

Investment in Shares

Mutual Trust Bank Limited										Annexure-B
Investment in Shares										
As at 31 December 2019										
Amount in BDT										
SL. No.	Name of the Company	Face Value	No. of Share Held	Cost Holding	Average Cost	Quoted Rate Per Share 31 December 2019		Total Market Value as at 31 December 2019	Unrealised Gain/Loss	
A.	Quoted Share									
1	BRAC Bank Ltd.	10	5,952	379,459	63.75	57.10		339,859	(39,600)	
2	Renata Ltd	10	210	228,910	1,089.53	1,096.50		230,375	1,465	
3	The City Bank Ltd.	10	10,418	273,287	26.23	21.10		219,820	(53,467)	
4	Confidence Cement	10	2,401	377,458	157.20	106.10		254,767	(122,691)	
5	Nahee Aluminum Comp.	10	1,211	77,505	64.00	36.60		44,326	(33,179)	
6	Marico	10	10	17,160	1,716.00	1,673.30		16,733	(427)	
7	Meghna Cement	10	23,100	2,147,145	92.95	63.40		1,464,540	(682,605)	
8	Dhaka Electric Supply Company Ltd.	10	28,638	2,907,903	101.54	37.00		1,059,606	(1,848,297)	
9	First Finance Limited	10	121,275	3,461,189	28.54	4.20		509,355	(2,951,834)	
10	Global Heavy Chemicals Limited	10	10,000	614,200	61.42	25.60		256,000	(358,200)	
11	Grameenphone Ltd.	10	1,199	468,407	390.66	285.80		342,674	(125,733)	
12	Jamuna Oil Company Limited	10	66,000	15,467,760	234.36	141.90		9,365,400	(6,102,360)	
13	Matin Spinning Mills Ltd.	10	100,000	4,733,000	47.33	33.20		3,320,000	(1,413,000)	
14	Meghna Petroleum Limited	10	65,000	14,857,700	228.58	163.80		10,647,000	(4,210,700)	
15	National Bank Ltd.	10	310,634	4,463,811	14.37	8.10		2,516,135	(1,947,675)	
16	Apex Tannery Ltd	10	30,233	3,881,313	128.38	116.80		3,531,214	(350,098)	
17	Northern General Insurance Company Ltd.	10	30,719	967,956	31.51	25.20		774,119	(193,837)	
18	Orion Pharma Ltd.	10	50,000	3,551,000	71.02	26.90		1,345,000	(2,206,000)	
19	Phoenix Insurance Company Ltd.	10	42,750	2,579,108	60.33	26.90		1,149,975	(1,429,133)	
20	Premier Cement Mills Limited	10	25,000	2,940,500	117.62	44.20		1,105,000	(1,835,500)	
21	RAK Ceramics (Bangladesh) Limited	10	19,057	1,114,453	58.48	28.70		546,936	(567,517)	
22	R.N. Spinning Mills Limited	10	158,400	3,712,896	23.44	3.90		617,760	(3,095,136)	
23	Square Pharmaceuticals Ltd.	10	2,001	486,022	242.90	190.00		380,171	(105,851)	
24	Summit Power Limited	10	692,102	38,916,895	56.23	36.30		25,123,303	(13,793,593)	
25	United Airways (BD) Ltd.	10	338,800	7,006,384	20.68	1.40		474,320	(6,532,064)	
26	Rangpur Foundry Ltd	10	1,925	265,804	138.08	119.90		230,808	(34,997)	
27	Runner Automobiles Ltd	10	57,750	5,238,503	90.71	59.50		3,436,125	(1,802,378)	
28	Free Fund available			16,642,454				16,642,454	-	
	Sub-Total		2,194,785	137,778,179				85,943,775	(51,834,405)	
B.	Mutual Fund (Quoted)		No. of Share Held	Cost Holding	Average Cost	Quoted Rate Per Share 31 December 2019	85% NAV	Total Value as per 85% of NAV as at 31 December 2019	Provision Req. as per BB Guideline	
1	DBH First Mutual Fund	10	8,450	59,608	7.05	8.40	7.76	65,576	-	
2	Green Delta Mutual Fund	10	15,758	116,641	7.40	8.00	7.76	122,290	-	
3	First Bangladesh Fixed Income Fund	10	34,100,205	219,643,027	6.44	3.70	8.45	288,112,632	-	
4	EBL NRB Mutual Fund	10	16,287,167	108,951,108	6.69	4.10	8.44	137,471,833	-	
5	MBL 1st Mutual Fund	10	4,160,000	41,600,000	10.00	6.10	7.92	32,955,520	(8,644,480)	
6	PHP First Mutual Fund	10	4,792,155	32,808,980	6.85	4.20	8.46	40,529,651	-	
	Sub-Total		59,363,735	403,179,364				499,257,502	(8,644,480)	
				540,957,544					(60,478,885)	

