



Internship Report
on
**“Financial Performance Analysis of Export Import Bank of Bangladesh
Limited (EXIM Bank Limited)”**

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Date of Submission:



**“Financial Performance Analysis of Export Import Bank of Bangladesh
Limited (EXIM Bank)”**

Letter of Transmittal

Date:

Ms. Nusrat Nargis
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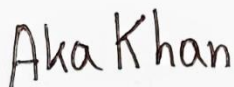
Subject: Submission of Internship Report on “Financial Performance Analysis of Export Import Bank of Bangladesh Limited (EXIM Bank)”.

Dear Madam,

I have prepared my internship report on the topic of “Financial Performance Analysis of Export Import Bank of Bangladesh Limited (EXIM Bank)” under your kind supervision as a requirement of completing the degree of BBA program. I have tried my best to prepare the report in consistence with the optimal standard under your valuable direction.

This particular report enables to get an insight of the financial performance of EXIM Bank Limited. I have analyzed many ratios and also I have formed graphs to analyze the performance better. I made every effort to reveal greater insight in this report. I hope that this will meet the standard of your judgment. Thanking you for your kind supervision.

Sincerely yours,



Aka Khan
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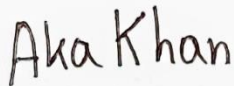
Student Declaration

I hereby solemnly confirm that the work described in this internship report was completed by me and has never before been submitted to another university, college, or organization for the purpose of earning a degree or academic credential.

I, Aka Khan, ID: 191-11-721, declare that the presented internship report on “Financial Performance Analysis of Export Import Bank of Bangladesh Limited (EXIM Bank)”. I prepared this report to fulfill an academic requirement for the Bachelor of Business Administration degree at Daffodil International University.

The work I've presented does not violate any copyright that is already in place, and no part of this report is a direct copy of any previous work that was done, whether intentionally or not.

I also promise to compensate for any harm caused by breaking the aforementioned commitment.

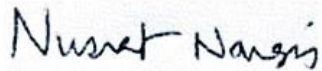


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Supervisor's Certificate

This is to certify that the work entitled “Financial Performance Analysis of Export Import Bank of Bangladesh Limited (EXIM Bank)” is an original work by Aka Khan, ID #191-11-721, Major in Finance, Department of Business Administration, Daffodil International University, completed her internship report under my supervision and submitted for the partial fulfillment of the requirement for award of Bachelor of Business Administration (BBA) from Daffodil International University. I also declare that the report has been prepared for academic purpose only and this paper may not be used in actual market scenario.

Aka Khan bears a good moral character and possesses a pleasing personality. I wish her every success in life.



Ms. Nusrat Nargis
Assistant Professor
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Acknowledgment

I want to begin by thanking Allah, the Almighty, from the bottom of my heart for helping me in effectively completing this internship report.

This report for my internship was begun, and it is now finished. I sincerely appreciate the report assignment from my esteemed supervisor, Ms. Nusrat Nargis, Assistant Professor of Finance, Department of Business Administration, Faculty of Business & Entrepreneurship, Daffodil International University, as well as all of her kind assistance in helping me complete it. Her insightful advice and direction have been very helpful to me as I arrange and properly prepare this report.

My sincere gratitude is extended to the Human Resource Department at Export Import Bank of Bangladesh Limited for giving me the chance to complete my job and assuage my curiosity. To all the staff members of the EXIM Bank Ltd. Savar Branch, I would like to convey my gratitude. All the papers I required to prepare this internship report were given to me by the branch management.

My thanks and appreciation go out to the individuals who kindly gave me the data I needed for this report.

Executive Summery

This report was prepared in order to fulfill a requirement for Daffodil International University's BBA curriculum. The focus of this paper is the three-month internship at EXIM Bank Ltd. Savar Branch. EXIM Bank Ltd holds a prominent position in the banking industry and offers certain distinctive qualities. In this report, I've made an effort to highlight the chapters from my studies on financial performance analysis.

Examining EXIM Bank Ltd's criteria, including the finance and accounting divisions, the bank's capacity to handle load over a specific time period, and the management's involvement in financial analysis were among the study's many objectives. The primary topics of this report were the bank's annual reports and the financial performance review. The key financial performance strategies that were examined for the study's goals are listed below, along with an evaluation of internal and external financial activity and real accounting data that was used to evaluate the current situation. The subject includes a study of the bank's monetary division. In this context, the bank's financial strategy, management, procedure, accounting-oriented judgments, range of interest criteria for various financial ideas and investments, and capital management were all emphasized.

Several different analytical processes are used to tackle a fresh case study of bank's financial performance analysis. In order to demonstrate the bank's adaptability in managing the financial areas as well as its general condition, ratio analysis and trend analysis were used in the study for the financial performance assessment. These processes result in an in-depth, point-by-point summary of the bank's primary funding strategy categories. Using the analysis results and a comparison of the output with overall financing efficacy, we'll go over a few of EXIM Bank Ltd.'s financing strategies.

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Chapter One

Introduction

1.1 Introduction

Export Import Bank of Bangladesh Limited is a publicly traded scheduled bank that belongs to the private sector. It was founded in accordance with the Bank Companies Act of 1991 and was formed as a public limited company on June 2 under the Companies Act of 1994. Beginning on August 3, 1999, the Bank began conducting business banking. After receiving permission from Bangladesh Bank, the bank changed its conventional banking operations into Islamic Banking based on Islamic Shariah on July 1, 2004. A team of highly qualified individuals with a range of banking and finance expertise manages and runs the bank. An effective board of directors is responsible for making decisions at the summit of the organization, which is run by a group of highly qualified and experienced professionals under the direction of the managing director of the bank. Understanding and foreseeing customer requirements is a constant focus of the bank's management. Currently, the bank has smart IT-backed real-time centralized online banking branches all over the nation. In addition to these conventional delivery points, the bank has its own ATM, which it shares with other partner institutions and a consortium across the nation.

This report is based on real data and operational procedures employed by Export Import Bank Bangladesh Limited. To clearly understand the bank's policy and how it is carried out through various mechanisms and processes, the overall financial management of Export Import Bank of Bangladesh Limited has been investigated. The objective of this research is to identify the key problems with financial performance analysis by analyzing financial policy, financial management rules and regulations, and product performance evaluation. The first part of the report contains the introduction, which was written to make sure that everything was done properly.

1.2 Background of the Study

The Bachelor of Business Administration (BBA) degree from Daffodil International University (DIU) has two requirements: finishing an internship at a respected business organization and writing an internship report. In this paper, I'm going to find out about the financial performance of Export Import Bank Bangladesh Limited in the banking sector of Bangladesh.

Lending money to borrowers and accepting deposits from customers are the two main activities of banks. In addition to producing numerous job opportunities, banks are essential to a country's success. The monetary system is where Export Import Bank Bangladesh Limited plays a vital role. It promotes economic development by providing funding and encouraging conservation. The distribution and adjustment of money across the country contributes to the expansion of the economy and national resources.

Examining the financial and accounting activities of Export Import Bank Bangladesh Limited is the study's goal. Also find out, how Export Import Bank Bangladesh Limited is functioning effectively. This is the study's primary area of focus.

1.3 Objective of the Study

The broad objective of the study is to analyze the financial performance of the bank.

More specifically, the study objectives are to:

- a) To analyze the activities of EXIM Bank Limited.
- b) To evaluate the financial performance of EXIM Bank Limited for 2017-2021.
- c) To identify problems related to financial performance and to provide some recommendations about those problems of the company.

1.4 Methodology

Bangladeshi banks create rules for financial performance management while simultaneously motivating their employees in line with those needs. The financial performance of managing the financial data for credit ratios, liquidity ratios, market ratios, interest ratios, and capital ratios is the main topic of this study. Both primary and secondary sources were examined during the research investigation. However, it was difficult to find any main material or data. The majority of the research has relied on secondary data in the lack of primary data.

Sources of data:

Secondary sources

- a) Website of the EXIM Bank Limited.
- b) Different procedure manual published by EXIM Bank Limited.
- c) Annual report of EXIM Bank Limited.
- d) Different Publications, circulars and journals regarding banking activities & policies.

1.5 Limitations

The major limitations of this research are discussed below:

- a) For obvious reasons, EXIM Bank Limited has a variety of policies for revealing certain data and information.
- b) Secondary data or information is utilized over main data more frequently.
- c) The present report was unable to cover all of the issues due to the lack of time needed to fully understand the bank's operations.
- d) A lot of the sources were risky, unreliable, and time-consuming.
- e) Few people who worked in the bank's branch were interviewed to gather information about actual working conditions.

