

Status of Non-Performing Loan of Mutual Trust Bank PLC and its Impact on Bank Profitability

Internship Organization

Mutual Trust Bank PLC

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Bachelor of Business Administration



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Letter of Transmittal

November, 2025

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Subject: Submission of Project Report on “Status of Non-performing Loan of Mutual Trust Bank PLC and its Impact on Bank Profitability.”

Dear Sir,

With the utmost respect, I would like to submit my internship report following a three-month internship at the Mutual Trust Bank PLC, Dhanmondi branch. My report is titled “Status of Non-Performing Loans of Mutual Trust Bank PLC and Their Impact on Bank Profitability.” This internship report is for six credits which completes my Bachelor of business administration. During this internship program, I've gained relevant work experience for my course of study. Throughout the report-writing process, I have attempted to strictly adhere to your suggestions and recommendations. It would've been impossible to finish this report without your expertise. I request you to approve this report so I can qualify for my defense and help me complete my internship.

Thank you.

Sincerely,

Tasnia Samirah

ID no: 201011158

Concentration: Finance

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Acknowledgement

The completion of this report and of course my internship journey would not be possible without great assistance and guidance that I have received so far. First, I would like to thank Allah the Almighty for the completion of this report and my internship journey would not have been possible without Allah's (SWT) blessings. Therefore, I thank Allah the Almighty for allowing me to do my internship in one of the most prestigious financial institutions named 'Mutual Trust Bank PLC' making my internship journey a smooth one. Secondly, I would like to really appreciate the support and guidance that my parents gave me throughout this entire journey. Without them I would not have come so far. It is mandatory to mention that I feel blessed to be part of ULAB. It is a place full of opportunities to learn for the students. Undoubtedly, ULAB Career Service Office also deserves huge appreciation for their guidance while seeking an internship organization. I would also like my academic advisor, Faisal Mohammad Shahriar, Assistant Professor to guide me every semester. It goes without saying that this report would not have been completed without constant guidance and support from my respected supervisor, Sakib Hasan Siddiqui, Lecturer. Sir has been a constant support throughout the entire internship journey. The suggestions, guidance and every feedback from my supervisor has helped me to come up with an effective report. I highly appreciate his efforts for making this internship journey an effective one. Additionally, I would like to take a chance to appreciate the faculty from whom I have always received guidance and suggestions whenever in need. Not only that, from choosing a major to securing my internship. It is mandatory to mention and appreciate the individuals from my internship organization which is Mutual Trust Bank PLC. Firstly, I would like to thank senior assistant vice president A.K.M. Moniruzzaman Sir, Branch Manager also thanked Badrun Nessa Chowdhury ma'am, Branch operation manager for allowing me to join as an intern there. Secondly, I really appreciate the support and suggestions which I received from my supervisor there who was in Asst. customer service manager, Moumita Saha. I will always be grateful to her for helping me to settle down in a completely different environment. I would like to thank Sharmin Akter Nira, customer service officer. I highly appreciate the time and effort that she has given for helping me whenever I need it. Not only that, I also got excellent guidance from her even for future studies for which I will be forever grateful to her. Last but not the least, I would like to take this opportunity to thank all my respected colleagues for their constant support throughout my entire internship journey.

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Part-A

Chapter 1: Internship Preparation

1.1 Motivation and Learning Objectives

Keen interest in banking from my undergraduate studies, At the time of my internship industry orientation helped me to understand practical experiences and how banks operate and how each department works every day. Since we have gained a lot of theoretical knowledge during the entire BBA program, it is very important to gather some practical experience. That is why I was motivated to go for the internship. The internship is a great opportunity for me to apply what I have learned so far from my academic studies in a proper corporate environment. Also, as a finance major, I wanted to learn how financial institutions work. That is why I think an internship is a perfect time to gain hands-on experience in a financial institution. Needless to say, a major incentive for the Internship was to learn and grow in a corporate financial setting. I plan to learn effective communication, teamwork, time management, problem-solving, and analytical skills. Working in a fast-paced environment like a commercial bank will help me to enhance my abilities to handle multiple tasks, meet deadlines, and make sound decisions.

1.2 Internship Search Process

Application Process

I began my internship search by conducting extensive research on different organizations in the banking industry. As a Bachelor of Business Administration student, I recognized the value of gaining practical experience in a commercial banking company. Through my research, I discovered Mutual Trust Bank PLC and learned about its reputation, values, services, and branches, including the Dhanmondi Branch. To gather more information about the bank and increase my chances of securing an internship, I engaged in networking activities. I reached out to my academic advisors, career services, and alumni who might have connections or knowledge about the organization. They provided insights into the bank's culture, internship opportunities,

and any potential contacts within the organization. After thoroughly understanding the bank's values and determining it aligned with my career goals, I visited the bank's official website. I explored the "Careers" or "Job Opportunities" section and found information about them.

Organization Selection:

After applying to various banking financial institutions, I was able to secure an interview at a place like Mutual Trust Bank PLC. Additionally, ULAB had also forwarded my CV to certain businesses. As the office was in Gulshan which was very far from my home, I was not interested in it. My choice was Mutual Trust Bank PLC, Dhanmondi. Also, they did not take much time to call me and showed interest in me. That is why I started my internship in the Mutual Trust Bank PLC, Dhanmondi Branch.

1.3 Interview Experience

I got a call for an interview and the details like time and destination were sent via text right after the call. One interview was in the early morning at Dhanmondi. I had to make sure to arrive at my destination 15 minutes earlier. To keep that in mind, I left home a little earlier for the interview so that I could arrive at my destination at least 15 minutes earlier. I had to make sure to wear formal dress and took the documents that were needed for the interview. There were a lot of candidates who waited in the waiting room and there I met with one of my friends and talked with her about the interview questions. Mostly the interview questions were about myself, personal experiences and things I learnt at the university. To understand my knowledge of the banking industry and assess my fit for the internship, the interviewer asked me questions related to banking concepts, financial services, and the role of commercial banks. They also evaluated my problem-solving abilities, adaptability, and teamwork skills through behavioral and situational questions. I was prepared to share examples where I had demonstrated leadership, handled conflicts, or managed difficult customers. At the end of the interview, I was given the opportunity to ask questions. I had prepared a list of thoughtful questions about the bank, the internship program, and the specific role I would be undertaking. This allowed me to

demonstrate my genuine interest in the position while also gathering more insights about my internship experience.



মিউচুয়াল ট্রাস্ট ব্যাংক পিএলসি
Mutual Trust Bank PLC

you can bank on us

1.4 About Mutual Trust Bank PLC

Mutual Trust Bank PLC is a non-government commercial bank and in 1999 it's formed in Dhaka, Bangladesh. Its headquarters of this bank is in Dhaka. Also its net income is 286 crore (2023). (mutualtrustbank.com) This is the website of Mutual Trust Bank PLC. The bank got an award that is for SME and women entrepreneurs and this is by the Bangladesh Bank. Also, Mutual Trust Bank PLC got an award as Bangladesh best digital bank. The bank also got other awards. Mr. Rashed Ahmed Chowdhury is the chairman of the bank MTB. And Dr. Arif Dowla, Vice Chairman of MTB who is Representing the Advanced Chemical Industries. MTB values all the individual employees, also they reward them for their excellent contribution and challenges they take every day work. They also believe in gender equality, they actively encourage men and women both, they do not compare this is the reason women employees are also dedicated to work and fearlessly take challenges. The environment of the bank is truly healthy and also innovative, people come to work, gather experiences and learn from each other.

