Internship Report

On

"Comparative Analysis of Corporate Banking Service of Commercial Banks in Bangladesh: A Case Study"

Submitted to

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Submitted By

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Date of submission: 08-12-2019

Letter of Transmittal

Date: 08-12-2019

Rozina Akter

Department of Business Administration

Daffodil International University

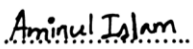
Subject: **Submission of the Report Titles "Comparative Analysis of Corporate Banking Service of Commercial Banks in Bangladesh: A Case Study".**

Dear Madam,

It is a delight for me to present the report titled **"Comparative Analysis of Corporate Banking Service of Commercial Banks in Bangladesh: A Case Study".** I have given my best exertion to make this paper feasible & informative. My primary target was to prepare this answer as per your rules & guidelines and possessing extraordinary experience. This endeavor extremely assists me to accomplish the outcome of hypothetical information in the connected field. I believe that this experience will positively impact on developing more effective research-based papers in future resolving all the mistakes.

Furthermore, I am very much grateful for the privilege that you gave me to express my capability, and I hope that you will positively consider my effort to stimulate my willpower to accomplish such activities more effectively & efficiently.

Your Faithfully,



Aminul Islam Ovi

ID: 161-11-4936

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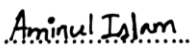
Declaration

I am Aminul Islam Ovi, ID: 161-11-4936, student of BBA program, Department of Business Administration, Daffodil International University, hereby declares that the internship report on **"Comparative Analysis of Corporate Banking Service of Commercial Banks in Bangladesh: A Case Study"** represents the result of my internship program, pursued under the supervision of Rozina Akter, Assistant Professor, Department of Business Administration of Daffodil International University. I further affirm that the submitted report is original & transparent and no part of this report has been submitted to any other university or institutions for any degree or any purpose.

I would like to confirm that the report is prepared very attentively for academic purpose.

Sincerely Yours,



Aminul Islam Ovi

ID: 161-11-4936

Batch: 43

Major: Finance

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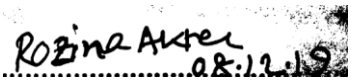
Approval Certificate

This is to certify that Aminul Islam Ovi, ID: 161-11-4936, BBA(Finance) is a regular student of Department of Business Administration, Faculty of Business & Entrepreneurship, Daffodil International University. He has effectively completed his 3 months internship program at Modhumoti Bank Ltd and has prepared this internship report under my direct supervision. His given internship topic is **"Comparative Analysis of Corporate Banking Service of Commercial Banks in Bangladesh: A Case Study"..**

I've gone through the report and found it is well written report. He has completed the report by himself. I wish his success in life.



Rozina Akter

Assistant Professor

Department Of Business Administration

Faculty of Business & Entrepreneurship

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Acknowledgement

Firstly, I wish to offer my thanks and respect to Almighty Allah who has given me the capacity to done this work. I do offer thanks for the favors given by Allah to my everyday life, great wellbeing, legit identity and shrewd perspectives. It is without a doubt an astounding pleasure to get the opportunity to display this report following three months of sensible presentation of Modhumoti Bank Ltd. This entry-level position report is reflected as a clear exertion to develop my connected & individual comprehension, which adds to the theoretical & analytical piece of my investigation. The general population without whom I may never be fit to present my report in the accompanying expressed paying little heed to any significance altogether.

First and foremost, I might want to exact my extreme appreciation and profound affections to my decent teacher Rozina Akter, Assistant Professor, Department of Business Administration & Faculty of Business & Economics, for his supportive direction, evaluation & interminable fortification for this report. The gift, help & direction given by her, is an opportunity to convey me to an extended path. I want to express my gratitude to all the senior officers for their regular & unconditional assistance to finish my internship program effectively. Besides, this short term internship program makes me perceived to realize the corporate culture & environment and developed my practical knowledge very much. I should refer to the remarkable workplace and the idealistic management & operation of this bank, which helped me gigantically.

Abstract : The purpose of this study is to accomplish Comparative Analysis of Corporate Banking Service of Commercial Banks in Bangladesh: A Case Study. In terms of the banking industry, corporate banking plays a significant role in contributing to the economy more than retail banking. This paper is basically qualitative & quantitative in nature & from this paper it has been found that almost all private commercial banks (5 banks) have been increasing the total amount of loan & advances following the increasing amount of deposit in every consecutive year to satisfy the need of their corporate clients, but in comparison to the amount of loan & deposit, the total amount of interest income isn't satisfactory. According to the ideal loan to deposit ratio a bank shouldn't keep the loan to deposit ratio above 80% - 90 %, but most of the banks are offering higher loan against the total amount of deposit by borrowing liquid from other sources that put depositors at high risk. Besides, the higher amount of loan couldn't generate a higher amount of net interest income where most of the banks generate only 1% to 2% interest income due to failing to make effective credit analysis, weak & lengthy juridical system and improper supervision of the management that also result in a higher non-performing loan. However, to ensure sustainable growth in the corporate banking sector & to protect the interest of depositors' bank must take effective decisions & actions to mitigate the number of non-performing loans and the risk of loan default.

Contents:

1) Introduction:

Bangladesh is a developing country in South Asia. Like other countries, in Bangladesh corporate banking plays a magnificent role in contributing to the economy more than retail banking. It is because the number of transactions of corporate clients as well as the quantity is much higher than the retail customer that result in higher profit. However, after independence, Bangladesh started its banking journey by renaming its central bank as "Bangladesh Bank". Gradually the banking industry grows up with the combination of many private & state-owned commercial bank. Currently, it has 6 state-owned commercial banks & 41 private commercial banks who are providing various services including corporate banking, retail banking, digital banking, Islamic banking etc.

Although it is true that to become a developed nation corporate banking sector should be dynamic to boost up more industrialization & create more employment, the reality of today's corporate banking sector isn't as much stronger as it needs to be in terms of Bangladesh perspective. The poor governance in the banking industry, political unrest, corruption, money laundering, frequent crash in the share market, increasing amount of defaulters has gradually been weakening this industry for a long while. As a result, banking industries are compelled to raise the interest rate on borrowing to cover the loss. On the other hand, due to the higher interest rate on borrowing, their corporate clients are motivated to divert in the capital market from the money market to meet their need. Hence, these drawbacks are stimulating a kind of distrust among corporate clients that also hamper the good relationship between them. Along with this, the poor management system in the banking industry & lack of knowledge, lack of assessment in the creditworthiness of a company or firm, regular supervision or monitoring and improper actions may lead to enhance the defaulters that result in a collapsed banking industry.

To recover from this problem, some effective sustainable banking solution should be adopted. And in the analysis part, it has been cleared that the bank should charge lower interest rate (currently it is charging 12% – 13 %) on corporate borrowing so that it may easier to the borrowers to return the money on time. Besides, a lower interest rate on borrowing may also encourage to come up with the new emerging firm to expand their existing business. However, the lower interest rate on borrowing is highly required because it has been clarified in the analysis part that the net interest margin (net interest profit) of the banks is volatile or sometimes below standard due to high bad debt or weakness in credit collection.

1.1) Key products & services of corporate banking:

The corporate banking segment of a bank generally serves a distinguished clientele which is encompassed with small to mid-sized local business with billion in sales & offices across the country. The key product & services that corporate banks offer are –

a) **Loans & other credit products:** This is typically considered as one of the largest segment of business within corporate banking which is associated with biggest source of profit & risk.

b) **Treasury & cash management services:** On behalf of a company or large institution, banks manage their day to day working capital & currency conversion requirements.
c) **Equipment lending:** On behalf of a company, bank often leases a range of equipment that are used by companies in diverse sectors such as manufacturing, transportation & information technology.
d) **Commercial real estate:** The main services under commercial real estate are associated with asset analysis, portfolio evaluation, debt & equity structuring.
e) **Trade finance:** It involves letter of credit, bill collections & factoring.
f) **Employer services:** Services such as payroll & group retirement plans are typically offered by this service.
g) **Underwriting service:** Under this service, bank assist corporations to issue securities in the market to raise their capital and if the company fails to sell the maximum number of shares to raise capital, the bank will purchase all of them on behalf of that particular corporation.

2) Literature Review:

Guo,X, Duff., & Hair,M.(2008)- have found in their research paper, titles as " Service quality measurement in the Chinese Corporate Banking Market", four constructive findings to improve the corporate banking service in China. Firstly, Bank should provide reliable services in order to gain satisfaction from corporate customers. Secondly, the bank management should provide adequate training to mitigate long term problem in future. Thirdly, the bank should emphasize on communication pattern to maintaining strong corporate relationship with their respective clients. And fourthly, bank management should focus on latest technology & service quality very precisely.

Alvaro Edmundo TresierraandSergio David Reyes (2017) have found in their research paper, titles as "Effects of institutional quality and the development of the banking system on corporate debt" that when government & private agents will maintain a stable financial regulations, mitigate political unrest & corruption & ensure a secure & stable financial market the banking system will be more strong on expanding corporate debt. This is because it allows more stable & prolonged relationship between banks & a firms.

Aodheen O'Donnell, Mark G. Durkin and Danielle McCartan-Quinn (2002) - have found in their research, titled as "Corporate Banking in the UK- Personal VS Remote Interaction", that the all customers prefer personal interaction specially smaller customer , who are deemed as less profitable customer to the bank, don't prefer to embrace technological based communication rather very much comfortable on personal interaction with their banks.

Syed Saad Andaleeb, Mamunur Rashid and Quazi Akhlaqur Rahman(2014) have implied in their research paper, titles as "A model of customer-centric banking practices for corporate clients in

Bangladesh" , that corporate customer centric banking is generally influenced by intangible factors including corporate image, commitment, compassion and consistency are the four significant intangible factors. While cost benefit & convenience, two tangible factors, aren't significant determinants of satisfaction for corporate clients.

Chan, A. K. K., & Ma, V. S. M. (1990) researched on Corporate Banking Behaviour: A Survey in Hong Kong. International Journal of Bank Marketing, figured out the importance for banks to understand their clients' attitudes in order to serve them more satisfactorily, which in turn will lead to a better market share.

According to Takeo Hoshi(1990) , he has found that in the perspective of Japan economy the investment of firms that opt the public debt financing option and weakened their bank ties was more delicate to liquidity than firms continues to borrow funds from bank.

Yongsheng Guo, John Holland and Niklas Kreander(2014) have implied in their research paper, titled as "An exploration of the value creation process in bank-corporate communications" that the nature of bank-corporate relationship is long run. The relationship totally relies on trust based personal communication between banks & corporations. Besides the advances of technology, financial regulations & business globalization are some macro conditions that influence this relationship.

3) Objectives:

- To analyse the comparative performance of corporate banking between 5 private commercial banks in Bangladesh from 2013 – 2017
- To discover the areas of constraints by all these banks and come up with some suggestions to improve the situation.

4) Methodology:

This paper is based on fully secondary data. All types of data has been collected from different sources, like

- Annual Report Of Banks
- Lankabangla Financial Portal
- Different journals

This comparative analysis accomplished on five private commercial bank ltd in Bangladesh including Modhumoti Bank Ltd, Dhaka Bank Ltd, Trust Bank Ltd, One Bank Ltd & NRB Bank Ltd to make an effective comparison between their corporate banking sectors. This study includes both quantitative & qualitative analysis. Ratio analysis, trend analysis, common-size analysis, product & service analysis, credit quality analysis, credit rating analysis & key performance analysis are the major analysis part of this study. All kinds of numerical analysis have figured out by using MS-Excel.

5) Discussion & Analysis: Comparative analysis between their corporate banking product & services:

5.1) MMBL VS TBL :

Modhumoti Bank Ltd	Trust Bank Ltd
Short Term Finance	Overdrafts
Long Term Finance	Short Term Loan
Real Estate Finance	Long Term Loan
Work Order Financing	Syndicated Loan
Syndicated Financing	Trade Financing
Project Financing	Cash Management
Trade Financing	

Interpretation: From above comparison of their respective corporate banking services, it discloses that the MMBL is adopting competitive advantage over Trust Bank Ltd by offering some different services including real estate financing ,work order financing that Trust Bank isn't offering to their corporate clients.

5.2) MMBL VS ONE Bank Ltd:

Modhumoti Bank Ltd	ONE Bank Ltd
Short Term Finance	Deposit Account
Long Term Finance	Salary Account
Real Estate Finance	Trade Finance
Work Order Financing	Project Finance
Syndicated Financing	Infrastructure Finance
Project Financing	
Trade Financing	

Interpretation: From above comparison of their respective corporate banking services, it discloses that the MMBL is adopting competitive advantage over ONE Bank Ltd by offering some different services including Syndicated Financing ,work order financing that ONE Bank isn't offering to their corporate clients.

5.3) MMBL VS DBL:

Modhumoti Bank Ltd	Dhaka Bank Ltd
Short Term Finance	Project Finance (Short,Mid,Long Term)
Long Term Finance	Working Capital Finance(Overdraft)
Real Estate Finance	Trade Finance
Work Order Financing	Cash Management Services
Syndicated Financing	
Project Financing	
Trade Financing	

Interpretation: From above comparison of their respective corporate banking services, it discloses that the MMBL is adopting competitive advantage over Dhaka Bank Ltd by offering some different services including Syndicated Financing, work order financing that Dhaka Bank Ltd isn't offering to their corporate clients.

5.4) MMBL VS NRB BANK LTD:

Modhumoti Bank Ltd	NRB Bank Ltd
Short Term Finance	Business Transaction Account
Long Term Finance	Term Deposits
Real Estate Finance	Special Notice Deposit
Work Order Financing	Payroll Banking

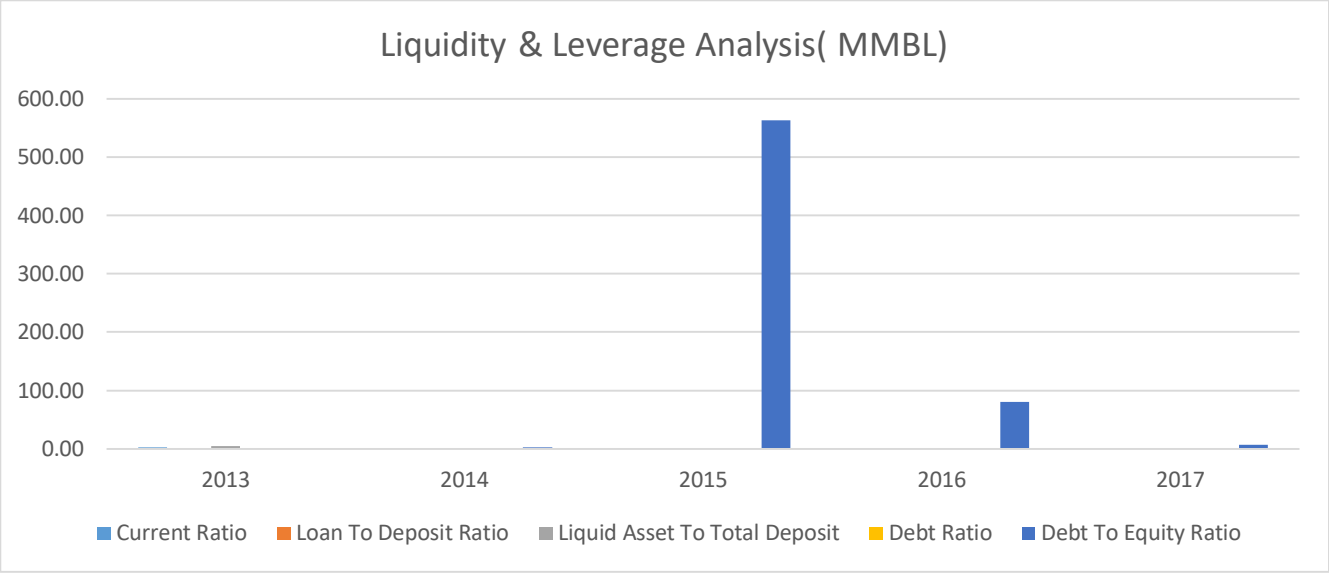
Syndicated Financing	Cash Management Services
Project Financing	
Trade Financing	

Interpretation: From the above comparison of their respective corporate banking services, it discloses that both banks are enjoying different comparative advantage by offering their unique service. Here, NRB Bank Ltd is adopting competitive advantage over Modhumoti Bank Ltd by offering some different services including Business Transaction Account, Payroll Banking while MMBL obtaining a competitive advantage over NRB Bank Ltd by providing also some unique service including Syndicated Financing, work order financing that Dhaka Bank Ltd isn't offering to their corporate clients.

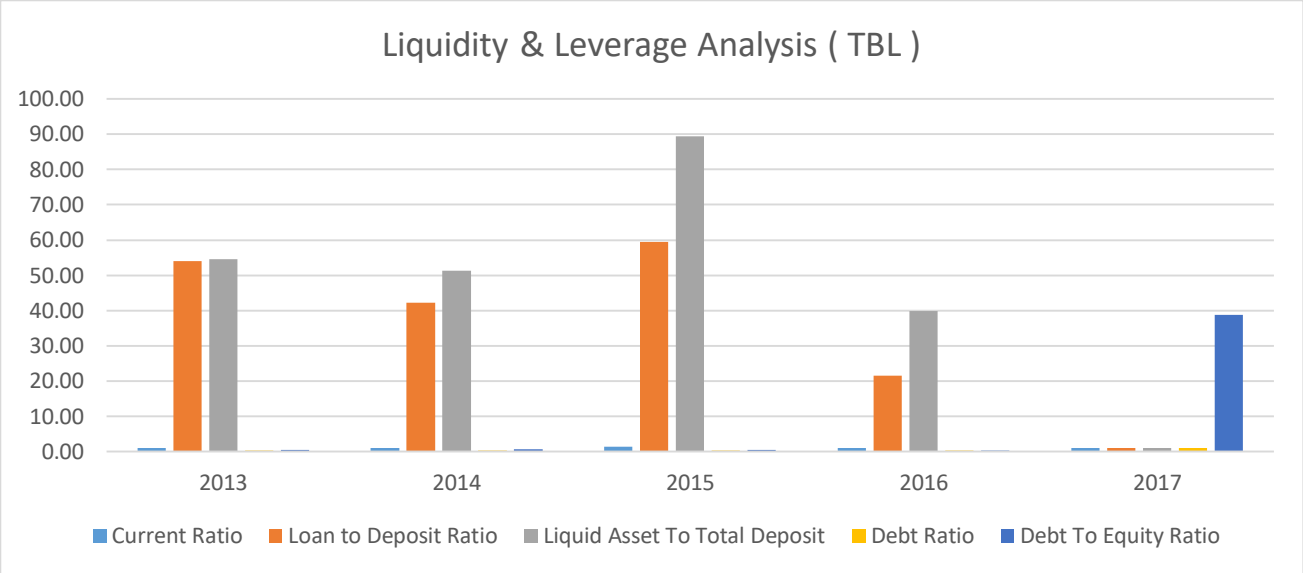
6) Liquidity & Leverage Analysis:

6.1) Analysis Between MMBL VS TBL

Liquidity & Leverage Analysis(MMBL)					
Particulars/Years	**2013**	**2014**	**2015**	**2016**	**2017**
Current Ratio	2.32	1.39	1.00	1.21	1.16
Loan To Deposit Ratio	2%	41%	0%	68%	84%
Liquid Asset To Total Deposit	4.47	1.59	0.00	1.37	1.34
Debt Ratio	0.42	0.70	1.00	0.99	0.87
Debt To Equity Ratio	0.72	2.34	563.66	79.98	6.86



Liquidity & Leverage Analysis (TBL)					
Years	**2013**	**2014**	**2015**	**2016**	**2017**
Current Ratio	1.00	1.01	1.48	1.06	1.06
Loan to Deposit Ratio	53.96	42.31	59.46	21.60	0.95
Liquid Asset To Total Deposit	54.49	51.35	89.35	39.89	1.11
Debt Ratio	0.33	0.40	0.30	0.27	0.97
Debt To Equity Ratio	0.49	0.68	0.43	0.38	38.77



Interpretation:

Current Ratio : Here the current ratio of Modhumoti Bank is exhibiting an immense volatile trend from 2013 to 2017. Although it is a positive sign that the bank holds a standard ratio by maintaining ratio 1 or above in every consecutive year. That indicates that the bank has sufficient liquidity to fulfil short term liabilities as well as an opportunity to generate a higher return by investing money.

While the current ratio of Trust Bank Ltd in 2015 was comparatively higher than other consecutive years. Although after 2015, it was able to maintain a stable current ratio by investing an additional portion of liquidity in the market to bring a higher return.

Loan To Deposit Ratio: Here Modhumoti Bank Ltd is following an upward trend in terms of the loan to deposit ratio. However, it was a matter of concern that the bank was unable to provide loans in 2015 due to the inevitable reason or face a liquidity crisis, but from 2016 it accords a good portion of the loan by keeping the ratio between 80% - 90% against the total amount of deposit.

While the performance of Trust Bank Ltd from 2013 to 2016 was above standard (80%-90%) or risky which implied that the bank probably strived to maximize their earnings by dispatching excessive amount of loan against their total amount of deposit due to cover any unforeseen fund requirements. There is also a possibility of the bank to borrow money (as the lending amount crosses deposit amount) to satisfy their clients need that may result in experiencing higher interest cost.

Liquid Asset To Total Deposit: Although in 2013 the ratio was too much higher against its total deposit, from the next year the bank (MMBL) kept a standard portion of a liquid asset against its

total deposit to secure the deposit amount of their clients. However, it also implies that against any unfavorable situation, the bank can pay its liabilities (deposit) by converting the asset into cash.

On the other hand, Trust Bank Ltd is keeping an excessive portion of liquidity against its total deposit to secure their clients' money which opposes against the interest of the bank. Since the bank may invest this additional liquidity to generate a positive return.

Debt Ratio: The debt ratio of Modhumoti Bank Ltd is increasing in every year as the bank expands its operation all over the country. As a result, more assets are being purchased by the bank on account that enhances their amount of liabilities. However, the ratio above .50 indicates that the bank has a high amount of liabilities against a total asset that may result in a defaulter.

