

Report on

**“Assessing the Strength of Mutual Trust Bank Through the Camels  
Rating System”**

By

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**ID - 17104114**

An internship report submitted to the BRAC Business School in partial fulfillment of the requirements of the degree of Bachelor of Business Administration.

BRAC Business School

BRAC University

September, 2021

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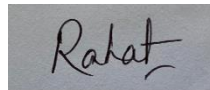
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# Declaration

It is hereby declared that

1. The internship report submitted is my/our own original work while completing degree at BRAC University.
2. The report does not contain material previously published or written by a third party, except where this is appropriately cited through full and accurate referencing.
3. The report does not contain material which has been accepted, or submitted, for any other degree or diploma at a university or other institution.
4. I/We have acknowledged all main sources of help.

**Student's Full Name & Signature:**



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**Kazi Rahat Al Wahed**

Student ID: 17104114

**Supervisor's Full Name & Signature:**

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**Runa Laila Chowdhury**

Branch Operation Manager, Kakrail Branch

Mutual Trust Bank Limited

## Letter of Transmittal

Mr. Riyashad Ahmed  
Assistant Professor,  
BRAC Business School  
BRAC University  
66 Mohakhali, Dhaka-1212

**Subject: Internship report submission on completion of the course BUS400 in Summer, 2021**

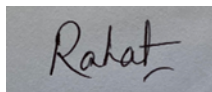
Dear Sir,

With due respect, I'm submitting my internship report on Descriptive report on Mutual Trust Bank Limited's CAMEL-based performance. This report is a part of my Bachelor of Business Administration degree requirements. I was assigned to Mutual Trust Bank, Kakrail branch, where I observed, studied, and collected data for further analysis. This report was written to the best possible standard. The following report includes a detailed explanation of the bank's operations and strategies, as well as a descriptive study of its financial performance over the last five years using the CAMEL grading system. This paper focuses on MTBL's methodological approaches that let it succeed in the face of general banking challenges. This paper, I believe, will benefit in the learning and knowledge of the banking business.

I've done my best to finish the report with the most important information and recommendations in the most compact and thorough way feasible.

I am confident that the report will meet your expectations.

Sincerely yours,



Kazi Rahat Al Wahed

ID: 17104114

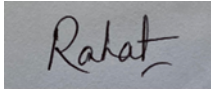
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Date: September 23, 2021

## **Non-Disclosure Agreement**

This agreement is made and entered into by and between Mutual Trust Bank Limited Operations and the undersigned student of BRAC Business School at BRAC University.

A rectangular box containing a handwritten signature in black ink that reads "Rahat".

.....

Kazi Rahat Al Wahed

ID: 17104114

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## **Acknowledgement**

First and foremost, I want to thank Almighty for providing me with the endurance, perseverance, and capacity to complete this internship report successfully. After that, I'd want to show my gratitude to our honored Assistant Professor of BRAC Business School, Mr. Riyashad Ahmed, my report's supervisor, for his constant support and advice throughout the semester, especially during this tough period when scopes are limited in every way. I am grateful to him for his insightful comments on the subject, which provided me with an excellent learning opportunity. I'd want to express my gratitude to Assistant Professor. Saif Hossain, my co-supervisor, for his attention and guidance towards me.

In addition, I'd like to express my gratitude to Mr. Riaz Ahmed (Branch Manager, MTBL, Kakrail), Mrs. Runa Laila Chowdhury (Deputy Manager & Operations in Charge, MTBL, Kakrail) and Ms. Sarmin Sultana (Assistant Officer, Customer Service, MTBL, Kakrail) who warmly welcomed me into their offices and kindly supported me throughout the internship. For the project, I conducted interviews and collected feedback. I'm especially grateful to officers like Mr. Nazim Haider, Mr. Ariful Islam Chowdhury, as well as all other MTBL Kakrail Branch staffs, who worked with me and helped me learn so much considering their heavy duty.

Finally, I admit that working at MTBL, Kakrail Branch has provided me with a wonderful opportunity to learn about banking activities and strategies because of the friendly and motivating environment.

## **Executive Summary**

This report was written as part of a Bachelor of Business Administration degree requirement from BRAC University. Through its CAMEL-based performance record, this comprehensive and detailed analysis examined the strategic, operational, and financial performance of MTBL Operations. In preparation for the study, financial data from the previous five years and organizational historical information, including management structure modifications, were acquired. Furthermore, primary component of real working experience and observation offered precise operational data. Analyzing financial data using multiple key ratios and implementing CAMEL rating analysis has provided a comprehensive assessment of the bank's performance throughout time, with all sector indicators ranging from excellent to adequate except for liability. When compared to the local industry average, the bank has been in a relatively good position in the local economy in terms of recent crises such as non-performing loans and so on. The study concluded with recommendations for increasing manpower and promoting employees, both of which will reduce responsibility; nevertheless, an emphasis on lowering liability has also been suggested.

**Keywords: Bank Performance; Bank rating; Bank Performance; MTBL Operations; Financial Data; Key Ratios; CAMEL Rating; Financial Analysis.**

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## **List of Acronyms**

MTBL = Mutual Trust Bank Limited

BM = Branch Manager

DM / BOM = Deputy Manager / Branch Operation Manager

PLC = Private Limited Company

CRAR Ratio = Capital to Risk-weighted Assets Ratio

CAMEL Rating = Capital Adequacy, Asset Quality, Management Abilities, Earning Capacity,  
Liquidity Rating System.

CEO/COO = Chief Executive/ Chief Operations Officer

LC = Letter of Credit.

# Chapter 01

## Overview of Internship

### 1.1 Internship Details

#### 1.1.1 Table 1: Student Information

<b>Name</b>	<b>: Kazi Rahat Al Wahed</b>
<b>Student ID</b>	: 17104114
<b>Program</b>	: Bachelor of Business Administration
<b>Department</b>	: BRAC Business School
<b>Major</b>	: Finance & HR
<b>Email</b>	: <a href="mailto:kazi.rahatalwahed@bracu.ac.bd">kazi.rahatalwahed@bracu.ac.bd</a>

#### 1.1.2 Table 2: University Supervisor Information

<b>Supervisor Name</b>	<b>: Mr. Riyashad Ahmed</b>
<b>Designation</b>	: Assistant Professor
<b>Email</b>	: <a href="mailto:riyashad@bracu.ac.bd">riyashad@bracu.ac.bd</a>
<b>Co-Supervisor Name</b>	: Mr. Saif Hossain
<b>Designation</b>	: Assistant Professor
<b>Email</b>	: <a href="mailto:saifhossain@bracu.ac.bd">saifhossain@bracu.ac.bd</a>

## 1.2 Internship Information

### 1.2.1 Table 3: Placement Information

<b>Organization's Name</b>	<b>: Mutual Trust Bank Limited</b>
<b>Industry</b>	: Banking
<b>Branch</b>	: Kakrail Branch
<b>Job Type</b>	: Contractual (Full Time)
<b>Duration</b>	: Three Months
<b>Address</b>	: Irish Nurjahan Building, Bir Uttam Samsul Alam Road, Dhaka 1205

### 1.2.2 Table 4: Organization's Supervisor Information

<b>Supervisor Name</b>	<b>: Runa Laila Chowdhury</b>
<b>Designation</b>	: Branch Operation Manager
<b>Mail</b>	: <a href="mailto:runa.laila@mutualtrustbank.com">runa.laila@mutualtrustbank.com</a>

### 1.2.3 Job Responsibilities

- Gained knowledge of Mutual Trust Bank's organizational environment, operating strategy, decision-making process, and chain of command.
- Acquired knowledge of various schemes and depository accounts.