Vision: MTB's vision is simple but powerful: **"To be the most trusted bank, exceeding customer expectations by offering excellent and innovative banking solutions."**

In other words, they want to be the bank that people trust the most, by always providing better and smarter services.

Mission: MTB's mission is focused on helping people live better lives. It says: **"To improve customers' lives and livelihoods through innovative and sustainable solutions, powered by a strong and effective workforce."**

This means they want to offer services that not only meet people's needs today but also help them succeed in the long run.

Core Values: The bank operates based on four important values:

- **Commitment to Excellence:** Always aiming to be the best.
- **Customer Focus:** Putting customers first.
- **Transparency and Accountability:** Being honest and responsible.
- **Agility to Adapt:** Quickly adjusting to changes and new opportunities.

These values guide how the bank does business every day.

Chapter 2: About the internship

2.1 Activities of the department

The time of my internship was good enough. I have learnt a lot. Every day was an opportunity for me to gather new experience, also I had the opportunity to serve the bank's customers so I was also in the customer service support department. As an example, some of the customers want to know which account they should open. I assure the customer that they should open a fixed deposit account. They were happy after they got guidance from me, I was also happy to give a good idea to them. Also, I help to find the debit card manually and also find it from the recorded debit card collection authorization form. Firstly, I had to listen when the customer got the message from that I had to find that in the recorded file also search the name then theirs was some boxes where every debit card and cheque books were always organized from that again I had to find the date and find the name. Then I also worked on account related things. I wrote so many forms for opening an account. I also did student file work. I also verified customer information and so on.

2.2 Work Environment & Office Environment:

Mutual Trust Bank PLC's Dhanmondi Branch is located on the 2nd floor of the Almas building, where all of its operations are carried out on a single floor. The branch has a total of 22 employees, along with several other support staff. It comprises various departments, including Customer Service, Retail Banking, Student Service, Foreign Exchange, and the Cash Department. Among these, Student Service and Customer Service are the most active, while the other departments also manage significant workloads. The work environment was very supportive, professional and friendly. There was also open channel communication. When I went to the office, I first saw a shift security guard who never forgot to greet me with a smile. Creating a nice work environment is essential because it encourages and motivates a person, which leads

to increased job satisfaction and employee retention within the organization. Employees will experience less workplace stress and will be more willing to share ideas for company success in order to help the organization develop and succeed and all of this is available at my workplace. Each department works to maintain positive working relationships in order to create a welcoming environment. Everyone's behavior is so wonderful that they always approach each other. The employees and staff were very friendly, and they helped me to be myself. Also, I really enjoyed working at Mutual Trust Bank PLC because everyone worked as a team there and encouraged each other.

2.3 Duties and responsibilities as an intern

As per the instructions of my workplace supervisor, my main job responsibility was to assist clients regarding their account opening procedure. In addition, I had to deal with customer service as an example, accepting customer requests, placing customer orders and resolving banking issues.

2.4 Application of educational learning with internship

I have practically learnt so many things from my internship role and responsibilities. My BBA educational learning is related to my practical learning. The purpose of doing an internship in a financial institution was to get the practical experience that I have learnt in my academic education. I successfully got practical experience at MTB. MTB is a third-generation commercial bank. I have learnt how banks operate and modes of investments like Murabaha, Mudaraba, Musharakah. I also have learnt about export & import in BUS4134: International Financial Management course. As an intern of MTB, I got to know export import occurs, how LC is created, types of LC etc. Having a practical experience of this knowledge helps me understand the topic clearly.

Throughout my internship, I have learnt a lot about banking which inspires me to work with motivation. That's why every one of my colleagues found me reliable and dependable as they always reached out to me when assistance was required. Additionally, my educational learning not only assisted during my internship but was a great use during writing this report.

Chapter 3: Self-reflection

3.1 Feedback on internship

My internship journey was around three months long; I have learned and experienced many aspects. I believe that this will help me in the future when I will be constructing my career. So, in this process I have liked and felt uncomfortable about Mutual Trust Bank PLC. Below, I am going to discuss those factors.

Things I Liked: Mutual Trust Bank PLC is a very prestigious organization among the banks in Bangladesh. It feels so blessed to do an internship here. Here, the working environment and coordination among the employees is so good. People here are friendly and nice. I got the exact support whenever I needed. Then, when I needed to talk with my internship supervisor, they gave me leave without any hesitation. Then, the organization supervisor helped me during the internship, and also promised to support me in the upcoming days. Then, providing refreshments was also nice. Then, the managers gave me motivation for working in this institute in future. So, overall, I want to say that I will always be grateful to Mutual Trust Bank PLC.

Things I felt uncomfortable with: I want to say a proverb that is “There is no unmixed blessing on earth”. So, there are a few things that I did not feel comfortable with. First of all, there was no seating arrangement for the interns; I had to sit on the sofas of the bank. Even other interns also felt uncomfortable because of less arrangement. By providing dedicated workspaces for interns could enhance productivity and foster a more professional work environment. Then, the place for lunch is not adequate for the employees. Then, in my opinion, taking too many interns is an unhealthy practice for this organization.

3.2 How could I do better and the organization could utilize me better

Although my internship was going great, I would say something that they should improve for the betterment. For example:

- Banks can increase the productivity of the interns. They can arrange a training or a workshop.

- The bank can allocate a computer for interns, which could help them to make the tasks more efficient, and their practical learning will be more effective. As an example: desk, pc with an internet connection.
- MTB could have used me whenever any employee is absent. To the employees, they can evenly distribute the workload so that everyone can do the work perfectly.
- From a motivational perspective, monetary compensation should be incorporated.

3.3 Recommendations

MTB should improve customer service activities, such as surveys and feedback, so that they can properly understand the things that they need to improve. Also, MTB should use more digital transformation so that everyone learns about and knows about new tech tools. They can use a chatbot or online account opening services so that they can give the service 24/7 for emergencies. Also, they can use advanced-level fraud information detection services and tools to protect the customer's identity and protect their data.

Chapter 4: Personal Development Plan

4.1 Technical Skills

I need to explore more advanced levels of Microsoft Excel, Word and Photoshop. I will get some certifications in financing courses from Coursera. It would be great for my future career to learn about the MIS of finance, like how it works, functions, etc.

4.2 Interpersonal Skills

I have to be more punctual and organized for the future. As being organized and punctual play an important role to build a bright career, I should pay more attention to being organized and punctual. I will have to develop my communication skills. During my internship period, I had only dealt with my seniors and customers, which taught me simpler conversation skills. For the future, I will keep working on it. I want to excel when it comes to team building and leadership, gaining proper expertise in decision-making, goal setting and conflict resolution. Additionally, I want to pursue masters in Finance in Europe to develop and gain my knowledge and experiences.