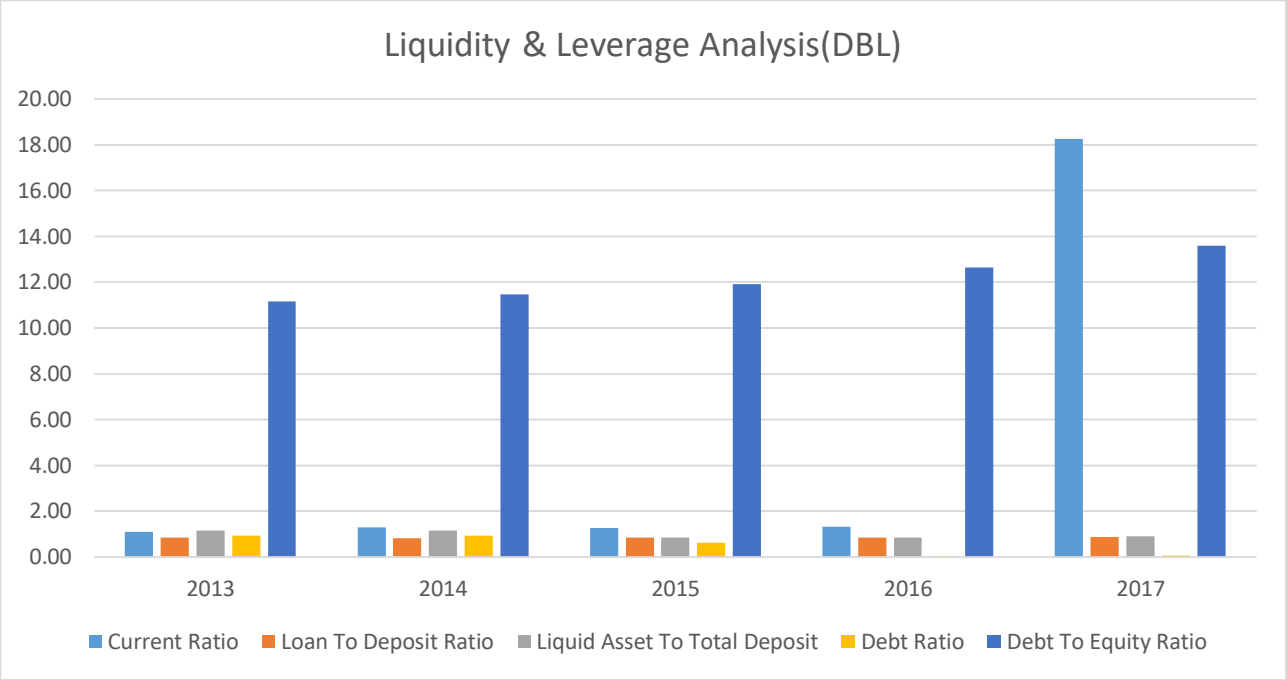
On the other hand, the debt ratio of Trust Bank Ltd from 2013 to 2016 was below .50 (standard) which indicates that the bank had purchased lots of its asset with its own fund instead of borrowing money. However, it also exhibits a positive sign for a company.

Debt To Equity Ratio : The debt to equity ratio of Modhumoti Bank Ltd is growing up every year that indicates a higher debt possessing for financing purpose instead of making the best utilization of equity finance. An ideal debt to equity ratio shouldn't be more than 1, but here the bank possess higher debt which may be the reason of loan default & also undermine the value of equity shareholders.

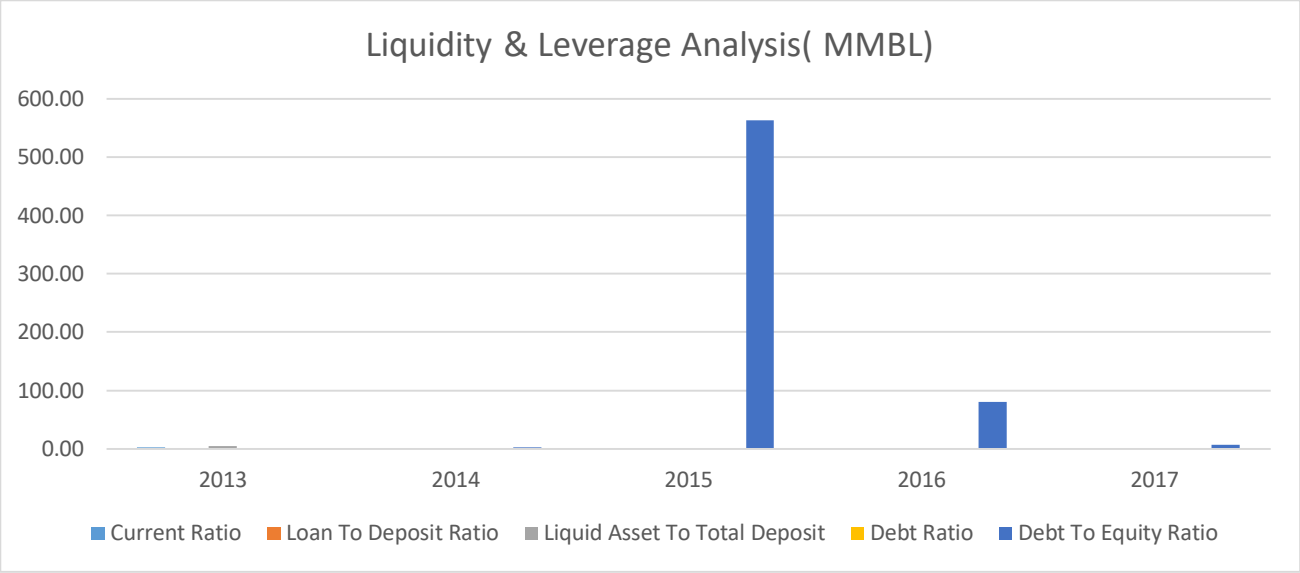
While the debt to equity ratio of Trust Bank Ltd is below 1(standard) that implies a good sign for the bank as well as assures the best utilization of equity shareholders fund.

6.2) Analysis Between MMBL & DBL:

Liquidity & Leverage Analysis (DBL)					
Year	**2013**	**2014**	**2015**	**2016**	**2017**
Current Ratio	1.11	1.29	1.28	1.32	18.27
Loan To Deposit Ratio	0.86	0.83	0.84	0.84	0.89
Liquid Asset To Total Deposit	1.15	1.16	0.85	0.86	0.91
Debt Ratio	0.92	0.92	0.63	0.05	0.05
Debt To Equity Ratio	11.15	11.46	11.92	12.63	13.58



Liquidity & Leverage Analysis (MMBL)					
Particulars/Years	**2013**	**2014**	**2015**	**2016**	**2017**
Current Ratio	2.32	1.39	1.00	1.21	1.16
Loan To Deposit Ratio	0.02	0.41	0.00	0.68	0.84
Liquid Asset To Total Deposit	4.47	1.59	0.00	1.37	1.34
Debt Ratio	0.42	0.70	1.00	0.99	0.87
Debt To Equity Ratio	0.72	2.34	563.66	79.98	6.86



Interpretation:

Current Ratio: The current ratio of DBL is moving toward upward, indicating that the bank is possessing higher liquidity in every consecutive year. But based on current data bank's current ratio is performing at above standard or 1 in the last few years. That means against 1 tk liabilities bank is maintaining higher current asset which the bank could invest elsewhere to get a higher return in future.

On the other hand, the current ratio of Modhumoti Bank is exhibiting an immense volatile trend from 2013 to 2017. Although it is a positive sign that the bank holds a standard ratio by maintaining ratio 1 or above in every consecutive year. That indicates that the bank has sufficient liquidity to fulfil short term liabilities as well as an opportunity to generate a higher return by investing money.

Loan To Deposit Ratio: Here Dhaka Bank Ltd is keeping an ideal loan to deposit ratio by maintaining the ratio between 80% - 90% from 2013 to 2017. That indicates that the bank maintains a standard proportion of deposit against the total amount of loan or keeps a good balance between loan & deposit to tackle any uncertain situation in future.

While, Modhumoti Bank Ltd is following an upward trend in terms of the loan to deposit ratio. However, it was a matter of concern that the bank was unable to provide loans in 2015 due to the inevitable reason or face a liquidity crisis, but from 2016 it accords a good portion of the loan by keeping the ratio between 80% - 90% against the total amount of deposit.

Liquid Asset To Total Deposit: To tackle any uncertain situation DBL is maintaining an ideal liquid asset against its total deposit so that the bank may ensure the financial security of the client's deposit.

On the other hand, in 2013 the ratio was too much higher against its total deposit, from the next year the bank (MMBL) kept a standard portion of a liquid asset against its total deposit to secure the deposit amount of their clients. However, it also implies that against any unfavorable situation, the bank can pay its liabilities (deposit) by converting the asset into cash.

Debt Ratio: The debt ratio of DBL has decreased from 0.92 in 2013 to 0.05 in 2017, which indicates that the bank is purchasing fewer assets on credit. Because having more liabilities may create a burden on the performance of the bank. Besides, the bank isn't exercising the ratio above 0.50, which is a good sign for the bank.

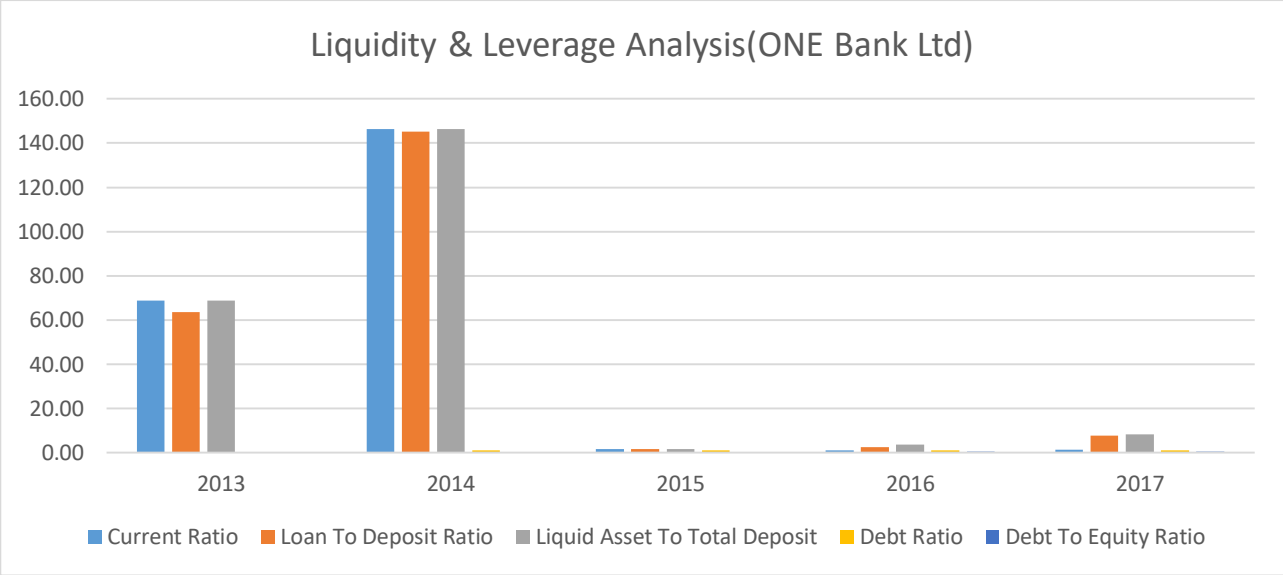
On the other hand, the debt ratio of Modhumoti Bank Ltd is increasing in every year as the bank expands its operation all over the country. As a result, more assets are being purchased by the bank on account that enhances their amount of liabilities. However, the ratio above .50 indicates that the bank has a high amount of liabilities against a total asset that may result in a defaulter.

Debt To Equity Ratio: The debt to equity ratio of DBL increased from 11.15 in 2013 to 13.58 in 2017, which implies an alarming sign for the bank. However, this upward trend clarifies that the bank is giving higher priority to debt finance rather than making the best utilization equity finance.

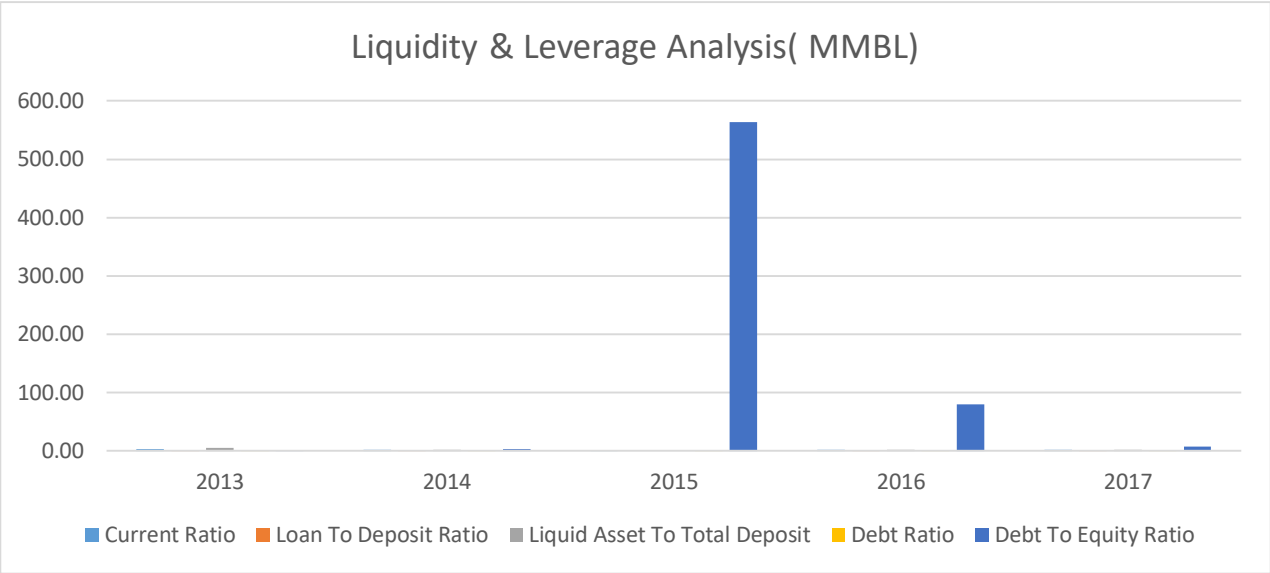
On the other hand, the debt to equity ratio of Modhumoti Bank Ltd is growing up every year that indicates a higher debt possessing for financing purpose instead of making the best utilization of equity finance. An ideal debt to equity ratio shouldn't be more than 1, but here the bank possess higher debt which may be the reason of loan default & also undermine the value of equity shareholders.

6.3) Analysis between MMBL & One Bank Ltd:

Liquidity & Leverage Analysis(ONE Bank Ltd)					
Year	**2013**	**2014**	**2015**	**2016**	**2017**
Current Ratio	68.74	146.43	1.66	0.93	1.37
Loan To Deposit Ratio	63.47	145.09	1.64	2.57	7.62
Liquid Asset To Total Deposit	68.74	146.43	1.66	3.75	8.26
Debt Ratio	0.00	0.97	0.98	0.99	1.00
Debt To Equity Ratio	0.20	0.23	0.23	0.54	0.42



Liquidity & Leverage Analysis(MMBL)					
Particulars/Years	**2013**	**2014**	**2015**	**2016**	**2017**
Current Ratio	2.32	1.39	1.00	1.21	1.16
Loan To Deposit Ratio	0.02	0.41	0.00	0.68	0.84
Liquid Asset To Total Deposit	4.47	1.59	0.00	1.37	1.34
Debt Ratio	0.42	0.70	1.00	0.99	0.87
Debt To Equity Ratio	0.72	2.34	563.66	79.98	6.86



Interpretation:

Current Ratio: Since 2013 to 2014, ONE Bank Ltd was maintaining a higher current ratio which wasn't good for the bank because it could be used for investment purpose to generate higher return. However, since 2015 the bank was able to reduce the excessive amount of current ratio from 146.43 in 2014 to 1.66 in 2015 by investing additional amount of liquidity.

On the other hand, the current ratio of Modhumoti Bank is exhibiting an immense volatile trend from 2013 to 2017. Although it is a positive sign that the bank holds a standard ratio by maintaining ratio 1 or above in every consecutive year. That indicates that the bank has sufficient liquidity to fulfil short term liabilities as well as an opportunity to generate a higher return by investing money.

Loan To Deposit Ratio: It seems that ONE Bank is offering an excessive amount of loan to the borrower against its total deposit that leads to generating higher "loan to deposit ratio" in every consecutive year. The reason behind these consequences could be a liquidity crisis or the bank may not have enough liquidity to cover any unforeseen fund requirements. However, to keep aloof from any unfavorable situation the ratio shouldn't be more than 80% to 90%.

While, Modhumoti Bank Ltd is following an upward trend in terms of the loan to deposit ratio. However, it was a matter of concern that the bank was unable to provide loans in 2015 due to the

inevitable reason or face a liquidity crisis, but from 2016 it accords a good portion of the loan by keeping the ratio between 80% - 90% against the total amount of deposit.

Liquid Asset To Total Deposit: The liquid asset to total deposit ratio of ONE Bank Ltd is following an upward trend in every consecutive year. It clarifies that the bank is retaining enough liquid asset against the total amount of deposit to ensure the security of their client's deposit. But maintaining a standard portion of liquidity may also create the opportunity to invest the fund in diversified profitable sectors.

On the other hand, in 2013 the ratio was too much higher against its total deposit, from the next year the bank (MMBL) kept a standard portion of a liquid asset against its total deposit to secure the deposit amount of their clients. However, it also implies that against any unfavorable situation, the bank can pay its liabilities (deposit) by converting the asset into cash.

Debt Ratio: The debt ratio of One Bank Ltd is following an upward trend in every consecutive year. It refers that the bank is purchasing more assets on credit that may lead to possessing a higher burden of debt or liabilities. Besides, the bank is holding a higher ratio than the standard (0.50), which may result in a defaulter.

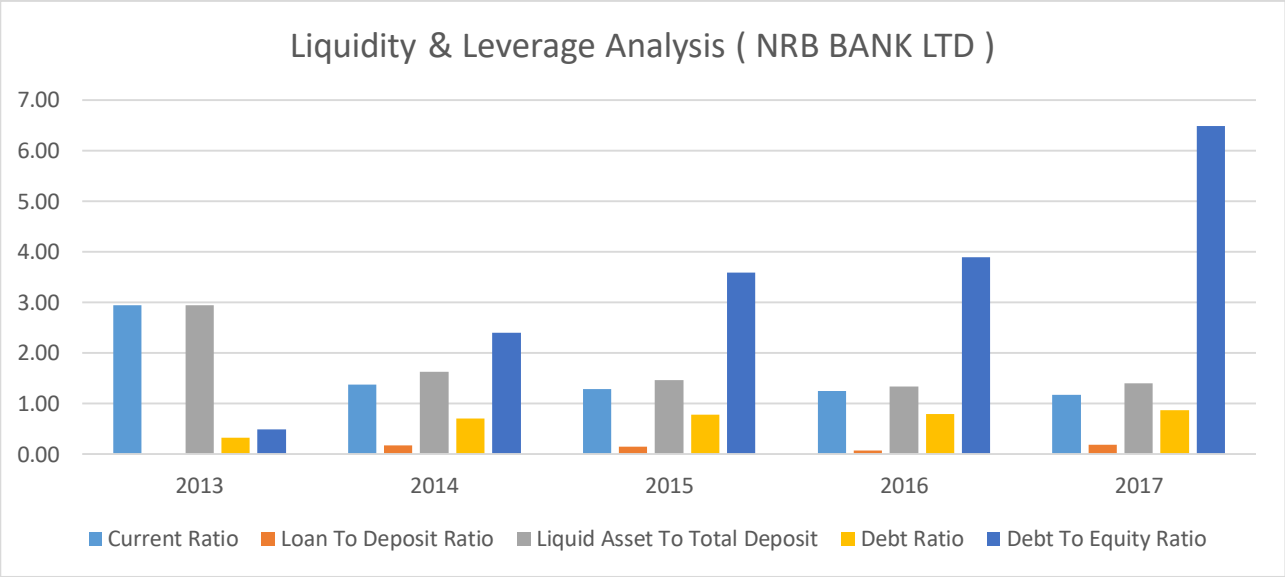
On the other hand, the debt ratio of Modhumoti Bank Ltd is increasing in every year as the bank expands its operation all over the country. As a result, more assets are being purchased by the bank on account that enhances their amount of liabilities. However, the ratio above .50 indicates that the bank has a high amount of liabilities against a total asset that may result in a defaulter.

Debt To Equity Ratio: The debt to equity ratio of ONE Bank Ltd is good enough in comparison with MMBL. As the bank is maintaining lower or below 1(standard) debt to equity ratio by effectively utilizing shareholder's equity in the best possible way. This situation indicates that the bank is leaning more toward equity financing rather than debt financing to minimize pressure on liabilities.

On the other hand, the debt to equity ratio of Modhumoti Bank Ltd is growing up every year that indicates a higher debt possessing for financing purpose instead of making the best utilization of equity finance. An ideal debt to equity ratio shouldn't be more than 1, but here the bank possess higher debt which may be the reason of loan default & also undermine the value of equity shareholders.

