

Consolidated Financial Highlights

Annexure-B

		BDT in Million	
Sl. No.	Items	2019	2018
1	Paid up Capital	7,034.59	5,733.63
2	Total Capital (Tier-1 & 2)	24,188.33	21,042.05
3	Surplus/ (Shortage) Capital	5,452.58	4,677.60
4	Total Asset	256,913.17	222,464.15
5	Total Deposit	190,947.70	166,160.29
6	Total Loans and Advances	189,729.12	166,145.12
7	Total Contingent Liabilities	82,568.56	65,632.12
8	Lending-Deposit Ratio	83.38%	82.83%
9	Classified Loans as Percentage (%) of Total Loans and Advances	5.39%	5.39%
10	Profit after Provision and Tax	1,337.79	1,734.45
11	Total Classified Loans and Advances	10,227.22	8,951.40
12	Total Provision Maintained against Classified Loans	3,099.30	3,183.38
13	Surplus/(Deficit) in Provision against Classified Loans	(2,902.10)	(1,517.39)
14	Cost of Fund	9.55%	8.63%
15	Earning Assets	214,554.69	187,041.18
16	Non-Interest Earning Assets	42,358.47	35,422.97
17	Return on Investments (ROI)	8.23%	8.92%
18	Return on Asset (ROA)	0.56%	0.82%
19	Income from Investment	2,535.63	2,343.17
20	Earnings Per Share (BDT)	2.03	2.73
21	Operating Profit Per Share (BDT)	7.97	7.43
22	Price-Earning Ratio (Times)	13.03	12.88

Annexure - F (i)

C	Unquoted Share	Face Value	No. of Share Held	Cost Holding	Net Assets value as per Last audited Financial Statements	Total No. of Shares of Issuers	NAV	Value as per NAV as at 31 December 2019	Unrealized Gain/Loss
1	BD Venture Limited	10	2,200,000	20,000,000	235,366,191	22,000,000	10.70	23,536,619	3,536,619
2	Central Depository (BD) Limited	10	5,711,804	15,694,430	6,946,488,576	200,000,000	34.73	198,384,906	182,690,476
3	Energypack Power Generation Limited	10	1,192,800	50,000,000	5,906,173,582	149,869,650	39.41	47,006,741	(2,993,259)
4	Industrial & Infrastructure Development Finance Company Limited	10	12,518,120	71,770,260	2,063,303,864	120,000,000	17.19	215,239,045	143,468,785
5	LIC Bangladesh	10	3,000,000	30,000,000	601,947,862	60,000,000	10.03	30,097,393	97,393
6	Central Counterparty Bangladesh Limited	10	3,750,000	37,500,000	300,000,000	300,000,000	10.00	37,500,000	-
7	The Bangladesh Rating Agency Limited	100	49,155	4,915,500	23,415,918	1,067,175	21.94	1,078,557	(3,836,943)
	Sub-Total			229,880,190	16,076,695,993			552,843,262	322,963,072
D	Fund (Unquoted)						95% NAV		
1	MTB Unit Fund	10	21,692,307	217,600,000			8.35	181,141,610	(36,458,390)
	Sub-Total			217,600,000				181,141,610	(36,458,390)
	Total Unquoted Share & Fund			447,480,190				733,984,871	286,504,681
E	Bonds:								
1	Uttara Finance & Investment Limited-Zero Coupon Bond			-				-	-
2	One Bank Subordinated Bond			80,000,000				80,000,000	-
3	Trust Bank Subordinated Bond			80,000,000				80,000,000	-
4	UCB 3rd Subordinated Bond			250,000,000				250,000,000	-
5	Jamuna Bank Subordinated Bond			150,000,000				150,000,000	-
6	AiBL Second Mudaraba Bond			100,000,000				100,000,000	-
7	IPDC Subordinated Bond			200,000,000				200,000,000	-
8	NBL Subordinated Bond			250,000,000				250,000,000	-
9	AB Bank Subordinate Bond			32,000,000				32,000,000	-
	Sub-Total			1,142,000,000				1,142,000,000	-
	Total			2,130,437,734		-		2,461,186,148	-