Part: B

Executive Summary

This study will investigate the direct effect of non-performing loans on the profitability of Mutual Trust Bank PLC through an assessment of the relationship between the level of NPLs and key profitability measures.

NPLs are one of the key challenges that confront the banking sector because they directly deflate profitability through an increase in loan-loss provisions and the diminishment of interest income emanating from the bank's asset base. Whenever a facility becomes non-performing, a credit institution is mandated to hold capital reserves in the form of provisions that diminish the reported net income and, consequently, exerts downward pressure on valued key performance indicators such as ROA and ROE. Also, high levels of NPLs signal deteriorated asset quality that could raise the bank's cost of capital due to decreased market confidence. A bank's ability, therefore, to sustain strong profitability depends fundamentally on its aptitude to efficiently manage credit risk and maintain acceptable, low levels of NPL ratios.

Chapter 1: Introduction

1.1 Background

Non-Performing Loans (NPLs) are a big problem for banks in Bangladesh. When NPLs increase, banks lose money and cannot give new loans easily. Mutual Trust Bank PLC (MTB) is also facing challenges because of rising NPLs. During my internship at the Dhanmondi Branch of MTB, I learned how the bank gives loans, collects payments, and manages risks. This experience encouraged me to study the NPL situation of MTB and understand how it affects the bank's profit.

1.2 Objectives of the Study

Overall Objective:

- To study the Non-Performing Loans (NPLs) of Mutual Trust Bank PLC (MTB) and see how they influence the bank's profit.

Specific Objectives:

- To learn what NPLs are, how they are grouped, and why that happens. This includes understanding the basic idea of NPLs and the common reasons behind loan defaults.
- To get a clear picture of the NPL situation in the banking industry of Bangladesh. This helps compare MTB's condition with the overall sector.
- To review MTB's past and present NPL levels.
- To find out how MTB controls, monitors, and recovers NPLs. This explains the methods the bank uses to reduce bad loans.
- To study how NPLs affect MTB's profit and financial performance.

1.3 Methodology

In this report I used only secondary data. For the secondary data, I used MTB's annual reports, documents from Bangladesh Bank, research articles, and also journals like Daily Star and so on, and information available on trusted websites. I used both words (qualitative) and numbers (quantitative) to explain the findings.

Chapter 2: Understanding Non-Performing Loans

2.1 Definition and Classification

Non-performing loans (NPLs) are loans where borrowers fail to make payments for a certain period, usually 90 days or more. A loan becoming non-performing does not always mean the bank will face a loss if there is enough collateral. Different countries use different definitions of NPLs. A loan is treated as non-performing when interest or principal is overdue for 90 days, when payments are delayed by agreement, or when there are clear signs the borrower may not repay in full.

Classification of Loans: Loans are classified according to the level of delinquency that characterizes repayment from the borrower.

- **Unclassified or Standard Loan:** The borrower is paying regularly. There is no major problem.
- **Subprime Loan:** The loan payment is overdue by 3 to 6 months. This indicates an early warning that the borrower may start to have financial problems.
- **Doubtful Loan:** The payment is late for 6 to 9 months. In this stage, the bank cannot be so sure whether the borrower can repay the loan or not. The risk is higher.
- **Bad Loan:** More than 9 months in arrears. It is a high-risk loan, and it is possible that the bank will never recover this money. It is usually treated as a loss.

2.2 Provisioning Requirements:

Provision refers to the amount that banks must set aside in order to meet prospective losses from loans. And the riskier the loan, the more money the bank needs to set aside.

- **Standard Loans:** Provision needed 0.5% to 5%. These loans are essentially safe, so the bank keeps a small amount aside.
- **Substandard Loans:** Provision needed 20% Because the loan is late for 3–6 months, the bank needs to keep a larger amount saved.
- **Doubtful Loans:** Provision needed 50% Half the loan amount is to be kept as provision since the recovery chance is uncertain.

- **Bad loans:** provision needed 100% The bank needs to keep the full amount of the loan aside, for it is most probable that the loan will not be recovered.

Chapter 3: Banking Sector Context in Bangladesh

3.1 Industry Overview

Banks operating in Bangladesh include government banks, private banks, foreign banks, and specialized banks. The bank sector is in the growing stage as the number of savers and borrowers is increasing. However, many problems still exist in the industry. To begin with, there are a very high number of non-performing loans. Some banks also face such issues as weak management, poor monitoring, and slow loan recovery. These factors combine to affect smooth bank operation, good profits, and sound financial health.

3.2 Contributing Factors to Sector-Wide NPL Growth

Non-performing loans in the banking sector increase due to many reasons. First, the poor credit appraisal leads the banks to sanction loans without due scrutiny of the customer's repaying ability. The other factors are the political pressure and weak governance that result in flawed lending decisions as banks grant loans for the wrong reasons. Also, economic problems and business failures further hinder the ability of many borrowers to make payments in time. In addition, many banks have slow and ineffective collection or recovery processes, which delay the realization of those loans in arrears. Finally, the absence of adequate follow-up means it is difficult for banks to detect early warning signals ahead of time before loans become NPLs. In summary, these problems together account for the increased incidence of non-performing loans in the sector.

3.3 Regional Comparison

The NPL rate is much higher than that of its neighboring countries. India, Nepal, and Sri Lanka have taken strong steps to lower their NPLs, but Bangladesh is still facing problems because loan recovery is slow and the rules are not effectively enforced.

Chapter 4: Mutual Trust Bank PLC's NPL Status

4.1 Current NPL Position

Although the general loan portfolio of MTB is strong, more and more bad loans in some areas have shown up because of the weak economy, slow business activities, and delays in repaying. Though the NPL ratio in MTB is lower than in the overall banking sector, it still influences the profit of the bank.

4.2 NPL Management Strategies:

MTB follows different steps to manage and reduce non-performing loans.

4.2.1 Early Warning Systems

- Checking the loan accounts regularly.
- Automatic notifications in case of delayed payments
- Risky borrowers at an early stage.

4.2.2 Diversification and Risk Management

- Lends to a wide range of sectors which avoids investing too much money in high-risk sectors.
- Utilizes advanced techniques to assess risks

4.2.3 Sectoral Focus

- It focuses more on secure and stable sectors.
- Tries to keep loan exposure low in unstable industries.