Chapter Two
Organizational Overview

2.1 History of EXIM Bank Limited

Under the direction of the late Mr. Shahjahan Kabir, the founder chairman, who had long dreamed of launching a commercial bank that would aid in the socioeconomic growth of our nation, the Export Import Bank of Bangladesh Limited was founded in the year 1999. He was a skilled banker with years of expertise. To make the founder chairman's goal a reality, a group of highly accomplished and prosperous businesspeople worked together. Indeed, with their initiative, intelligence, hard work, and aptitude for entrepreneurship, they all established themselves as the most successful stars in their respective industries. After the passing of the honorable founding chairman, Mr. Nazrul Islam Mazumder, a well-known business tycoon in Bangladesh's garment industry, was named the honorable chairman. Additionally, he oversees the Bangladesh Association of Banks. (BAB). Under his direction, BAB has become a productive venue for discussing issues affecting Bangladesh's banking industry and developing shared policy principles for resolving these issues.

As of August 3, 1999, this bank has been operating under the moniker Bengal Export Import Bank Limited. It was called Export Import Bank of Bangladesh Limited on November 16th, 1999, with Mr. Alamgir Kabir who is serving as the Founder Advisor and Mr. Mohammad Lakiotullah serving as the Founder Managing Director. They both have extensive backgrounds in our nation's finance industry. In terms of performance, growth, and excellent management, this bank has established a secure and unique position in the banking sector thanks to their pragmatist decisions and management instructions in the operational activities. In July 2004, the Bank transitioned all of its traditional banking operations into Shariah-based Islami Banking under the direction of Mr. Lakiotullah.

On June 3, 2007, Mr. Mohammed Lokiotullah departed the Bank, and on June 4, Mr. Kazi Masihur Rahman appointed as managing director. For the following five years, Mr. Rahman worked for the firm. The bank has been put on a cutting-edge centralized IT platform under his guidance, with two cutting-edge data centers housing the TEMENOS T24 core banking system, a well-known global leader in the field, as well as some alternative delivery methods like ATMs and SMS banking.

Mr. Md. Fariduddin Ahmed entered the bank as managing director on August 25, 2011. With his extensive knowledge of Shariah-based Islamic banking in Bangladesh, EXIM Bank will take on a new identity as it expands its IT-enabled financial services.

2.2 EXIM Bank at a Glance

Legal Status	Public Limited Company
Established	1999
Incorporated	2 nd June, 1999
Activity Starts	3 rd August, 1999
Islamic Banking	1st July, 2004 (with 26 Branches)
Listing with Dhaka Stock Exchange	September 2006
Listing with Chittagong Stock Exchange	September 2006
Founder Chairman	Mr. Shahjahan Kabir
Present Chairman	Mr. Nazrul Islam Mazumder
Managing Director & CEO	Dr. Mohammed Haider Ali Miah
Number of Branch	140 (May 2022)
Parent	NASSA Group
Authorized Capital	2000 crore
Revenue	264.05 million USD
Operating Income	106.82 million USD
Net Income	41.99 million USD
Employees	2747 (2017)
Corporate Address	“Symphony”, Plot #SE (F):9, Road#142, Gulshan Avenue, Dhaka-1212
Website	www.eximbankbd.com

2.3 Vision & Mission Statement

2.3.1 Corporate Vision

The EXIM Bank's vision is following the motto "Together towards tomorrow". In its pursuit of growth and advancement through services, EXIM Bank Limited places value on customer harmony. To accomplish the coveted objective, there will be quest for brilliance at all phases with an atmosphere of constant enhancement, on the grounds that, EXIM Bank Limited trusts the line of greatness is endless. Bank's key designs and systems administration will reinforce its focused edge over others in quickly changing aggressive condition. Its customized quality support of the clients with the pattern of consistent enhancement will be foundation to make its operational progress.

2.3.2 Corporate Mission

The Bank has outlined the following corporate aims to guarantee the achievement of its objectives:

- a) To offer excellent financial services, particularly in global commerce.
- b) To implement cutting-edge, technologically sound, expert money management plan.
- c) To uphold honesty, integrity, and corporate ethics at all times.
- d) To create a strong cash base.
- e) To guarantee manageable development and provide a significant incentive for crucial allies.
- f) To carry out its social responsibilities.
- g) To exhibit camaraderie and a proficient performance.
- h) Above all, to work admirably and with enthusiasm to strengthen the prosperity of the country.

2.4 Objectives of EXIM Bank Limited

- a) To collect money through sales, credit, or any other means, as well as to make commitments and payments in relation to contracts.
- b) To create welfare-related financial systems.
- c) To play a significant part in the business era and the advancement of humanity by making financial investments that occasionally may fluctuate.
- d) To manage a mobile business that purchases and moves cash, bullion, and other lucrative resources.
- e) To offer counseling and warning services to borrowers, business owners, and other patrons of the bank's credit facilities.
- f) To be compensated on a regular basis for deferring work, covering operational costs, and extending exercises to cover a larger topographical area.

2.5 Corporate Culture

With a distinctive corporate culture, this bank stands out among the most educated financial organizations. Employees of EXIM Bank Limited respect shared significance, importance, and sense-making in this context. Representatives and workers have the capacity to clearly perceive and comprehend events, actions, things, and situations. They change their attitudes, personalities, and behaviors to suit the needs of the bank and its customers, who are very essential to us. The majority of employees in the company see themselves as a tight-knit group that supports cooperating for expansion. Instead of imposing the corporate culture we now have, our corporate direct has worked to accomplish it.

2.6 Banking with Principles

The Export Import Bank of Bangladesh Limited (EXIM Bank Limited), the country's first bank, started implementing shariah-based financial planning in the majority of its regular account administration duties in July 2004. For both Muslims and non-Muslims, EXIM Bank Limited

offers financial services, giving our customers discretion and leeway in their investments and savings. The findings of that organization have been validated by the Shariah Board of EXIM Bank Limited, which is composed of seasoned Muslim researchers from our nation who are professionals in all areas of Islamic finance. No riba is able to offer a compelling blend of Shariah compliance and capital markets expertise on a worldwide scale thanks to the way its ventures are set up and run. No riba is dedicated to upholding the strict adherence to the Shariah's requirements due to its exclusive focus on Shariah-compliant ventures and full oversight of its financial goods and exchanges by the No riba Shariah Board. With the help of this control strategy, it is ensured that all facets of handling financial transactions and maintaining accounts comply with shariah law.

2.7 Performance of EXIM Bank

EXIM Bank Ltd. was established as an open limited company on June 2, 1999, in accordance with the Company Act of 1994. The Bank began activities on August 3rd, 1999, in order to keep its operations viable. Despite having a limited capacity for concentration, the Bank has successfully established itself as the nation's dynamic and dynamic budgetary basis. For its creative financing options, independent company/business visionaries, expansive merchants, and modern aggregates, the Bank has received widespread acclaim from the business community, including premium corporate borrowers.

2.8 Product of EXIM Bank as the Islamic Bank

The EXIM (Export Import Bank of Bangladesh Ltd.) gives their clients general account management, which ensures the security of their money as well as the fair and excellent return of their investment. Following are the ways that banks collect their purchases from clients:

2.8.1 Retail Banking

a) Deposit Product:

Following are the deposit products of EXIM Bank:

i) Savings Account

- Mudaraba Savings Deposit

ii) Current deposit

- Al-Wadia Current Deposit

iii) Mudaraba Special Notice Deposit/Term Deposit

- Mudaraba term deposit
- Mudaraba Education Deposit

iv) Deposit Schemes:

- Mudaraba Monthly Savings Deposit Scheme
- Mudaraba Su-Grehini Monthly Savings Scheme
- Mudaraba Femina Monthly Savings Scheme
- Mudaraba Senior Monthly Savings Scheme
- Mudaraba Monthly Income Deposit Scheme
- Mudaraba Su-Grehini Monthly Benefit Scheme
- Mudaraba Femina Monthly Benefit Scheme
- Mudaraba Senior Monthly Benefit Scheme
- Mudaraba Multiplus Saving Scheme
- Mudaraba Super Saving Scheme
- Mudaraba Hajj Deposit Scheme
- Mudaraba Denmohor / Marriage Deposit Scheme
- Mudaraba EXIM Student Saver
- Mudaraba Millionaire Deposit Scheme
- Mudaraba Kotipoti Saving Scheme
- EXIM RUHAMA- (Three Years' Probable Double Benefit Scheme)
- EXIM ZIADAH - (Five Years' Probable Triple Benefit Scheme)
- EXIM KRISHI - (Mudaraba Krishi Monthly Deposit Scheme)
- EXIM SHWAPNO - (Mudaraba Housing / Entrepreneurship

- Development Scheme)
- EXIM SHEFA - (Mudaraba Monthly Savings Deposit Scheme)

v) Retail Investment Products

Following are the investment product of EXIM Bank:

- Investment Sectors
- EXIM Abashan
- EXIM Sahayak
- EXIM Bahan
- EXIM Education
- EXIM Easy Pay
- Bai-Muajjal (FO)
- Investment Rates

2.8.2 Corporate banking

Corporate Investment Products

Following are the investment product of EXIM Bank:

- Corporate finance
- Commercial finance
- Industrial finance
- Project finance
- Lease finance
- Mode of investment finance
- Murabaha
- Bai-Muazzal
- Quard
- Izra Bill Baia

2.8.3 Remittance

- EXIM Exchange Company (UK) Ltd.
- EXIM Exchange Company (Canada) Ltd.
- SWIFT
- International Operation

2.8.4 CM SME Banking

- EXIM Uddyog
- EXIM Abalamban
- EXIM Durodorshini
- CMSME & Women Entrepreneur Application Form

2.8.5 Agri Banking

- EXIM Kishan
- EXIM Farmer
- Bangladesh Bank COVID-19 Refinance

2.9 Internship Experience

The internship program is a part of the BBA program because it provides great experience for the real life. I have completed internship from Export Import Bank of Bangladesh Limited (EXIM Bank). I feel very fortunate to be at the head office of EXIM Bank Limited. I was heired to help the employees run the day-to-day operations. The internship program of EXIM Bank Limited is very challenging and it creates a learning platform for the beginners. I learned a lot of internship program and contributed by helping in regular activities. As an intern in the bank, I had to accomplish different types of activities and most of those activities were kind of support activities to the officials.

Chapter Three

Activities of Export Import Bank of Bangladesh Limited

Product & services of EXIM Bank Limited:

One of the top commercial banks in Bangladesh is Export Import Bank of Bangladesh Limited. This offers customers financial services. For the financial and saving requirements, EXIM Bank Limited offers corporate, SME and individual clients' advisory services. The goods and services that EXIM Bank Limited provides in the corporate, small and medium sized business and retail banking sectors are detailed here.

3.1 Activity of the EXIM Bank Limited

3.1.1 Retail/ General Banking

In retail banking, organizations perform transactions directly with consumers, rather than doing transaction with corporations or other banks. Retail banking is also called general banking in the banking service. Services that are offered to customers are savings and transactional accounts, loans, home loans, debit card, credit card, and many more.

Retail/ General Banking-

- a) Deposits
- b) Investments
- c) Cards
- d) Internet Banking
- e) SMS Banking
- f) Locker Services

3.1.2 Corporate Banking

Corporate banking is mainly for the business purpose. It includes issuing loans to more dynamic matters, like helping to minimize taxes paid by foreign subsidiaries, dealing fluctuations in foreign exchange rates, or giving the details of financing packages which is necessary for the construction of a new office, plant or any other facility.

Corporate banking-

- a) Investments
- b) Foreign Exchange & Trade Finance
- c) Correspondent Banking
- d) Import Finance
- e) Export Finance

3.1.2.1 Corporate Banking Investment

Corporate Finance

Corporate finance works with the financial choices that businesses make, as well as the resources and analysis needed to make those choices. The main objective is to increase shareholder wealth. Even so, it differs significantly from management finance, which is centered on the financial choices made by businesses.

Industrial Finance

The industrial segment of banks is where industrial finance is primarily used. EXIM Bank makes wise investments that help the industrial industry expand. The development of industrial growth is the primary goal of industrial spending.

Project Finance

Project financing is a long-term source of funding for various industrial and infrastructure initiatives sponsored by businesses. Numerous donors are involved in project financing. A group of institutions that participate in project finance also lend money to the business. This kind of specialized initiative receives funding from the EXIM Bank as well.

3.1.2.2 Foreign exchange department

Both domestic and international remittances are handled by the foreign currency department. Opening Letters of Credit is the department's primary function. (LC). In this area, there are primarily two parties. Beneficiary and Applicant/Issuing Bank are them.

In order to open a L/C the parties that are present:

- a) **Importer:** The importer asks the bank to give a letter of credit. On behalf of the importer/applicant and the exporter, the bank initiates the L.C. The importer then enters into a contract with the exporter.
- b) **The Issuing Bank:** This is used to conduct out transactions on behalf of the Importer by paying the exporters and the bank.
- c) **The consulting bank** provides guidance to the exporter's bank but is not required to reach a deal with the importer's bank.
- d) **Exporter/Beneficiary:** The exporter or vendor is essentially the beneficiary.
- e) **Confirming Bank:** In addition to the issuing Bank, the confirming bank verifies the payment that has been received. The confirming bank is asked by the originating bank to enter into an agreement with them.
- f) **Accepting Bank:** The credit's issuing bank designated the accepting bank to carry out the stated payments and to adhere to the reimbursement bank.

Corresponding Banking

With more than 354 foreign institutions, EXIM Bank has correspondent banking relationships. And out of these, 137 nations were chosen for the correspondent banks, ensuring that customers receive the finest and most dependable service abroad at the most affordable prices. Additionally, the bank has connections to the International Finance Corporation (IFC), and its maximum loan line within the 182 IFC member nations is roughly \$5 million. The Asian Development Bank (ADB) and the bank have a credit service arrangement.

Import Finance

Opening L/Cs is the responsibility of Import Finance. There are several types of import funding, including MIB, MTR, MPI, and IBB. An importer will require the following to establish a Letter of Credit:

A banker will initially be requested by an importer to establish an L/C along with the following paperwork.

- a) An application.
- b) Indent or Proforma Invoice.
- c) Import Registration Certificate (IRC).
- d) Taxpayer's Identification Certificate (TIN)
- e) Insurance cover note with money receipt.
- f) Membership of chamber of commerce.

Export Finance

Export Finance is in charge of handling international trade in which an exporter requires financing at various stages in order to obtain an export order from a company in another nation and give the goods to a foreign customer. The exporter requires this money in order to buy, produce, assemble, and package the goods for export during the pre-delivery period. Exporters occasionally have to grant credit to the buyer after delivery is made for a predetermined amount of time while also delaying payment of the value until the credit period has passed. Despite the fact that importers are not permitted to receive credit, exporters still make payments, and their banks receive the money.

3.1.3 SME Banking

SME banking offers fixed and operating capital to small- to medium-sized dairy companies, agricultural-based businesses, fisheries, poultry, and other businesses. The SME financial services offered by EXIM Bank are EXIM Uddyog, EXIM Abalamban, and EXIM Durodorshini. This service provides investment options for the financing of working capital and/or the acquisition of fixed assets.

SME Banking-

- a) EXIM Uddyog
- b) EXIM Abalamban
- c) EXIM Durodorshini
- d) CMSME & Women Entrepreneur Application Form

3.1.4 Agri Banking

Farmers receive direct investments from agri banking services over an extended period of time. Since 2008–09, the EXIM Bank has set a separate goal for investments in agriculture and rural areas in accordance with a directive from the Bangladesh Bank. Products for fisheries, animals, and crops are included in this banking. Additionally, this investment provides services for rural poverty reduction, income generation, and agricultural industries. Customers benefit from this investment in terms of food security and job opportunities. EXIM Bank's business offerings include EXIM Kishan and EXIM Farmer.

Agri Banking-

- a) EXIM Kishan
- b) EXIM Farmer
- c) Bangladesh Bank COVID-19 Refinance

3.1.5 Remittance

Foreign exchanges into and out of the nation are another area that EXIM Bank handles. For the purpose of offering the chosen services, the bank purchases and sells foreign money. In accordance with the conversion rate, these currencies are also converted into dollars and other currencies. Each nation has a different exchange rate when buying and selling foreign currencies. There are two different kinds of remittance offered by EXIM Bank: inbound and outbound.