		2019		2018	
Notes	USD	BDT	USD	BDT	
Mutual Trust Bank Limited					
Off Shore Banking Unit (OBU)					
Balance Sheet					
As at 31 December 2019					
Property and Assets					
Cash					
	In hand (including foreign currencies)	-	-	-	-
	With balance with Bangladesh Bank and its agent bank (3) (including foreign currencies)	-	-	-	-
	Balance with other banks and financial institutions	920,023	78,109,935	8,020,026	672,880,217
	Bangladesh	-	-	-	-
	Outside Bangladesh	920,023	78,109,935	8,020,026	672,880,217
	Loans and advances	145,432,234	12,847,156,638	136,996,601	11,494,014,783
	114,555,985 ¹	11,423,802,928	134,200,714	11,262,797,641	
	Bills purchased and discounted	10,876,251	923,393,710	7,755,887	231,217,241
	Fixed assets including premises, furniture and fixtures	2,051,643	174,184,451	503,647	42,240,855
	Other assets	-	-	-	-
	Non - banking assets	-	-	-	-
	Total assets	146,403,899	12,599,491,023	145,520,094	12,209,135,855
Liabilities and Capital					
	Borrowings from other banks, financial institutions and agents	144,899,392	12,301,958,359	142,900,672	11,899,316,037
	Deposits and other accounts	273,909	23,254,861	100,949	8,899,038
	Current deposits & Other Accounts	20,987	1,763,150	100,949	8,899,038
	Bills payable	-	-	-	-
	Savings bank deposits	-	-	-	-
	Term deposits	252,917	21,473,471	-	-
	Reserve certificate of deposit	-	-	-	-
	Other liabilities	3,230,598	274,277,803	2,514,073	20,930,730
	Total liabilities	148,403,899	12,599,491,023	145,520,094	12,209,135,855
	Capital / Shareholders' equity	-	-	-	-
	Paid up capital	-	-	-	-
	Statutory reserve	-	-	-	-
	Foreign currency translation gain	-	-	-	-
	Other reserve	-	-	-	-
	Retained earnings	-	-	-	-
	Total Shareholders' equity	-	-	-	-
	Total Liabilities & Shareholders' equity	148,403,899	12,599,491,023	145,520,094	12,209,135,855
Off-Balance Sheet Items					
	Contingent liabilities	130,000	11,037,000	916,420	76,887,638
	Acceptances and endorsements	-	-	-	-
	Letters of guarantee	130,000	11,037,000	916,420	76,887,638
	Irrevocable letters of credit	-	-	-	-
	Bills for collection	-	-	-	-
	Other contingent liabilities	-	-	-	-
	Other commitments	-	-	-	-
	Documentary credits and short term trade -related transactions	-	-	-	-
	Forward assets purchased and forward deposits	-	-	-	-
	Undrawn note issuance and revolving underlying facilities	-	-	-	-
	Undrawn formal standby facilities, credit lines and other commitments	-	-	-	-
	Liabilities against forward purchase and sale	-	-	-	-
	Other commitments	-	-	-	-
	Total Off-Balance Sheet exposures including contingent liabilities	130,000	11,037,000	916,420	76,887,638

Profit and Loss Account

Mutual Trust Bank Limited Annexure - f

Mutual Trust Bank Limited
Off Shore Banking Unit (OBU)
Profit and Loss Account
For the year ended 31 December 2019

Fixed Asset Schedule										Amount in C R
Mutual Trust Bank Limited										Amount in BDT
Fixed Asset Schedule										
As at 31 December 2019										
Particulars	Cost			Rate	Depreciation			Balance at 31.12.2019	Written down value at 31.12.2019	
	Balance as at 31.12.2019	Addition during the year	Disposal during the year		Balance as at 31.12.2019	Charged for the year	Adjustment made during the year			
Land	104,23,500	-	-	104,23,500	0%	-	-	-	104,23,500	
Immovable Property	1,455,740,795	-	-	1,455,740,795	2.50%	35,999,211	31,493,664	227,487,875	1,228,252,930	
Furniture & Fixture	1,412,693,141	94,778,546	24,314,989	1,483,156,698	10%	60,351,371	86,352,263	16,117,854	807,551,148	
Motor Vehicles	1,854,504,095	60,389,126	53,271,333	2,462,041,888	20%	1,164,788,321	207,171,314	42,376,634	1,334,562,821	
Office Vehicles	178,164,087	20,146,818	50,861,735	177,449,170	20%	99,747,493	25,397,303	68,465,219	70,749,751	
Intangible Asset	204,627,340	207,702,076	302,789	412,086,627	20%	94,817,728	36,460,622	19,174,061	281,006,601	
Right off use Assets	-	714,594,976	-	714,594,976	-	-	115,509,239	115,509,239	599,085,737	
Total December 2019	5,210,402,458	1,697,671,542	128,750,864	6,779,323,146		2,160,718,746	497,584,315	107,313,556	2,550,971,905	
Total December 2018	5,004,274,939	242,000,558	5,993,038	5,210,402,458		1,876,655,511	328,823,296	471,701,011	2,160,718,746	
									3,049,688,712	