4.2.4 Strict Due Diligence

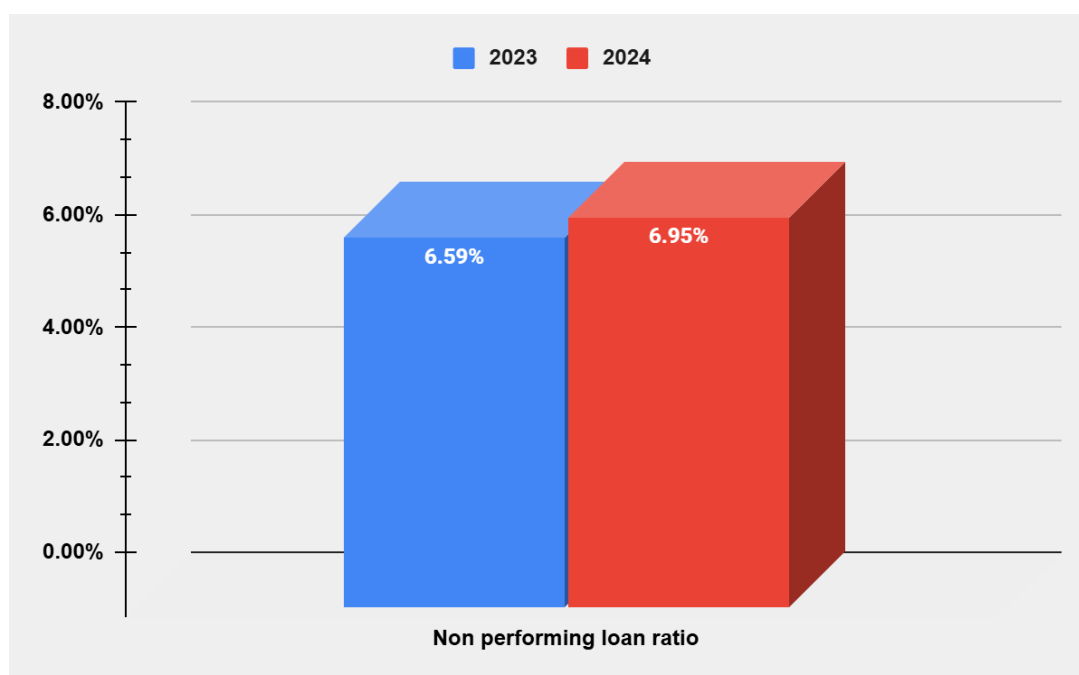
- Loans are given out under strict rules.
- It conducts better credit checks.

4.3 Historical NPL Performance

The NPLs ratio of MTB has varied over the years, sometimes going up and sometimes coming down. Since the country's economic problems, such as lower levels of business activity, soaring costs, or decreasing income, persist, many borrowers cannot pay off their loans in due time; therefore, during these difficult periods, MTB NPLs increase. Stronger monitoring, better follow-up, and improved credit checks also help bring down bad loans. Several steps that MTB has taken towards the management and reduction of past NPLs include loan restructuring in order to make it easier for the borrowers to repay the loan, rescheduling of loans for extending the period of payment, and use of legal measures if necessary for recovering the overdue amount. These steps have helped MTB bring down the level of NPL over time and improve its loan portfolio quality.

Non-Performing Loan Ratio:

Year	Total loan	Non Performing loan	Non-performing loan ratio
2023	261,000,000	17,200,000	6.59%
2024	300,780,000	20,900,000	6.95%



This figure shows MTB's NPL ratio for the years 2023 and 2024. In the year 2023, the NPL ratio was 6.59%, which gradually increased to 6.95% in 2024. This gradual rise indicates a marginal

deterioration in asset quality, indicating that a higher percentage of the loans became non-performing in 2024 compared to the previous year. The rise in NPLs is likely to lead to higher loan loss provisions that might stress the bank's profitability. However, since the change is relatively small, it would mean that credit risk remains largely manageable and that the overall loan portfolio has not suffered a sharp decline in quality.

Chapter 5: Financial Performance Analysis

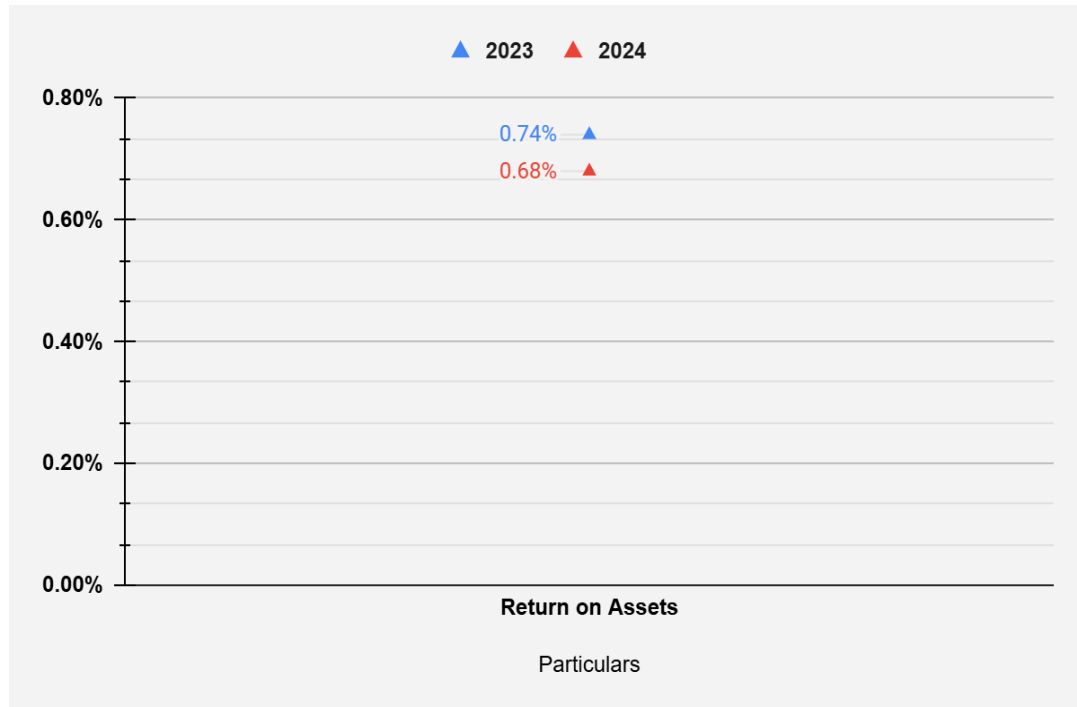
5.1 Profitability Metrics 2023-2024

In 2023-2024, MTB performed resolutely. The main reasons for this improvement included better cost management: MTB eliminated unnecessary expenses and focused on increasing operational efficiency. However, growth in non-performing loans was still a major challenge. Higher NPLs imply that the bank earns lower interest and has to keep more money aside as provisions. Because of this, NPLs relate strongly and directly with their financial performances. Therefore, the NPLs are one of the major negative determinants of banks' financial performances. Return on Asset, Return on Equity, Net Interest Margin, and Cost to Income Ratio shall be analyzed for the years 2023–2024 to assess the impact of non-performing loans on the profitability of Mutual Trust Bank PLC.