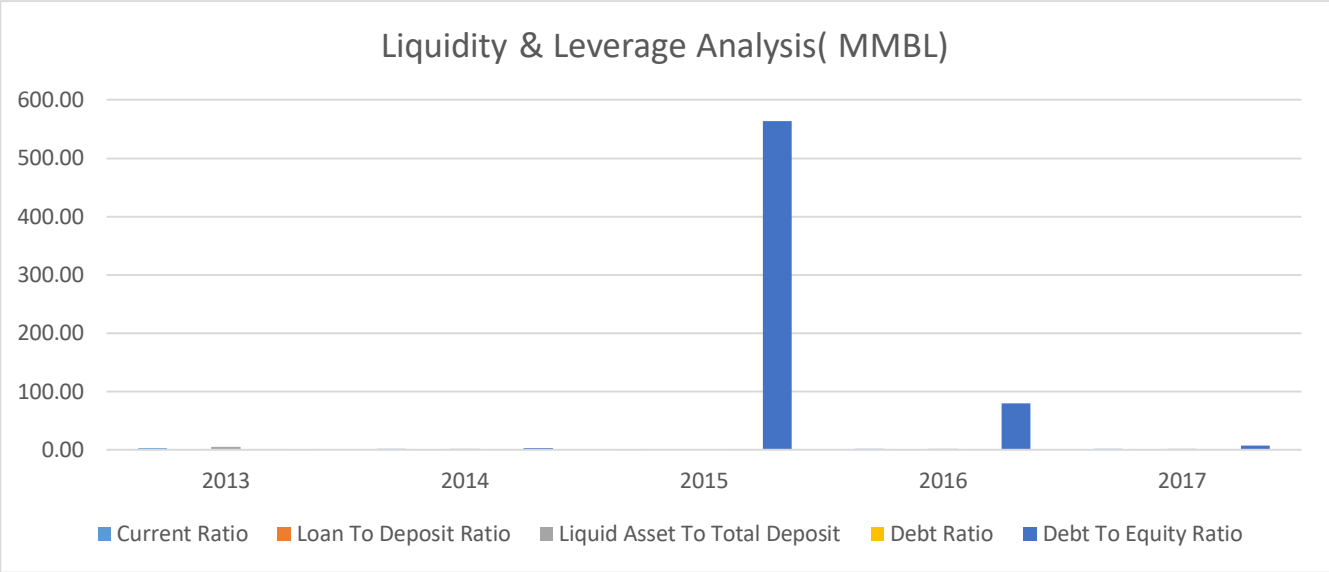
6.4) Analysis between MMBL & NRB Bank Ltd:

Liquidity & Leverage Analysis (NRB BANK LTD)					
Year	**2013**	**2014**	**2015**	**2016**	**2017**
Current Ratio	2.95	1.38	1.28	1.25	1.18
Loan To Deposit Ratio	0.00	0.18	0.15	0.07	0.19
Liquid Asset To Total Deposit	2.95	1.63	1.47	1.34	1.41
Debt Ratio	0.33	0.71	0.78	0.80	0.87
Debt To Equity Ratio	0.49	2.40	3.59	3.89	6.48



Liquidity & Leverage Analysis(MMBL)					
Particulars/Years	**2013**	**2014**	**2015**	**2016**	**2017**
Current Ratio	2.32	1.39	1.00	1.21	1.16

Loan To Deposit Ratio	0.02	0.41	0.00	0.68	0.84
Liquid Asset To Total Deposit	4.47	1.59	0.00	1.37	1.34
Debt Ratio	0.42	0.70	1.00	0.99	0.87
Debt To Equity Ratio	0.72	2.34	563.66	79.98	6.86



Interpretation:

Current Ratio: The current ratio of NRB Bank is decreasing from 2.98 in 2013 to 1.18 in 2017 in every consecutive year. This decreasing trend indicating that the bank is emphasizing more on investment to generate higher return instead of holding the idle liquidity.

On the other hand, the current ratio of Modhumoti Bank is exhibiting an immense volatile trend from 2013 to 2017. Although it is a positive sign that the bank holds a standard ratio by maintaining ratio 1 or above in every consecutive year. That indicates that the bank has sufficient liquidity to fulfil short term liabilities as well as an opportunity to generate a higher return by investing money.

Loan To Deposit Ratio: The loan to deposit ratio of NRB Bank is below the standard range (80% - 90%) in every consecutive years, which implies that the bank may not be earning (deposit) as much as it could be that may result in offering lower portion of loan.

While, Modhumoti Bank Ltd is following an upward trend in terms of the loan to deposit ratio. However, it was a matter of concern that the bank was unable to provide loans in 2015 due to the inevitable reason or face a liquidity crisis, but from 2016 it accords a good portion of the loan by keeping the ratio between 80% - 90% against the total amount of deposit.

Liquid Asset To Total Deposit: From the above calculation it seems that NRB bank is accustomed to hold a standard margin (1) of liquid asset against its total deposit so that during any unfavorable situation it may satisfy their clients by liquidating those assets. However, keeping a standard margin also consolidate a client's confidents to put higher deposit in the bank.

On the other hand, in 2013 the ratio was too much higher against its total deposit, from the next year the bank (MMBL) kept a standard portion of a liquid asset against its total deposit to secure the deposit amount of their clients. However, it also implies that against any unfavorable situation, the bank can pay its liabilities (deposit) by converting the asset into cash.

Debt Ratio: The debt ratio of NRB Bank is following an upward trend as the ratio has increased from 0.33 in 2013 to 0.87 in 2017. The reason behind this situation could be leaning more in debt financing to purchase assets. However, to avoid any unforeseen situation or to minimize the burden of debt the bank debt ratio shouldn't be more than 0.50.

On the other hand, the debt ratio of Modhumoti Bank Ltd is increasing in every year as the bank expands its operation all over the country. As a result, more assets are being purchased by the bank on account that enhances their amount of liabilities. However, the ratio above .50 indicates that the bank has a high amount of liabilities against a total asset that may result in a defaulter.

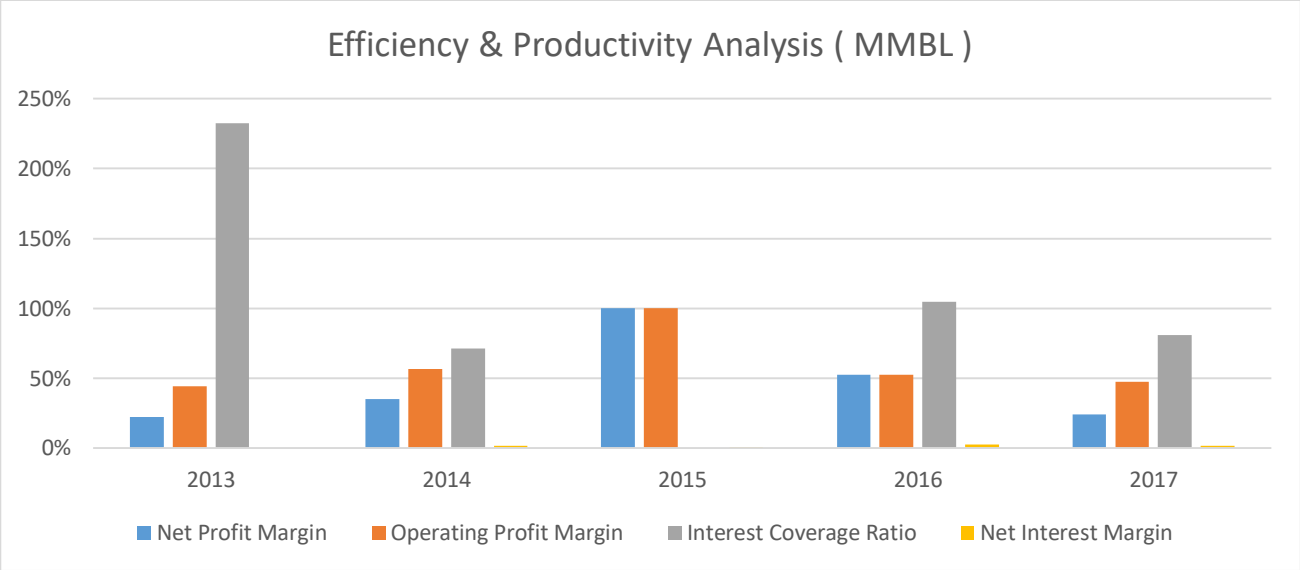
Debt To Equity Ratio: The debt to equity ratio of NRB Bank is increasing from 0.49 in 2013 to 6.48 in 2017 with a high pace. Concentrating more on debt financing instead of equity financing may accelerate this pace. However, on behalf of shareholder's interest bank should make the best utilization of equity finance to generate the best possible outcome. Otherwise, the bank may experience a higher interest cost on debt that they could abstain by providing comparatively less interest to the depositors.

On the other hand, the debt to equity ratio of Modhumoti Bank Ltd is growing up every year that indicates a higher debt possessing for financing purpose instead of making the best utilization of equity finance. An ideal debt to equity ratio shouldn't be more than 1, but here the bank possess higher debt which may be the reason of loan default & also undermine the value of equity shareholders.

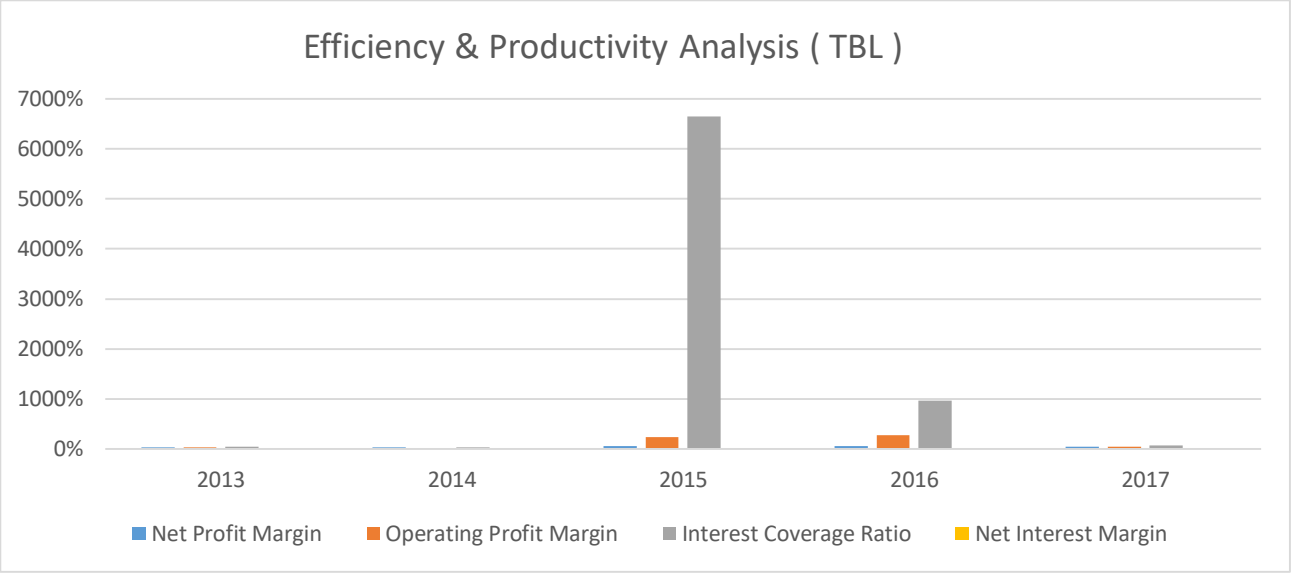
7) Efficiency & Productivity Analysis:

7.1) Analysis Between Modhumoti Bank Ltd VS Trust Bank Ltd:

Efficiency & Productivity Analysis (MMBL)					
Years	**2013**	**2014**	**2015**	**2016**	**2017**
Net Profit Margin	22%	35%	100%	52%	24%
Operating Profit Margin	44%	57%	100%	52%	47%
Interest Coverage Ratio	2.33	0.71	0.00	1.05	0.81
Net Interest Margin	-	0.02	0.00	0.02	0.02



Efficiency & Productivity Analysis (TBL)					
Years	**2013**	**2014**	**2015**	**2016**	**2017**
Net Profit Margin	33%	25%	54%	56%	37%
Operating Profit Margin	33%	18%	238%	270%	42%
Interest Coverage Ratio	0.49	0.33	66.54	9.68	0.67
Net Interest Margin	0.08	0.02	0.02	0.01	0.04



Interpretation:

Net Profit Margin: Although from 2013 to 2014 MMBL proceeded toward an upward trend, from 2015 to 2017 it had followed a downward trend in net profit margin. Surprisingly in 2015, the bank made 100% of net profit margin, which seems quite unrealistic, had been possible only for not incurring any sort of operating & other expenses. However, it was able to recover them strongly just in the next year by generating a standard or higher return after covering all the operating expenses.

While, in terms of Trust Bank Ltd the net profit margin seems quite volatile comparing with each year. Although in comparison with MMBL bank is generating higher profit in every consecutive year, to maintain stable growth bank should keep the margin constant.

Operating Profit Margin : The operating profit margin of MMBL is looking attractive as the bank was able to reduce its operating expenses & accelerated both interest income & operating income. However, since Modhumoti Bank is a new emerging bank, it took advantage of eliminating operating cost in the best possible way.

However, in comparison with MMBL, the operating profit margin of Trust Bank Ltd wasn't higher in every consecutive year. But in 2015 & 2016, generating a massive "operating profit margin" was possible by depleting operating expenses masterly.

Interest Coverage Ratio: The interest coverage ratio of MMBL in 2013 was 2.33, which is much higher than other consecutive years. But after 2013 bank experienced the lower ratio in every consecutive year that indicates that the bank didn't have enough capacity to pay interest on its liabilities (deposit) for not utilizing the deposit in an effective manner. Therefore, to avoid such risky condition the bank must have to maintain the ratio above 1.5.

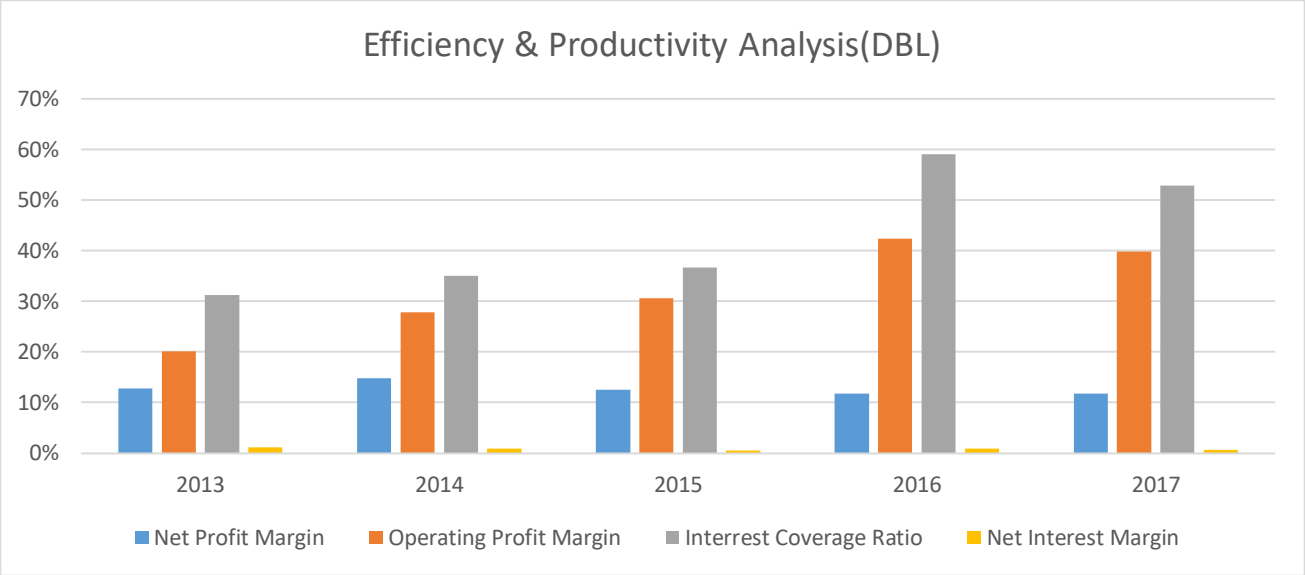
While in compare with MMBL, Trust Bank Ltd's interest coverage ratio in 2015 was 66.54 & 9.68 in 2016, which is much higher compared with its previous years. On the other hand, in 2015 the interest coverage ratio of MMBL was 0 which put the depositors into high risk. However, Trust Bank Ltd is possessing a safety position in terms of paying interest to its depositors.

Net Interest Margin : The net interest margin of MMBL was 0.02 in 2014,2016 & 2017 respectively, which implies that in these 3 years bank has successfully made its investment decision (loan, mortgage) which generates a substantial return in comparison to its expenses on the same investments. Although in 2015, it was completely incapable to make the best utilization of investment fund by generating 0% net profit margin.

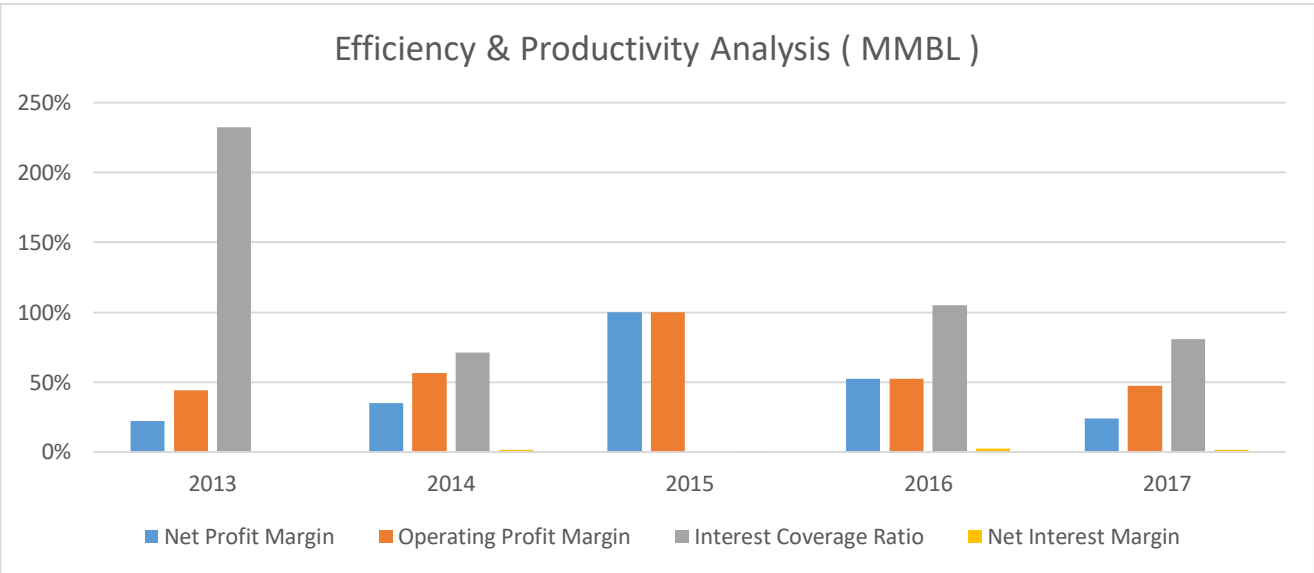
While in comparison with MMBL net interest margin of TBL in every consecutive year was well enough as the bank was capable to avail the effective investment decision to generate a higher return.

7.2) Analysis Between Modhumoti Bank Ltd VS Dhaka Bank Ltd:

Efficiency & Productivity Analysis (DBL)					
Year	**2013**	**2014**	**2015**	**2016**	**2017**
Net Profit Margin	13%	15%	13%	12%	12%
Operating Profit Margin	20%	28%	31%	42%	40%
Interest Coverage Ratio	0.31	0.35	0.37	0.59	0.53
Net Interest Margin	0.01	0.01	0.01	0.01	0.01



Efficiency & Productivity Analysis (MMBL)					
Years	**2013**	**2014**	**2015**	**2016**	**2017**
Net Profit Margin	22%	35%	100%	52%	24%
Operating Profit Margin	44%	57%	100%	52%	47%
Interest Coverage Ratio	2.33	0.71	0.00	1.05	0.81
Net Interest Margin	-	0.02	0.00	0.02	0.02



Interpretation:

Net Profit Margin: The net profit margin of DBL is quite volatile, which implies that the bank is confronting trouble to control operating expenses. However, in comparison to MMBL, the net profit margin of MMBL is generating higher margin due to effective initiative to reduce operating expenses.

While, through from 2013 to 2014 MMBL proceeded toward an upward trend, from 2015 to 2017 it had followed a downward trend in net profit margin. Surprisingly in 2015, the bank made 100% of net profit margin, which seems quite unrealistic, had been possible only for not incurring any sort of operating & other expenses. However, it was able to recover them strongly just in the next year by generating a standard or higher return after covering all the operating expenses.

Operating Profit Margin: The operating profit margin of DBL is increasing in every consecutive year. It had been possible because the bank was able to reduce operating expense.

While, the operating profit margin of MMBL is also looking attractive as the bank was able to reduce its operating expenses & accelerated both interest income & operating income. However, since Modhumoti Bank is a new emerging bank, it took advantage of eliminating operating cost in the best possible way.

Interest Coverage Ratio: The interest coverage ratio of DBL is increasing in every year, which refers to a positive sign in future as the bank would be able to pay interest on its liabilities. But based on current data, the bank isn't maintaining the standard ratio 1.5. That means if the bank fails to maintain the ratio above 1.5, in future it may confront huge financial trouble in terms of paying interest.

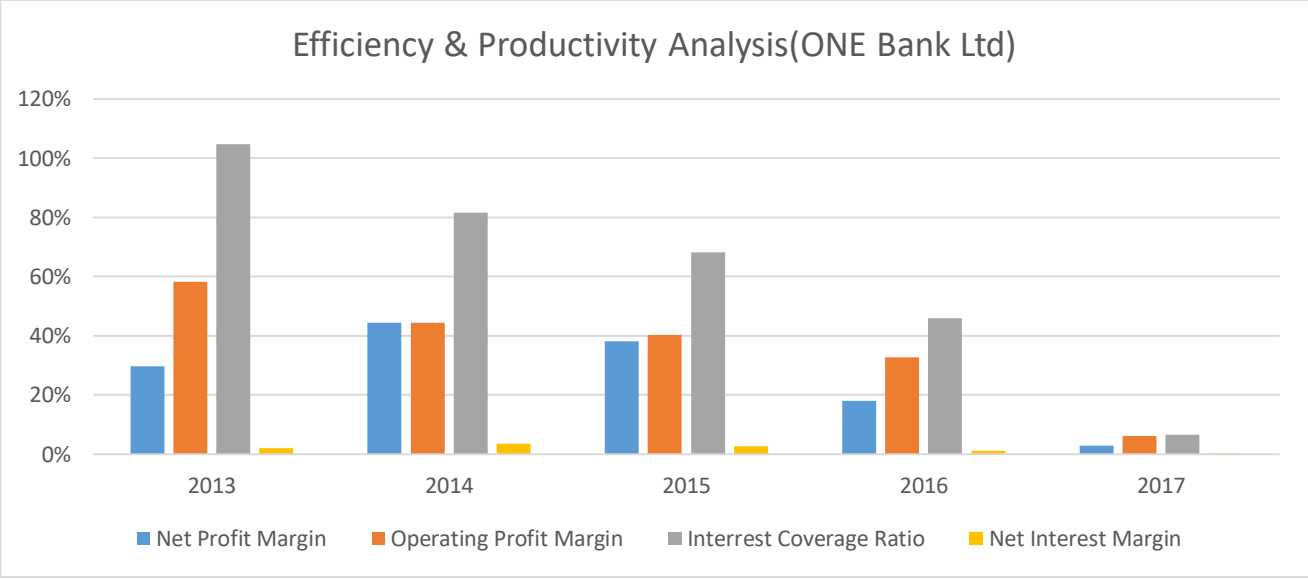
While, the interest coverage ratio of MMBL in 2013 was 2.33, which is much higher than other consecutive years. But after 2013 bank experienced the lower ratio in every consecutive year that indicates that the bank didn't have enough capacity to pay interest on its liabilities (deposit) for not utilizing the deposit in an effective manner. Therefore, to avoid such risky condition the bank must have to maintain the ratio above 1.5.

