric banking experiences.

MTB recently introduced MTB Neo, an enhanced version of its Smart Banking app. With features like real-time exchange rates and personal finance tools, the app has contributed to a 32.01 percent increase in registered users and a 102.72 percent rise in transaction volume.

The bank's digital lending solutions, including Torit Loan and Daylight e-

Loan, have expanded access to credit for micro-enterprises, supporting faster and more inclusive financing for underserved communities.

MTB's MEasy onboarding tool, backed by a secure e-KYC system, has led to a 170 percent growth in digital account openings and a remarkable 1,678 percent increase in verified e-KYC accounts.

In open banking, MTB remains a leader as the first bank in Bangladesh to monetize APIs. It now partners with over 35 fintech companies, including eight added in 2024, contributing to a 235 percent surge in e-banking transactions.

Payment services have also advanced. A new gateway has improved e-commerce reliability, while QR code expansion is supporting broader adoption of cashless payments in rural areas. Collaborations with bKash and telecom operators have further enabled real-time banking and embedded finance services.