Ratio part:

Return on Asset:

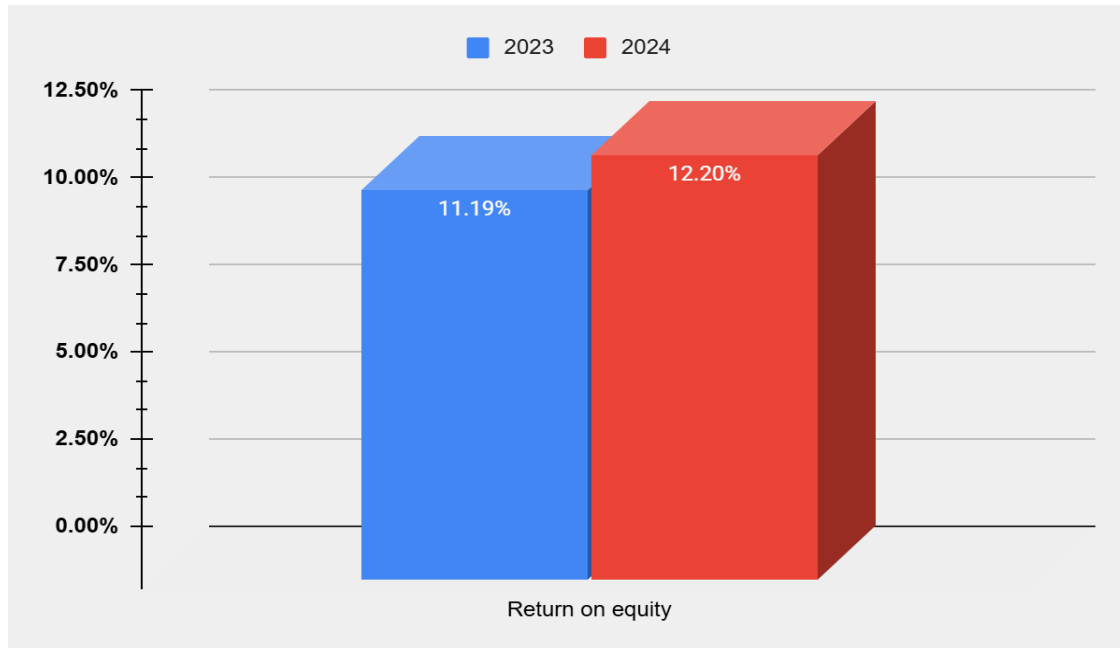
year	Net Income after Tax	Total Assets	Return on Assets
2023	2,697,809,093	366,605,954,131	0.74%
2024	3,110,563,897	457,203,988,457	0.68%



Mutual Trust Bank PLC has a downtrend with respect to the ROA throughout the period of consideration. The bank attained a net ROA of 0.74% in 2023, which fell to 0.68% in 2024. This decrease thus means that the bank's profitability from its total assets was weaker in the year 2024 compared to the previous year. One of the primary causes of this fall is that the escalation of NPLs has not only negatively affected interest income due to increased loan loss provisions but also increased the administrative and legal expenses associated with the recoveries of those NPLs. Correspondingly, such an offset of net profitability has taken place. Though the base of their asset portfolio remained steady, due to all these reasons, the efficiency in the use of their assets went down, which resulted in a net lower ROA for the year 2024.

Return on Equity:

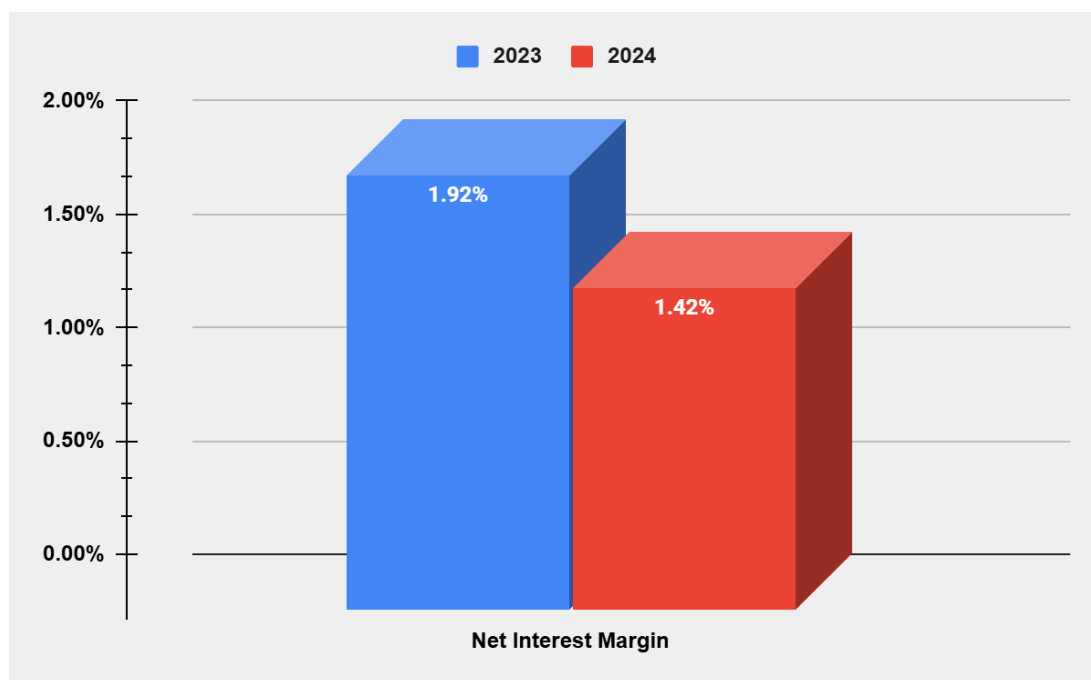
Year	Net income after Tax	Total Equity Capital	Return on Equity
2023	2,697,809,093	24,105,656,242	11.19%
2024	3,110,563,897	25,505,397,819	12.20%



The ROE of Mutual Trust Bank PLC generally showed an upward trend during the research period. The value of the ROE for 2023 was 11.19%, while for 2024, it rose to 12.20%. This indicates that the efficiency of profitability on a shareholders' fund improved from 2023 to 2024, which clearly indicates that Mutual Trust Bank Limited performed better in the use of shareholders' equity to earn a profit as compared to the previous year. Despite being faced with an increase in non-performing loans, which impacted the bank's assets' profitability, the improvement in the value of the ROE indicates that proper capital management as well as cost management was implemented by the bank.