- Gained knowledge of Mutual Trust Internal network, IT tools, and software applications.
- Acquired knowledge of various corporate tasks such as fund transfers, account transfers, balance checks, draft issues, and record inquiries.
- Learned how to correctly open new accounts with applicants and nominees' forms accompanied by valid papers such as a photocopy of their NID, TIN certificate, or trade license; account information, account validity date, birth certificate, KYC form, transaction operating form, SBS form, and so on.
- To gather, comprehend, and process banking and customer-related data from supervisors and other officers.
- Assist in the preparation of analytical and managerial job tasks.
- Assisting with the preparation of ATM, clearing, and other reports on a daily, monthly, or weekly basis.
- Working closely with customers and knowing banking services are two of the most important aspects of your job.

### **1.3 Internship Outcomes**

- This internship has been a qualitative approach. It has been quite pleasant to prepare for the big move from university life to professional career.
- Opportunities to utilize academic learnings in an office setting.
- Learning about academic subjects in a practical and first-hand manner.
- Working professionally and co-working in harmony and discipline is a bonus.
- Understanding the inner workings of the financial business.

- Observing and learning about many elements of branch banking, such as the cash department, customer service, and credit, among others.
- Learn how to engage with others and react calmly with a stressful circumstance.

## **Chapter 02**

### **Organizations Overview, Operations and a Strategic Analysis**

#### **2.1 Introduction**

According to Ahmad et al. (2011), banks and financial institutions are critical components of a country's strong financial system. With a growing number of private, public, and foreign commercial banks, Bangladesh's banking system has been flourishing for the past three decades, allowing an increasing number of people to access independent and personal banking. Banking services such as microcredit and/or microfinance, agent banking, online or internet, and mobile banking are now available to people at all levels owing to digitalization and technology advancements. According to the Bangladesh Bank, the country's central bank, there are currently 6 state-owned commercial banks (SOCBs), 3 specialized banks (SDBs), 42 private commercial banks (PCBs) (34 conventional and 8 Shariah-based), and 9 foreign commercial banks (FCBs) (2020). MTBL is a commercial bank in the private sector. The bank's headquarters are in Dhaka, and it has 145 branches. The bank is managed by a 15-member board of directors, which includes representatives from the three sponsor corporations. Its main executive is the managing director. The bank engages in a wide range of commercial banking activities, such as foreign exchange and financial services.



The goal of this research is to investigate and experience the inner workings and mechanics of banking, as well as to analyze the information and lessons learned using a framework and methodologies that have been developed. The goal is to investigate a variety of areas of banking, including management, marketing, financial, and operational methods. It is believed that a thorough insight of MTBL's operation would be established as a result of this exhaustive investigation on various areas. It aims to investigate the bank's position in the local market and appraise the bank's situation using a SWOT analysis.

The yearly reports of MTBL for the last several years were gathered for this study. Product and service information, important milestones, and other operational actions have all been gathered and analyzed. Furthermore, prior studies on the bank, covering a wide range of topics, have been compiled and analyzed. The bank's website, as well as the Bangladesh bank's website, both contained important information. The complete operational and functional study will serve as a learning and information resource for future students and researchers. This paper's main principles may provide the basis for future research. The SWOT analysis will provide a comprehensive picture of the bank's position and industry.

## **2.2 Overview of the Company**

### **2.2.1 History of MTBL**

Mutual Trust Bank was founded in 1999 as a public limited company under the Companies Act of 1994, with a BDT 1,000,000,000 authorized share capital divided into 10,000,000 ordinary shares of BDT 100 each. The Bank's authorized share capital is currently BDT 10,000,000,000, divided into 1,000,000,000 ordinary shares, each worth BDT ten. On October 5, 1999, the organization received a Certificate for Commencement of Business, and Bangladesh Bank

granted it a license under the Banking Companies Act, 1991. On October 24, 1999, MTB began its banking operations. The company started its Banking operation to gradually carry out its Banking businesses, such as wholesale, retail, international trade financing, SME Banking, NRB Banking, off-shore Banking, privilege Banking, agent Banking, and so on, as envisaged in the memorandum of association and as licensed by Bangladesh Bank under the provisions of the Banking Companies Act, 1991. MTB Centre, Gulshan 1 where the Bank's corporate headquarters are located. Through a global network of nearly 400 foreign correspondent banks, the Bank does international commerce.

### **2.2.2 Current Condition of MTBL**

Currently, MTB Securities Ltd. (MTBSL), MTB Capital Ltd. (MTBCL), and MTB Exchange (UK) Ltd. have a network of 118 branches, including SME/Agri branches and 27 sub-branches, 164 agent-Banking centers across the country, and three wholly-owned subsidiary companies - MTB Securities Ltd. (MTBSL), MTB Capital Ltd. (MTBCL), and MTB Exchange (UK) Ltd.

### **2.2.3 Vision**

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

- The Bank of Choice
- A Truly World-Class Bank
- One of the Best Performing Banks in Bangladesh

## **2.2.4 Mission**

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

## **2.2.5 Achievements**

- The Institute of Chartered Accountants of Bangladesh (ICAB) National Award for Best Presented Annual Reports – 2019
- The Institute of Chartered Accountants of Bangladesh (ICAB) National Award for Best Presented Annual Reports – 2018
- Award for Excellence in Improving Performance Through Leadership 2018
- Dream Company to Work for Award 2018
- Golden Globe Tigers Summit Award 2015 for Excellence in Branding & Marketing
- SME Bank of the Year 2014
- Women Entrepreneurs Friendly Bank of the Year 2014
- DHL-The Daily Star Bangladesh Business Award Winner as the Best Financial Award of 2014
- ADB Gender Champion Award as part of the Asian Development Bank's Trade Finance Program (TFP)

## 2.3 Management Practices

MTBL's management structure is extremely comprehensive. The bank's autonomous governance, currently chaired by Mr. Md. Wakiluddin, consists of 15 intellectual individuals who regulate the bank in order to accomplish its desired vision. MTBL's current CEO and MD is Syed Mahbubur Rahman. Since its foundation, Mutual Trust Bank Limited has had numerous boards of directors. In 2020, a new panel was appointed. This new board of directors implemented a number of fresh and innovative tactics for the entire bank, independent of its branches or locations, which has helped the bank enhance its performance. The Bangladesh operation's corporate management structure is shown below.

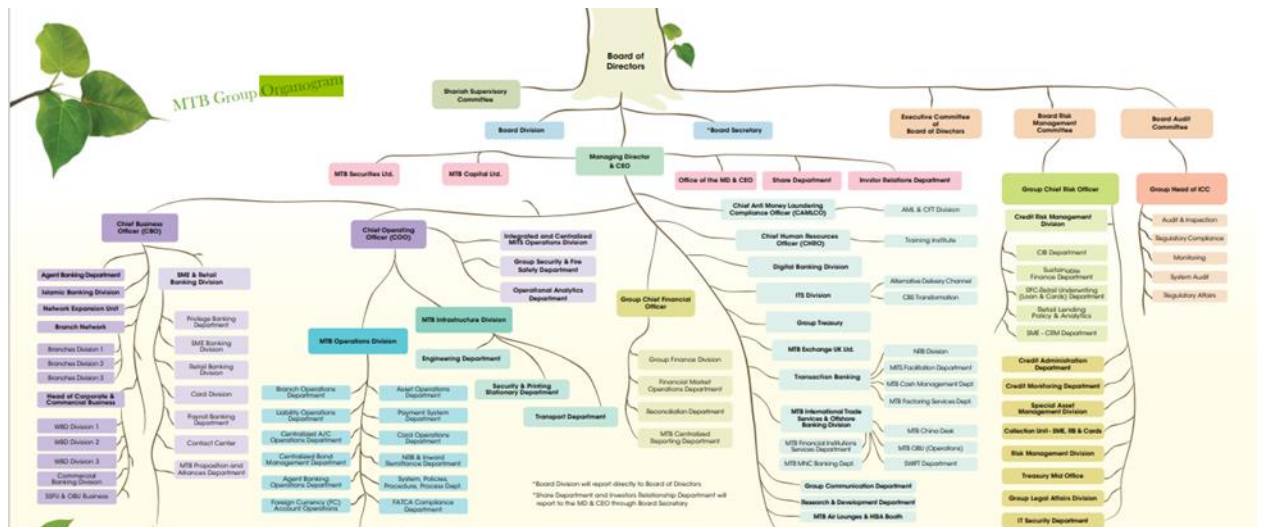
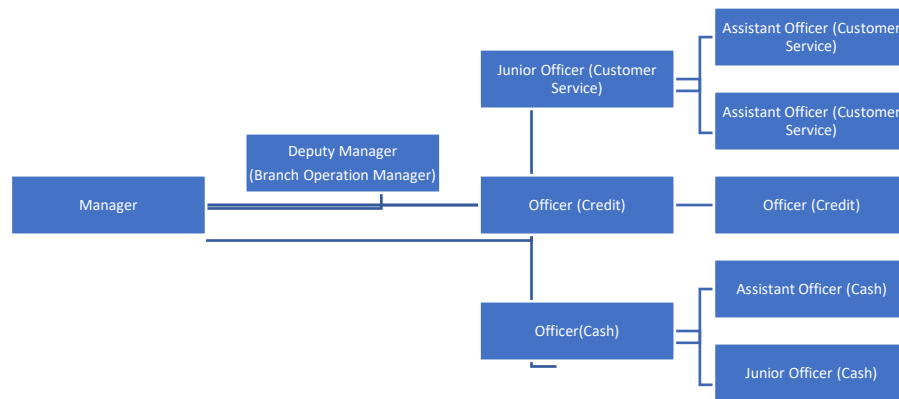