Net Interest Margin: The net interest margin of DBBL is totally constant from 2013 to 2017 with the ratio of 0.1. It may refer that the bank isn't able to increase its interest earning or mayn't monitoring on credit collection properly.

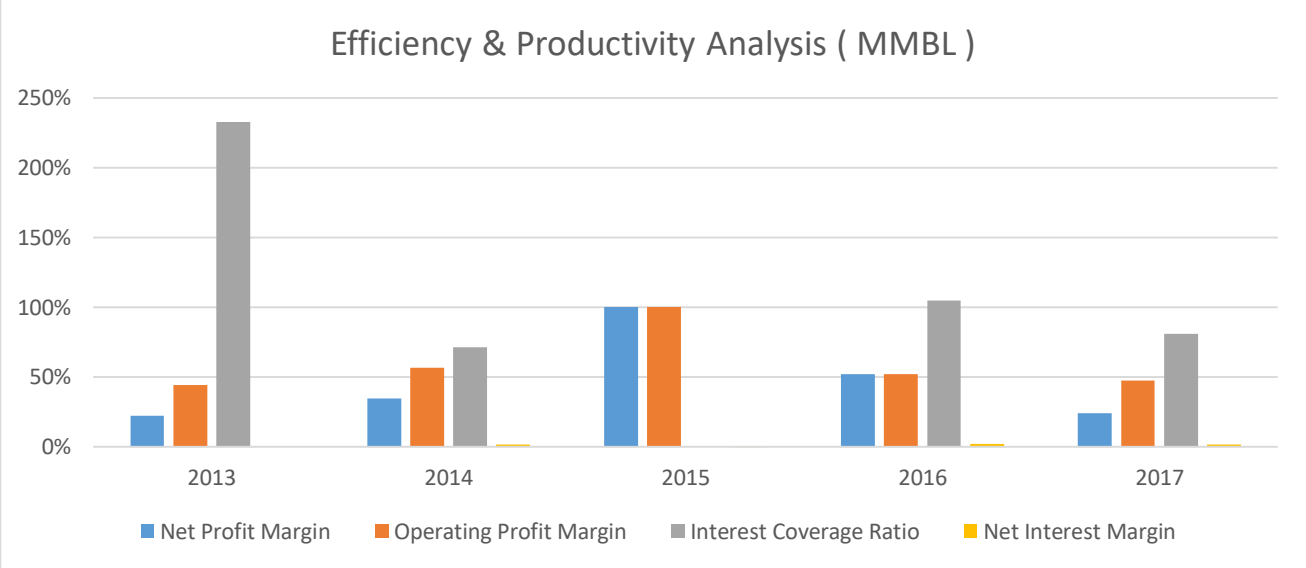
On the other hand, the net interest margin of MMBL was 0.02 in 2014, 2016 & 2017 respectively, which implies that in these 3 years bank has successfully made its investment decision (loan, mortgage) which generates a substantial return in comparison to its expenses on the same investments. Although in 2015, it was completely incapable to make the best utilization of investment fund by generating 0% net profit margin.

7.3) Analysis Between Modhumoti Bank Ltd VS ONE Bank Ltd:

Efficiency & Productivity Analysis (ONE Bank Ltd)					
Year	**2013**	**2014**	**2015**	**2016**	**2017**
Net Profit Margin	30%	44%	38%	18%	3%
Operating Profit Margin	58%	44%	40%	33%	6%
Interest Coverage Ratio	1.05	0.82	0.68	0.46	0.07
Net Interest Margin	0.02	0.04	0.03	0.01	0.00



Efficiency & Productivity Analysis (MMBL)					
Years	**2013**	**2014**	**2015**	**2016**	**2017**
Net Profit Margin	22%	35%	100%	52%	24%
Operating Profit Margin	44%	57%	100%	52%	47%
Interest Coverage Ratio	2.33	0.71	0.00	1.05	0.81
Net Interest Margin	-	0.02	0.00	0.02	0.02



Interpretation:

Net Profit Margin: The net profit margin of ONE Bank Ltd increased from 30% in 2013 to 44% in 2014, which inkling an increasing net profit margin ratio in the following years. But after 2014, the company might fail to minimize their operating expenses & maximize interest income that results in a lower net profit margin in the following years.

While, from 2013 to 2014 MMBL proceeded toward an upward trend & from 2015 to 2017 it had followed a downward trend in net profit margin. Surprisingly in 2015, the bank made 100% of net profit margin, which seems quite unrealistic, had been possible only for not incurring any sort of operating & other expenses. However, it was able to recover them strongly just in the next year by generating a standard or higher return after covering all the operating expenses.

Operating Profit Margin: The operating profit margin of ONE Bank Ltd has decreased with a massive change from 58% in 2013 to 6% in 2017. It clearly indicates an alarming sign because the company hasn't been able to reduce operating expense effectively & efficiently.

While, the operating profit margin of MMBL is also looking attractive as the bank was able to reduce its operating expenses & accelerated both interest income & operating income. However,

since Modhumoti Bank is a new emerging bank, it took advantage of eliminating operating cost in the best possible way.

Interest Coverage Ratio: The interest coverage ratio of ONE Bank Ltd is following a downward trend by decreasing the value from 1.05 in 2013 to 0.07 in 2017 due to failure to make the best utilization of investment or emphasizing more on other expenses that lead to retain lower interest coverage ratio for deposits. However, the interest coverage ratio with below 1.5 may undermine the confidence of depositors.

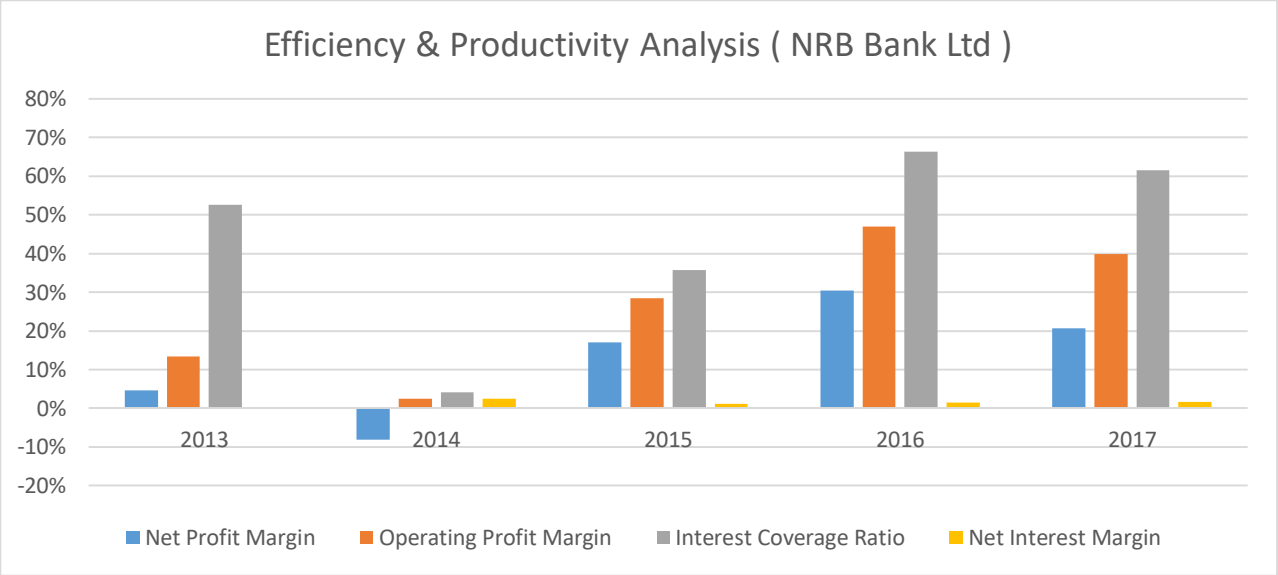
While, the interest coverage ratio of MMBL in 2013 was 2.33, which is much higher than other consecutive years. But after 2013 bank experienced the lower ratio in every consecutive year that indicates that the bank didn't have enough capacity to pay interest on its liabilities (deposit) for not utilizing the deposit in an effective manner. Therefore, to avoid such risky condition the bank must have to maintain the ratio above 1.5.

Net Interest Margin: The above result has been clearly proved in net interest margin since the bank has been failing on making effective investment (loan, mortgage) decision that result in lower interest margin. Besides incompetency in credit collection with interest & dearth of sufficient monitoring would be the cause of lower net interest margin

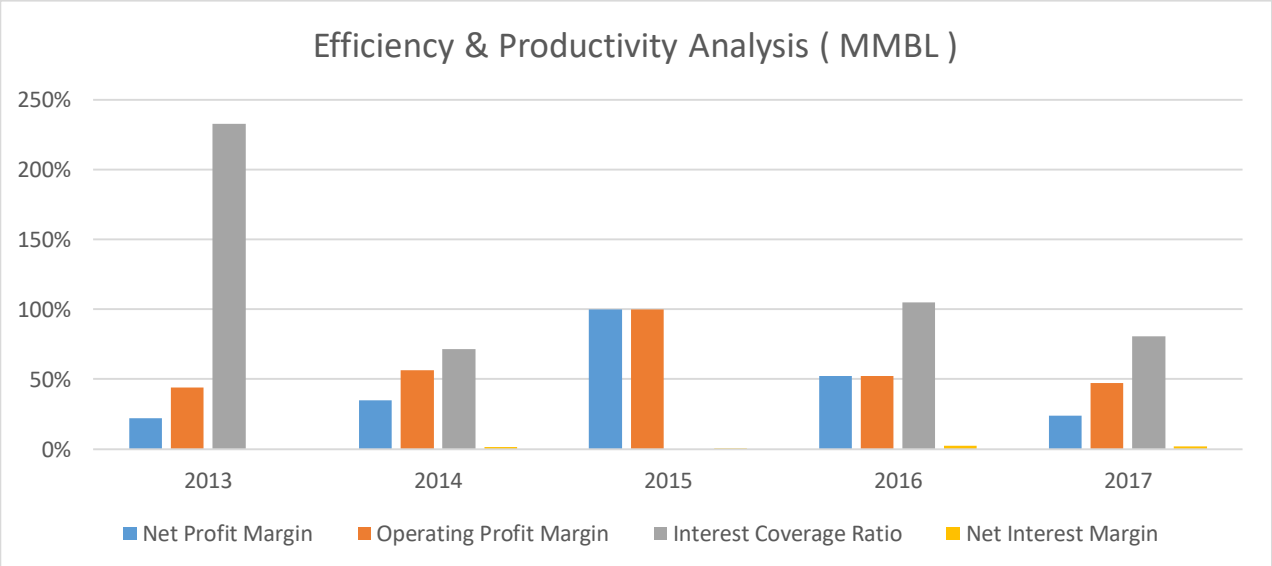
On the other hand, the net interest margin of MMBL was 0.02 in 2014, 2016 & 2017 respectively, which implies that in these 3 years bank has successfully made its investment decision (loan, mortgage) which generates a substantial return in comparison to its expenses on the same investments. Although in 2015, it was completely incapable to make the best utilization of investment fund by generating 0% net profit margin.

7.4) Analysis Between Modhumoti Bank Ltd VS NRB Bank Ltd:

Efficiency & Productivity Analysis (NRB Bank Ltd)					
Years	**2013**	**2014**	**2015**	**2016**	**2017**
Net Profit Margin	5%	-8%	17%	30%	21%
Operating Profit Margin	13%	3%	28%	47%	40%
Interest Coverage Ratio	0.53	0.04	0.36	0.66	0.61
Net Interest Margin	-	0.03	0.01	0.01	0.02



Efficiency & Productivity Analysis (MMBL)					
Years	**2013**	**2014**	**2015**	**2016**	**2017**
Net Profit Margin	22%	35%	100%	52%	24%
Operating Profit Margin	44%	57%	100%	52%	47%
Interest Coverage Ratio	2.33	0.71	0.00	1.05	0.81
Net Interest Margin	-	0.02	0.00	0.02	0.02



Interpretation:

Net Profit Margin: The net profit margin of NRB bank in 2014 performs negative due to possessing more excessive amount of cost than revenue. Later, in 2015, 2016 & 2017 the bank was able to revive them by generating positive outcome 17%, 30% & 21% respectively. However, in comparison to MMBL, it can be said that NRB is confronting trouble in generating higher profit margin opposed to Modhumoti Bank.

While, from 2013 to 2014 MMBL proceeded toward an upward trend & from 2015 to 2017 it had followed a downward trend in net profit margin. Surprisingly in 2015, the bank made 100% of net profit margin, which seems quite unrealistic, had been possible only for not incurring any sort of operating & other expenses. However, it was able to recover them strongly just in the next year by generating a standard or higher return after covering all the operating expenses.

Operating Profit Margin: It deems that the operating profit margin of NRB Bank is quite volatile due to facing trouble in minimizing rising operating expenses in every consecutive year. Emphasizing more on controlling expenses are required to maintain stable growth in future.

While, the operating profit margin of MMBL is looking attractive as the bank was able to reduce its operating expenses & accelerated both interest income & operating income. However, since Modhumoti Bank is a new emerging bank, it took advantage of eliminating operating cost in the best possible way.

Interest Coverage Ratio: The interest coverage ratio of NRB Bank is volatile in every consecutive year due to failing to generate higher interest income or emphasizing more on incurring expenses that may lead to become failure to pay interest to the depositors. However, it is also a matter of concern that the bank is holding lower interest coverage ratio or below 1.5 (standard) that may hamper the smooth operation of the bank shortly.

While, the interest coverage ratio of MMBL in 2013 was 2.33, which is much higher than other consecutive years. But after 2013 bank experienced the lower ratio in every consecutive year that indicates that the bank didn't have enough capacity to pay interest on its liabilities (deposit) for not utilizing the deposit in an effective manner. Therefore, to avoid such risky condition the bank must have to maintain the ratio above 1.5.

Net Interest Margin: In 2014, the bank was able to possess the highest interest margin (0.03) that gradually decrease in the following years. However, in comparison to MMBL it is clear that the NRB bank is facing trouble in collecting interest over loans & mortgages.

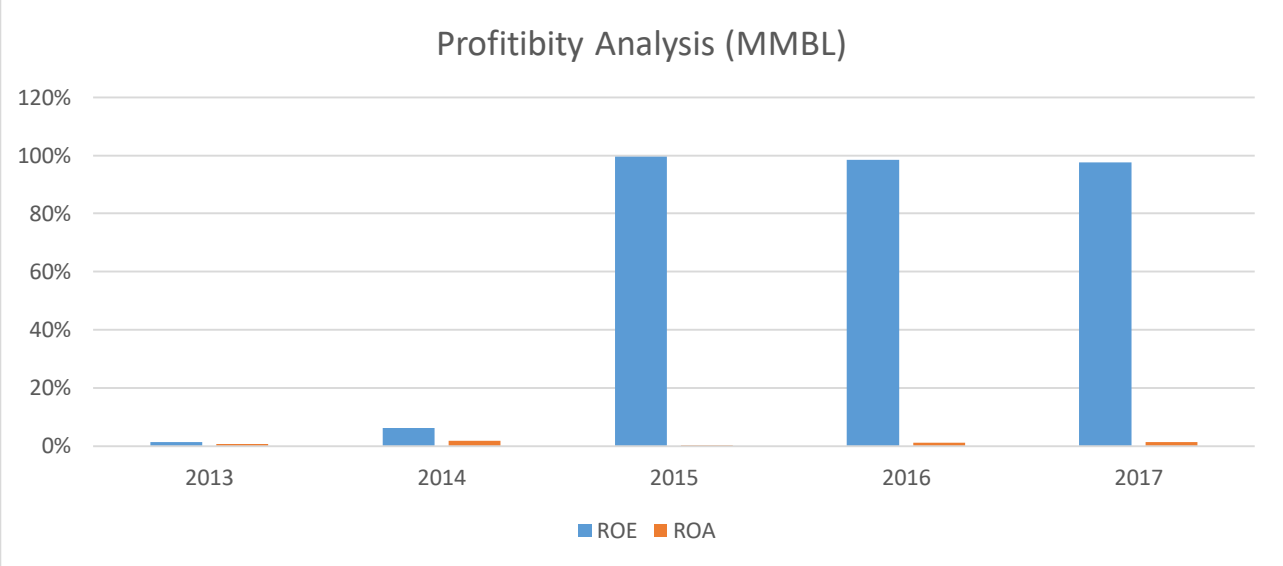
On the other hand, the net interest margin of MMBL was 0.02 in 2014, 2016 & 2017 respectively, which implies that in these 3 years bank has successfully made its investment decision (loan, mortgage) which generates a substantial return in comparison to its expenses on the same

investments. Although in 2015, it was completely incapable to make the best utilization of investment fund by generating 0% net profit margin.

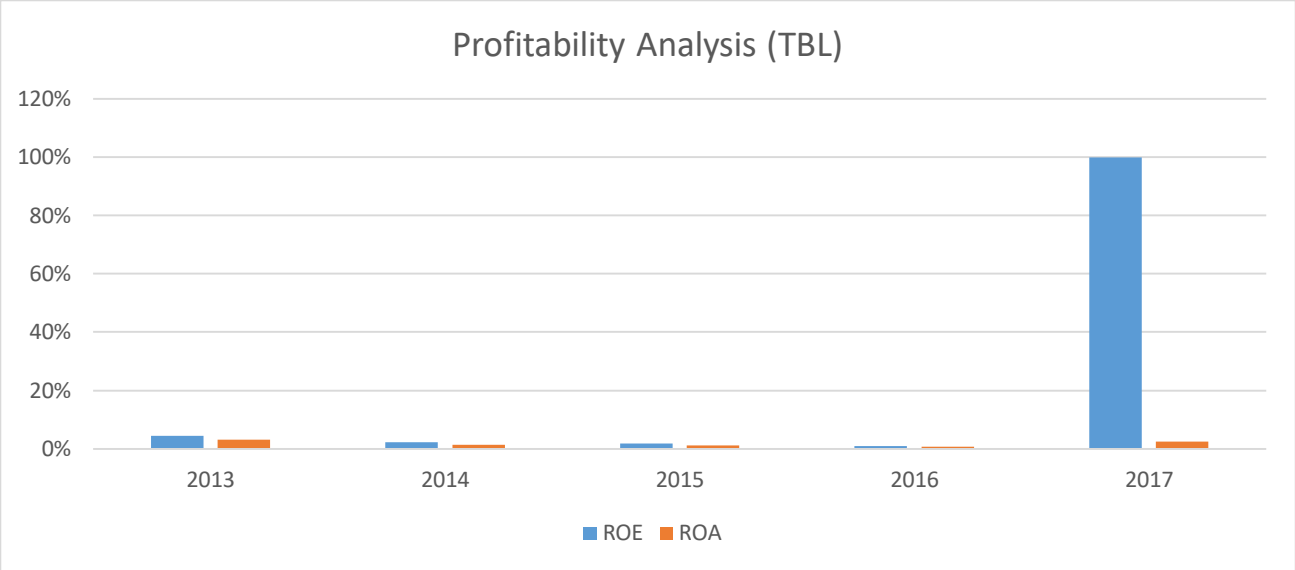
8) Profitability Analysis:

8.1) Analysis Between Modhumoti Bank VS Trust Bank Ltd:

Profitability Analysis (MMBL)					
Years	**2013**	**2014**	**2015**	**2016**	**2017**
ROE	1%	6%	99%	98%	98%
ROA	1%	2%	0%	1%	1%



Profitability Analysis (TBL)					
Years	**2013**	**2014**	**2015**	**2016**	**2017**
ROE	4%	2%	2%	1%	1%
ROA	3%	1%	1%	1%	3%



Interpretation:

ROE: The Return on Equity of MMBL was following an upward trend in every consecutive years which implies that the bank is emphasizing more upon utilizing shareholder's equity in a best possible way to generate higher return. Such tendency also boost up shareholder's confidence on their particular investment

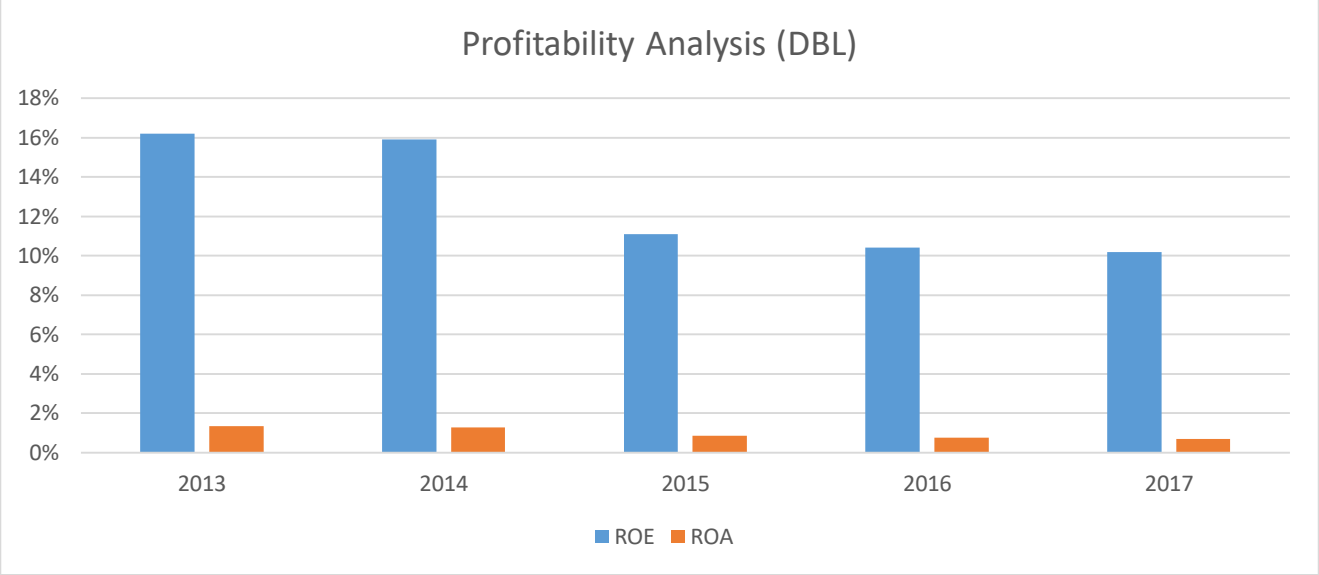
On the other hand, based upon return on equity of TBL it could be a risky investment for equity shareholders as the return from equity investment decreasing from 4% in 2013 to 1% in 2017. Failing to manage equity holder's fund effectively & efficiently leads to decrease ROE.of TBL.