Consolidated Financial Highlights

Annexure - F

Mutual Trust Bank Limited and It's Subsidiaries				
Consolidated Financial Highlights				
As at 31 December 2019				
			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	189,729.72	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	

Financial Highlights

Mutual Trust Bank Limited				Annexure - F (II)
Financial Highlights				
As at 31 December 2019				
				BDT in Million
Sl No.	Items	2019	2018	
1	Paid up Capital	7,034.59	5,733.63	
2	Total Capital (Tier-1 & 2)	23,872.20	20,800.01	
3	Surplus/(shortage) Capital	5,310.94	4,570.34	
4	Total Assets	256,056.00	221,827.58	
5	Total Deposits	191,369.29	166,700.99	
6	Total Loans and Advances	186,768.62	163,281.71	
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	5.48%	5.48%	
10	Profit after Provision and Tax	1,263.71	1,582.40	
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	9.48%	8.52%	
15	Earning Assets	210,443.00	183,146.85	
16	Non-Interest Earning Assets	45,613.00	38,680.73	
17	Return on Investments (ROI)	8.30%	8.75%	
18	Return on Asset (ROA)	0.53%	0.75%	
19	Income from Investment	2,480.61	2,239.09	
20	Earnings Per Share (BDT)	1.92	2.49	
21	Operating Profit Per Share (BDT)	7.64	7.01	
22	Price-Earning Ratio (Times)	13.79	14.12	

Off Shore Banking Unit (OBU)

Mutual Trust Bank Limited Off Shore Banking Unit (OBU) Balance Sheet As at 31 December 2019						
Property and Assets						
Notes	2019	2018	2019	2018		
	USD	BDT	USD	BDT		
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						
In Bangladesh	3	920,023	78,109,915	8,020,026	67,880,217	
Outside Bangladesh		920,023	78,109,915	8,020,026		
Loans and advances		145,432,234	12,947,196,638	136,990,601	11,426,014,793	
Loans, cash credits and overdrafts (s)		134,520,381	11,453,657,928	124,240,749	11,762,797,541	
Bills purchased and discounted		10,876,251	923,393,710	2,755,867	231,217,241	
Fixed assets including premises, furniture and other assets		2,051,463	174,184,451	503,467	42,340,855	
Total assets	5	145,483,899	12,599,493,073	143,520,094	12,209,133,875	
Non-banking assets						
Other assets						
Liabilities and Capital						
Borrowings from other banks, financial institutions and agents	6	144,899,392	12,301,958,359	142,900,072	11,989,316,037	
Deposits and other accounts	7	27,802	1,781,390	105,349	8,885,088	
Current deposits & Other Accounts		20,987	1,781,390	105,349		
Bills payable						
Savings Bank Deposits		252,292	21,473,474			
Term deposits						
Bearer certificate of deposit						
Other liabilities	8	3,230,598	274,277,803	3,514,073	210,930,730	
Total liabilities		148,030,890	12,599,493,073	146,320,094	12,209,133,875	
Capital / Shareholders' equity						
Paid up capital						
Statutory reserve						
Foreign currency translation gain						
Other reserve						
Total Shareholders' equity		145,483,899	12,599,493,073	143,520,094	12,209,133,875	
Total Liabilities and Shareholders' equity						
Off-Balance Sheet Items						
Contingent liabilities	9	130,000	11,037,000	916,240	76,887,638	
Acceptances and endorsements						
Letters of guarantee		130,000	11,037,000	916,240	76,887,638	
Irrevocable letters of credit						
Bills for collection						
Other contingent liabilities						
Other commitments						
Documentary credits and short term trade-related transactions						
Forward contracts and forward deposits						
Undrawn notes issuance and revolving underlying facilities						
Undrawn formal standby facilities, credit lines and other commitments						
Commitments against forward purchase and sale						
Other commitments						
Total Off-Balance Sheet exposures including contingent liabilities		130,000	11,037,000	916,240	76,887,638	