Figure 1: Corporate Management Structure

Since the internship was at Dhaka's kakrail branch, there was an opportunity to closely examine managerial protocols in that branch. The managerial structure of the Kakrail Branch is as follows:



**Figure 2: Kakrail Branch Hierarchy**

## 2.4 Products and Services

MTBL provides unique products and services that are completely focused on the needs of its customers. Their marketing strategy emphasizes building and keeping consumer relationships. It is the first training given to newly hired employees, interns, or trainees in order to develop seamless and long-term customer relationships.

### 2.4.1 Products

#### Wholesale Banking

- Term Loan • Project Finance • Lease Finance • House Building Finance
- Term Loan to MFI

## **Working Capital Finance**

- Over Draft (OD) • Secured Over Draft (SOD) • Short Term Loan • Loan General
- Time Loan

## **Deposit Product & Transactional A/C**

- MTB Probaho • MTB Buniad

## **Loan Products**

- MTB Small Business Loan (SBL) • MTB SME CC (Hypo) • MTB Bhagyobati
- MTB Gunabati • MTB Light Engineering • MTB Krishijat • MTB Mousumi
- MTB Green Energy Loan • MTB IT Genius • MTB Youth Line • MTB Digoon
- MTB Commercial Space Finance • MTB Shachal – Vehicle Financing
- MTB Supply Chain Finance • MTB Abason • Microfinance Scheme
- MTB Microfinance Agri Revolving Loan • MTB Microfinance Enterprise
- MTB Krishi • MTB Uddog • MTB CMSME Stimulus Loan

## **Other Products and Services**

- Loan General • Lease Finance • PAD • Loan against TR
- Loan to 10 TK A/C Holders • Letter of Credit (sight/deferred/UPAS) • Bank Guarantee
- Performance Guarantee • Bid Bond Guarantee • SOD (General) • SOD (Work Order)
- IDBP

## **Deposit Products**

- MTB Current Account • MTB Regular Savings • MTB Inspire • MTB Extreme Savings
- MTB Privilege Savings • MTB Junior • MTB Graduate • MTB Senior • MTB Shanchay

- MTB Care • MTB Ankur • Special Notice Deposit • MTB Fixed Deposit
- MTB FDR in Days • MTB Shield • MTB Instant • MTB Monthly Benefit Plan
- MTB Quarterly Benefit Plan • MTB Double Saver • MTB Brick By Brick
- MTB Millionaire Plan • MTB Kotipati • MTB Education Plan
- MTB Children Education Deposit Scheme • MTB Gift Cheque

### **Loan Products**

- MTB Personal Loan • MTB Professional Loan • MTB Auto Loan
- MTB Home Loan • MTB Home Equity Loan • MTB Neer • MTB Grameen Griho Reen
- MTB Cash Line • MTB EDU Finance

### **Payroll Banking**

- MTB Payroll E-Savers • MTB Payroll Savers • MTB Payroll Premium

MTB Card Products

### **MTB Debit Cards**

#### a. Visa Debit Cards

- MTB Visa Classic • MTB Visa Platinum • MTB Visa Signature • MTB Visa Business

Debit

#### b. Mastercard Debit Cards

- MTB Mastercard Gold • MTB Mastercard Platinum • MTB Mastercard World

#### c. UnionPay Debit Cards

- MTB UnionPay Debit

## **MTB Credit Cards**

### a. Visa Credit Cards

- MTB Visa Classic • MTB Visa Gold • MTB Visa Platinum • MTB Visa Signature

### b. Mastercard Credit Cards

- MTB Mastercard Classic • MTB Mastercard Gold • MTB Mastercard Titanium • MTB Mastercard World

### c. UnionPay Credit Cards

- MTB UnionPay Platinum

## **MTB Prepaid Cards**

- PayPlus • MTB Visa International Travel Card • MTB Local Prepaid Card • MTB Payroll Card
- MTB Gift Card.

## **2.4.2 Other Services**

- Internet Banking
- SMS Banking
- MTB Smart Banking Kiosk
- Point of Sale (POS)
- MTB 24/7 ATM
- Missed Call Recharge
- Mpay



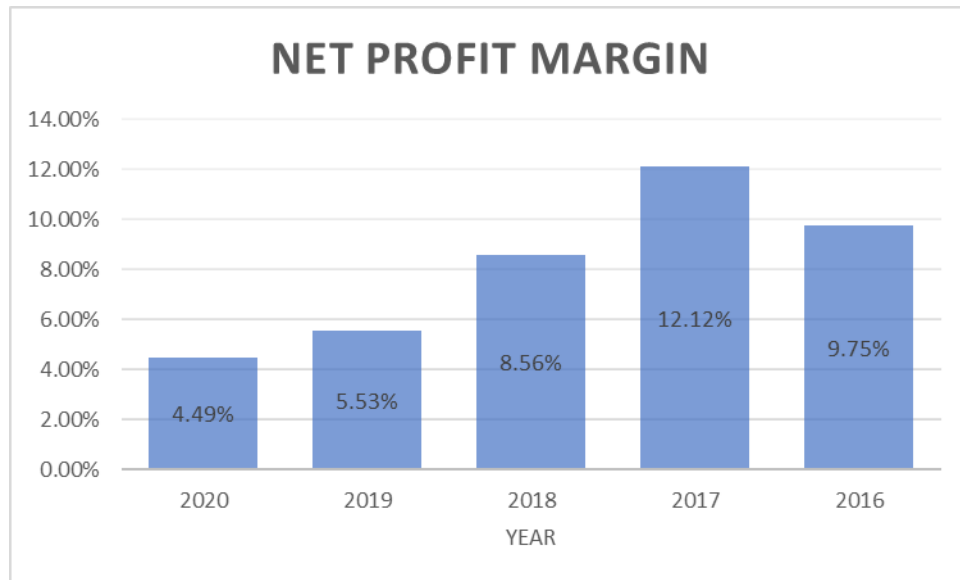
## **2.5 Financial Performance & Accounting Practices**

### **2.5.1. Financial Condition**

Due to COVID-19's unparalleled influence across the economic and financial realm, the year 2020 was hard for asset management. Last year, MTB Retail Loan Unit was able to support a wider range of targeted customer segments because to its diverse retail lending product line, dedicated relationship managers, and solid infrastructure. The Retail Banking Segment is a key resource mobilization unit that aids in the balance of asset and liability portfolio mix. MTB Retail Lending contributed significantly to the expansion of the Bank's entire portfolio while also diversifying the overall portfolio mix, resulting in revenue maximization last year. Assets expanded significantly in both mortgage and vehicle loans in 2020, changing the asset composition of the retail asset portfolio. By the end of 2020, the unsecured vs. secured retail loan portfolio ratio was 46 percent vs. 54 percent. The retail proposal team organized numerous customer events and onboarded numerous discount alliances and partners, ensuring MTB Retail Lending Unit's distinct identity.