Remittance-

- a) Foreign Remittance
- b) Exim Exchange Company (UK) Ltd.
- c) Exim Exchange Company (Canada) Ltd.
- d) SWIFT
- e) International Operation
- f) Offshore Banking Unit
- g) Centralized Trade Processing

Chapter Four

Financial Performance Analysis of EXIM Bank Limited (2017-2021)

4.1 Financial Performance of EXIM Bank Ltd

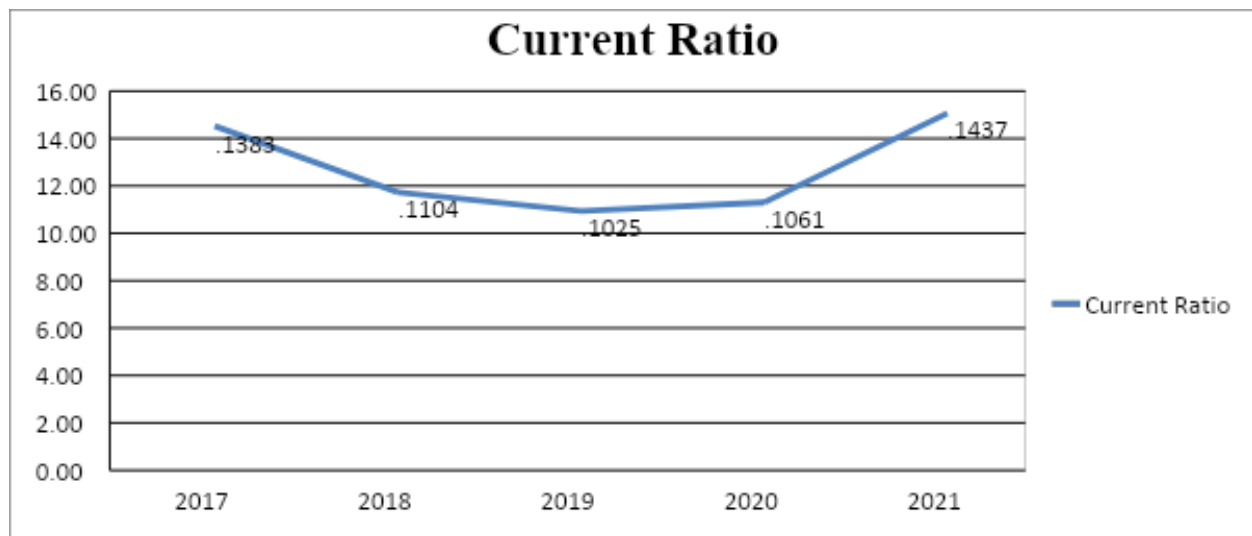
The management of a company's business assets to produce revenue is measured by its financial performance. Financial performance is also used to gauge a company's overall financial health over a specific time frame and to contrast it with similar businesses in the same sector.

4.2 Ratio Analysis

4.2.1 Current Ratio

Year	2017	2018	2019	2020	2021
Current asset (TK in Millions)	39,272	33,200	36,456	41,857	60,461
Current liabilities (TK in Millions)	284,026	300,786	355,816	394,462	420,673
Current Ratio (Standard 2:1)	.1383:1	.1104:1	.1025:1	.1061:1	.1437:1

Graphical Presentation:



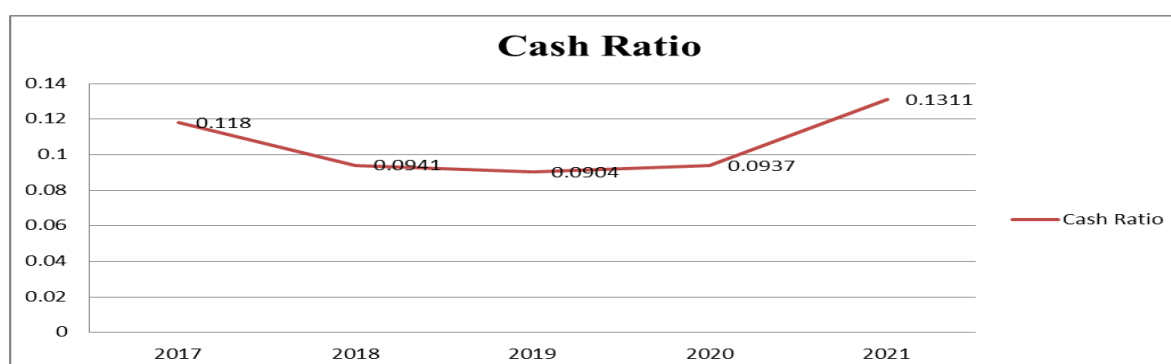
Current ratio

Interpretation: The graph shows the current ratio of EXIM Bank Limited. It was .1382 in 2017, .1104 in 2018, .1025 in 2019, .1061 in 2020 and .1437 in 2021. The ideal current ratio is 2:1, higher current ratio points towards under trading and overcapitalization and lower current ratio point towards over trading and undercapitalization. All the current ratio value 2017 to 2021 here are lower than the 1. This indicates that the firm is doing over trading and maintaining lower capitalization. So, liquidity position has to be increased for the smooth operation because there is a decreasing of the ratio. But in 2021 the ratio increased to .1437 which indicates rise in current asset and current liabilities. Ability to generate current asset was in decreasing trend till 2020 but it was increased in 2021.

4.2.2 Cash Ratio

Year	2017	2018	2019	2020	2021
Cash (TK in Millions)	33,528	28,312	32,154	36,950	55,151
Current liabilities (TK in Millions)	284,026	300,786	355,816	394,462	420,673
Cash Ratio (Standard 1:1)	.1180:1	.0941:1	.0904:1	.0937:1	.1311:1

Graphical Presentation:



Cash Ratio

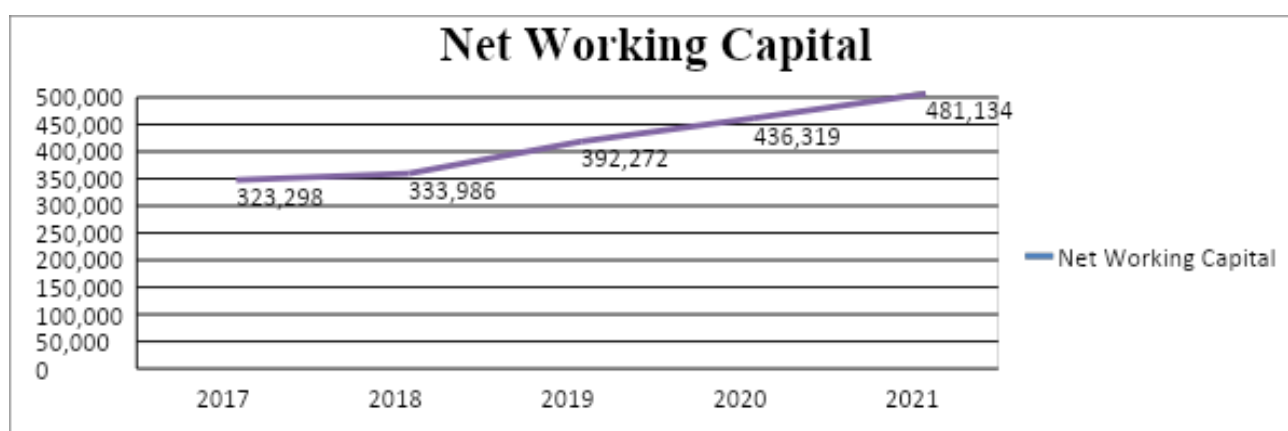
Interpretation: The graph shows the cash ratio of EXIM Bank Limited. It was .1180 in 2017, .0941 in 2018, .0904 in 2019, .0937 in 2020 and .1311 in 2021. The ideal cash ratio is 1:1, cash

ratio equal or greater than 1 means bank has enough cash and cash equivalents to entirely pay off all debts but cash ratio lower than 1 means the bank does not possess enough money to pay its all debts. Here, all the cash ratio value are lower than 1. This indicates that the banks cash reserve position has to be increased for the smooth operation because there is a decreasing of the ratio. But in 2021 the ratio increased to .1311 which indicates rise in cash reserve and cash flow. Ability to generate liquid cash in hand was in decreasing trend till 2020 but it was increased in 2021.

4.2.3 Net Working Capital

Year	2017	2018	2019	2020	2021
Current asset (TK in Millions)	39,272	33,200	36,456	41,857	60,461
Current liabilities (TK in Millions)	284,026	300,786	355,816	394,462	420,673
Net working capital (TK in Millions)	323,298	333,986	392,272	436,319	481,134

Graphical Presentation:



Net working capital

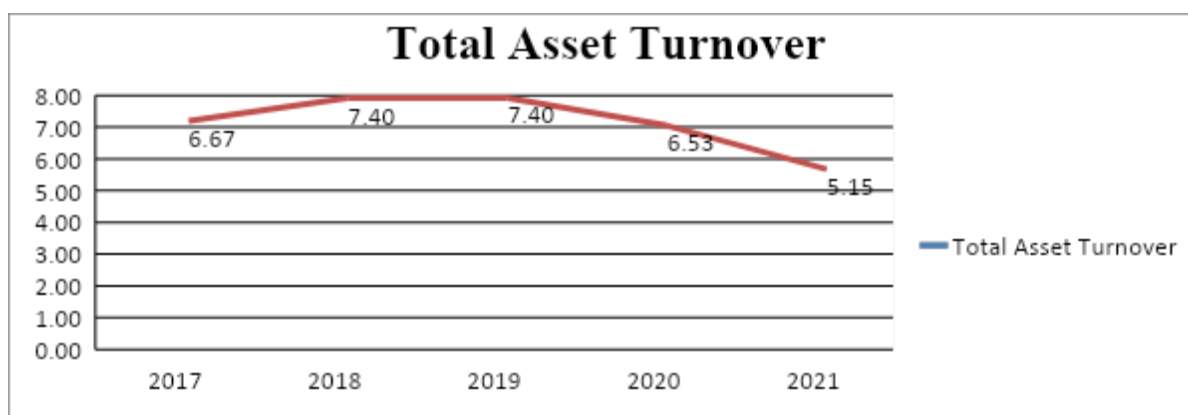
Interpretation: There was upward trend in net working capital from 2017 to 2021. However, the net working capital has increased in every year 323,298 in 2017; 333,986 in 2018; 392,272 in

2019; 436,319 in 2020 and 481,134 in 2021. But there is equal trend between 2017 and 2018 because current liabilities have not increased in large proportion than current asset in 2018. The increasing trend of net working capital indicates that that the bank's liquidity is increasing and can utilize its existing resources better.