Net Interest Margin:

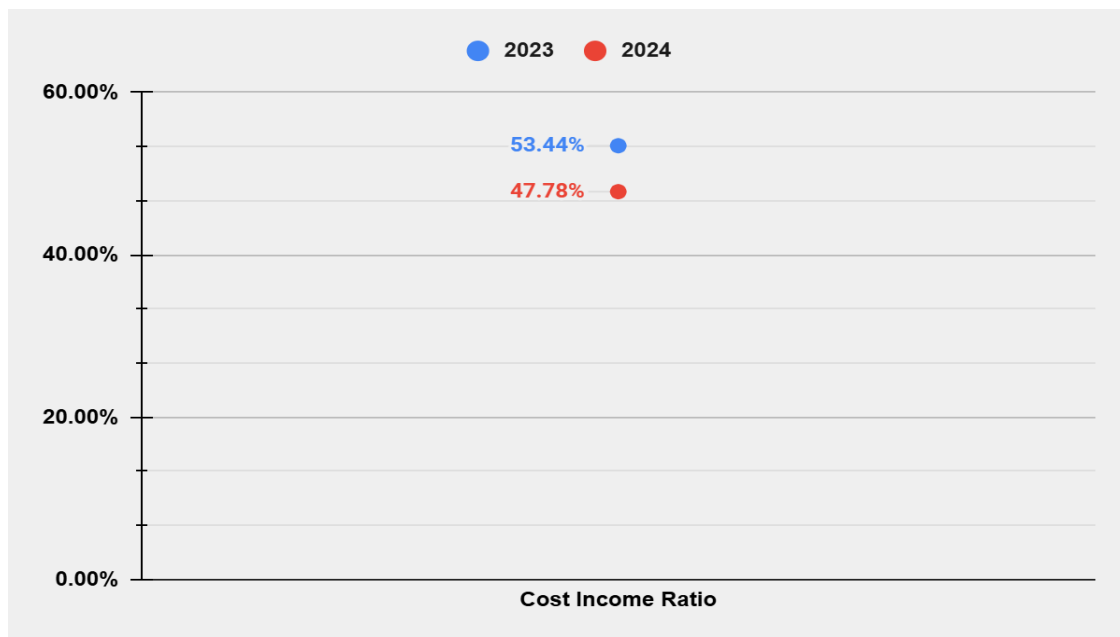
Year	Interest Income	Interest Expense	Total Assets	Net Interest Margin
2023	20,521,717,320	13,473,575,922	366,605,954,131	1.92%
2024	25,432,016,172	18,931,591,586	457,203,988,457	1.42%



The following chart indicates the Net Interest Margin (NIM) that belongs to Mutual Trust Bank PLC for the periods 2023 and 2024. For the year 2023, the NIM is at 1.92%, which has reduced to 1.42% in the year 2024. The major reduction in NIM indicates that the bank is in a situation where it earns less net interest income from its lending and investing activities compared to the previous year, 2023. The reduction in NIM can come from increased costs of funds, provisions for non-performance of loans due to the increase in non-performing loans, as well as a squeeze on the interest rates on bank's loans due to a tough economic environment. Net interest margin is a major profitability indicator of a bank, therefore a reduction in NIM indicates that the bank is under major pressures with regard to growth in earnings, which is happening in 2024.

Cost Income Ratio:

Year	Operating cost	Operating Income	Cost Income Ratio
2023	9,081,061,121	16,993,916,857	53.44%
2024	10,494,649,937	21,963,009,232	47.78%



In 2023, the bank achieved a cost–income ratio of 53.44%, which decreased to 47.78% in 2024. This decrease signifies improved operational efficiency since the bank was able to achieve income in 2024 at relatively reduced operating costs. A reduction in the cost–income ratio means that the management has striven to keep costs down, be more productive, and better manage its expenditures. Even though rising non-performing loans often tend to inflate administrative and recovery-related expenses, a decrease in the cost–to-income ratio implies that the bank managed to effectively initiate measures ensuring further efficiency and optimization of its operating structure, thus contributing positively to overall financial performance.

5.2 Growth Trends 2023-2024

In 2023-2024, Mutual Trust Bank PLC exhibited a mixed growth profile. While profitability, regarding utilization of assets, declined-as reflected in the drop of the Return on Assets ratio from 0.74% to 0.68%-the profitability value for the shareholders increased, rising from 11.19% to 12.20% with a rise in Return on Equity. Together with this rise, the bank's operational efficiency also turned stronger, as reflected in the significant drop in the cost-income ratio from 53.44% to 47.78%.What this portends is that while profitability at the asset level was hit-and to a large extent, this was due to the rise in non-performing loans-the bank was able to ensure a higher level of efficiency in costs and returns on equity through proper expense control and management of capital. Overall growth would therefore be indicative of efficiency-driven and equity-focused improvement against asset quality challenges.

5.3 Comparative Analysis

MTB is doing averagely compared to other banks in Bangladesh, considering its profitability and quality of loan portfolio. Although some banks were able to bring down their bad loans significantly, the NPLs level for MTB was on an upward and downward path as most of the borrowers were paying late, and some segments of business were coming under financial stress. Despite all these challenges, MTB remained competitive also owing to its strong capital base and several management steps taken to improve its performance.

Chapter 6: Impact of NPLs on Bank Profitability

6.1 Direct Effects on Money

Bad loans, otherwise known as Non-Performing Loans or NPLs, directly reduce the bank's profits. They increase costs and decrease income. When NPLs increase, the bank has to set aside more money for possible losses. This leaves less money to lend out and earn profits from.

6.1.1 Provisioning Requirements

Banks must set aside provisions for bad loans, so when NPLs rise they have to save more, which directly reduces their net profit and leaves less money available for new loans.

6.1.2 Reduce Interest Earned

Bad loans happen when borrowers stop paying back. The bank loses money because it gets no interest, which lowers its profit.

6.1.3 Capital Erosion or Bank's Capital Loss

The high levels of NPLs eat into the bank's own money owned by shareholders, gradually. This occurs when loans are irretrievably lost, which shrinks the size of the bank's capital. It becomes difficult to follow various rules that regulators may set out, and it harms the long-term strength of the bank.

6.2 Indirect Impact

In addition to the financial loss, NPLs impact the way a bank functions, lends, and is perceived by outsiders.

6.2.1 Constraints on Lending Capacity

When NPLs rise, MTB tends to be more cautious in granting new loans. This slows loan growth and the bank's chances of making more money in the future.

6.2.2 Liquidity Management

NPLs disturb the bank's cash flow. If the borrowers do not pay on time and then less of cash will affect the bank. Because of this, daily operations will be more difficult, Also this forces the bank to borrow money from costlier sources.

6.2.3 Reputation Risk

High NPL levels may lead people to perceive that the bank is not managing loans properly. This will decrease the loyal customer trust and make investors and regulators concerned.

6.3 MTB's Mitigation Success

MTB carries out various things that focus on alleviating the burden associated with non-performing loans. These measures initiated include close surveillance, improvement of risk evaluation, loan restructuring, as well as the initiation of recovery processes if necessary. Although there are significant improvements, the organization faces various hurdles associated with the adverse effects of the economy and the respective borrowers.

Chapter 7: Industry-Wide Impact

7.1 Sector wide issues

Many banks are severely exposed to provisioning gaps and capital shortfalls that threaten their financial stability. In fact, more than two-thirds of classified loans require 100% provisioning, which practically implies that the loans are almost irrecoverable. Thus, several banks have become technically insolvent.

International correspondent banking relationships have also significantly weakened. Due to rising perceptions of risk and compliance issues, many global banks have either reduced or restricted their USD and EUR clearing facilities with Bangladeshi banks. This has made it more expensive and cumbersome for local banks to open import LCs and process export payments. Meanwhile, private sector credit growth has dramatically slowed down, mainly because banks prefer to invest in low-risk government securities rather than provide credit to businesses. These joint challenges have inhibited the banking sector's ability to support economic activities and strained the access of borrowers to credit.