### **2.5.2 Net Profit Fluctuation Over Time**

An examination of the bank's net profit over time reveals fluctuations, with a severe decrease in 2020 and a gradual decline from 2016.



**Figure 03: Net Profit Margin**

The bank's financial condition and net profit motion point to a poor development in MTBL's financial performance.

## 2.6 Industry & Competitive Analysis

Bangladesh's banking industry has grown rapidly in recent decades. SWOT analysis facilitates an organization in determining how to systematically evaluate and scanning the macro environment, which in turn assist the organization in competing. However, every position or situation has both positive and negative aspects. Here SWOT analysis has conducted to assess MTBL in terms of industry and competitiveness.

**Strengths-** 1. The Bank has been growing steadily since its start. The Bank's scope of activities, as well as balance sheet components like capital, deposits, loans, and advances, grew.

2. The Bank's primary focus for loan business has been on corporate clients, which it has successfully completed, with the wholesale segment accounting for more than 80% of loan activity.
3. They have the most sophisticated Board of Directors, consisting of a diverse group of notable corporate leaders and seasoned politicians who continue to guide us with their foresight and wisdom.
4. As a customer-focused organisation, the consumer comes first at every stage of the process.

**Weakness-** 1. Despite having a strong reputation as a bank, their operating profit is low when compared to third-generation peer banks.

2. As of December 2020, the Bank's cost-to-income ratio was approximately 64.66 percent.
3. More than 70% of the Loans and Advance portfolio comes from Wholesale. Division of Banking Retail and SMEs offer more opportunities for growth and higher profit margins.
4. Their business model has not yet been fully centralized.
5. Noncompliance issues arise as a result of failing to meet regulatory capital requirements, as well as putting the Bank in a slightly vulnerable position in terms of shock absorption.

**Opportunities-** 1. Bangladesh has been growing at a rate of 6 percent or more for the past decade, with 5.24 percent growth in 2018-19 powered by growth in the industrial and service sectors, and will continue to do so for the next decade.

2. Their population is primarily made up of young people who are open to innovative digital solutions. The current telephone density is 102.40 percent, with a 61.66 percent mobile internet density. They are switching to their new CBS, which is a secure and timely software that will

undoubtedly offer better customer service, faster and more effective customer data management for strategic planning and decision-making, and the confidence to defend the tech-based danger and perpetrator in 2020.

3. In the middle of the demographic dividend, which will last until the early 2040s. 65 percent of the population is working age, ranging from 15 to 64 years old. 20% of the population is currently middle class, and this percentage is predicted to climb by 25% by 2025, as the country's overall revenue rises.

**Threats:** 1. There are 60 banks competing for each other's portfolios, resulting in unhealthy fierce rivalry. Even if a merger or acquisition occurs, MTB faces a strategic issue.

2. Even while the NPL at MTB is within acceptable limits, the industry's NPL rate has a negative impact on consumer trust.

3. Because of previous financial scams, the banking industry is heavily controlled and watched. Complying with new laws and regulations on time is difficult.

4. Beginning April 1, 2020, banks must adhere to a single digit interest rate. It will increase business, but there is a chance of a short-term liquidity problem.

## **2.7 Summary & Conclusion**

The goal of this study was to examine the Mutual Trust Bank Ltd.'s entire operational activities and procedures in order to assess its standing as an organization in its industry. In short, the management of MTBL is fairly excellent, with high authorities and authority groups at every level, assuring solid corporate governance. They provide a wide range of appealing and user-

friendly services, as well as a customer-focused approach. It's an important aspect in maintaining long-term customer connections. MTBL has had a steady financial performance, and their interconnected software services give a seamless service to clients around the country. Despite these efforts, MTBL is sensitive to challenges at both the industry and individual levels. Issues will be resolved and MTBL will improve in the near future provided they are accurately identified and necessary measures are taken.

## **2.8 Recommendation**

The following recommendations are made based on the above discussion and SWOT analysis. To start with, when compared to third-generation peer banks, their operating profit is low. By implementing effective business processes that prevent income leakage and cautious operating expenditures, the core firm can become more profitable. Furthermore, the Bank's cost-to-income ratio was 64.66 percent. This is an extremely high figure. They can concentrate on digital solutions to reduce costs and continue to develop and attract human resources strategically to boost productivity. Following that, Wholesale accounts for more than 70% of the Loans and Advance portfolio. Retail and SMEs divisions of banking offer more prospects for growth and larger profit margins. Their business concept isn't entirely consolidated yet. They are, nevertheless, undergoing a centralized process. MTB will also launch a new Core Banking Software in the shortest period possible. Finally, failure to achieve regulatory capital requirements causes noncompliance concerns, as well as leaving the Bank in a little susceptible position in terms of shock absorption. The Bank can raise capital by issuing subordinated debt instruments and perpetual bonds to meet the requirements.

## **Chapter 03**

### **CAMELS Rating Analysis**

#### **3.1 Introduction**

Most past studies of organizational performance evaluation, have focused mostly on operational efficiency and effectiveness, which is critical to a company's survival. However, increased efficiency does not automatically imply increased effectivity. All financial performance measures such as interest margin, return on assets, and capital adequacy are strongly connected with customer satisfaction. As a result, a customer-centric approach is critical to assuring effectiveness in not only banking but also other industries.

CAMELS rating, which was created by the Uniform Financial Institutions Rating System (UFIRS), has shown to be an excellent internal regulatory instrument for evaluating the sustainability of a finance company, particularly in the banking industry. Based on a composite rating derived from an individual bank's basic financial measures, the system also suggests the bank's susceptibility to operational, financial, and market risks. The CAMEL model is the most widely used model for analyzing bank financial performance among academics, concerned authorities, and regulators. Academics frequently employ the CAMELS framework to assess a bank's internal (bank-specific) components.

As a result, the goal of this study is to examine Mutual Trust Bank Limited's overall performance using its primary financial ratios. The goal is to analyze and comprehend the bank's financial situation from many perspectives, classify the ratios into major categories, and assess overall performance using the CAMEL rating system and time-series analysis. This study will provide a comprehensive overview of the MTBL's performance across all sectors over time in Bangladesh.

The bank management techniques and their effects on performance will be evaluated using this analytical methodology, particularly in the case of credit management.

This research will help to narrow the gap in Bangladesh's use of the CAMEL rating as a tool for evaluating a "single" bank. The overall fitness of the MTBL will be evaluated in this study, as well as the efficacy of applying the CAMEL rating as a tool for assessment in this context. More study is encouraged in order to apply MTBL's unique tactics to other financial organizations for academic and practical purposes. This study will allow the development research prospects.

### **3.2 Methodology**

This report was prepared as part of a three-month internship with Mutual Trust Bank Limited, Kakrail Branch. For acquiring essential information about the bank, both primary and secondary sources were used. Primary data was collected from daily interactions with customers, coworkers, and close exposure to ordinary bank transactions. Many vital important facts about strategic, operational, and technical activities were collected under the strict supervision of the branch manager and other In-charges.