4.2.4 Total Asset Turnover

Year	2017	2018	2019	2020	2021
Total income (TK in Millions)	22,237	27,438	31,983	31,640	27,909
Total asset (TK in Millions)	333,397	370,997	431,940	484,850	541,665
Total asset turnover (x=Times)	6.67x	7.40x	7.40x	6.53x	5.15x

Graphical Presentation:



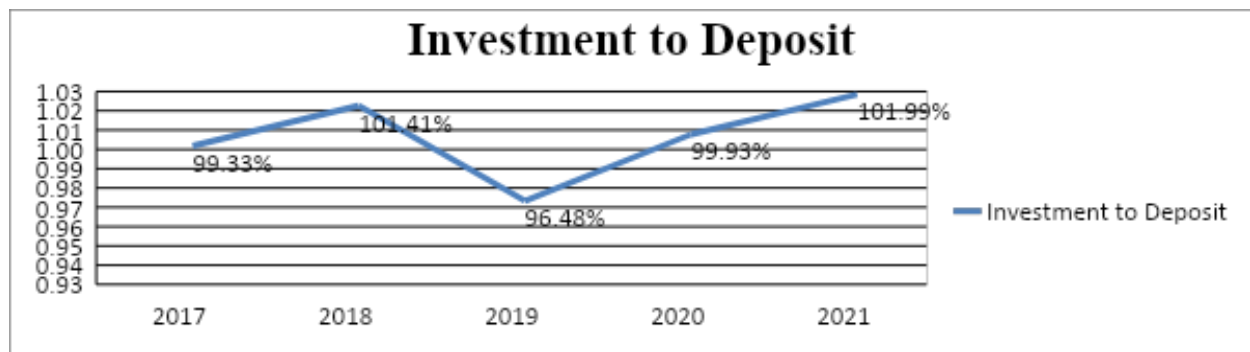
Total Asset Turnover

Interpretation: The graph shows that the total asset turnover has decreased over the years. The total asset turnover has increased from 6.67 times in 2017 to 7.40 times in 2018 but total asset turnover decreased from 7.40 times in 2019 to 5.15 times in 2021. The EXIM Bank is total asset turnover ratio is in a decreasing trend which indicates bad sign for company. This decreasing trend indicates bank is not efficiently using its assets to generate revenue.

4.2.5 Investment to Deposit Ratio

Year	2017	2018	2019	2020	2021
Investments (TK in Millions)	282,123	305,036	343,287	394,174	429,033
Deposits (TK in Millions)	284,026	300,786	355,816	394,462	420,673
Investment to Deposit (%)	99.33%	101.41%	96.48%	99.93%	101.99%

Graphical Presentation:



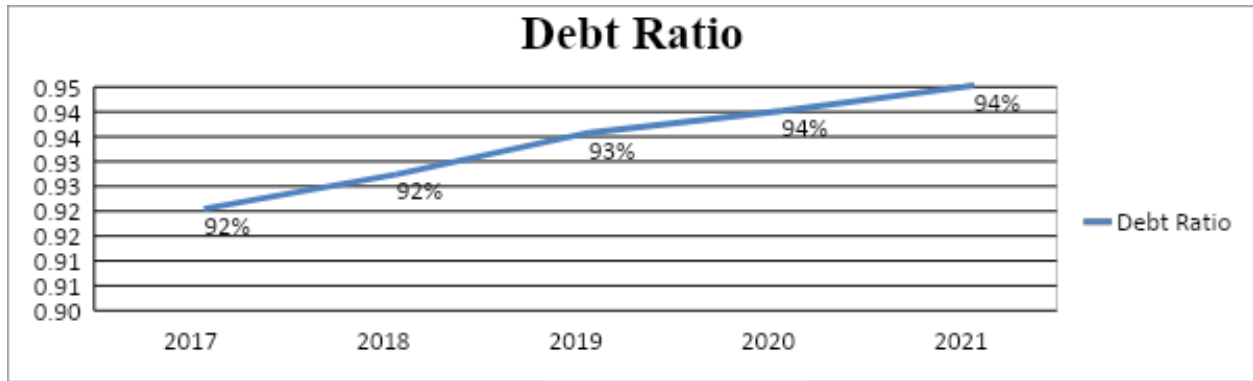
Investment to deposit ratio

Interpretation: Investment to deposit ratio shows that which amount of deposit is invested. Investment to deposit ratio increased from 99.33% in 2017 to 101.43% in 2018 and decreased in 2019 and again increased to 99.93% in 2020 and 101.99% in 2021. If the investment is higher, the operating efficiency will be higher.

4.2.6 Debt Ratio

Year	2017	2018	2019	2020	2021
Total debt (TK in Millions)	305,783	342,856	402,782	454,259	510,224
Total asset (TK in Millions)	333,397	370,997	431,940	484,850	541,665
Debt Ratio (%)	92%	92%	93%	94%	94%

Graphical Presentation:



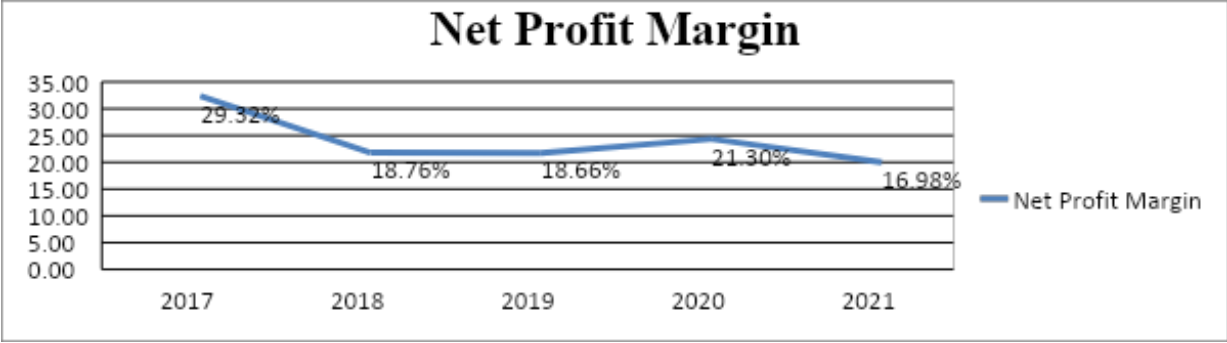
Debt Ratio

Interpretation: This graph shows that, the debt ratio of the bank has changed over the years. The EXIM Bank total debt ratio has increased from 92% in 2017, 92% in 2018, 93% in 2019, 94% in 2020 and 94% in 2021; the debt ratio has not increased in the years 2020 to 2021. This indicates that EXIM Bank maintained constant debt against asset during these years. But increasing debt ratio indicates that the bank is borrowing more money than it could easily pay back. The investors of the bank will consider increasing debt ratios to assess the risk.