7.2 Economic Consequences

There are significant macroeconomic impacts of the rising NPLs and consequent credit crunch. The growth is slower since less money has been invested. Factories produce fewer products. People are also spending less money. There are also problems in the ready-made garments business, Bangladesh's biggest export. This is due to delays in payments, not enough raw materials, and little money for daily operations. FDI has shrunk, with negative net inflows for quarters, indicating deteriorating investor confidence. These economic pressures indicate the wide and interlinked implications of the continuous NPL crisis.

Chapter 8: Strategic Recommendations

8.1 For the Mutual Trust Bank PLC

Create better tools and processes to identify customers who might fail to repay their loans before the situation becomes serious. Regularly track borrowers' financial condition and improve the bank's follow-up and collection process, mainly for business clients. Also, banks should give loans to different sectors instead of focusing too much on one sector. So that the bank is safe. And if one sector faces any kind of problems. Before giving a loan make sure that they analyze the borrower's earnings and expenses very carefully and also keep that in mind about instantly monitoring accounts with high risk.

8.2 For the Banking Sector

- Establish a national agency dedicated to removing bad or non-recoverable loans from banks. The moment banks offload these bad loans into the hands of the agency, the latter's financial reports start looking cleaner. This helps banks stop focusing on problematic past loans and instead focus on giving new, good loans to customers.
- Limit political interference in banks so that experts can make fair and smart decisions without outside pressure, helping stop bad loans.
- Banks must organize and report their loans following IFRS-9, a worldwide rule. This rule helps banks find risky loans and decide how much money to keep just in case borrowers do not pay back. It helps banks be honest and clear about their money, so regulators and investors can easily understand how strong the bank is.

- Some banks keep changing loan payment dates to hide how many bad loans they have. This only covers up the problem instead of fixing it. If banks stop doing this kind of thing, everyone can see which loans are really overdue and also unpaid. Additionally, knowing the truth is the first step to solving the loan problems quickly.
- Banks are able to carefully select borrowers when they have an effective risk-screening system in place. The concept of risk-based pricing, which charges a higher interest rate for borrowers who pose a risk, is supported by improved data and analysis. It helps banks avoid losing money by charging safer borrowers reduced rates.

Conclusion

The impact of non-performing loans on the profitability of Mutual Trust Bank PLC, in the context of the banking industry in Bangladesh, was studied here. Increase in the level of NPLs reduces interest income, increases provisions, and deteriorates asset quality that decreases profitability. The financial analysis done here substantiates that MTB has gone through a marginal rise in NPLs in 2023–2024 but has maintained operational stability due to efficient cost control and capital management. The declining return on assets and net interest margin reflects the negative impact of growing NPLs on profitability at the asset level. However, improvements in return on equity and the cost–income ratio signal the efficiency of MTB in managing shareholder funds and operational expenditures. Credit risk has also been properly controlled by the bank through early warning systems, portfolio diversification, proper credit appraisal, and recovery measures. Yet, sector-wide issues, such as flawed governance, political interference, and slow loan recovery, still remained an impact factor on the banking system. Thus, the present study identifies the need for comprehensive reform of the sector, including the establishment of a national asset management company and strict enforcement of regulatory limits. Compliance with IFRS-9 needs to be enhanced, stopping evergreening of loans, and allowing risk-based pricing. Mitigation of non-performing loans through prudent risk management along with strong regulatory support is highly crucial to facilitate sustainable profitability and ensure financial stability for sustainable economic growth in the long term.



Particulars	Amount				
	Local Currency	US Dollar	US Dollar	US Dollar	Total
Current Assets	71,168,000,000	1,153,212,000	1,153,212,000	1,153,212,000	1,153,212,000
Balance with other Banks and Financial institutions	37,177,200,000	1,230,136,000	433,000,000	400,000,000	1,283,136,000
Due from Banks	1,000,000,000	1,000,000,000	1,000,000,000	1,000,000,000	1,000,000,000
Loans and Advances	30,490,800,000	93,347,100,000	63,581,740,000	36,647,234,000	30,490,800,000
Due from Government and Public	2,000,000,000	40,000,000,000	1,150,000,000	1,150,000,000	4,000,000,000
Due from Subsidiaries	122,200,000	29,200,000	29,200,000	29,200,000	122,200,000
Due from Other Banks, Financial Institutions and Others	4,497,800,000	12,540,000,000	13,800,000,000	8,700,000,000	2,000,000,000
Current and Other Account	50,000,000,000	93,000,000,000	70,000,000,000	37,000,000,000	20,000,000,000
Due from Government and Public	1,000,000,000	40,000,000,000	1,150,000,000	1,150,000,000	4,000,000,000
Due from Subsidiaries	122,200,000	29,200,000	29,200,000	29,200,000	122,200,000
Due from Other Banks, Financial Institutions and Others	4,497,800,000	12,540,000,000	13,800,000,000	8,700,000,000	2,000,000,000
Due from Government and Public	1,000,000,000	40,000,000,000	1,150,000,000	1,150,000,000	4,000,000,000
Due from Subsidiaries	122,200,000	29,200,000	29,200,000	29,200,000	122,200,000
Due from Other Banks, Financial Institutions and Others	4,497,800,000	12,540,000,000	13,800,000,000	8,700,000,000	2,000,000,000
Due from Government and Public	1,000,000,000	40,000,000,000	1,150,000,000	1,150,000,000	4,000,000,000
Due from Subsidiaries	122,200,000	29,200,000	29,200,000	29,200,000	122,200,000
Due from Other Banks, Financial Institutions and Others	4,497,800,000	12,540,000,000	13,800,000,000	8,700,000,000	2,000,000,000
Due from Government and Public	1,000,000,000	40,000,000,000	1,150,000,000	1,150,000,000	4,000,000,000
Due from Subsidiaries	122,200,000	29,200,000	29,200,000	29,200,000	122,200,000
Due from Other Banks, Financial Institutions and Others	4,497,800,000	12,540,000,000	13,800,000,000	8,700,000,000	2,000,000,000
Due from Government and Public	1,000,000,000	40,000,000,000	1,150,000,000	1,150,000,000	4,000,000,000
Due from Subsidiaries	122,200,000	29,200,000	29,200,000	29,200,000	122,200,000
Due from Other Banks, Financial Institutions and Others	4,497,800,000	12,540,000,000	13,800,000,000	8,700,000,000	2,000,000,000
Due from Government and Public	1,000,000,000	40,000,000,000	1,150,000,000	1,150,000,000	4,000,000,000
Due from Subsidiaries	122,200,000	29,200,000	29,200,000	29,200,000	122,200,000
Due from Other Banks, Financial Institutions and Others	4,497,800,000	12,540,000,000	13,800,000,000	8,700,000,000	2,000,000,000
Due from Government and Public	1,000,000,000	40,000,000,000	1,150,000,000	1,150,000,000	4,000,000,000
Due from Subsidiaries	122,200,000	29,200,000	29,200,000	29,200,000	122,200,000
Due from Other Banks, Financial Institutions and Others	4,497,800,000	12,540,000,000	13,800,000,000	8,700,000,000	2,000,000,000
Due from Government and Public	1,000,000,000	40,000,000,000	1,150,000,000	1,150,000,000	4,000,000,000
Due from Subsidiaries	122,200,000	29,200,000	29,200,000	29,200,000	122,200,000
Due from Other Banks, Financial Institutions and Others	4,497,800,000	12,540,000,000	13,800,000,000	8,700,000,000	2,000,000,000
Due from Government and Public	1,000,000,000	40,000,000,000	1,150,000,000	1,150,000,000	4,000,000,000
Due from Subsidiaries	122,200,000	29,200,000	29,200,000	29,200,000	122,200,000
Due from Other Banks, Financial Institutions and Others	4,497,800,000	12,540,000,000	13,800,000,000	8,700,000,000	2,000,000,000
Due from Government and Public	1,000,000,000	40,000,000,000	1,150,000,000		