After that, secondary data was gathered, largely from the MTBL's official website. Information on operational and strategic developments and activities, banking history, local overview of the bank, and other aspects were gathered from five-year complete annual reports. Financial Statements of MTBL Operations were collected and examined using several important financial measures for 5 years, commencing in 2016 and ending in 2020. In addition, past MTBL researches and reports were gathered as secondary sources. Bank ratios were used to assess the

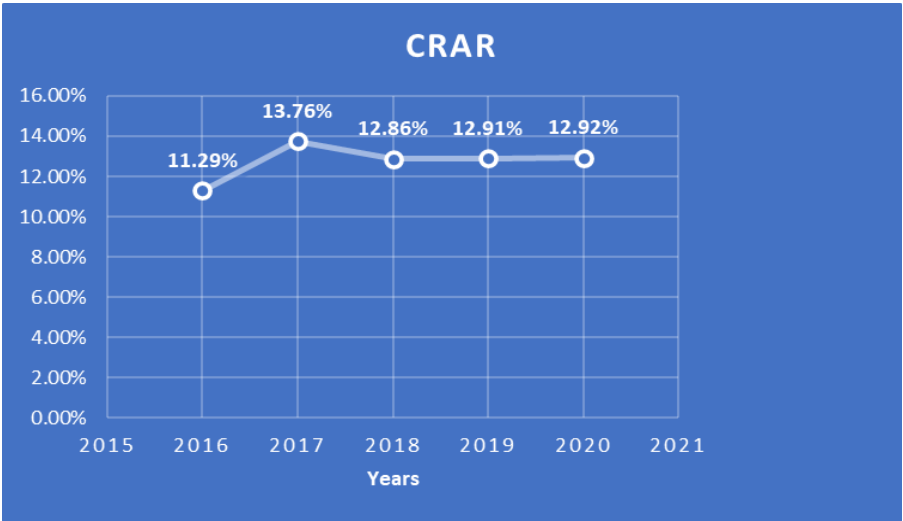
financial data gathered. The relationship between the strategic and financial analyses was then evaluated.

### 3.3 Findings and Analysis

#### 3.3.1 Risked-based Ratio

**Table 05: Capital Adequacy Ratio**

	2016	2017	2018	2019	2020
CRAR	11.29%	13.76%	12.86%	12.91%	12.92%
IA					11.63%



**Figure 04: CRAR Ratio**

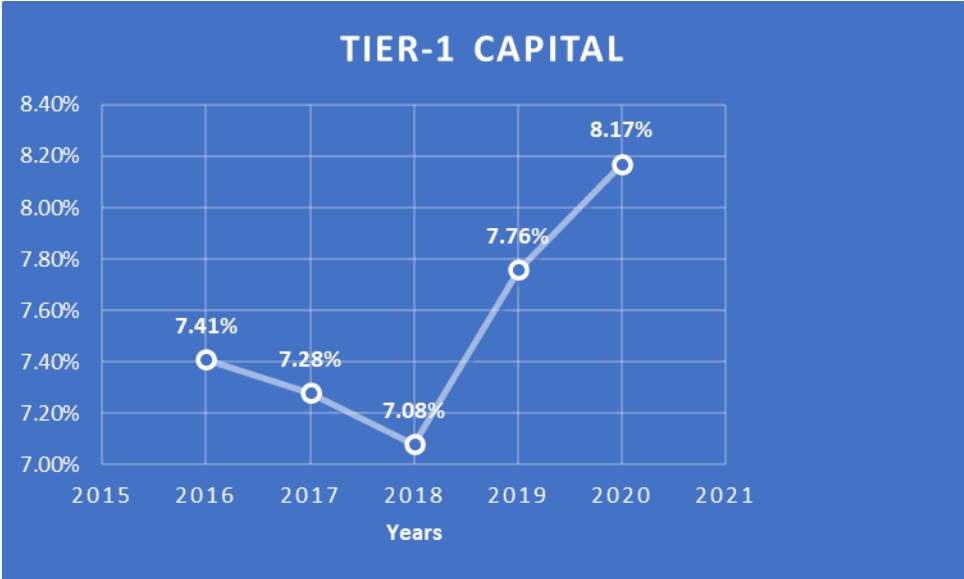
**Interpretation:** In 2020, MTBL had a moderate CRAR of 12.92 percent total capital versus risk weighted assets. Since 2016, CRAR has had a satisfactory performance, peaking in 2017 and



then declining the following year. In 2019, it has begun to rise once more. In comparison to the industry average, the bank is in a decent situation in the competition.

**Table 06: Tire-1 Capital Ratio**

	2016	2017	2018	2019	2020
<b>TIER-1 CAPITAL RATIO</b>	7.41%	7.28%	7.08%	7.76%	8.17%
<b>IA</b>					11.63%



**Figure 05: Tire-1 Capital**

**Interpretation:** In 2016, MTBL's core capital was 7.41 percent of its total risk weighted assets. After that, for the next two years, it steadily diminishes. In 2019, it began to rise once more. The bank is underperforming the rest of the industry when compared to the industry average.

**3.3.2 Efficiency**

**Table 7: Cost to Income Ratio**

	2016	2017	2018	2019	2020
<b>Cost-Income Ratio</b>	54.65%	53.82%	50.31%	53.21%	64.66%



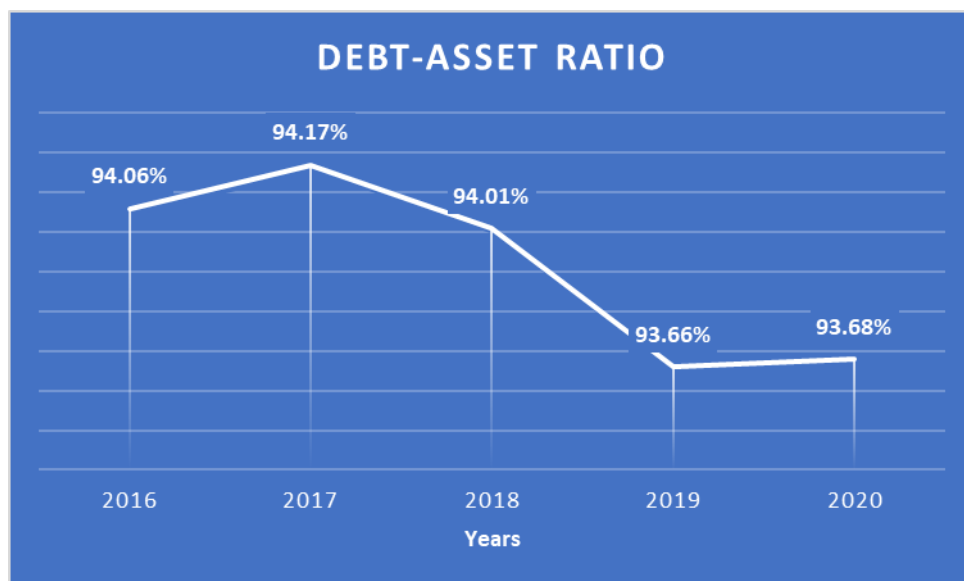
**Figure 06: Cost Income Ratio**

**Interpretation:** In 2016, MTBL spent Tk. 54.65 on operational expenses for every Tk. 100 in operational income. Since 2017, the cost-to-income ratio has been fluctuating, reaching a peak in 2020. It has stayed nearly steady for the past two years, with a minor decline in 2018.

### 3.3.3 Debt Leverage

**Table 08: Debt to Asset Ratio**

	2016	2017	2018	2019	2020
Debt-Asset Ratio	94.06%	94.17%	94.01%	93.66%	93.68%

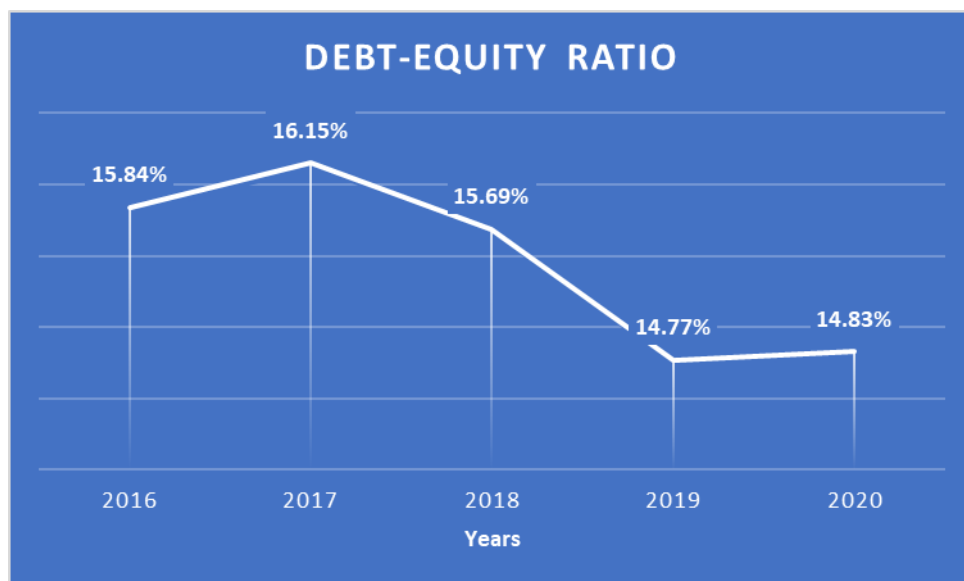


**Figure 7: Debt to Asset Ratio**

**Interpretation:** MTBL owing Tk. 94.06 for every Tk.100 of assets owned in 2016. This ratio rises on its peak in 2017, For the next two years it gradually decreases and ends at a point of 93.68% in 2020.