4.2.7 Net Profit Margin

Year	2017	2018	2019	2020	2021
Net profit after tax (Tk. in Millions)	3,193	2,292	2,429	2,815	2,156
Operating income (Tk. in Millions)	10,890	12,217	13,016	13,218	12,698
Net profit margin (%)	29.32%	18.76%	18.66%	21.30%	16.98%

Graphical Presentation:



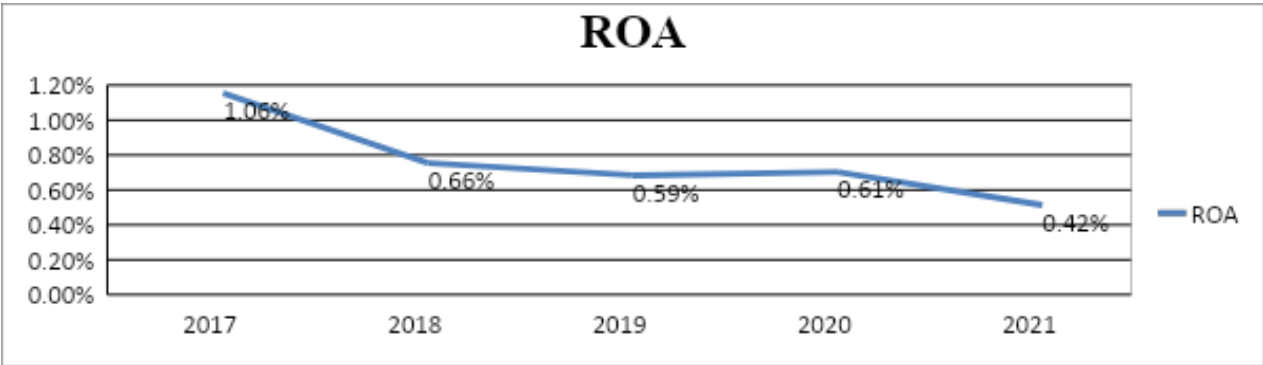
Net Profit Margin

Interpretation: The Bank net profit margin has decreased over the years. The net profit margin measures of the firm’s success with respect to earnings on revenue. However, the net profit margin has decreased from 29.30% in 2017, 18.76% in 2018, 18.66% in 2019, 21.30% in 2020 and 16.98% in 2021. In the years between 2018 to 2020 the ratio stayed almost closer. But the rate increase 21.30% in 2020 after that it slightly decreased to 16.98% in 2021 which indicates that EXIM Bank is not successfully operating its net profit margin. To improve the net profit margin the bank should look over cost structure and pricing strategies.

4.2.8 Return on Assets (ROA)

Year	2017	2018	2019	2020	2021
Return on Asset (%)	1.06%	0.66%	0.59%	0.61%	0.42%

Graphical Presentation:



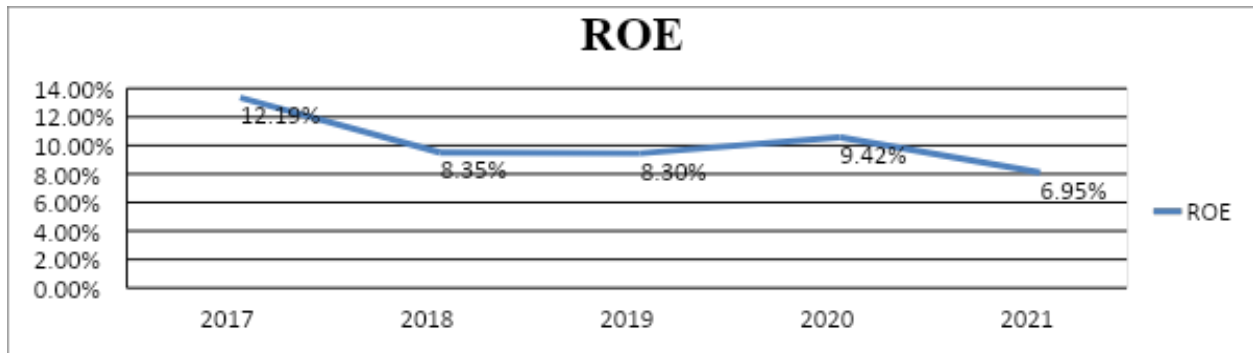
Return on Asset

Interpretation: The graph shows that the return on asset has decreased over the years. It measures the firm's overall effectiveness in generating profits with its available assets. The ROA of EXIM Bank has decreased from 1.06% in 2017, 0.66% in 2018, 0.59% in 2019, 0.61% in 2020 and 0.42% in 2021 which is a negative sign for the bank. This decreasing trend indicates bad investments, spending too much money and may be headed for trouble in future financial performance.

4.2.9 Return on Equity (ROE)

Year	2017	2018	2019	2020	2021
Return on equity (%)	12.19%	8.35%	8.30%	9.42%	6.95%

Graphical Presentation:



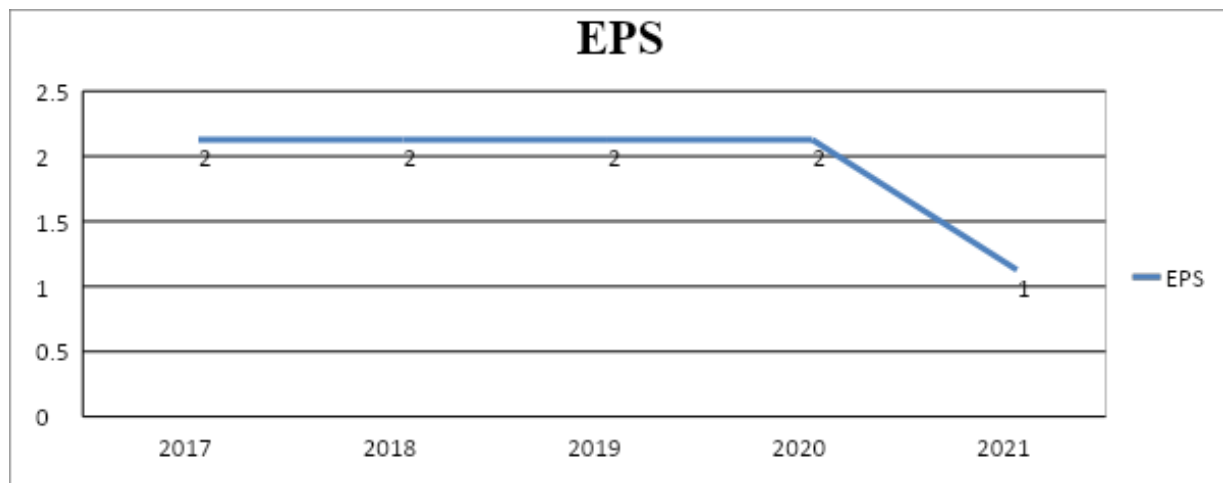
Return on equity

Interpretation: The return on equity measures the return earned on the owner's investment. The graph shows that the ROE of EXIM Bank has varied over the years. The ROE of EXIM Bank has decreased from 12.19% in 2017, 8.35% in 2018, 8.30% in 2019, 9.42% in 2020 and 6.95% in 2021. That indicates bank is becoming less efficient at creating profits and increasing shareholder value.

4.2.10 Earning per Share (EPS)

Year	2017	2018	2019	2020	2021
Earnings per share (TK)	2	2	2	2	1

Graphical Presentation:



Earnings per share

Interpretation: The graph shows that the firm's Earning per share has decreased in the year 2021. The bank maintained a constant of earnings per share of 2 TK between the years 2017 to 2020. The Earning per share has decreased from 2 TK in 2017-2020 to 1 TK in 2021. This means that the bank is less likely to distribute some of its profits to its shareholders as dividends in 2021.

4.3 Common Size Analysis

Export Import Bank of Bangladesh Limited
Balance Sheet
Common Size Analysis

(Amount in million)

Property and Assets	2017 (%)		2018 (%)		2019 (%)		2020 (%)		2021 (%)	
	Cash in hand	33,528	10.06%	28,312	7.63%	32,154	7%	36,950	7.62%	55,151
Balance with other banks and fin institutions	5,744	1.72%	4,888	1.32%	4,302	1.3%	4,907	1.01%	5,310	0.98%
Other banks and institutions	500	0.15%	0	0.00%	0	0%	0	0.00%	0	0.00%
Investments	282,123	82.76%	305,036	88.83%	343,287	89%	394,174	89.51%	429,033	87.11%
Fixed Assets	5,574	1.67%	5,485	1.48%	5,643	1.4%	5,546	1.14%	5,542	1.02%
Other Assets	12,123	3.64%	2,743	0.74%	3,381	1.3%	3,877	0.73%	4,130	0.70%
Total Assets	333,397	100%	370,997	100%	431,940	100%	484,850	100%	541,665	100%
Capital and Liabilities	2017 (%)		2018 (%)		2019 (%)		2020 (%)		2021 (%)	
	Placement from bank	959	0.29%	18,383	4.96%	16,610	4%	27,934	5.76%	47,816
Deposits	284,026	85.19%	300,786	81.08%	355,816	82%	394,462	81.55%	420,673	77.88%
Bond	6,500	1.95%	6,000	1.62%	11,500	3%	10,200	2.10%	13,900	3.41%
Other Liabilities	14,297	4.29%	17,686	4.77%	18,855	4%	21,661	4.28%	23,284	4.12%
Total Liabilities	305,783	91.72%	342,856	92.41%	402,782	93%	454,259	93.70%	510,224	94.23%
Shareholder's Equity	27,613	8.28%	28,140	7.59%	29,158	7%	30,591	6.30%	31,440	5.77%
Total Capital and Liabilities	333,397	100.00%	370,997	100.00%	431,940	100%	484,850	100.00%	541,665	100.00%