ROA : The return on asset of MMBL is following a downward trend since 2014 to 2017 due to not utilizing assets in a best possible way in order to generate maximum return.

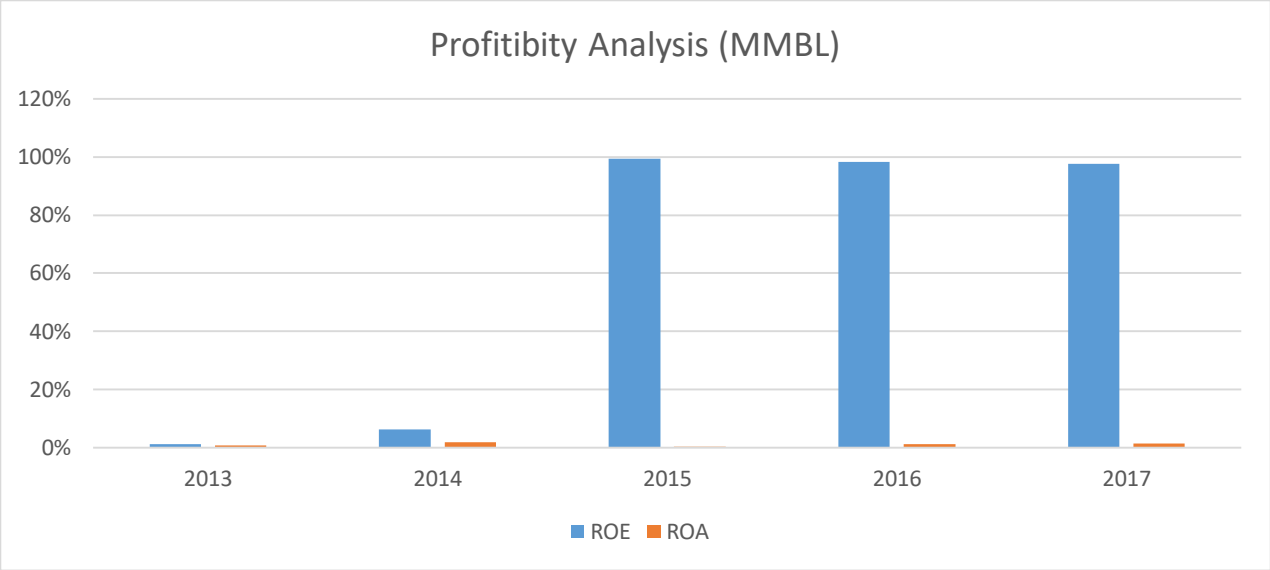
However, in compare with MMBL, Trust Bank Ltd's return from asset was comparatively higher in 2017 where TBL is generating 3% return & MMBL is generating only 1% return. It also refers a positive sign for the investors' to obtain a higher positive return from the investment.

8.2) Analysis Between Modhumoti Bank Ltd VS Dhaka Bank Ltd:

Profitability Analysis (DBL)					
Year	**2013**	**2014**	**2015**	**2016**	**2017**
ROE	16%	16%	11%	10%	10%
ROA	1%	1%	1%	1%	1%



Profitability Analysis (MMBL)					
Years	**2013**	**2014**	**2015**	**2016**	**2017**
ROE	1%	6%	99%	98%	98%
ROA	1%	2%	0%	1%	1%



Interpretation:

ROE: The Return on Equity of DBL was following downward trend till 2017. Although the return was comparatively higher than MMBL as DBL was able to make the best utilization of shareholder's equity to generate income.

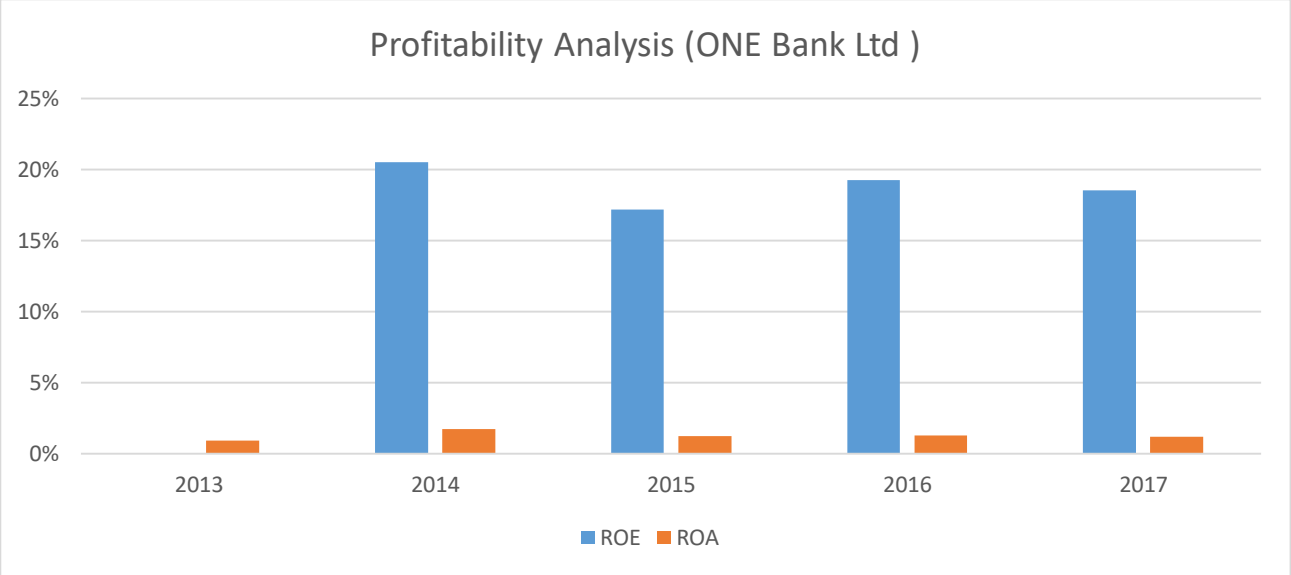
While, the Return on Equity of MMBL was following an upward trend in every consecutive years which implies that the bank is emphasizing more upon utilizing shareholder's equity in a best possible way to generate higher return. Such tendency also boost up shareholder's confidence on their particular investment

ROA: The return on asset of DBL remains constant in every consecutive year that implies that the bank isn't effectively utilizing its asset to increase return from asset.

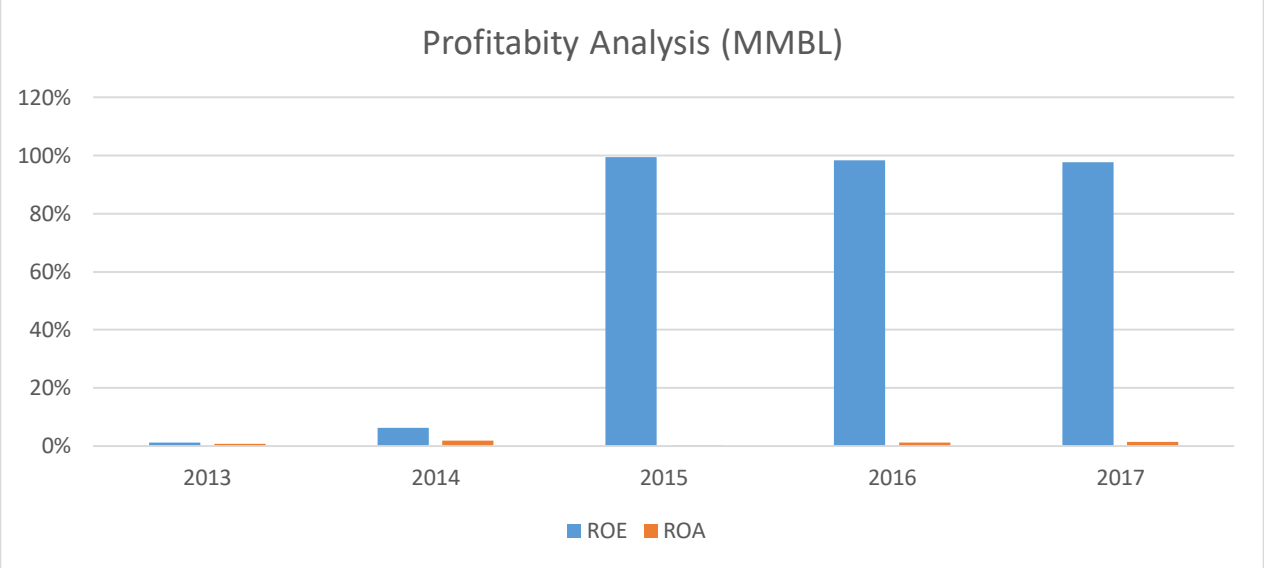
While, the return on asset of MMBL is following a downward trend since 2014 to 2017 due to not utilizing assets in a best possible way in order to generate maximum return.

8.3) Analysis Between Modhumoti Bank Ltd VS ONE Bank Ltd :

Profitability Analysis (ONE Bank Ltd)					
Year	**2013**	**2014**	**2015**	**2016**	**2017**
ROE	0%	20%	17%	19%	19%
ROA	1%	2%	1%	1%	1%



Profitability Analysis (MMBL)					
Years	**2013**	**2014**	**2015**	**2016**	**2017**
ROE	1%	6%	99%	98%	98%
ROA	1%	2%	0%	1%	1%



Interpretation:

ROE: The return on equity of ONE Bank Ltd in 2013 was 0% as the company didn't make equity finance effectively or efficiently. But since 2014 it was able to recover them by generating positive outcome in every consecutive year.

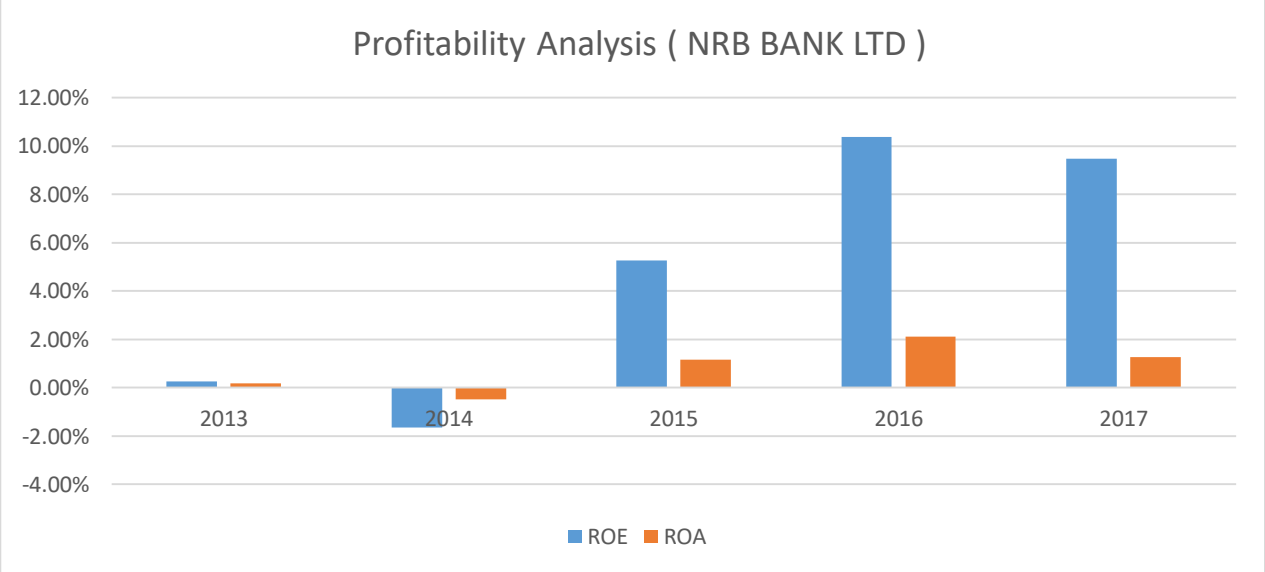
On the other hand, the Return on Equity of MMBL was following an upward trend in every consecutive years which implies that the bank is emphasizing more upon utilizing shareholder's equity in a best possible way to generate higher return. Such tendency also boost up shareholder's confidence on their particular investment

ROA: The return on asset was increased just once in 2014 from 1% to 2% that brought a positive feedback for the bank. But after 2014 its ROA became 1% till 2017. It implies a negative sign as the bank's return from asset isn't growing up due to not making the best utilization of assets.

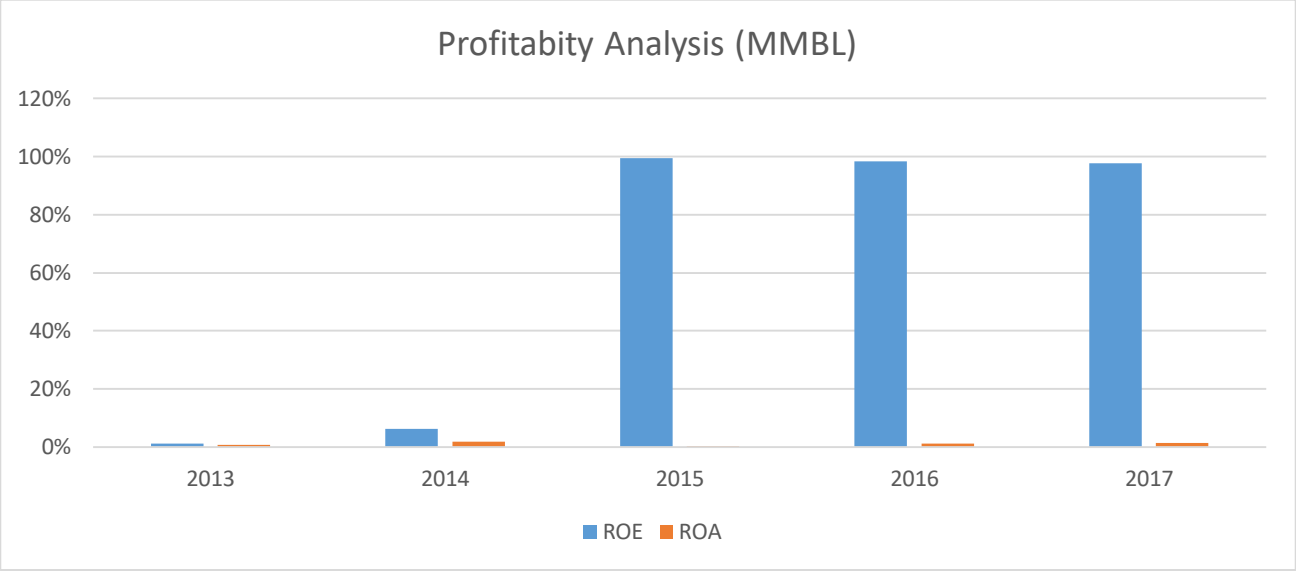
While, the return on asset of MMBL is following a downward trend since 2014 to 2017 due to not utilizing assets in a best possible way in order to generate maximum return.

8.4) Analysis Between MMBL VS NRB Bank Ltd:

Profitability Analysis (NRB BANK LTD)					
Years	**2013**	**2014**	**2015**	**2016**	**2017**
ROE	0.26%	-2%	5%	10%	9%
ROA	0.18%	-0.49%	1%	2%	1%



Profitability Analysis (MMBL)					
Years	**2013**	**2014**	**2015**	**2016**	**2017**
ROE	1%	6%	99%	98%	98%
ROA	1%	2%	0%	1%	1%



Interpretation:

ROE: The ROE of NRB Bank in 2013 was 0.26% & -2% in 2014 which imposes a negative impact among equity holders. But after 2014, the bank was capable of reviving them by increasing the return from -2% to 5% in 2015, 10% in 2016 & 9% in 2017. It was possible because at the initial level the bank didn't use equity finance in a well manner thus the return from shareholder's equity was less than 1or negative

On the other hand, the Return on Equity of MMBL was following an upward trend in every consecutive years which implies that the bank is emphasizing more upon utilizing shareholder's equity in a best possible way to generate higher return. Such tendency also boost up shareholder's confidence on their particular investment

ROA: The return on asset of NRB bank is 2013 was 0.18% in 2013 & -0.49% in 2014 which may result in failing to utilize the asset in a best possible manner. However, after 2014 it was able to recover them by generating 1% return from -0.49% return.

While, the return on asset of MMBL is following a downward trend since 2014 to 2017 due to not utilizing assets in a best possible way in order to generate maximum return.

9) Common Size Analysis:

9.1) Analysis Between MMBL VS TBL:

COMMON SIZE ANALYSIS MODHUMOTI BANK LTD					
Particulars	2017	2016	2015	2014	2013
Cash	6%	6%	6%	4%	1%
Cash In Hand	1%	1%	0%	0%	0%
Balance with Bangladesh Bank	5%	6%	5%	4%	1%
Balance with other banks	16%	27%	37%	24%	92%
In Bangladesh	16%	25%	36%	22%	92%
Outside Bangladesh	0%	1%	0%	1%	-
Money At Call	-	-	3%	-	-
Investment	10%	12%	11%	42%	2%
Government	10%	12%	11%	42%	2%
Others	0%	0%	0%	0%	0%
Loans & Advances	67%	53%	42%	25%	0%
loans,cash credit , overdraft	62%	49%	41%	25%	0%
Bills Purchased & Discounted	5%	4%	0%	0%	-
Total	99%	98%	96%	96%	95%
Fixed Assets including furniture , fixtures	0%	1%	1%	1%	1%
Other Assets	1%	1%	1%	3%	4%
Non Banking Assets	-	-	-	-	-
Total Assets	100%	100%	100%	100%	100%
Borrowing from other banks	14%	12%	6%	12%	47%
In Bangladesh	0%	0%	0%	-	-
Outside Bangladesh	0%	0%	0%	-	-
Deposit and other accounts	84%	86%	93%	86%	51%
Current Account & Other Account	9%	11%	5%	3%	2%
Bills Payable	1%	2%	1%	1%	0%
Saving Bank Deposit	8%	16%	2%	2%	1%
Special Notice Deposit	9%	6%	20%	-	-
Fixed Deposit	56%	52%	65%	81%	48%
Term Deposit	-	-	-	-	-
Other Liabilities	2%	2%	2%	2%	2%
Other Deposit	-	-	-	-	-
Total Liabilities	100%	100%	100%	100%	100%
Capital/Shareholder's Equity	100%	100%	100%	100%	100%
Paid Up Capital	84%	83%	82%	92%	99%
Statutory Reserve	13%	8%	6%	2%	0%
Other Reserve	0%	0%	2%	0%	0%

Foreign Currency Translation Gain	0%	0%	0%	0%	0%
Surplus in profit & loss account	9%	8%	11%	5%	1%
Total Shareholders Equity	100%	100%	100%	100%	100%

COMMON SIZE ANALYSIS
TRUST BANK LTD

Particulars	2017	2016	2015	2014	2013
Cash	8%	0%	0%	0%	0%
In hand (Including foreign currencies)	0%	0%	0%	0%	0%
Balances with Bangladesh bank and sonali bank (Including foreign currencies)	8%	0%	0%	0%	0%
Balance with other banks and financial institution	0%	8%	0%	0%	0%
In Bangladesh	0%	8%	0%	0%	0%
Outside Bangladesh	-	-	-	-	-
Money at call and short notice	-	-	-	-	-
Investment in shares & securities	6%	37%	33%	17%	1%
Government	5%	-	-	-	-
Others	1%	37%	33%	17%	1%
Loans, cash credits, overdrafts/General Investments	83%	54%	66%	82%	98%
Bills discounted and purchased	2%	-	-	-	-
Total	99%	99%	99%	99%	99%
Land, building, furniture and fixtures (Including leased assets)	0%	0%	0%	0%	0%
Other assets	1%	1%	1%	0%	0%
Total assets	100 %	100 %	100 %	100 %	100 %
Borrowings from other banks, financial institutions and agents	4%	2%	8%	3%	0%
Current /Al-Wadeeah current and other deposit accounts	5%	9%	10%	5%	0%
Bills payable	0%	-	1%	-	-
Savings deposits/Mudaraba Savings Deposits	9%	-	11%	-	-
Mudarabba/ Term and Fixed deposits	78%	-	66%	-	-
Total Deposits	92%	9%	88%	5%	0%
Other liabilities	4%	89%	5%	93%	1%
Total liabilities	100 %	100 %	100 %	100 %	100 %

Capital /Shareholders'' Equity:	100 %	100 %	100 %	100 %	100 %
Paid up capital	-	90%	90%	90%	90%
Statutory reserve	-	-	-	-	-
Foreign Currency Translation Gain	-	-	-	-	-
Retained earnings	100 %	10%	10%	10%	10%
Other Reserve	-	-	-	-	-
Minority Interest	-	-	-	-	-
Total Equity	100 %	100 %	100 %	100 %	100 %

Interpretation:

NOTE: Here, changing in value against the total asset, total liabilities & total equity have been discussed one by one to provide a clear conception.

MMBL: Firstly, In terms of Modhumoti Bank Ltd, in 2013 against 100% of total asset current asset was 95% & other non-current asset was 5%, in 2014 against 100% of total asset it has 96% current asset & 4 % non-current asset & these trend is followed by other consecutive years. However, from the very beginning of their operation it seems that the bank is maintaining higher liquidity or current asset instead of non-current asset in every consecutive year, since the bank maintained 98% of current asset in 2016 & 99% of current asset in 2017. Moreover, by investing these additional amount of current asset the bank would have earned higher profit.

Secondly, in 2013, 2014, 2015, 2016 & 2017 against 100% of total liabilities it had 47%, 12%, 6%, 12% & 14% respectively. While their competitor Trust Bank is possessing only 0% in 2013, 3% in 2014, 8% in 2015, 2% in 2016 & 4% in 2017 respectively against its 100% of total liabilities. Therefore, it seems that the bank is borrowing more liquidity from others to run their operation smoothly than possessing a high amount of deposit due to failing to collect a standard portion of deposit that may cause of a loan defaulter. Along with this, MMBL is possessing 51% of deposit in 2013, 86% in 2014 , 93% in 2015, 86% in 2016 & 84% in 2017 which is comparatively higher than Trust Bank Ltd.

Thirdly, against 100% of total shareholder's equity, it seems that the paid-up capital isn't only an indicator to finance its operation. Besides a subsequent portion of money had come from statutory reserve & profit & loss account which TBL didn't apply.