**Table 09: Debt-Equity Ratio**

	2016	2017	2018	2019	2020
Debt- Equity Ratio	15.84%	16.15%	15.69%	14.77%	14.83%



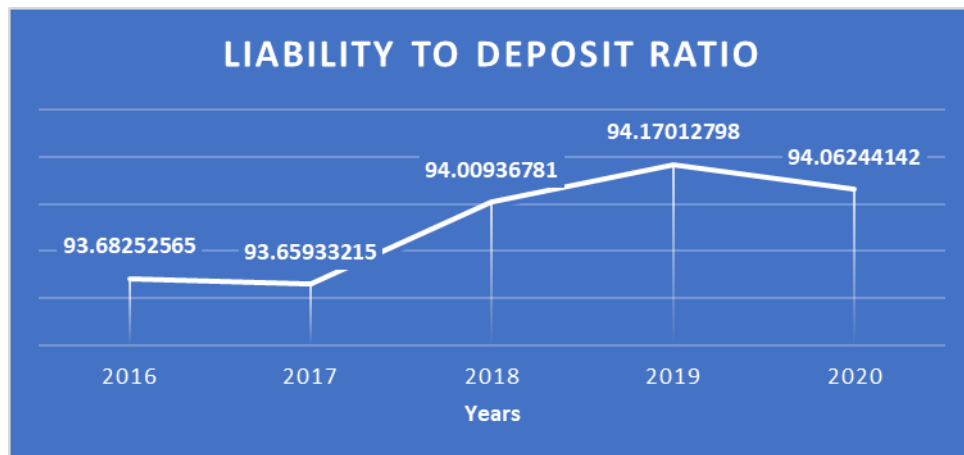
**Figure 08- Debt-Equity Ratio**

**Interpretation:** MTBL used Tk. 15.84 for every Tk.100 of equity capital in 2016. This ratio rises on its peak in 2017, For the next two years it gradually decreases and ends at a point of 14.83% in 2020.

### 3.3.4. Liquidity Ratio

**Table 10: Liability to Deposit Ratio**

	2016	2017	2018	2019	2020
<b>Total Liabilities/ Total Assets</b>	93.68%	93.66%	94.00%	94.17%	94.06%

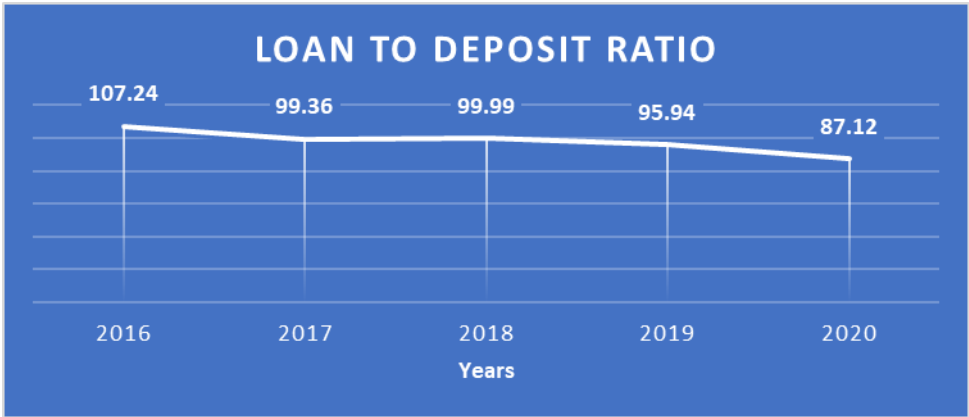


**Figure 09- Liability to Deposit Ratio**

**Interpretation:** In 2016, the bank's Liability to Deposit ratio was 93.68 percent, which means that for every taka of deposit received, the bank incurred Tk. 0.9368 in liabilities. Over the next three years, the ratio gradually rose, reaching its highest point in 2019. After that, in 2020, it began a slow decrease.

**Table 11: Loan to Deposit Ratio**

	2016	2017	2018	2019	2020
Total Liabilities/ Total Assets	107.24%	99.36%	99.99%	95.94%	87.12%
IA					76.60%

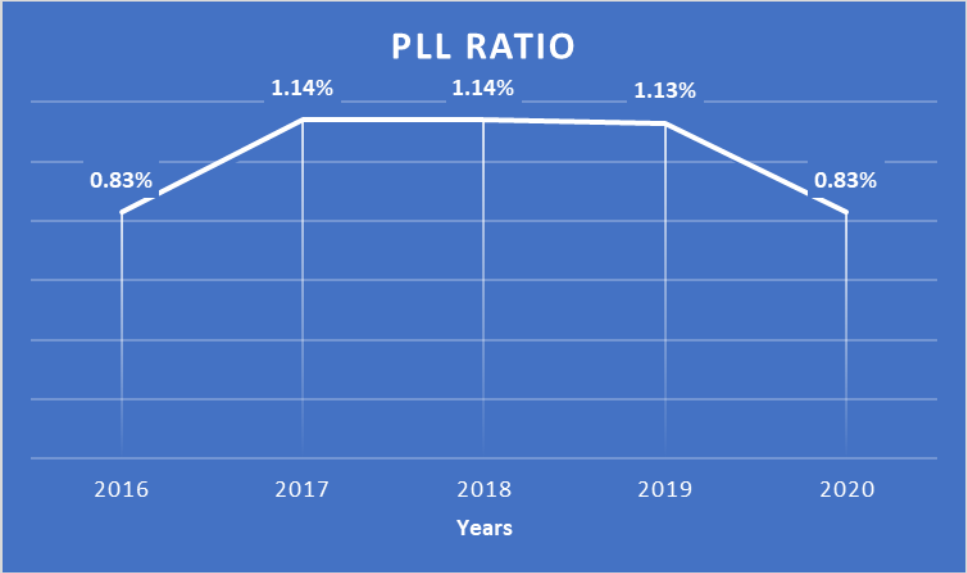


**Figure 10: Loan to Deposit Ratio**

**Interpretation:** In 2016, the bank's Loan to Deposit ratio was 107.24 percent, which implies that for every taka of deposit collected, the bank handed out Tk. 1.0724 in loans. Since the last five years, the ratio has been dropping at a constant rate. The bank has been functioning in a risky manner, with considerable liquidity risk, when compared to the industry benchmark.