Interpretation: Common size analysis of the balance sheet of EXIM Bank Ltd shows that, in 2017, the bank's total asset 100% consists of investments 82.76%, Cash in hand 10.06%, other assets 3.64%, Balance with other banks 1.72%, fixed asset 1.67% and other .15%. Total capital and liabilities 100% consist of deposit 85.19%, Shareholder's Equity 8.28%, other liabilities 4.29%, bond 1.95% and placement .29%. In 2018, the bank's total asset 100% consists of investments 88.83%, Cash in hand 7.63%, other assets 0.74%, Balance with other banks 1.32% and fixed asset 1.48%. Total capital and liabilities 100% consist of deposit 81.08%,

Shareholder's Equity 7.59%, other liabilities 4.77%, bond 1.62% and placement 4.96%. In 2019, the bank's total asset 100% consists of investments 89%, Cash in hand 7%, other assets 1.3%, Balance with other banks 1.3% and fixed asset 1.4%. Total capital and liabilities 100% consist of deposit 82%, Shareholder's Equity 7%, other liabilities 4%, bond 3% and placement 4%. In 2020, the bank's total asset 100% consists of investments 89.51%, Cash in hand 7.62%, other assets 0.73%, Balance with other banks 1.01% and fixed asset 1.14%. Total capital and liabilities 100% consist of deposit 81.55%, Shareholder's Equity 6.30%, other liabilities 4.28%, bond 2.10% and placement 5.76%. In 2021, the bank's total asset 100% consists of investments 87.11%, Cash in hand 10.18%, other assets 0.70%, Balance with other banks 0.98% and fixed asset 1.02%. Total capital and liabilities 100% consist of deposit 77.88%, Shareholder's Equity 5.77%, other liabilities 4.12%, bond 3.41% and placement 8.83%. Property and Assets portion represents the total assets percent calculation value they achieved in the base years 2017 to 2021. The variables investments and cash explain the maximum percentages of the total asset portion of the bank. In the years 2018 to 2019 the bank not performed well than the 2017 and 2021 year's percentage. But in the Total Capital and Liabilities the result shows magnificent improve in the deposit sector to achieve a constant improved upward percentage value over the years from the year 2017 but the shareholders equity did not matched the growth.

Export Import Bank of Bangladesh Limited

Income Statement

Common Size Analysis

(Amount in million)

Particulars	2017 (%)		2018 (%)		2019 (%)		2020 (%)		2021 (%)	
	Investment income	22,237	100.00 %	27,438	100.00 %	31,983	100.00 %	31,640	100.00 %	27,909
Profit paid	15,847	71.27%	19,387	70.66%	24,383	76.24%	23,287	73.71%	20,196	72.56%
Net investment income	6,389	28.73%	8,051	29.34%	7,600	23.76%	8,352	26.29%	7,712	27.44%
Income from investment in shares	712	3.20%	938	3.42%	2,271	7.10%	2,036	6.42%	848	2.98%
Commission, exchange and brokerage	2,273	10.22%	2,325	8.48%	2,291	7.16%	1,927	6.01%	2,670	9.39%
Gain on sale of investment in shares	699	3.15%	0	0.00%	0	0.00%	69	0.14%	391	0.64%
Other operating income	815	3.67%	902	3.29%	853	2.67%	831	2.61%	1,075	3.81%
Total operating income	10,890	48.97%	12,217	44.53%	13,016	40.70%	13,218	41.48%	12,698	44.26%
Total operating expenses	5,033	22.64%	5,354	19.51%	6,096	19.06%	6,862	21.51%	6,762	24.01%
Operating profit	5,856	26.34%	6,863	25.02%	6,919	21.64%	6,355	19.96%	5,936	20.25%
Provisions										
Provision for investments	1,589	7.15%	1,813	6.61%	1,476	4.62%	1,127	3.56%	1,606	5.76%
Provision for off-shore Banking units	46	0.21%	30	0.11%	(15)	-0.05%	(39)	-0.12%	43	0.16%
Provision for off balance sheet exposure	201	0.90%	(76)	-0.28%	(2)	-0.01%	(67)	-0.21%	111	0.40%

Provisions for other assets	23	0.11%	(95)	-0.35%	191	0.60%	21	0.07%	319	1.15%
Provisions for investments in share	(1,200)	-5.40%	1,012	3.69%	343	1.07%	0	0.00%	(348)	-1.25%
Provision for good borrower	1	0.00%	1	0.00%	1	0.00%	0	0.00%	112	0.40%
Provisions for climate risk fund	1	0.00%	1	0.00%	1	0.00%	1	0.00%	1	0.00%
Total Provisions	661	2.97%	2,686	9.79%	1,994	6.24%	1,043	3.30%	1,846	6.62%
Profit before tax	5,195	23.36%	4,177	15.22%	4,925	15.40%	5,312	16.67%	4,089	13.62%
Provision for taxation	2,001	9.00%	1,885	6.87%	2,495	7.80%	2,497	7.86%	1,932	6.79%
Net profit after tax	3,193	14.36%	2,292	8.35%	2,429	7.60%	2,815	8.81%	2,156	6.83%

Interpretation: To assist the banks stakeholders in determining how the company is performing over time and in comparison to competitors, the table in this report displays common size analysis. Here net investment income, operating profit/expenses, provisions and net profits are compared from the years 2017 to 2021. In the year 2017, the net investment income explains only 28.73% of the investment income, total operating income 48.97%, Total operating expenses 22.64%, Operating profit 26.34%, Total Provisions 2.97%, Profit before tax 23.63%, Provision for tax 9% and Net profit after tax 14.36%. In 2018, the net investment income explains only 29.34% of the investment income, total operating income 44.53%, Total operating expenses 19.51%, Operating profit 25.02%, Total Provisions 9.79%, Profit before tax 15.22%, Provision for tax 6.87% and Net profit after tax 8.35%. In 2019, the net investment income explains only 23.76% of the investment income, total operating income 40.70%, Total operating expenses 19.06%, Operating profit 21.64%, Total Provisions 6.24%, Profit before tax 15.40%, Provision for tax 7.80% and Net profit after tax 7.60%. In 2020, the net investment income explains only 26.29% of the investment income, total operating income 41.48%, Total operating expenses 21.51%, Operating profit 19.96%, Total Provisions 3.30%, Profit before tax 16.67%, Provision for tax 7.86% and Net profit after tax 8.81%. In 2021, the net investment income explains only

27.44% of the investment income, total operating income 44.26%, Total operating expenses 24.01%, Operating profit 20.25%, Total Provisions 6.62%, Profit before tax 13.62%, Provision for tax 6.79% and Net profit after tax 6.83%. But in the years 2018 to 2021 the percentages continuously decreased which means the company is not performing as constant than compared to the growth from the year 2017.

4.4 Trend Analysis

Export Import Bank of Bangladesh Limited
Balance Sheet
Trend Analysis

(Amount in million)

Property and Assets	2017 (%)		2018 (%)		2019 (%)		2020 (%)		2021 (%)	
	Cash in hand	33,528	100%	28,312	84.44%	32,154	95.90%	36,950	110.13%	55,151
Balance with other banks	5,744	100%	4,888	85.11%	4,302	74.90%	4,907	84.93%	5,310	92.32%
Other banks and institutions	500	100%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Investments	282,123	100%	305,036	119.44%	343,287	140.06%	394,174	157.24%	429,033	170.95%
Fixed Assets	5,574	100%	5,485	98.42%	5,643	101.24%	5,546	99.40%	5,542	99.36%
Other Assets	12,123	100%	2,743	22.63%	3,381	27.89%	3,877	29.09%	4,130	31.37%
Total Assets	333,397	100%	370,997	111.28%	431,940	129.56%	484,850	145.40%	541,665	162.41%
Capital and Liabilities	2017 (%)		2018 (%)		2019 (%)		2020 (%)		2021 (%)	
	Placement from bank	959	100%	18,383	1915.50%	16,610	1730.73%	27,934	2910.66%	47,816
Deposits	284,026	100%	300,786	105.90%	355,816	125.28%	394,462	139.18%	420,673	148.47%
Bond	6,500	100%	6,000	92.31%	11,500	176.92%	10,200	156.92%	13,900	283.85%
Other Liabilities	14,297	100%	17,686	123.70%	18,855	131.88%	21,661	145.26%	23,284	155.86%
Total Liabilities	305,783	100%	342,856	112.12%	402,782	131.72%	454,259	148.54%	510,224	166.87%
Shareholder's Equity	27,613	100%	28,140	101.91%	29,158	105.59%	30,591	110.57%	31,440	113.06%
Total Capital and Liabilities	333,397	100%	370,997	111.28%	431,940	129.56%	484,850	145.40%	541,665	162.41%