We have audited the consolidated financial statements of Mutual Trust Bank PLC, and its subsidiaries (the "Group") as well as the separate financial statements of Mutual Trust Bank PLC, "Bank's" which comprise the consolidated and separate Balance Sheets as at 31 December 2013, consolidated and separate Income Statements for the year ended 31 December 2013, consolidated and separate Statements of Changes in Equity, and consolidated and separate Statements of Cash Flows for the year ended 31 December 2013, and the related explanatory notes, together forming the consolidated financial statements of the Group and separate financial statements of the Bank for a true and fair view of the consolidated financial position of the Group and the separate Balance Sheet of the Bank as at 31 December 2013, and of the consolidated and separate financial performance of the Group and the separate Income Statement of the Bank for the year ended 31 December 2013, and of the consolidated and separate cash flows of the Group and the separate Statement of Cash Flows for the year ended 31 December 2013 in accordance with International Financial Reporting Standards ("IFRS") as issued in (and in force) and applied to the consolidated financial statements of the Group and the separate financial statements of the Bank by the Bangladesh Bank, the rules and regulations issued by the Bangladesh Securities & Exchange Commission (BSEC) and other applicable laws and regulations.

Bank's Basis for Opinion

We conducted our audit in accordance with International Standards on Auditing (ISAs). The responsibilities under these standards are further described in detail in the Basis for Opinion section of the Consolidated and Separate Financial Statements (BSEC) of our report. We are independent of the Group and the Bank in accordance with the International Ethics Standards Board for Accountants Code of Ethics for Professional Accountants (IESBA Code) and the related independence requirements of the IESBA Code.

Description of key audit matters	Our response to key audit matters
----------------------------------	-----------------------------------

advances portfolio associated with credit risk is significant and complex. The bank calculates provision for loans and advances by using the following procedure: (i) assets are

See notes no. 7, 8, and 12.01 to the financial statements

See notes on 1-4 and 2 for the financial statements

Finally, assessed the appropriateness and presentation of disclosure

See notes no. 6 and 5.a to the financial statements

systems were properly approved and authorized to prevent unauthorized modifications.

Furthermore, we performed detailed tests on IT visual controls to assess

We enquired to those charged with governance to obtain their view on the

Other information
Management is responsible for the other information. The other information comprises all of the information in the Annual Report other than the financial statements and the auditor's report thereon.

Management is responsible for the preparation and fair presentation of the consolidated financial statements of the Group and also separate financial statements of the Bank in accordance with IFRSs as explained in note 7 and for such internal control as management determines is necessary to enable

Our objectives are to obtain reasonable assurance about whether the consolidated and separate financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of

* Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.

* Obtain sufficient appropriate audit evidence regarding the financial information of the entities or business activities within the Group to express an opinion on the consolidated financial statements. We are responsible for the direction, supervision and performance of the group audit.

communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

(ii) internal audit, internal control and risk management arrangements of the Group as disclosed in the financial statement appeared to be materially adequate;

(c) the consolidated balance sheet and consolidated profit and loss account together with the annual notes dealt with by the report are in agreement with the books of account and returns;

28 April 2015
Chen et al.

[illegible]

positions and offset ratios form an integral part of these financial statements.

Agreed as per enclosed report on 11/01/2014.

$\begin{array}{r} 7,418,205,374 \\ - 8,742,880,368 \\ \hline \end{array}$	$\begin{array}{r} 8,002,000,4 \\ - 1,008,347,1 \\ \hline \end{array}$
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2,400,325,967	2,400,397,1
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21,000	1,370,472	2,271,374
42,000	2,698,238	2,776,988
	(2,488,473)	(2,488,473)

	3,299,197,12.1	21,213,299.2
2019年6月30日	27,298,636,37.2	8,666,115.8
2018年12月31日	49,727,439,739.4	15,326,874.7

DOI: 10.1002/pola.10101

[illegible]

PCA, PCE, CIMA (ACPA), ACMA, IRE,
PCA (England & Wales),
Attorney General's Office

	Less than 1 month	1 to 3 months	3 to 12 months	1 to 3 years	3 years or more	Total
all firms	11,818,799,484	12,308,128,000	43,935,000	40,953,117	11,809,000,000	25,195,175,601
	93,384,341,264	93,384,341,264	-	-	-	93,384,341,264
	38,400,480,279	39,367,107,250	15,614,000	19,361,234,497	23,760,170,300	107,533,006,270
	3,000,750	38,141,113	10,854,528	1,838,750,758	3,359,258,284	4,603,615,423
	1,000,000,000	1,000,000,000	1,000,000,000	1,000,000,000	1,000,000,000	5,000,000,000
	98,746,749,824	98,871,932,624	26,748,328	11,873,442,847	25,769,170,384	200,256,243,907
large & super firms	4,827,700,000	12,546,903,441	13,908,707,120	8,738,767,720	23,398,987,765	43,413,077,046
	54,676,440,000	67,836,470,000	30,915,562,000	54,344,344,344	34,753,000,000	182,525,671,344
	10,000,000,000	10,000,000,000	10,000,000,000	10,000,000,000	10,000,000,000	50,000,000,000
	100,000,000	100,000,000	100,000,000	1,000,000,000	1,000,000,000	2,100,000,000
	98,746,749,824	98,871,932,624	26,748,328	11,873,442,847	25,769,170,384	200,256,243,907
	1,047,000,000	1,053,729,791	1,000,232,418	17,844,184,563	24,000,000,000	25,905,046,782

ns, Furniture and Pictures	8.6	4,360,234,958	4,804,781.87
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Financial institutions and Agents	50.0	43,241,221,119	36,758,997,17
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	22,864,970.976	13,437,679.00
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by deposit placed	1	1
ing underwriting facilities	1	1

for the year ended 31 December 2024

costs and borrowings etc.	25.4	18,831,591,586	13,472,575,92
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Salaries	3,715,291.964	3,854,836.531
Benefits	211,811.514	117,132.677

1,470,539,400 500,300,20

FOA, FOS, CQMA (ACQPA), AZMA (UK),
PCA (England & Wales)
Additional Member: Carsten

Reference:

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Internship Final Report of Tasnia Samirah (201011158)

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