**Table 12: Provision for Loans Ratio**

	2016	2017	2018	2019	2020
PLL Ratio	0.83%	1.14%	1.14%	1.13%	0.83%

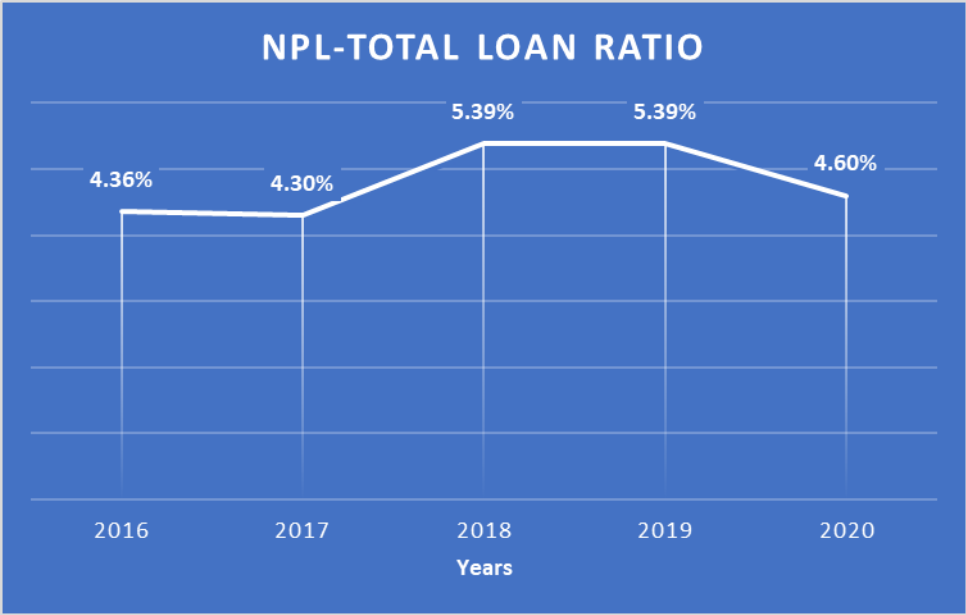


**Figure 11: Provision for Loans Ratio**

**Interpretation:** In 2016, 0.83 percent PLLs to Total Loans meant that out of every 100 loans made, 0.83 percent were unsafe enough to be likely to default. According to the time series study, the bank's PLL will remain nearly constant over the next three years, at 1.14 percent. In 2020, the ratio will be 0.83 percent. When it comes to riskier loans, the bank should be more cautious.

**Table 13: Non-Performing Loans**

	2016	2017	2018	2019	2020
<b>NPL-Total Loan Ratio</b>	4.36%	4.30%	5.39%	5.39%	4.60%
<b>IA</b>					8.16%



**Figure 12: Non-Performing - Total Loans Ratio**

**Interpretation:** In 2016, 4.36 percent of all loans were NPLs, which indicates that out of every 100 loans provided, 4.36 were uncollectible. NPLs had been accumulating at an alarming rate



until 2019, according to the time-series analysis. However, since 2020, the number of NPLs has decreased, though not to a desirable level. In contrast to the industry average, the bank has performed well over time.

**3.3.5 Return Based Ratio**

**Table 14: Net Interest Margin**

	2016	2017	2018	2019	2020
Net Interest Margin	3.55%	3.09%	3.34%	3.02%	2.00%



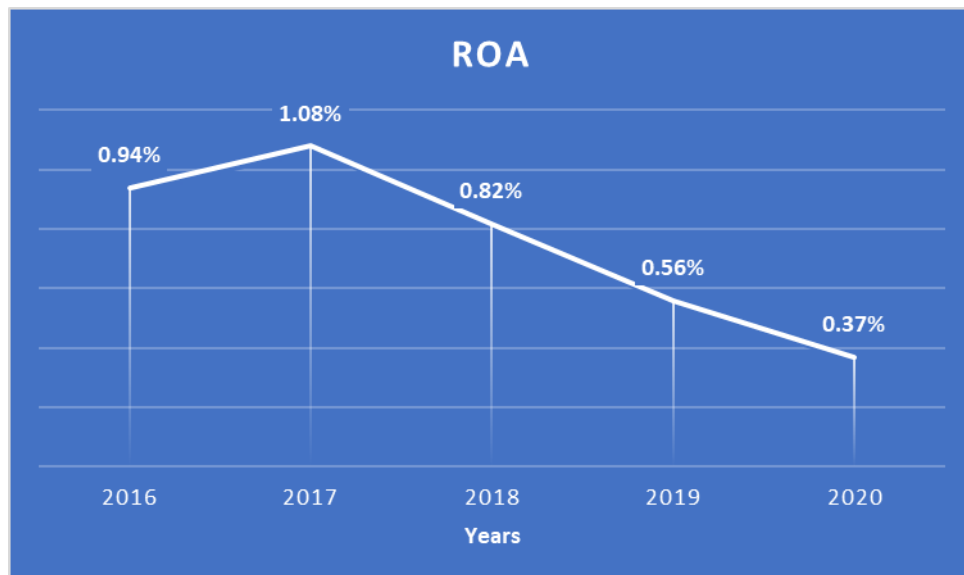
**Figure 13: Net Interest Margin Ratio**

**Interpretation:** 3.55 percent NIM in 2016 means that every unit of their asset received Tk. 0.0355 in interest income. The bank's NIM has been declining at an alarming rate over the last five years, according to time series research.

### 3.3.6. Earning Capacity

**Table 15: ROA**

	2016	2017	2018	2019	2020
ROA	0.94%	1.08%	0.82%	0.56%	0.37%
IA					0.30%

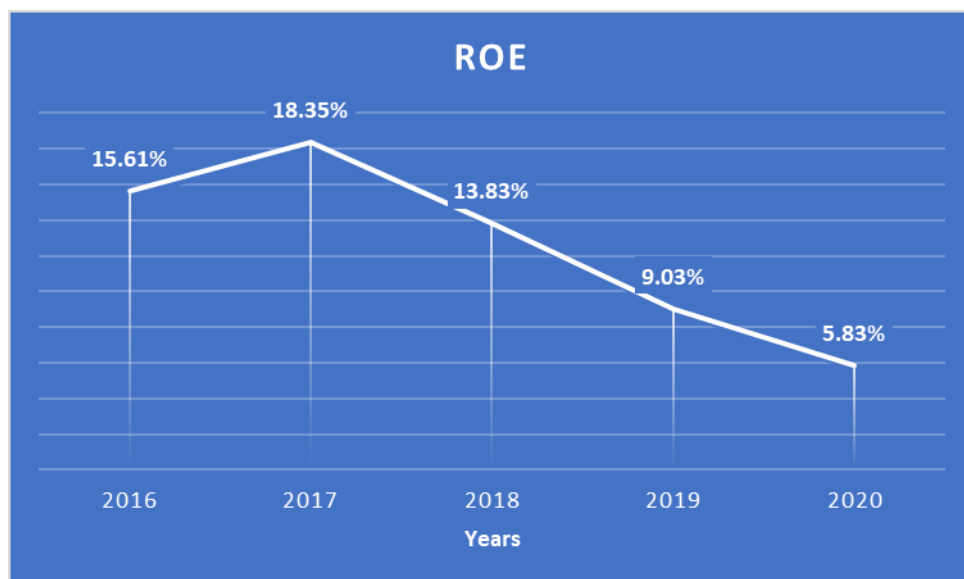


**Figure 14: Return on Asset**

**Interpretation:** In 2016, their return on assets (ROA) was 0.94 percent, which indicates that every unit of their assets earned Tk.0.0094 in income. It reached a high of 1.08 percent in 2017. According to the time-series analysis, ROA has been rapidly declining over the years, which is very concerning for the bank. Despite the fact that they are doing nearly same to the industry average.

**Table 16: Return on Equity**

	2016	2017	2018	2019	2020
ROE	15.61%	18.35%	13.83%	9.03%	5.83%
IA					4.90%



**Figure 15: Return on Equity**

**Interpretation:** In 2016, their ROE was 15.61 percent, which implies that each unit of equity earned 0.1561 taka in income. It reached a high of 18.35 percent in 2017. According to the time-series analysis, ROE has been rapidly declining over the years, which is very concerning for the bank. Despite the fact that they are doing nearly same to the industry average.

### **3.3.7 CAMELS Rating Analysis**

The MTBL's primary financial ratios, as calculated in the previous section, were evaluated using the "CAMEL Rating Scale". To effectively examine various parts of the bank for each year, selected relevant ratios were grouped into five categories. The average ratings of the derived five-year data were then considered and analyzed in different categories. "CAMELS rating is a financial performance evaluation system typically applied to the banking industry, which was originally designed by the Uniform Financial Institutions Rating System (UFIRS)," according Desta (2016). C stands for Capital Adequacy, A stands for Asset Quality, M stands for Management Efficiency, E stands for Earning Capacity, L stands for Liquidity Management, and S stands for Sensitivity to Market. The following table, which comes from a Desta study on African banks, ranks the selected important ratios (2016).