Interpretation: Trend analysis is a technique for the financial performance analysis, which to predict outlook about the record books particulars value movements based on present situation. Here, the base year is 2017 and the years 2018 to 2021 are compared with the base year's value. Cash in hand decreased to 84.44% in 2018, 95.90% in 2019, increased to 110.13% in 2020 and 164.42% in 2021. Balance with other banks decreased to 85.11% in 2018, 74.90% in 2019,

84.93% in 2020 and 92.32% in 2021. Investment is increased to 119.44% in 2018, 140.06% in 2019, 157.24% in 2020 and 170.95% in 2021. Fixed Assets decreased to 98.42% in the year 2018, increased to 101.24% in 2019, then again decreased to 99.40% in year 2020 and 99.36% in 2021. Other Assets decreased to 22.63% in 2018, 27.89% in 2019, 29.09% in 2020 and 31.37% in 2021. From 2017 to 2021 the property and assets increase 100% to 162.41% which is more than 1.6 times increase in five years. Under the capital and liabilities, Placement from bank increase 1915.50% in 2018, 1730.73% in 2019, 2910.66% in 2020 and 4982.23% in 2021. The deposit amount increased to 105.90% in 2018, 125.28% in 2019, 139.18% in 2020 and 148.47% in 2021. Bond value has maximum increase and decrease scenario over the years which are decrease to 92.31% in 2018, 176.92% increase in 2019, 156.92% in 2020 and 283.85% maximum increased in 2021. Other Liabilities have increasing trend 123.70% in 2018, 131.88% in 2019, 145.26% in 2020 and 155.86% in 2021. Shareholder's Equity also shows the increasing trend in the table. The value increased to 101.91% in 2018, 105.59% in 2019, 110.57% in 2020 and 113.06% in 2021. Then the liabilities percentages increased (100% in 2017 to 166.87% in 2021) and the shareholders equity also increased (100% in 2017 to 113.06% in 2021) but did not increased like the current assets and fixed assets.

Export Import Bank of Bangladesh Limited
Income Statement
Trend Analysis

(Amount in million)

Particulars	2017 (%)		2018 (%)		2019 (%)		2020 (%)		2021 (%)	
Investment income	22,237	100%	27,438	123%	31,983	144%	31,640	142%	27,909	125%
Profit paid	15,847	100%	19,387	122%	24,383	154%	23,287	147%	20,196	128%
Net investment income	6,389	100%	8,051	126%	7,600	119%	8,352	130%	7,712	120%
Income from investment in shares	712	100%	938	132%	2,271	319%	2,036	285%	848	117%
Commission, exchange and brokerage	2,273	100%	2,325	102%	2,291	101%	1,927	84%	2,670	115%
Gain on sale of investment in shares	699	100%	0	0%	0	0%	69	6%	391	26%
Other operating income	815	100%	902	111%	853	105%	831	101%	1,075	130%
Total operating income	10,890	100%	12,217	112%	13,016	120%	13,218	120%	12,698	113%
Total operating expenses	5,033	100%	5,354	106%	6,096	121%	6,862	135%	6,762	133%
Operating profit	5,856	100%	6,863	117%	6,919	118%	6,355	108%	5,936	96%
Provisions										
Provision for investments	1,589	100%	1,813	114%	1,476	93%	1,127	71%	1,606	101%
Provision for off-shore Banking units	46	100%	30	66%	(15)	-34%	(39)	-84%	43	94%
Provision for off balance sheet exposure	201	100%	(76)	-38%	(2)	-1%	(67)	-33%	111	55%
Provisions for other assets	23	100%	(95)	-407%	191	816%	21	92%	319	1365%

Provisions for investments in share	(1,200)	100%	1,012	-84%	343	-29%	0	0%	(348)	29%
Provision for good borrower	1	100%	1	100%	1	100%	0	0%	112	11287%
Provisions for climate risk fund	1	100%	1	100%	1	100%	1	100%	1	100%
Total Provisions	661	100%	2,686	406%	1,994	302%	1,043	158%	1,846	279%
Profit before tax	5,195	100%	4,177	80%	4,925	95%	5,312	101%	4,089	73%
Provision for taxation	2,001	100%	1,885	94%	2,495	125%	2,497	124%	1,932	95%
Net profit after tax	3,193	100%	2,292	72%	2,429	76%	2,815	87%	2,156	60%

Interpretation: Trend analysis provides idea based on history and what will happen in the future. Trend analysis is the horizontal analysis. In this analysis, net investment income is 100% in 2017, but in 2018 increased to 126%, 119% in 2019, 130% in 2020 and 120% in 2021. Operating profit has increasing trend in 2018 which increased to 117%, 118% in 2019 but decreased to 108% in 2020 and 96% in 2021. Total Provisions increased to 406% in 2018, 302% in 2019, 158% in 2020 and 279% in 2021. Lastly Net profit after tax decreased over the years. This decreased to 72% in 2018, 76% in 2019, slightly increased to 87% in 2020 then the lowest 60% in 2021. Like the operating profit (100 to 90%), provisions (100% to 101%) and net profit (100 to 60%) in the income statement increased and decreased over the years. For the long time increasing value of particulars year by year that is better for the EXIM Bank Limited. But Net profit after tax is randomly fluctuating. It shows that sometimes organization can earn huge profit and sometimes cannot earn profit from operations.

Chapter Five

Findings, Recommendations and Conclusion

5.1 Findings

- a) The increasing trend of net working capital indicates that the EXIM bank's liquidity is increasing and can utilize its existing resources better.
- b) EXIM Bank's current ratio and cash ratio decreased in 2017, 2018, 2019, and 2020 but increased in 2021, indicating increased ability to generate current assets and cash.
- c) The EXIM Bank's total asset turnover has decreased over the years, indicating it is not efficiently using its assets to generate revenue.
- d) Investment to deposit ratio increases, leading to higher operating efficiency.
- e) EXIM Bank's debt ratio has increased over the years, indicating increased risk. Investors should consider increasing debt ratios to assess risk.
- f) EXIM Bank's net profit margin has decreased over the years, indicating that it needs to improve its cost structure and pricing strategies.
- g) EXIM Bank's ROA and ROE has decreased over the years, indicating bad investments, risk expedition and potential trouble in future financial performance. So, the EPS decreased in the year 2021.
- h) Based on common size statement analysis and trend analysis statement, investment income and net profit from income statement and total assets and liabilities from balance sheet of EXIM Bank Limited are fluctuating randomly which is not good for the bank.

5.2 Recommendations

The Following recommendations can be prescribed for the EXIM Bank Ltd, like:

- a) To improve current ratio of EXIM bank, they need faster conversion cycle of receivables and pay of current liabilities.
- b) Minimizing long credit terms to pay off short-term debt of EXIM bank will increase the cash ratio.
- c) In order to improve EXIM Bank Limited's ROA, the bank must use more assets to generate more revenue.
- d) EXIM Bank Limited needs higher profit margin and asset turnover to boost the ROE.
- e) Debt ratio more than 100% leads an organization to the insolvent situation. So, the bank needs to handle its increasing debt ratio more carefully.
- f) The bank must ensure proper paperwork and checking before authorize a loan to the customer.
- g) The bank must create a robust "credit manual" so that customers may grasp the bank's credit policies with ease.
- h) The bank ought to roll out short-term programs like microcredit for urban and rural populations.
- i) Sufficient capital is essential for a financial firm. The EXIM Bank Ltd's capital adequacy ratio was higher and ought to be maintained.
- j) Investment to deposit decreased in 2020, the bank should increase its investment to deposit ratio even higher. It should increase in order to earn more revenue.
- k) EXIM Bank Ltd should keep interest rates at a manageable level in order to lower the rate of default.
- l) Maintain transparent credit management procedures with the clients of EXIM Bank Ltd to enhance overall financial management.

5.3 Conclusion

We know that EXIM Bank Limited is one of the leading private commercial banks in Bangladesh. The bank was established in 1999. In this report discussed about the general activity and financial performance analysis of EXIM Bank Limited in Bangladesh for the time of 2017-2021. I tried to analysis the financial performance by using the liquidity, activity, profitability of the EXIM Bank Limited. I think that everybody should know about organizational performance and earning per share before investment. Financial performance analysis is very important because analysis helps to identify the organization strength, weakness and company opportunity. If bank can identify the problem using performance analysis this time bank can take actions, expand business in future and contribute to the GDP of Bangladesh. Achievement of EXIM Bank Limited is beyond description. Maintaining government rules and regulations EXIM Bank Limited always try to contribute on national G.D.P. and G.N.P.

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