		2019	2018
A	MTB 2nd Subordinate Bond		Amount in BDT
Sl.	Name of Party	Investment Amount	Investment Amount
1	Sonali Bank Limited	600,000,000	800,000,000
2	BRAC Provident Fund	300,000,000	400,000,000
3	Bank Asia Limited	240,000,000	320,000,000
4	Uttara Bank Limited	180,000,000	240,000,000
5	BRAC	150,000,000	200,000,000
6	BRAC Bank Limited	150,000,000	200,000,000
7	NRB Commercial Bank Limited	120,000,000	160,000,000
8	United Finance Limited	60,000,000	80,000,000
	Sub-Total (A)	1,800,000,000	2,400,000,000
B	MTB 3rd Subordinate Bond		
Sl.	Name of Party	Investment Amount	Investment Amount
1	Pubali Bank Limited	950,000,000	950,000,000
2	Dhaka Bank Limited	900,000,000	900,000,000
3	Sonali Bank Limited	750,000,000	750,000,000
4	Southeast Bank Limited	650,000,000	650,000,000
5	Janata Bank Limited	500,000,000	500,000,000
6	Agribank Limited	300,000,000	300,000,000
7	Eastern Bank Limited	300,000,000	300,000,000
8	Rupali Bank Limited	200,000,000	200,000,000
9	Delta Life Insurance Company Limited	200,000,000	200,000,000
10	Standard Bank Limited	150,000,000	150,000,000
11	United Finance Limited	100,000,000	100,000,000
	Sub-Total (B)	5,000,000,000	5,000,000,000
	Total (A+B)	6,800,000,000	7,400,000,000

Mutual Trust Bank Limited Annexure- G

The Shore Banking Unit (OBU)				
Cash Flow Statement				
For the year ended 31 December 2019				
	2019		2018	
	USD	BDT	USD	BDT
A) Cash flows from operating activities				
Interest receipts in cash	8,682,406	733,554,741	6,723,201	561,455,155
Interest payments	(7,200,910)	(608,386,918)	(5,877,423)	(490,824,205)
Fees and commission receipts in cash	563	47,566	4,525	377,850
Cash payments to employees	-	-	-	-
Cash payments to suppliers	-	-	-	-
Receipts from other operating activities	193,980	16,388,885	154,830	12,929,869
Payments for other operating activities	(212,421)	(17,246,398)	(425,631)	(3,560,077)
Cash generated from operating activities before changes in operating assets and liabilities	1,463,617	123,657,338	962,501	80,378,592
Increase / (decrease) in operating assets and liabilities				
Loans and advances to other banks	-	-	-	-
Loans and advances to customers	(8,435,633)	(853,181,855)	(25,294,544)	(2,256,254,697)
Other assets	(1,548,176)	(131,943,596)	(286,949)	(24,334,763)
Deposits from other banks	-	-	-	-
Deposits from customers	167,960	14,365,774	98,342	8,259,598
Other liabilities	716,525	63,118,611	239,299	25,244,410
	(9,099,323)	(907,641,066)	(25,243,853)	(2,244,786,161)
Net cash from operating activities	(7,635,706)	(783,983,728)	(24,281,352)	(2,166,007,569)
B) Cash flows from investing activities				
Purchase / sale of property, plant and equipment	-	-	-	-
Proceeds from sale of property, plant and equipment	-	-	-	-
Net cash used in investing activities	-	-	-	-
C) Cash flows from financing activities				
Borrowing from banks, financial institution and agents	1,999,320	312,642,321	24,475,315	2,195,588,667
Net profit transferred to main operation	(1,463,617)	(123,657,338)	(962,501)	(80,378,592)
Net cash from financing activities	535,703	188,984,983	23,512,814	2,115,210,075
D) Net cash / (decrease) in cash and cash equivalents (A+B+C)	(7,100,002)	(694,998,744)	(176,838)	(51,137,094)
E) Effect of exchange rate changes on cash and cash equivalents	8,020,026	72,109,935	8,788,564	726,514,390
Net cash and cash equivalents at beginning of the year	8,020,026	72,109,935	8,788,564	726,514,390
Cash and cash equivalents at end of the year (D+E+F)	920,023	78,109,935	8,020,026	672,880,217
G) Cash and cash equivalents at end of the year				
Cash in hand (including foreign currencies)	-	-	-	-
Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies)	-	-	-	-
Balance with other banks and financial institutions	920,023	78,109,935	8,020,026	672,880,217
	920,023	78,109,935	8,020,026	672,880,217