TBL: Firstly, against 100% of total asset, the bank holds current asset 99% since 2013 to 2017 & maintained 1% of non-current asset in every consecutive year. This tendency must describe a stable

or constant balance between current asset & non-current asset. However, in comparison with MMBL, it seems that TBL holds more current asset against its non-current asset. Since MMBL is an emerging bank thus it emphasizes not only on current asset but also on non-current asset.

Secondly, against 100% of total liabilities, the bank borrows 0% in 2013, 5% in 2014, 10% in 2015 ,9% in 2016 ,5% in 2017 , which is comparatively lower than MMBL, & holding deposit 0% in 2013, 5% in 2014 ,88% in 2015 ,9% in 2016 , 92% in 2017 respectively, which is comparatively lower than MMBL So from the above result, it can be said that, though TBL maintains a lower amount of borrowings, it hasn't a subsequent amount of deposit.

Thirdly, against 100% of total equity, the paid up capital was 90% since 2013 to 2016 & retained earnings was 10% since 2013 to 2016. While MMBL relied upon diversified area to cover its equity finance.

9.2) Analysis Between MMBL VS DBL :

COMMON SIZE ANALYSIS DHAKA BANK LTD					
Particulars	2017	2016	2015	2014	2013
Cash	0%	0%	8%	10%	8%
In hand (Including foreign currencies)	0%	0%	1%	1%	1%
Balances with Bangladesh bank and sonali bank (Including foreign currencies)	0%	0%	7%	9%	7%
Balance with other banks and financial institution	2%	1%	1%	4%	2%
In Bangladesh	-	-	1%	2%	1%
Outside Bangladesh	2%	1%	1%	3%	1%
Money at call and short notice	-	-	2%	0%	0%
Investment in shares & securities	-	-	16%	14%	14%
Government	-	-	13%	11%	11%
Others	-	-	3%	2%	3%
Loans, cash credits, overdrafts/General Investments	19%	8%	68%	63%	67%
Bills discounted and purchased	1%	0%	1%	1%	2%
Total	75%	70%	69%	93%	93%
Land, building, furniture and fixtures (Including leased assets)	1%	1%	1%	2%	2%
Non-Banking Assets	0%	0%	0%	0%	0%
Other assets	3%	3%	3%	5%	5%
Total assets	100%	100%	100%	100%	100%
Borrowings from other banks, financial institutions and agents	7%	6%	2%	6%	3%

Current /Al-Wadeeah current and other deposit accounts	11%	11%	12%	10%	8%
Bills payable	1%	1%	2%	1%	1%
Savings deposits/Mudaraba Savings Deposits	8%	9%	9%	8%	7%
Mudarabba/ Term and Fixed deposits	65%	67%	69%	66%	72%
Total Deposits	86%	87%	92%	85%	87%
Other liabilities	8%	7%	7%	7%	8%
Total liabilities	100%	100%	100%	100%	100%
Capital /Shareholders'' Equity:	100%	100%	100%	100%	100%
Paid up capital	46%	44%	43%		46%
Statutory reserve	32%	30%	28%	38%	35%
Revaluation Reserve on Govt. Securities/ Revaluation Reserve	0%	#VALUE!	#VALUE!	-	-
Retained earnings	11%	9%	7%	11%	10%
General reserves and others	#VALUE!	1%	1%	7%	9%
Minority Interest	0%	0%	0%	0%	0%
Total Equity	100%	100%	100%	100%	100%

COMMON SIZE ANALYSIS
MODHUMOTI BANK LTD

Particulars	2017	2016	2015	2014	2013
Cash	6%	6%	6%	4%	1%
Cash In Hand	1%	1%	0%	0%	0%
Balance with Bangladesh Bank	5%	6%	5%	4%	1%
Balance with other banks	16%	27%	37%	24%	92%
In Bangladesh	16%	25%	36%	22%	92%
Outside Bangladesh	0%	1%	0%	1%	-
Money At Call	-	-	3%	-	-
Investment	10%	12%	11%	42%	2%
Government	10%	12%	11%	42%	2%
Others	0%	0%	0%	0%	0%
Loans & Advances	67%	53%	42%	25%	0%
loans,cash credit , overdraft	62%	49%	41%	25%	0%
Bills Purchased & Discounted	5%	4%	0%	0%	-
Total	99%	98%	96%	96%	95%
Fixed Assets including furniture , fixtures	0%	1%	1%	1%	1%
Other Assets	1%	1%	1%	3%	4%
Non Banking Assets	-	-	-	-	-
Total Assets	100%	100%	100%	100%	100%

Borrowing from other banks	14%	12%	6%	12%	47%
In Bangladesh	0%	0%	0%	-	-
Outside Bangladesh	0%	0%	0%	-	-
Deposit and other accounts	84%	86%	93%	86%	51%
Current Account & Other Account	9%	11%	5%	3%	2%
Bills Payable	1%	2%	1%	1%	0%
Saving Bank Deposit	8%	16%	2%	2%	1%
Special Notice Deposit	9%	6%	20%	-	-
Fixed Deposit	56%	52%	65%	81%	48%
Term Deposit	-	-	-	-	-
Other Liabilities	2%	2%	2%	2%	2%
Other Deposit	-	-	-	-	-
Total Liabilities	100%	100%	100%	100%	100%
Capital/Shareholder's Equity	100%	100%	100%	100%	100%
Paid Up Capital	84%	83%	82%	92%	99%
Statutory Reserve	13%	8%	6%	2%	0%
Other Reserve	0%	0%	2%	0%	0%
Foreign Currency Trnaslation Gain	0%	0%	0%	0%	0%
Surplus in profit & loss account	9%	8%	11%	5%	1%
Total Shareholders Equity	100%	100%	100%	100%	100%

Interpretation:

DBL: Firstly, against 100% of total asset, the current asset is 93% in 2013, 93% in 2014, 69% in 2015, 70% in 2016, 75% in 2017 & non-current asset is 7% in 2013, 8% in 2014, 4% in 2015, 4% in 2016,4% in 2017 respectively. From the above calculation, it is very much clear that the bank has reduced its current asset in compare with the previous years in order to grab the investment opportunity. Besides it is also maintaining good balance by keeping a subsequent portion of noncurrent asset in every consecutive year.

Secondly, against 100% of total liabilities, borrowing from other bank was 3% in 2013, 6% in 2014, 2% in 2015, 6% in 2016, 7% in 2017 & total deposit of the bank was 87% in 2013, 85% in 2014, 92% in 2015, 87% in 2016, 86% in 2017 respectively. From the above calculation, it is very much clear that the bank is maintaining a good portion of the deposit against its borrowing (from other banks) from 2013 to 2017 that will assist them to make a smooth operation as well as make the clients more reliable on bank's performance.

Thirdly, against 100% of total equity, paid-up capital of the bank was 46% in 2013, 0% in 2014, 43% in 2015, 44% in 2016 & 46 % in 2017 respectively , while its statutory reserve in 2013 was 35%,38% in 2014 , 28% in 2015, 30% in 2016 & 32% in 2017.Along with this the bank is also maintaining a standard portion of retained earning & general reserve in every consecutive year that indicates that the bank is maintaining a well-balanced ratio in terms of equity portion.

MMBL: Firstly, In terms of Modhumoti Bank Ltd, in 2013 against 100% of total asset current asset was 95% & other non-current asset was 5%, in 2014 against 100% of total asset it has 96% current asset & 4 % non-current asset & these trend is followed by other consecutive years. However, from the very beginning of their operation it seems that the bank is maintaining higher liquidity or current asset instead of non-current asset in every consecutive year, since the bank maintained 98% of current asset in 2016 & 99% of current asset in 2017. Moreover, by investing these additional amount of current asset the bank would have earned higher profit.

Secondly, in 2013, 2014, 2015, 2016 & 2017 against 100% of total liabilities it had 47%, 12%, 6%, 12% & 14% respectively. While their competitor Trust Bank is possessing only 0% in 2013, 3% in 2014, 8% in 2015, 2% in 2016 & 4% in 2017 respectively against its 100% of total liabilities. Therefore, it seems that the bank is borrowing more liquidity from others to run their operation smoothly than possessing a high amount of deposit due to failing to collect a standard portion of deposit that may cause of a loan defaulter. Along with this, MMBL is possessing 51% of deposit in 2013, 86% in 2014 , 93% in 2015, 86% in 2016 & 84% in 2017 which is comparatively higher than Trust Bank Ltd.

Thirdly, against 100% of total shareholder's equity, it seems that the paid-up capital isn't only an indicator to finance its operation. Besides a subsequent portion of money had come from statutory reserve & profit & loss account which TBL didn't apply.

9.3) Analysis Between MMBL VS ONE Bank Ltd:

COMMON SIZE ANALYSIS ONE BANK LTD					
Particulars	**2017**	**2016**	**2015**	**2014**	**2013**
Cash	0%	0%	0%	0%	0%
In hand (Including foreign currencies)	0%	0%	0%	0%	0%
Balances with Bangladesh bank and sonali bank (Including foreign currencies)	0%	0%	0%	0%	0%
Balance with other banks and financial institution	0%	0%	0%	0%	0%
In Bangladesh	0%	0%	0%	0%	0%
Outside Bangladesh	0%	26%	0%	0%	0%
Money at call and short notice	0%	0%	0%	0%	0%
Investment in shares & securities	0%	0%	0%	0%	0%
Government	0%	0%	0%	0%	0%

Others	0%	0%	0%	0%	0%
Loans, cash credits, overdrafts/General Investments	91%	68%	99%	99%	92%
Bills discounted and purchased	0%	5%	1%	0%	8%
Total	99%	99%	100%	100%	100%
Land, building, furniture and fixtures (Including leased assets)	0%	0%	0%	0%	0%
Non-Banking Assets	0%	0%	0%	0%	0%
Other assets	1%	1%	0%	0%	0%
Total assets	100%	100%	100%	100%	100%
Borrowings from other banks, financial institutions and agents	60%	53%	0%	0%	0%
Current /Al-Wadeeah current and other deposit accounts	0%	0%	0%	1%	0%
Bills payable	0%	0%	0%	0%	0%
Savings deposits/Mudaraba Savings Deposits	0%	0%	0%	0%	0%
Mudarabba/ Term and Fixed deposits	12%	27%	62%	0%	0%
Total Deposits	12%	27%	62%	1%	1%
Other liabilities	28%	20%	38%	99%	99%
Total liabilities	100%	100%	100%	100%	100%
Capital /Shareholders'' Equity:	100%	100%	100%	100%	100%
Paid up capital	51%	53%	54%	55%	56%
Statutory reserve	36%	35%	35%	34%	31%
Revaluation Reserve on Govt. Securities/ Revaluation Reserve	0%	#VALUE!	#VALUE!	1%	1%
Retained earnings	13%	11%	9%	10%	13%
General reserves and others	#VALUE!	1%	1%	-	-
Minority Interest	0%	0%	0%	-	-
Total Equity	100%	100%	100%	100%	100%

COMMON SIZE ANALYSIS MODHUMOTI BANK LTD					
Particulars	2017	2016	2015	2014	2013
Cash	6%	6%	6%	4%	1%
Cash In Hand	1%	1%	0%	0%	0%
Balance with Bangladesh Bank	5%	6%	5%	4%	1%
Balance with other banks	16%	27%	37%	24%	92%
In Bangladesh	16%	25%	36%	22%	92%
Outside Bangladesh	0%	1%	0%	1%	-
Money At Call	-	-	3%	-	-
Investment	10%	12%	11%	42%	2%
Government	10%	12%	11%	42%	2%
Others	0%	0%	0%	0%	0%
Loans & Advances	67%	53%	42%	25%	0%
loans,cash credit , overdraft	62%	49%	41%	25%	0%
Bills Purchased & Discounted	5%	4%	0%	0%	-
Total	99%	98%	96%	96%	95%
Fixed Assets including furniture , fixtures	0%	1%	1%	1%	1%
Other Assets	1%	1%	1%	3%	4%
Non Banking Assets	-	-	-	-	-
Total Assets	100%	100%	100%	100%	100%
Borrowing from other banks	14%	12%	6%	12%	47%
In Bangladesh	0%	0%	0%	-	-
Outside Bangladesh	0%	0%	0%	-	-
Deposit and other accounts	84%	86%	93%	86%	51%
Current Account & Other Account	9%	11%	5%	3%	2%
Bills Payable	1%	2%	1%	1%	0%
Saving Bank Deposit	8%	16%	2%	2%	1%
Special Notice Deposit	9%	6%	20%	-	-
Fixed Deposit	56%	52%	65%	81%	48%
Term Deposit	-	-	-	-	-
Other Liabilities	2%	2%	2%	2%	2%
Other Deposit	-	-	-	-	-
Total Liabilities	100%	100%	100%	100%	100%
Capital/Shareholder's Equity	100%	100%	100%	100%	100%
Paid Up Capital	84%	83%	82%	92%	99%
Statutory Reserve	13%	8%	6%	2%	0%
Other Reserve	0%	0%	2%	0%	0%
Foreign Currency Trnaslation Gain	0%	0%	0%	0%	0%
Surplus in profit & loss account	9%	8%	11%	5%	1%
Total Shareholders Equity	100%	100%	100%	100%	100%

Interpretation:

ONE Bank Ltd: Firstly against 100% of total asset, current asset is 100% in 2013, 100% in 2014, 100% in 2015, 99% in 2016, and 99% in 2017 & non-current asset is 0% in 2013, 0% in 2014, 0% in 2015, 1% in 2016, 1% in 2017 respectively. So from the above calculation it has been cleared to us that in the beginning time (2013 – 2015) the company maintained 100% current asset of its total asset but later as the bank's operation was expanded it maintained a standard ratio of fixed asset along with current asset. But in compare to MMBL, ONE Bank is holding more of its current asset than the current asset of MMBL that the bank could invest in non-current asset.

Secondly, against 100% of total liabilities, borrowing from other bank was 0% in 2013, 0% in 2014, 0% in 2015, 53% in 2016 , 60% in 2017 & total deposit was 1% in 2013, 1% in 2014 , 62% in 2015, 27% in 2016, 12% in 2017 respectively. Here, the ONE Bank Ltd is borrowing comparatively higher amount than MMBL as well as ONE bank is maintaining a lower portion of deposit against its borrowing that could be risky for bank to maintain smooth operation..

Thirdly, against 100% of total shareholder's equity, paid-up capital of the bank is decreasing from 56% in 2013 to 51% in 2017. But in compare with MMBL, MMBL is performing well , since in the last 5 years (2013 - 2017) MMBL'S paid up capital was 99%, 92%. ,82%, 83% & 84% respectively.

MMBL: Firstly, In terms of Modhumoti Bank Ltd, in 2013 against 100% of total asset current asset was 95% & other non-current asset was 5%, in 2014 against 100% of total asset it has 96% current asset & 4 % non-current asset & these trend is followed by other consecutive years. However, from the very beginning of their operation it seems that the bank is maintaining higher liquidity or current asset instead of non-current asset in every consecutive year, since the bank maintained 98% of current asset in 2016 & 99% of current asset in 2017. Moreover, by investing these additional amount of current asset the bank would have earned higher profit.

Secondly, in 2013, 2014, 2015, 2016 & 2017 against 100% of total liabilities it had 47%, 12%, 6%, 12% & 14% respectively. While their competitor Trust Bank is possessing only 0% in 2013, 3% in 2014, 8% in 2015, 2% in 2016 & 4% in 2017 respectively against its 100% of total liabilities. Therefore, it seems that the bank is borrowing more liquidity from others to run their operation smoothly than possessing a high amount of deposit due to failing to collect a standard portion of deposit that may cause of a loan defaulter. Along with this, MMBL is possessing 51% of deposit in 2013, 86% in 2014 , 93% in 2015, 86% in 2016 & 84% in 2017 which is comparatively higher than Trust Bank Ltd.

Thirdly, against 100% of total shareholder's equity, it seems that the paid-up capital isn't only an indicator to finance its operation. Besides a subsequent portion of money had come from statutory reserve & profit & loss account which TBL didn't apply.

9.4) Analysis between MMBL VS NRB Bank Ltd:

COMMON SIZE ANALYSIS NRB BANK LTD					
Particulars	2017	2016	2015	2014	2013
Cash	7%	5%	5%	3%	3.6%
In hand (Including foreign currencies)	2%	2%	2%	1%	0.4%
Balances with Bangladesh bank and sonali bank (Including foreign currencies)	6%	4%	4%	3%	3%
Balance with other banks and financial institution	9%	9%	9%	12%	81%
In Bangladesh	9%	9%	9%	12%	81%
Outside Bangladesh	0%	0%	0%	0%	0%
Money at call and short notice	-	-		5%	-
Investment in shares & securities	14%	28%	26%	26%	2%
Government	10%	21%	19%	21%	2%
Others	5%	7%	7%	5%	-
Loans, cash credits, overdrafts/General Investments	66%	51%	54%	47%	8%
Bills discounted and purchased	0%	0%	0%	-	-
Total	96%	95%	96%	94%	93%
Land, building, furniture and fixtures (Including leased assets)	1%	2%	2%	2%	2%
Other assets	2%	4%	3%	4%	5%
Total assets	100%	100%	100%	100%	100%
Borrowings from other banks, financial institutions and agents	15%	6%	12%	71%	0%
Current /Al-Wadeeah current and other deposit accounts	15%	14%	5%	16%	0%
Bills payable	1%	0%	0%	3%	0%
Savings deposits/Mudaraba Savings Deposits	9%	8%	5%	20%	2%
Mudarabba/ Term and Fixed deposits	54%	66%	73%	360%	17%
Total Deposits	79%	89%	83%	399%	20%
Other liabilities	6%	1%	5%	17%	1%
Total liabilities	100%	100%	100%	100%	100%
Capital /Shareholders'' Equity:	-	-	-	-	-
Paid up capital	86%	79%	89%	101%	100%
Statutory reserve	7%	4%	2%	0%	0%
Foreign Currency Translation Gain	-	-	7%	0%	0%
Retained earnings	7%	10%	2%	-2%	0%
Other Reserve	0%	7%	-	1%	0%

Minority Interest	-	-		-	-
Total Equity	100%	100%	100%	100%	100%

COMMON SIZE ANALYSIS MODHUMOTI BANK LTD					
Particulars	2017	2016	2015	2014	2013
Cash	6%	6%	6%	4%	1%
Cash In Hand	1%	1%	0%	0%	0%
Balance with Bangladesh Bank	5%	6%	5%	4%	1%
Balance with other banks	16%	27%	37%	24%	92%
In Bangladesh	16%	25%	36%	22%	92%
Outside Bangladesh	0%	1%	0%	1%	-
Money At Call	-	-	3%	-	-
Investment	10%	12%	11%	42%	2%
Government	10%	12%	11%	42%	2%
Others	0%	0%	0%	0%	0%
Loans & Advances	67%	53%	42%	25%	0%
loans,cash credit , overdraft	62%	49%	41%	25%	0%
Bills Purchased & Discounted	5%	4%	0%	0%	-
Total	99%	98%	96%	96%	95%
Fixed Assets including furniture , fixtures	0%	1%	1%	1%	1%
Other Assets	1%	1%	1%	3%	4%
Non Banking Assets	-	-	-	-	-
Total Assets	100%	100%	100%	100%	100%
Borrowing from other banks	14%	12%	6%	12%	47%
In Bangladesh	0%	0%	0%	-	-
Outside Bangladesh	0%	0%	0%	-	-
Deposit and other accounts	84%	86%	93%	86%	51%
Current Account & Other Account	9%	11%	5%	3%	2%
Bills Payable	1%	2%	1%	1%	0%
Saving Bank Deposit	8%	16%	2%	2%	1%
Special Notice Deposit	9%	6%	20%	-	-
Fixed Deposit	56%	52%	65%	81%	48%
Term Deposit	-	-	-	-	-
Other Liabilities	2%	2%	2%	2%	2%
Other Deposit	-	-	-	-	-
Total Liabilities	100%	100%	100%	100%	100%
Capital/Shareholder's Equity	100%	100%	100%	100%	100%
Paid Up Capital	84%	83%	82%	92%	99%

Statutory Reserve	13%	8%	6%	2%	0%
Other Reserve	0%	0%	2%	0%	0%
Foreign Currency Trnaslation Gain	0%	0%	0%	0%	0%
Surplus in profit & loss account	9%	8%	11%	5%	1%
Total Shareholders' Equity	100%	100%	100%	100%	100%

Interpretation:

NRB Bank: Firstly, against 100% of total asset NRB Bank is maintaining 93% of current asset in 2013, 94% in 2014, 96% in 2015, 95% in 2016 & 96% in 2017 respectively. While against 100% of total asset it holds 7% of non-current asset in 2013,6% in 2014, 5% in 2015, 6% in 2016 & 3% in 2017 respectively. So from these data it has been proved that in the beginning time period the bank was accustomed to retain fewer current asset & focused on its non-current asset in order to expand their business operation.. But later as the business operation expands, bank put emphasis on current asset by increasing the volume and partially minimize its non- current asset. Therefore, it can stressed that, the strategy that NRB has applied in terms of its total asset is really appreciable.

Secondly, against 100% of total liabilities borrowing from other bank was 0% in 2013,71% in 2014, 12% in 2015, 6% in 2016 & 15% in 2017 respectively. While against 100% of total liabilities its total deposit was 20% in 2013, 39% in 2014, 83% in 2015, 89% in 2016 & 79% in 2017 respectively. So from this data, it can be said that the bank has reduced its borrowing massively in compare to previous years & put emphasis on expanding deposit time to time. However, such practice will obviously minimize the excessive borrowing cost of the bank.

Thirdly, against 100% of total equity, paid up capital of the bank was100% in 2013, 101% in 2014, 89% in 2015, 79% in 2016 & 86% in 2017 respectively. While it's statutory reserve was 0% in 2013, 0% in 2014, 2% in 2015, 4% in 2016 & 7% in 2017 respectively. So it seems that in the beginning time period bank completely depends upon paid up capital but as the time goes it successfully utilize other factors including statutory reserve to make the best utilization of total equity.

MMBL: Firstly, In terms of Modhumoti Bank Ltd, in 2013 against 100% of total asset current asset was 95% & other non-current asset was 5%, in 2014 against 100% of total asset it has 96% current asset & 4 % non-current asset & these trend is followed by other consecutive years. However, from the very beginning of their operation it seems that the bank is maintaining higher liquidity or current asset instead of non-current asset in every consecutive year, since the bank maintained 98% of current asset in 2016 & 99% of current asset in 2017. Moreover, by investing these additional amount of current asset the bank would have earned higher profit.