CAMEL Component	Ratio's Rating					
	1	2	3	4	5	
Capital Adequacy Ratio	> 15%	12 – 14.99%	8 – 11.99%	7 – 7.99%	< 6.99%	
Asset Quality Ratio (NPLs/TL)	< 1.25%	< 2.5 – 1.26%	< 3.5 – 2.6%	< 5.5 – 3.6%	> 5.6%	
Management Efficiency (Cost/Income)	< 25%	30 - 26%	38 - 31%	45 - 39%	> 46%	
Earnings Ability	(ROA)	> 1.5%	1.25 - 1.5%	1.01 - 1.25%	0.75 - 1.00%	< 0.75%
	(ROE)	> 22%	17 - 21.99%	10 - 16.99%	7 - 9.99%	< 6.99%
Liquidity (TL/TD)	< 55%	62 - 56%	68 - 63%	80 - 69%	> 81%	

**Source:** *Adopted from Babar and Zeb (2011) and Rozzani and Rahman (2013)*

Following the evaluation of each individual category, an average rating was calculated throughout time and the rating was interpreted to provide the final comprehensive assessment on the organization, as shown in the table below taken from Desta's study (2016).

**Table :** The CAMEL's Composite Rating

Rating	Rating Range	Rating Analysis	Interpretation
1	1.0 - 1.4	Strong (or outstanding)	The bank is basically good in every aspect.
2	1.6 - 2.4	Satisfactory (or superior)	The bank is primarily good, but has several identified weaknesses.
3	2.6 - 3.4	Fair (or average), with some categories to be watched	The bank have financial, operational, or compliance weaknesses that would give reasons for supervisory concern.
4	3.6 - 4.4	Marginal (or under perform), with some risk of failure	The bank has serious financial weaknesses that could damage future capability to ensure normal growth and development.
5	4.6 - 5.0	Unsatisfactory (or doubtful), with a high degree of failure	The bank has critical financial weaknesses that will give a probability of failure to be extremely high in the near future.

**Source:** *AAA (1996) and Sarker (2006)*

**Table 16: Camels Rating Result**

<b>CAMEL Parameter</b>	<b>Ratios</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>2019</b>	<b>2020</b>	<b>Average Rating</b>	<b>Comment</b>
<b>Capital Adequacy</b>	CRAR	11.29 %	13.76 %	12.86%	12.91 %	12.92 %	<b>2.2</b>	<b>Satisfactory</b>
	<b>Rating - CAR</b>	<b>3</b>	<b>2</b>	<b>2</b>	<b>2</b>	<b>2</b>		
<b>Asset Quality</b>	NPL/Total Loan	4.36%	4.30%	5.39%	5.39%	4.60%	<b>4</b>	<b>Marginal or under perform</b>
	<b>Rating</b>	<b>4</b>	<b>4</b>	<b>4</b>	<b>4</b>	<b>4</b>		
<b>Management Efficiency</b>	Total Cost / Total Income	54.65 %	53.82 %	50.31 %	53.21 %	64.66 %	<b>5</b>	<b>Unsatisfactory or Doubtful</b>
	<b>Rating</b>	<b>5</b>	<b>5</b>	<b>5</b>	<b>5</b>	<b>5</b>		
<b>Earning Capacity</b>	ROA	0.94 %	1.08 %	0.82%	0.56 %	0.37 %	<b>4.2</b>	<b>Marginal or under perform.</b>
	<b>Rating - ROA</b>	<b>4</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>5</b>		
	ROE	15.61 %	18.35 %	13.83%	9.03%	5.83%	<b>3.4</b>	<b>Fair or Average</b>
	<b>Rating- ROE</b>	<b>3</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>		
<b>Liquidity Management</b>	Total Liabilities / Total Deposit	93.68 %	93.66 %	94.00%	94.17 %	94.06 %	<b>5</b>	<b>Unsatisfactory or Doubtful</b>
	<b>Rating</b>	<b>5</b>	<b>5</b>	<b>5</b>	<b>5</b>	<b>5</b>		

**Interpretation:** The data in the table above demonstrates that MTBL has been operating at a low level (or underperforming), with some risk involved as a bank in practically every dimension. The bank performs satisfactorily or fairly in two of the five CAMEL rating categories, such as capital adequacy and return on earnings capacity. MTBL has had a marginal or underperforming asset quality and ROA of earning capability. The bank's inadequacies appear to be in terms of management efficiency and liquidity management. Because of their high cost of income and heavy use of liquid assets, their performance in that aspects are unsatisfactory or problematic.

### **3.4. Summary and Conclusion**

The report was written with the goal of analyzing Mutual Trust Bank Limited's performance over the years using a global scoring technique. MTBL underperforms in practically every aspect, according to financial measures and CAMEL analysis. Although the country's banking industry is suffering greatly, scoring this low in nearly every segment is rather concerning.

It seems that the main crisis of banking industry, rise of management efficiency and liquidity management. Both of these were quite high in 2020. But from 2016, both these ratios were growing at a constant rate. In 2018 & 2019 MTBL's non-performing loans, were rising a bit higher. ROA are performing not so good. Although ROE is performing average. But in 2020, ROE is not that much good compare to the previous years. Since 2016, CRAR has had a satisfactory performance, peaking in 2017 and then declining the following year. In 2019, it has begun to rise once more. In comparison to the industry average, the bank is in a decent situation in the competition.

### **3.5 Recommendation**

MTBL is a successful company with a good reputation in the banking industry. The key recommendation based on the analysis of the entire study would be to strengthen their major flaw, liquidity management. To improve the bank's solvency, it is advised that operational costs be reduced and operational and off-balance sheet incomes be increased. Working on reducing liabilities, on the other hand, could be a priority for preventing this upcoming tragedy. It's also a smart suggestion to increase their deposit collection.



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## Appendix

	Financial Ratios					
	Formula	2016	2017	2018	2019	2020
CRAR	(Tier1 Capital + Tier 2 Capital)/Total Risk weighted assets)	11.29	13.76	12.86	12.91	12.92
	Tier1 Capital/Total Risk-weighted asset	7.41	7.28	7.08	7.76	8.17
Cost Income Ratio	Operating Cost/Operating Income	54.65%	53.82%	50.31%	53.21%	64.66%
PLL Ratio	Provision for Loan/ Total Loans	0.83%	1.14%	1.14%	1.13%	0.83%
NPL- Total Loan Ratio	Non-performing Loans/Total Loans	4.36%	4.30%	5.39%	5.39%	4.60%
Debt-Asset	Total Debts/Total Assets	94.06%	94.17%	94.01%	93.66%	93.68%
Debt-Equity	Total Debts/Total Equity	15.84%	16.15%	15.69%	14.77%	14.83%
Net Interest Margin	Net Interest Income/Total Assets	3.55%	3.09%	3.34%	3.02%	2.00%
ROA	Net Income After Tax/ Total Assets	0.94%	1.08%	0.82%	0.56%	0.37%
ROE	Net Income After Tax/ Total Equity	15.61%	18.35%	13.83%	9.03%	5.83%
EPS	Net Income After Tax/ Share Outstanding	3.30%	3.89%	3.03%	2.03%	1.31%
Liability to Deposit Ratio	Total Liabilities/ Total Assets	93.682526	93.65933	94.00937	94.17013	94.06244
Loan to Deposit Ratio	Total Loans/ Total Deposit	107.24122	99.36213	99.99097	95.93546	87.12064

Industry Average	
	September, 2021
CRAR	11.63%
CET1 Ratio	7.7%
NPL-Total Loans Ratio	8.16%
ROA	0.30%
ROE	4.90%
Loan-Deposit Ratio	76.60%