Secondly, in 2013, 2014, 2015, 2016 & 2017 against 100% of total liabilities it had 47%, 12%, 6%, 12% & 14% respectively. While their competitor Trust Bank is possessing only 0% in 2013, 3% in 2014, 8% in 2015, 2% in 2016 & 4% in 2017 respectively against its 100% of total liabilities. Therefore, it seems that the bank is borrowing more liquidity from others to run their operation smoothly than possessing a high amount of deposit due to failing to collect a standard portion of deposit that may cause of a loan defaulter. Along with this, MMBL is possessing 51% of deposit in 2013, 86% in 2014 , 93% in 2015, 86% in 2016 & 84% in 2017 which is comparatively higher than Trust Bank Ltd.

Thirdly, against 100% of total shareholder's equity, it seems that the paid-up capital isn't only an indicator to finance its operation. Besides a subsequent portion of money had come from statutory reserve & profit & loss account which TBL didn't apply.

10) Trend Analysis :

10.1) Analysis Between MMBL VS TBL:

Trend Analysis MODHUMOTI BANK LTD					
Particulars	2017	2016	2015	2014	2013
Interest Income	34%	8%	0%	344%	100%
Interest Paid On Deposit	125%	22%	0%	1435%	100%
Net Interest Income	2%	1%	0%	14%	100%
Investment Income	-	-	-	-	-
Commission,Exchange & Brokerage	166%	58%	0%	3306%	100%
Other Operating Income	1426%	30%	0%	161832%	100%
Total Operating Income	14%	6%	0%	384%	100%
Salaries & Allowances	0%	0%	0%	361%	100%
Rent,Taxes , Insurance	1%	3%	0%	264%	100%
Legal Expenses	652%	0%	0%	367%	100%
Postage,Stamp,Telecommunication	0%	0%	0%	910%	100%
Stationary , Printing , Advertisement	0%	0%	0%	305%	100%
Managing Directors Salary & Fees	0%	0%	0%	168%	100%
Directors Fee	0%	0%	0%	584%	100%
Auditors Fee	0%	0%	0%	100%	100%
Depreciations & Repairs	2%	1%	0%	702%	100%
Other Expenses	0%	1%	0%	300%	100%

Total Operating Expense	1%	1%	0%	319%	100%
Operating Profit	26%	10%	0%	440%	100%
Profit Before Provision	26%	10%	0%	440%	100%
General Provision	0%	0%	0%	11614%	100%
Specific Provision	-	-	-	-	-
Provision for Offshore Banking Unit	-	-	-	-	-
Provision for off balancesheet items	0%	0%	0%	960%	100%
Provision for incentive of good borrowers	-	-	-	-	-
Total Provision	0%	0%	0%	2910%	100%
Total Profit Before Tax	26%	10%	0%	398%	100%
Current Tax	0%	0%	0%	286%	100%
Deffered Tax	0%	0%	0%	45%	100%
Provision for tax	0%	0%	0%	250%	100%
Net Profit After Tax	51%	812%	1344%	538%	100%
EPS	-	-	-	523%	100%

Trend Analysis
Trust Bank Ltd

Particular	2017	2016	2015	2014	2013
Interest income	415%	340%	314%	238%	100%
Interest paid on deposits and borrowings	203%	171%	176%	133%	100%
Net interest income	500%	391%	282%	-218%	100%
Income from investments	131%	119%	62%	67%	100%
Commission, exchange and brokerage Income	229%	228%	240%	183%	100%
Other operating income	269%	258%	262%	179%	100%
Total operating income	-1811%	-1484%	-1137%	-885%	100%
Rent, Taxes, Insurance, Electricity etc.	197%	215%	62%	76%	100%
Salaries and allowances	554%	529%	433%	216%	100%
Legal Expenses	0%	0%	0%	0%	0%
Postage, Stamps, Telecommunication etc.	92%	276%	109%	12%	100%
Stationery, Printing, Advertisement etc.	3978%	3165%	0%	0%	100%
Directors' Fees and Expenses	0%	0%	0%	47%	100%
Salary and allownaces paid to Managing director/Chief Executive	0%	0%	0%	0%	0%
Auditors' Fee	0%	0%	0%	0%	0%

Depreciation and Repairs to Bank's Assets	0%	0%	0%	0%	0%
Other Expenses	4650%	4805%	3051%	60%	100%
Total operating expenses	584%	563%	448%	210%	100%
Operating Profit	-1388%	-1123%	857%	-692%	100%
Profit before provision	-1388%	-1123%	-857%	-692%	100%
Specific provision (Loan and Advances)	299%	179%	157%	93%	100%
Diminution in value of investment	18%	-17%	-122%	-10%	100%
Others Provision	236%	38%	102%	155%	100%
Total provision	267%	143%	125%	92%	100%
Profit for the year before taxation	344%	302%	274%	238%	100%
Current Tax	268%	179%	196%	176%	100%
Deferred tax	280%	294%	250%	239%	100%
Provision for tax	268%	178%	195%	175%	100%
Net profit after tax for the year	543%	625%	478%	403%	100%
EPS	413%	476%	395%	403%	100%

Interpretation:

Note: Here, changing in value against the net interest income, total operating profit & total net profit have been discussed one by one to provide a clear conception.

MMBL: Against 100% of net interest income, bank's net interest income in 2014 was 14%, 0% in 2015, 1% in 2016 & 2% in 2017 respectively which indicates that in the beginning time period bank was able to generate higher interest income that leads to higher interest income but in the following years bank fails to make higher interest income due to making higher interest expense.

Secondly, against 100% of total operating profit, in 2014 it was 440%, 0% in 2015, 10% in 2016 & 26% in 2017 respectively. From above result, it shows that the bank's operating profit has reduced drastically from the previous year due to failure to minimize the higher operating expenses effectively in the following years.

Thirdly, against 100% of net profit after tax, it was 538% in 2014, 1344% in 2015, 812% in 2016 & 51% in 2017 respectively. . From above result, it shows that the bank's net profit has reduced drastically from the previous year due to failure to minimize the higher operating expenses as well as interest expense.

TBL: Against 100% of net interest income, it was 218% in 2014, 782% in 2015 , 391% in 2016 & 500% in 2017 respectively which shows that the net interest income is gradually increasing in every consecutive year. However, it clearly indicates that the bank is effectively utilizing its loan

portion to increase its interest income. While, the net interest income of MMBL wasn't well enough comparing with TBL.

Secondly, against 100% of total operating profit, it was 692% in 2014, 857% in 2015, 1123% in 2016 & 1388% in 2017 respectively which shows that the total operating income is gradually increasing in every consecutive year. However, it clearly implies that that bank was able to reduce operating expense to generate higher operating profit.

Thirdly, against 100% of net profit after tax, it was 403% in 2014, 478% in 2015, 625% in 2016 & 543% in 2017 respectively. In compare with MMBL, TBL net profit is following an upward trend & disclosing a positive outcome for future.

10.2) Analysis Between MMBL VS ONE Bank Ltd:

Trend Analysis MODHUMOTI BANK LTD					
Particulars	2017	2016	2015	2014	2013
Interest Income	34%	8%	0%	344%	100%
Interest Paid On Deposit	125%	22%	0%	1435%	100%
Net Interest Income	2%	1%	0%	14%	100%
Investment Income	-	-	-	-	-
Commission,Exchange & Brokerage	166%	58%	0%	3306%	100%
Other Operating Income	1426%	30%	0%	161832%	100%
Total Operating Income	14%	6%	0%	384%	100%
Salaries & Allowances	0%	0%	0%	361%	100%
Rent,Taxes , Insurance	1%	3%	0%	264%	100%
Legal Expenses	652%	0%	0%	367%	100%
Postage,Stamp,Telecommunication	0%	0%	0%	910%	100%
Stationary , Printing , Advertisement	0%	0%	0%	305%	100%
Managing Directors Salary & Fees	0%	0%	0%	168%	100%
Directors Fee	0%	0%	0%	584%	100%
Auditors Fee	0%	0%	0%	100%	100%
Depreciations & Repairs	2%	1%	0%	702%	100%
Other Expenses	0%	1%	0%	300%	100%
Total Operating Expense	1%	1%	0%	319%	100%
Operating Profit	26%	10%	0%	440%	100%
Profit Before Provision	26%	10%	0%	440%	100%
General Provision	0%	0%	0%	11614%	100%
Specific Provision	-	-	-	-	-
Provision for Offshore Banking Unit	-	-	-	-	-
Provision for off balancesheet items	0%	0%	0%	960%	100%

Provision for incentive of good borrowers	-	-	-	-	-
Total Provision	0%	0%	0%	2910%	100%
Total Profit Before Tax	26%	10%	0%	398%	100%
Current Tax	0%	0%	0%	286%	100%
Deffered Tax	0%	0%	0%	45%	100%
Provision for tax	0%	0%	0%	250%	100%
Net Profit After Tax	51%	812%	1344%	538%	100%
EPS	0%	0%	0%	523%	100%

Trend Analysis
ONE Bank Ltd

Particulars	2017	2016	2015	2014	2013
Interest income	597%	367%	299%	299%	100%
Interest paid on deposits and borrowings	996%	470%	318%	291%	100%
Net interest income	98%	238%	275%	308%	100%
Income from investments					
Commission, exchange and brokerage Income	151%	36%	8%	24%	100%
Other operating income	435%	353%	126%	25%	100%
Total operating income	128%	210%	219%	241%	100%
Rent, Taxes, Insurance, Electricity etc.	0%	0%	0%	0%	0%
Salaries and allowances	0%	0%	0%	0%	0%
Legal Expenses	0%	0%	0%	0%	0%
Postage, Stamps, Telecommunication etc.	0%	0%	0%	0%	0%
Stationery, Printing, Advertisement etc.	0%	0%	0%	0%	0%
Directors' Fees and Expenses	0%	0%	0%	0%	0%
Salary and allownaces paid to Managing director/Chief Executive	0%	0%	0%	0%	0%
Auditors' Fee	0%	0%	0%	0%	0%
Depreciation and Repairs to Bank's Assets	0%	0%	0%	0%	0%
Other Expenses	0%	0%	0%	0%	0%
Total operating expenses	0%	0%	0%	0%	0%

Operating Profit	220%	183%	174%	161%	100%
Profit before provision	62%	206%	207%	241%	100%
Specific provision (Loan and Advances)	0%	0%	0%	0%	0%
General Provision	-66%	-159%	-22%	36%	100%
Off balance sheet items	503%	13564%	0%	3839%	100%
Diminution in value of investment	0%	0%	0%	0%	0%
Others Provision	0%	0%	0%	0%	0%
Total provision	-65%	-189%	-22%	27%	100%
Profit for the year before taxation	59%	222%	386%	447%	100%
Current Tax	0%	0%	0%	0%	0%
Deferred tax	0%	0%	0%	0%	0%
Provision for tax	0%	0%	0%	0%	0%
Net profit after tax for the year	59%	222%	386%	447%	100%
EPS	140%	136%	116%	128%	100%

Interpretation:

ONE Bank Ltd: Firstly, the net interest income of ONE Bank Ltd in 2014 was 308%, 275% in 2015, 238% in 2016 & 98% in 2017 respectively. So from the above calculation it clarifies that the bank is following a downward trend due to failing to reduce interest expense in line with interest income. While the net interest income of MMBL is also following a downward trend.

Secondly ,the operating profit of ONE Bank ltd is increasing in every year against 100% of total operating income due to effectively managing the interest income. As a result, the net profit of the ONE Bank Ltd generates higher return than MMBL.

MMBL: Against 100% of net interest income, bank's net interest income in 2014 was 14%, 0% in 2015, 1% in 2016 & 2% in 2017 respectively which indicates that in the beginning time period bank was able to generate higher interest income that leads to higher interest income but in the following years bank fails to make higher interest income due to making higher interest expense.

Secondly, against 100% of total operating profit, in 2014 it was 440%, 0% in 2015, 10% in 2016 & 26% in 2017 respectively. From above result, it shows that the bank's operating profit has reduced drastically from the previous year due to failure to minimize the higher operating expenses effectively in the following years.

Thirdly, against 100% of net profit after tax, it was 538% in 2014, 1344% in 2015, 812% in 2016 & 51% in 2017 respectively. . From above result, it shows that the bank's net profit has reduced drastically from the previous year due to failure to minimize the higher operating expenses as well as interest expense.

10.3) Analysis Between MMBL VS DBL:

TREND ANALYSIS Dhaka Bank Ltd					
PARTICULAR	2017	2016	2015	2014	2013
Interest income	99%	84%	79%	90%	100%
Interest paid on deposits and borrowings	85%	72%	63%	92%	100%
Net interest income	147%	129%	136%	85%	100%
Income from investments	139%	119%	89%	165%	100%
Commission, exchange and brokerage Income	163%	120%	97%	102%	100%
Other operating income	134%	131%	107%	87%	100%
Total operating income	147%	125%	115%	109%	100%
Rent, Taxes, Insurance, Electricity etc.	100%	129%	112%	114%	100%
Salaries and allowances	173%	156%	135%	110%	100%
Legal Expenses	267%	142%	167%	138%	100%
Postage, Stamps, Telecommunication etc.	114%	139%	101%	75%	100%
Stationery, Printing, Advertisement etc.	188%	116%	92%	147%	100%
Directors' Fees and Expenses	49%	44%	31%	129%	100%
Salary and allownaces paid to Managing director/Chief Executive	319%	300%	294%	163%	100%
Auditors' Fee	28%	28%	28%	121%	100%
Depreciation and Repairs to Bank's Assets	396%	362%	328%	182%	100%
Other Expenses	81%	68%	74%	109%	100%
Total operating expenses	162%	143%	126%	112%	100%
Operating Profit	136%	113%	107%	106%	100%
Profit before provision	136%	113%	107%	106%	100%
Specific provision (Loan and Advances)	2714%	2099%	2555%	952%	100%
General Provision	0%	0%	0%	0%	0%
Off balance sheet items	0%	0%	0%	0%	100%
Diminution in value of investment	-60%	-46%	18%	2%	100%
Others Provision	0%	0%	-9%	249%	100%
Total provision	189%	145%	205%	107%	100%
Profit for the year before taxation	123%	105%	84%	106%	100%
Current Tax	112%	76%	69%	107%	100%

Deferred tax	-239%	63%	-50%	73%	100%
Provision for tax	63%	45%	39%	63%	100%
Net profit after tax for the year	133%	122%	94%	106%	100%
EPS	93%	90%	77%	92%	100%

Trend Analysis
MODHUMOTI BANK LTD

Particulars	2017	2016	2015	2014	2013
Interest Income	34%	8%	0%	344%	100%
Interest Paid On Deposit	125%	22%	0%	1435%	100%
Net Interrest Income	2%	1%	0%	14%	100%
Investment Income	-	-	-	-	-
Commission,Exchange & Brokerage	166%	58%	0%	3306%	100%
Other Operating Income	1426%	30%	0%	161832%	100%
Total Operating Income	14%	6%	0%	384%	100%
Salaries & Allowances	0%	0%	0%	361%	100%
Rent,Taxes , Insurance	1%	3%	0%	264%	100%
Legal Expenses	652%	0%	0%	367%	100%
Postage,Stamp,Telecommunication	0%	0%	0%	910%	100%
Stationary , Printing , Advertisement	0%	0%	0%	305%	100%
Managing Directors Salary & Fees	0%	0%	0%	168%	100%
Directors Fee	0%	0%	0%	584%	100%
Auditors Fee	0%	0%	0%	100%	100%
Depreciations & Repairs	2%	1%	0%	702%	100%
Other Expenses	0%	1%	0%	300%	100%
Total Operating Expense	1%	1%	0%	319%	100%
Operating Profit	26%	10%	0%	440%	100%
Profit Before Provision	26%	10%	0%	440%	100%
General Provision	0%	0%	0%	11614%	100%
Specific Provision	-	-	-	-	-
Provision for Offshore Banking Unit	-	-	-	-	-
Provision for off balancesheet items	0%	0%	0%	960%	100%
Provision for incentive of good borrowers	-	-	-	-	-
Total Provision	0%	0%	0%	2910%	100%
Total Profit Before Tax	26%	10%	0%	398%	100%
Current Tax	0%	0%	0%	286%	100%
Deffered Tax	0%	0%	0%	45%	100%
Provision for tax	0%	0%	0%	250%	100%

Net Profit After Tax	51%	812%	1344%	538%	100%
EPS	0%	0%	0%	523%	100%

Interpretation:

DBL: Against 100% of net interest income, bank's net interest income in 2014 85% , 136% in 2015, 129% in 2016 & 147% in 2017 which indicates an upward trend in the net interest income in every consecutive year. It also describes that the bank is utilizing its lending in a best possible way to generate higher net interest income. While the net interest income of MMBL is following a downward trend due to failing to extract higher interest income & reduce interest expense.

Secondly, the total operating profit of bank is growing up in every consecutive year as it was able to enhance operating profit against its operating expenses. As a result, the total operating profit was 106% in 2014, 107% in 2015, 113% in 2016 , 136% in 2017 against 100% of operating profit in 2013.

Thirdly, against 100% of net profit after tax in 2013, the net profit of DBL is following an upward trend by increasing its net profit percentage year after year by effectively & efficiently controlling interest expenses & operating expenses. However, it also indicates that the bank has more probability to generate higher income in near future following this upward trend.

MMBL: Against 100% of net interest income, bank's net interest income in 2014 was 14%, 0% in 2015, 1% in 2016 & 2% in 2017 respectively which indicates that in the beginning time period bank was able to generate higher interest income that leads to higher interest income but in the following years bank fails to make higher interest expense.

Secondly, against 100% of total operating profit, in 2014 it was 440%, 0% in 2015, 10% in 2016 & 26% in 2017 respectively. From above result, it shows that the bank's operating profit has reduced drastically from the previous year due to failure to minimize the higher operating expenses effectively in the following years.

Thirdly, against 100% of net profit after tax, it was 538% in 2014, 1344% in 2015, 812% in 2016 & 51% in 2017 respectively. . From above result, it shows that the bank's net profit has reduced drastically from the previous year due to failure to minimize the higher operating expenses as well as interest expense.

10.4) Analysis Between MMBL VS NRB Bank Ltd:

Trend Analysis NRB Bank Ltd					
Particular	2017	2016	2015	2014	2013
Interest income	937%	755%	606%	353%	100%
Interest paid on deposits and borrowings	2378%	2090%	1887%	830%	100%
Net interest income	442%	296%	166%	189%	100%
Income from investments	291329%	301080%	216180%	34244%	100%
Commission, exchange and brokerage Income	68673%	27947%	19409%	8461%	100%
Other operating income	50412%	32368%	19826%	7800%	100%
Total operating income	1186%	984%	659%	277%	100%
Rent, Taxes, Insurance, Electricity etc.	622%	549%	380%	29%	100%
Salaries and allowances	900%	636%	496%	9%	100%
Legal Expenses	261%	247%	218%	350%	100%
Postage, Stamps, Telecommunication etc.	646%	555%	482%	360%	100%
Stationery, Printing, Advertisement etc.	326%	187%	182%	105%	100%
Directors' Fees and Expenses	55%	207%	720%	172%	100%
Salary and allownaces paid to Managing director/Chief Executive	426%	274%	287%	262%	100%
Auditors' Fee	134%	109%	88%	76%	100%
Depreciation and Repairs to Bank's Assets	2181%	1488%	920%	501%	100%
Other Expenses	1179%	853%	1102%	405%	100%
Total operating expenses	837%	621%	522%	323%	100%
Operating Profit	2779%	2638%	1282%	67%	100%
Profit before provision	-	-	-	-	-
General Provision	2371%	58%	1044%	1813%	100%
Specific provision (Loan and Advances)	0%	0%	0%	-	-
Provision for off balance sheet item	3172990%	383053%	58746%	423495%	100%
Diminution in value of investment	0%	0%	0%	-	-
Others Provision	-	-	-	-	-
Total provision	7299%	2689%	1471%	2077%	100%
Profit for the year before taxation	2219%	2632%	1259%	-183%	100%
Current Tax	1734%	2037%	990%	82%	100%
Deferred tax	-153%	-149%	122%	112%	100%
Provision for tax	969%	1151%	638%	94%	100%
Net profit after tax for the year	4233%	5020%	2259%	-629%	100%

Trend Analysis MODHUMOTI BANK LTD					
Particulars	2017	2016	2015	2014	2013
Interest Income	34%	8%	0%	344%	100%
Interest Paid On Deposit	125%	22%	0%	1435%	100%
Net Interest Income	2%	1%	0%	14%	100%
Investment Income	-	-	-	-	-
Commission,Exchange & Brokerage	166%	58%	0%	3306%	100%
Other Operating Income	1426%	30%	0%	161832%	100%
Total Operating Income	14%	6%	0%	384%	100%
Salaries & Allowances	0%	0%	0%	361%	100%
Rent,Taxes , Insurance	1%	3%	0%	264%	100%
Legal Expenses	652%	0%	0%	367%	100%
Postage,Stamp,Telecommunication	0%	0%	0%	910%	100%
Stationary , Printing , Advertisement	0%	0%	0%	305%	100%
Managing Directors Salary & Fees	0%	0%	0%	168%	100%
Directors Fee	0%	0%	0%	584%	100%
Auditors Fee	0%	0%	0%	100%	100%
Depreciations & Repairs	2%	1%	0%	702%	100%
Other Expenses	0%	1%	0%	300%	100%
Total Operating Expense	1%	1%	0%	319%	100%
Operating Profit	26%	10%	0%	440%	100%
Profit Before Provision	26%	10%	0%	440%	100%
General Provision	0%	0%	0%	11614%	100%
Specific Provision	-	-	-	-	-
Provision for Offshore Banking Unit	-	-	-	-	-
Provision for off balancesheet items	0%	0%	0%	960%	100%
Provision for incentive of good borrowers	-	-	-	-	-
Total Provision	0%	0%	0%	2910%	100%
Total Profit Before Tax	51%	812%	1344%	398%	100%
Current Tax	0%	0%	0%	286%	100%
Deffered Tax	0%	0%	0%	45%	100%
Provision for tax	0%	0%	0%	250%	100%
Net Profit After Tax	0%	0%	0%	538%	100%
EPS	0%	0%	0%	523%	100%

Interpretation:

NRB: Against 100% of net interest income, bank's net interest income in 2014 was 189% in 2014, 166% in 2015, 296% in 2016 & 442% in 2017 respectively which indicates that the bank has been able to make the best utilization of lending in order to generate highest net interest income in every consecutive year.

Secondly, against 100% of total operating profit, bank's operating profit in 2014 was 67%, 1282% in 2015, 2638% in 2016 & 2779% in 2017 respectively. So from above result, it shows that the bank's operating profit has increased in a significant level from the previous years due to effectively maintaining operating expenses.

Thirdly, against 100% of net profit after tax, bank's net profit in 2014 was 629%, 2259% in 2015, 5020% in 2016 & 4233% in 2017 respectively. So it can be said that, the bank was successful to generate higher net profit by efficiently minimizing interest & operating cost.

MMBL: Against 100% of net interest income, bank's net interest income in 2014 was 14%, 0% in 2015, 1% in 2016 & 2% in 2017 respectively which indicates that in the beginning time period bank was able to generate higher interest income that leads to higher interest income but in the following years bank fails to make higher interest income due to making higher interest expense.

Secondly, against 100% of total operating profit, in 2014 it was 440%, 0% in 2015, 10% in 2016 & 26% in 2017 respectively. From above result, it shows that the bank's operating profit has reduced drastically from the previous year due to failure to minimize the higher operating expenses effectively in the following years.

Thirdly, against 100% of net profit after tax, it was 538% in 2014, 1344% in 2015, 812% in 2016 & 51% in 2017 respectively. . From above result, it shows that the bank's net profit has reduced drastically from the previous year due to failure to minimize the higher operating expenses as well as interest expense.

11) Key Financial Data & Ratios Regarding Corporate Banking:

11.1) MMBL VS TBL:

KEY FINANCIAL PERFORMANCE OF MMBL (Figures In Million)					
Particulars	2013	2014	2015	2016	2017
Deposits	1680	9838	16903	23304	33036
Deposit Increase %	-	486%	72%	38%	42%
Loan & Advances	35	4131	9983	17136	30181
Loan & Advances Increase %	-	11703%	142%	72%	76%

Investments	129	6955	2640	4047	4407
Interest Income	256	881	1417	2365	3101
Interest Income Increase %	-	244%	61%	67%	31%
Interest Expenses	49	698	1151	1589	1816
Investment Income	-	535	1163	555	518
Commision,Exchange & Brokerage	2	80	109	161	392
Total Operating Income	210	806	1557	1530	2246
Total Operating Expenses	780	643	528	309	97

Credit Quality Of MMBL (Figures In Million)

Particulars	2013	2014	2015	2016	2017
Un-Classified Loan	35	4131	9983	17094	30093
Non-Performing Loan	-	-	-	45.1	88.28
Non-Performing Loan Increase %	-	-	-	-	96%
Provision for classified loan	-	-	-	6.22	12.1

Operating Performance Ratio (MMBL) (Figures In Million)

Particulars	2013	2014	2015	2016	2017
Cost Of Fund	12.25%	12.26%	10.31%	8.17%	7.16%
Yeild On Average Advance	12.91%	14.14%	13.47%	11.23%	10.59%
Advance Deposit Ratio	2.07%	41.99%	59.06%	73.54%	90.87%

Credit Ratings (MMBL)

Credit Rating	2013	2014	2015	2016	2017
Long Term	BBB2	BBB2	BBB1	A3	A3
Short Term	ST-2	ST-2	ST-2	ST-2	ST-2

KEY FINANCIAL PERFORMANCE OF TBL (Figures In Million)					
Particulars	2013	2014	2015	2016	2017
Deposits	102,467.67	125,059.13	150,854.20	173,059.88	200,453.45
Deposit Increase %	-	22%	21%	15%	16%
Loan & Advances	102,467.67	106,886.08	130,614.65	141,987.43	184,910.70
Loan & Advances Increase %	-	22%	22%	9%	30%
Investments	19,023.49	19,352.22	24,262.21	30,739.01	28,545.46
Interest Income	9863.28	12435.7	17604.57	16970.84	18,401.11
Interest Income Increase %	-	26%	42%	-4%	8%
Investment Income	1,580.53	1,840.63	1163	555	518
Total Operating Income	3,725.32	5,978.24	7,529.33	8,237.29	9,535.77
Total Operating Expenses	2,176.61	2,720.56	3,628.31	3,784.90	3,723.75

Other Information (TBL)					
Particulars	2013	2014	2015	2016	2017
Return on Average Equity	4.85%	17.33%	17.45%	19.42%	14.85%
Return on Average Assets	0.31%	0.99%	0.95%	1.03%	0.77%
No. of Branches	82	91	101	102	104
No. of Foreign Correspondence	24	24	25	24	23

Credit Quality Of TBL (Figures In Million)					
Particulars	2013	2014	2015	2016	2017
Non-Performing Loan	2,470.36	2,614.76	3,588.48	4,556.10	6,192.03
% Non-Performing Loans	3.12%	2.45%	2.74%	3.21%	3.35%

Interpretation MMBL & TBL:

Financial Performance: Here the deposit of MMBL has decreased significantly from 2014 (486%) to 2016 (38%), but in 2017 it was able to increase 4% deposit in comparison to the last year. While in line with the deposit, MMBL's loan & advances also decreased from 2014 (

11703%) to 2016 (72%) & increased partially or 4% from the last year in 2017. However, the increase in deposits & loans from 2016 to 2017 didn't affect the interest income to boost up. Because instead of increasing along with increasing deposits & loans, the interest income from 2016 to 2017 has decreased drastically from 67% to 31%.

On the other hand, the deposit of TBL has also decreased significantly from 2014 (22%) to 2016 (15%) , but in 2017 it was able to increase only 1% of deposit in comparison to last year. While in line with the deposit, TBL's loan & advances also decreased from 2014 (22%) to 2016 (9%) & increased 29% from the last year in 2017. However, the interest income in 2015 extracts negative output & interest income in 2017 extracts only 8% output offering 16% of loans, where in 2015 TBL generates 42% of interest income by offering only 21% of loan & advances.

Credit Quality: In terms of credit quality MMBL's non-performing loans have increased 96% in the last year while TBL's non-performing loans have increased only 3.35% from 3.21%. So it shows that MMBL is at higher risk of loan default or close to being in default in comparison to TBL.

11.2) MMBL VS DBL:

KEY FINANCIAL PERFORMANCE OF DBL (Figures In Million)					
Particulars	2013	2014	2015	2016	2017
Deposits	115,981	124,854	139,068	157,162	170,035
Deposits percentage Increase %	-	8%	11%	13%	8%
Loan & Advances	99,596	103,132	117,840	134,689	154,017
Loan & Advances Percentage Increase %	-	4%	14%	14%	14%
Investments	18,757	19,699	20,799	21,306	23,182
Interest Income	15,131	13,705	12,135	13,166	13,715
Interest Income Percentage %	-	-9%	-11%	8%	4%
Interest Expenses	11,823	10,879	10,116	9,453	10,336
Investment Income	1,616	2,542	3,003	3,238	2,884
Commision,Exchange & Brokerage	1,093	1,127	1,316	1,517	2,877
Total Operating Income	6,395	6,857	6,709	8,739	9,376
Total Operating Expenses	2,701	3,049	3,205	3,336	4,171

Credit Quality Of DBL (Figures In Million)					
Particulars	2013	2014	2015	2016	2017
NPL to Total Loans and Advances (%)	4.15	5.49	4.66	4.01	5.98
Non-Performing Loan	4,137	5,657	5,491	5,403	9,209
Non-Performing Loan Percentage Increase %		37%	-3%	-2%	70%
Provision for classified loan	2,186	2,120	1,903	2,409	4,407
Provision for Unclassified Loans	956	1,449	2342	3,832	3,372

Operating Performance Ratio (DBL) (Figures In Million)					
Particulars	2013	2014	2015	2016	2017
Cost Of Fund	1233.00%	1096.00%	957.00%	788.00%	735.00%
Gross Profit Ratio	24.00%	28.00%	29.00%	30.00%	26.00%
Advance Deposit Ratio	8422.00%	8126.00%	8474.00%	8387.00%	8264.00%

Other Information (DBL)					
Particulars	2013	2014	2015	2016	2017
Number Of Loan Accounts	20,093	18,801	19,924	25,566	29,759
Number Of Deposit Accounts	382,786	407,929	419,620	435,152	477,827
Number Of Branches	74	81	87	94	100
Number Of ATM	46	47	53	54	56

KEY FINANCIAL PERFORMANCE OF MMBL (Figures In Million)					
Particulars	2013	2014	2015	2016	2017
Deposits	1680	9838	16903	23304	33036
Loan & Advances	35	4131	9983	17136	30181

Investments	129	6955	2640	4047	4407
Interest Income	256	881	1417	2365	3101
Interest Expenses	49	698	1151	1589	1816
Investment Income	-	535	1163	555	518
Commision,Exchange & Brokerage	2	80	109	161	392
Total Operating Income	210	806	1557	1530	2246
Total Operating Expenses	780	643	528	309	97

Credit Quality Of MMBL (Figures In Million)

Particulars	2013	2014	2015	2016	2017
Un-Classified Loan	35	4131	9983	17094	30093
Non-Performing Loan	-	-	-	45.1	88.28
Provision for classified loan	-	-	-	6.22	12.1

Operating Performance Ratio (MMBL) (Figures In Million)

Particulars	2013	2014	2015	2016	2017
Cost Of Fund	12.25%	12.26%	10.31%	8.17%	7.16%
Yeild On Average Advance	12.91%	14.14%	13.47%	11.23%	10.59%
Advance Deposit Ratio	2.07%	41.99%	59.06%	73.54%	90.87%

Credit Ratings (MMBL)

Credit Rating	2013	2014	2015	2016	2017
Long Term	BBB2	BBB2	BBB1	A3	A3
Short Term	ST-2	ST-2	ST-2	ST-2	ST-2

Other Information (MMBL)					
Particulars	2013	2014	2015	2016	2017
Number Of Loan Accounts	9	302	953	1671	2190
Number Of Deposit Accounts	654	6323	13217	28143	52046
Number Of Branches	2	10	15	23	29
Number Of ATM	-	6	16	22	29

Interpretation MMBL VS DBL:

Financial Performance: : Here the deposit of DBL has increased from 2014 (8%) to 2016 (13%), but in the next year deposit percentage decreased from 13% to 8%.While in line with the deposit, DBL's loan was stable or 14% from 2015 to 2017. However, the interest income in 2014 & 2015 performs negative against 4% & 14% loan & advances respectively. In addition, the interest income also decreased from 8% to 4% in 2017 against 14% & 14% loan respectively.

On the other hand, the deposit of MMBL has decreased significantly from 2014 (486%) to 2016 (38%), but in 2017 it was able to increase 4% deposit in comparison to the last year. While in line with the deposit, MMBL's loan & advances also decreased from 2014 (11703%) to 2016 (72%) & increased partially or 4% from the last year in 2017. However, the increase in deposits & loans from 2016 to 2017 didn't affect the interest income to boost up. Because instead of increasing along with increasing deposits & loans, the interest income from 2016 to 2017 has decreased drastically from 67% to 31%.

Credit Quality: In terms of credit quality DBL's non-performing loan has decreased significantly from 37% in 2014 to -3% in 2015 & -2% in 2016 respectively that hinted a positive sign for future performance but just in the next year its non-performing loan increased from -2% to 70% which indicates that the bank was unable to collect loan that may result in loan default.

While In terms of credit quality MMBL's non-performing loans have increased 96% in the last year while TBL's non-performing loans have increased only 3.35% from 3.21%. So it shows that MMBL is at higher risk of loan default or close to being in default in comparison to TBL.

11.3) MMBL VS ONE Bank Ltd:

KEY FINANCIAL PERFORMANCE OF ONE Bank Ltd(Figures In Million)					
Particulars	2013	2014	2015	2016	2017
Deposits	86,568	100,295	131,252	153,428	182,675
Deposits Percentage of Increase %	-	16%	31%	17%	19%
Loan & Advances	76,573	90,499	106,749	132,084	170,393
Loan & Advances Percentage of Increase %	-	18%	18%	24%	29%
Investments	10,292	14,724	22,900	28,049	26,144
Total Operating Income	5,458	7,172	7,640	8,222	9,575
Total Operating Expenses	5,458	7,172	7,640	8,222	9,575

Credit Quality Of ONE Bank Ltd (Figures In Million)					
Particulars	2013	2014	2015	2016	2017
Provision for loans & advances	683	706	1,450	1,329	1,760
Percentage of classified loans against total loans and advances	4.89%	4.72%	3.58%	4.93%	5.31%

Operating Performance Ratio (ONE BANK LTD) (Figures In Million)					
Particulars	2013	2014	2015	2016	2017
Yeild On Investment	14.08%	12.88%	11.32%	10.07%	9.62%
Advance Deposit Ratio	88.45%	90.23%	80.58%	83.87%	84.57%

Credit Ratings (ONE BANK LTD)					
Credit Rating	2013	2014	2015	2016	2017
Long Term	AA	AA	AA-	AA	AA
Short Term	ECRL-2	ECRL-2	ST-2	ST-2	ST-2

KEY FINANCIAL PERFORMANCE OF MMBL (Figures In Million)					
Particulars	2013	2014	2015	2016	2017
Deposits	1680	9838	16903	23304	33036
Loan & Advances	35	4131	9983	17136	30181
Investments	129	6955	2640	4047	4407
Interest Income	256	881	1417	2365	3101
Interest Expenses	49	698	1151	1589	1816
Investment Income	-	535	1163	555	518
Commision,Exchange & Brokerage	2	80	109	161	392
Total Operating Income	210	806	1557	1530	2246
Total Operating Expenses	780	643	528	309	97

Credit Quality Of MMBL (Figures In Million)					
Particulars	2013	2014	2015	2016	2017
Un-Classified Loan	35	4131	9983	17094	30093
Non-Performing Loan	-	-	-	45.1	88.28
Provision for classified loan	-	-	-	6.22	12.1

Operating Performance Ratio (MMBL) (Figures In Million)					
Particulars	2013	2014	2015	2016	2017
Cost Of Fund	12.25%	12.26%	10.31%	8.17%	7.16%
Yeild On Average Advance	12.91%	14.14%	13.47%	11.23%	10.59%
Advance Deposit Ratio	2.07%	41.99%	59.06%	73.54%	90.87%

Credit Ratings (MMBL)					
Credit Rating	2013	2014	2015	2016	2017
Long Term	BBB2	BBB2	BBB1	A3	A3
Short Term	ST-2	ST-2	ST-2	ST-2	ST-2

Other Information (MMBL)					
Particulars	2013	2014	2015	2016	2017
Number Of Loan Accounts	9	302	953	1671	2190
Number Of Deposit Accounts	654	6323	13217	28143	52046
Number Of Branches	2	10	15	23	29
Number Of ATM	-	6	16	22	29

Interpretation MMBL VS ONE BANK LTD:

Financial Performance: The deposit of ONE Bank Ltd has increased from 16% in 2014 to 31% in 2015 & then decreased from 31% to 17% & 19% respectively. While in line with the deposit, loan & advances of ONE Bank ltd has increased in every consecutive year.

On the other hand, the deposit of MMBL has decreased significantly from 2014 (486%) to 2016 (38%), but in 2017 it was able to increase 4% deposit in comparison to the last year. While in line with the deposit, MMBL's loan & advances also decreased from 2014 (11703%) to 2016 (72%) & increased partially or 4% from the last year in 2017. However, the increase in deposits & loans from 2016 to 2017 didn't affect the interest income to boost up. Because instead of increasing

along with increasing deposits & loans, the interest income from 2016 to 2017 has decreased drastically from 67% to 31%.

11.4) MMBL VS NRB BANK LTD:

KEY FINANCIAL PERFORMANCE OF NRB BANK (Figures In Million)					
Particulars	2013	2014	2015	2016	2017
Deposits	1885	7805	13357	17466	23933
Deposits Percentage Increase %	-	314%	71%	31%	37%
Loan & Advances	454	6292	11092	12589	22921
Loan & Advances Percentage Increase %	-	1286%	76%	13%	82%
Investments	93	3520	5385	6944	4953
Interest Income	170	321	282	503	751
Interest Income Percentage Increase %	-	89%	-12%	78%	49%
Interest Expenses	49	698	1151	1589	1816
Investment Income	0	123	776	1081	1046
Credit to deposit ratio	24.10%	77.30%	83.00%	72.10%	72.10%
Total Operating Income	171	472	1124	1680	2025
Total Operating Expenses	140	452	730	870	1172

Credit Quality Of NRB BANK (Figures In Million)					
Particulars	2013	2014	2015	2016	2017
Specific Provision	-	-	38	85	184
Non-Performing Loan	-	-	22	245	563
Non-Performing Loan Increase %				1014%	130%
General Provision	3	65	100	102	182
NPL To Total Loan & Advance	0.00%	0.00%	0.20%	1.90%	2.46%

Credit Ratings (NRB BANK)					
Credit Rating	2013	2014	2015	2016	2017
Long Term	BBB2	BBB2	BBB2	A3	BBB1
Short Term	ST-2	ST-2	ST-2	ST-2	ST-2

KEY FINANCIAL PERFORMANCE OF MMBL (Figures In Million)					
Particulars	2013	2014	2015	2016	2017
Deposits	1680	9838	16903	23304	33036
Deposit Increase %	-	486%	72%	38%	42%
Loan & Advances	35	4131	9983	17136	30181
Loan & Advances Increase %	-	11703%	142%	72%	76%
Investments	129	6955	2640	4047	4407
Interest Income	256	881	1417	2365	3101
Interest Income Increase %	-	244%	61%	67%	31%
Interest Expenses	49	698	1151	1589	1816
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Commision,Exchange & Brokerage	2	80	109	161	392
Total Operating Income	210	806	1557	1530	2246
Total Operating Expenses	780	643	528	309	97

Credit Quality Of MMBL (Figures In Million)					
Particulars	2013	2014	2015	2016	2017
Un-Classified Loan	35	4131	9983	17094	30093
Non-Performing Loan	-	-	-	45.1	88.28
Non-Performing Loan Increase %					96%
Provision for classified loan	-	-	-	6.22	12.1

Credit Ratings (MMBL)					
Credit Rating	2013	2014	2015	2016	2017
Long Term	BBB2	BBB2	BBB1	A3	A3
Short Term	ST-2	ST-2	ST-2	ST-2	ST-2

Interpretation MMBL VS NRB Bank Ltd:

Financial Performance: Here the deposit of NRB in 2014 was 314%, which the highest percentage of deposit among all the consecutive years, but from the next years the deposit percentage of NRB Bank has reduced dramatically. has increased from 2014 (8%) to 2016 (13%), but in the next year deposit percentage decreased from 13% to 8%. However, the interest income performs negative or -12% against 76% of total loan in 2015 & produce 49% interest income against 82% of loan & advances in 2017. It discloses that the bank wasn't able to avail its loans & advances properly that result in lower interest income.

On the other hand, the deposit of MMBL has decreased significantly from 2014 (486%) to 2016 (38%), but in 2017 it was able to increase 4% deposit in comparison to the last year. While in line with the deposit, MMBL's loan & advances also decreased significantly from 2014 (11703%) to 2016 (72%) & increased partially or 4% from the last year in 2017. However, the increase in deposits & loans from 2016 to 2017 didn't affect the interest income to boost up. Because instead of increasing along with increasing deposits & loans, the interest income from 2016 to 2017 has decreased drastically from 67% to 31%.

Credit Quality: In terms of credit quality, NRB's non-performing loan has decreased significantly from 1014% in 2016 to -130% in 2017 respectively that hinted a positive sign for future performance as the bank has become able to collect loan that could have been resulting in loan default.

While In terms of credit quality MMBL's non-performing loan has increased 96% in the last year or 2017 while NRB's non-performing loan was 130% in the last. So it shows that NRB is at higher risk of loan default or close to being in default in comparison to MMBL.

12) Findings: The major findings of this study are almost all banks (5 banks) have increased the total amount of loan & advances following the increasing amount of deposit in every consecutive year to satisfy the need of their corporate clients, but in comparison to the amount of loan, the total amount of interest income isn't satisfactory. This statement is proved when the interest income of Modhumoti Bank Ltd (MMBL),NRB Bank Ltd,Trsut Bank Ltd, Dhaka Bank Ltd fell significantly against higher amount of loan.

Besides another major finding, associated with corporate banking, is the increasing amount of non-performing loan of banks in every consecutive year that may result in loan default as well as put the depositors at heavy risk. Because it has been found that banks like TBL, DBL & MMBL non-performing loan in 2017 have increased significantly by 3.35%, 70% & 96% respectively due to failing to make effective credit analysis & supervision. While

NRB Bank was able to reduce non-performing loan from 1014% (2016) to 130% (2017) respectively.

Moreover, some key ratios consistent with corporate banking also influence the overall findings. Among them, loan to deposit ratio & net profit margin is the important indicators of the overall performance of the corporate banking sector. The loan to deposit ratio of MMBL has increased from (2016) to (2017) respectively maintaining the standard ratio between 80% - 90%. While the net interest margin of MMBL was constant for 2016 & 2017 respectively even against an increasing amount of loan. Similarly, the loan to deposit ratio of DBL, ONE Bank Ltd, have increased from (2016) to (2017), but the net interest margin of these banks weren't increased in line with increasing loan to deposit ratio. However, Trust Bank Ltd & NRB Bank Ltd were able to increase net interest margin from (2016) to (2017) where loan to deposit ratio decreased from (2016) to (2017) respectively.

13) Conclusions & Recommendation:

It has been a matter of concern for the corporate banking industry that whether this sector will perform better to smooth the overall economy in near future. Because banks aren't cautious enough while offering loan to the corporate clients to run their business operation. As a result, non-performing loan of all banks has increased significantly due to failing to make effective credit analysis. This ramification brings down the interest income in every consecutive year that may jeopardize the interest of the depositors. Therefore, to resolve these issues bank shouldn't provide loan more than 80% to 90% of their deposit & need to cover the demand of loan from the total deposit amount without borrowing funds from other financial institutions. Along with this, bank should proceed toward strong credit management policy & must obtain immediate legal action against the defaulters so that it secures the interest of the depositors.

However, the whole paper is based on secondary data & from the beginning of this study paper has faced some limitations, like as:

- Data from annual report & lankabd mismatched with each other.
- In some cases, the annual report doesn't provide the whole data of the Balance sheet & income statement.
- The availability of information regarding "Corporate Banking in Bangladesh" over the search engine isn't adequate.

So for these limitations of my paper, there have more opportunities for further research.

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