



**Internship report on**  
**Evaluating Future Financial Performance of United Commercial Bank Using Forecast**

**Models**

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## Letter of Transmittal

October 05, 2025

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**Subject: Evaluating Future Financial Performance of United Commercial Bank Using  
Forecast Models**

In fulfillment of a significant requirement for my bachelor's degree, I am happy to provide my internship report on “Evaluating Future Financial Performance of United Commercial Bank Using Forecast Models.” I appreciate the chance you gave me to write this report. Using the relevant data and recommendations you were provided, together with your best effort, I have done everything in my ability to finish this report. I want to thank you for your consideration of my application and look forward to it. I hope this report meets your requirements.

Yours Sincerely



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Tanzim Mahmud Nafi

D: 213-11-1388

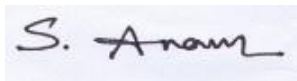
Program: BBA Major in Finance Department of Business Administration

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## LETTER OF APPROVAL

I certify that Tanzim Mahmud Nafi, ID number 221-11-1633, finished the internship report “Evaluating Future Financial Performance of United Commercial Bank Using Forecast Models” in order to complete the requirements for the Daffodil International University Department of Business Administration, Faculty of Business and Entrepreneurship, Bachelor of Business Administration (BBA) Program, Major Finance.

It is advised that the report be submitted because it is an original effort that was completed under my direction.



-----  
**Dr. Sayedul Anam**

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## DECLARATION

As Tanzim Mahmud Nafi, a finance major enrolled in Daffodil International University's (DIU) Department of Business Administration, ID number 221-11-1633, I thus attest to being the author of the internship report. When I prepared my internship report, I did not intentionally violate any academic integrity policies or copyright laws.

I also affirm that this report hasn't been turned in anywhere else in order to get a degree, diploma, or certificate.

*Nafi*

-----  
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## ACKNOWLEDGEMENT

Most importantly, I want to genuinely express my gratitude to Almighty Allah for providing me with the abilities, perseverance, and patience required to complete this internship report. Additionally, I want to express my gratitude to my family for their sustained support, inspiration, and blessings during my educational path. I want to express my sincere credit to Dr. Sayedul Anam, my internship supervisor, whose essential advice, thoughtful feedback, and wholehearted support were crucial in helping me finish this report. His knowledge and direction rendered the entire process clearer and easier to handle.

Shamim Ahmed, the branch manager, is the individual who allow me to serve as a finance intern at United Commercial Bank PLC, and for this, I am very thankful. The support, resources, and help I received during my internship greatly increase my educational experience, and I am very thankful for it.

*Nafi*

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## **EXECUTIVE SUMMARY**

The report that follows describes my practical experience at UCB Bank PLC. Throughout my internship, I gained knowledge of the real banking and financial processes. The management of loans and the causes of non-processing loans are investigated in this study.

In today's economy, UCB Bank PIC is a successful financial firm. One of the oldest and most reputable private commercial banks in Bangladesh, UCB Bank was established in 1983. Being a full-service bank, it provides a vast array of goods and services to its small company, corporate, and individual customers. The bank has evolved into a leader in innovation thanks to its extensive statewide network of branches, ATMs, and online banking platforms.

For the past ten to fifteen years, it has been one of Bangladesh's top private commercial banks and has been doing incredibly well. They improved the quality of their services and concentrated on technology day by day. They pledged to prioritize customer service, preserve company governance, and properly document in a legal manner. In the current day, this bank strives to maintain a secure and creative banking process.

The banking sector, the study's inception, its goals and scope, its methodology, and its limitations are all explained in detail at the outset of the report to provide readers a thorough understanding of it. The organization's history was thoroughly addressed in the second chapter, and this chapter has all the corporate information that is required. The purpose, vision, goals, and fundamental values of the companies, as well as the many products and services, activities, and features of UCB Bank PLC, will all be covered in this section of the report. After that, I tried to explain my complete internship experience, including the duties and responsibilities I was given as well as my feelings about working in a corporat

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**CHAPTER ONE**  
**INTRODUCTION**

## **1.1 Introduction**

One of the top first-generation private commercial banks in the nation, United Commercial Bank PLC (UCB) is essential to the development, support, and encouragement of trade, finance, and entrepreneurship. United Commercial Bank PLC (UCB), which began operations in mid-1983 with a strong commitment to Bangladesh's economic and social development, has grown to become one of the biggest first-generation banks in the nation. The world-renowned S&P created the DSE30 Index, which includes UCB as one of the top 30 listed businesses in Bangladesh. UCB is listed with both the Dhaka Stock Exchange PLC and the Chittagong Stock Exchange PLC. Prominent people with experience in the business, finance, and operations make up the board of UCB. Through individualized service, creative methods, a dynamic approach, and effective management, the Bank, which has a large network of 231 locations, has already had a significant impact in the private sector banking industry.

The goal of UCB is to become the go-to bank by optimizing value for our customers, shareholders, and staff while also making socially responsible contributions to the national economy. The Bank has expanded its arena in different and diverse segments of banking like Retail Banking, SME Banking, Corporate Banking, Off-shore Banking, and Remittance etc. Besides various deposit and loan products of Retail Banking, the Bank caters export and import loan to deserving candidates which in turn helps the overall economy of the country through increased earning of foreign exchange. Other consumer products like UCB Cards have been showing tremendous success and growth since its inception in 2006 and soon established itself as one of the strongest players in local market with around 101000 card holders. The Bank also provides its clients with both incoming and outgoing remittance services. Thus the expatriates find an easy way to send money through proper channel.

With a firm commitment to promote SME sector, the Bank is also assessing and monitoring business loans, managing business financing risks, pricing products and working for further development of SME. Its Corporate Banking service consists of simple business of issuing loans to more complex matters, such as helping minimize taxes paid by overseas subsidiaries, managing changes in foreign exchange rates or working out the details of financing packages necessary for the construction of a new office, plant or other facility. Its area of expertise is in-depth knowledge in financial analysis with analytical capability of financing large project including RMG and infrastructure development projects.

The Bank, aiming to play a leading role in the economic activities of the country, is firmly engaged in the development of trade, commerce and industry by investing in network expansion and new technology adoption to have competitive advantage.

### **1.1 Statement of Problem**

The unity of command idea presented a challenge to me during my internship. My position was complicated because the management and the operation manager gave me various instructions.

### **1.2 Background of the Study**

UCB bank PLC has made a significant contribution to the country's economic development. It is required to complete a temporary position from a renowned corporate organization and create a report as a requirement for the Bachelor of Business Administration (BBA) degree from Daffodil International University (DIU). As a BBA student, I completed a Three month entry-level position at UCB Bank PLC in Dhaka and prepared an entry-level position report titled "Evaluating Future Financial Performance of United Commercial Bank Using Forecast Models." I have chosen to concentrate on UCB bank PLC overall performance. The study's findings and recommendations may help the organization develop its overall performance as well as other people exploring the company's performance.

### **1.4 Scope of the Study**

Every student must complete an internship at an appropriate company. This gives the student the opportunity to put their newly acquired knowledge to use in the workplace. The chance to correlate what is learned in the academic curriculum is provided by the practical application of academic information. The study's breadth was constrained because the majority of the data was private but bank most of data are shared to intern for gaining more experience because they have code of conduct rules and they also maintain strictly. Additional data and information were required in order to examine UCB bank PLC current loan related factors. Here, I've drawn on my own observations and experience.

### **1.5 Objective of study**

#### **1.5.1 General Objective**

This study's primary goal is to do a thorough analysis of bank profitability indicators using sophisticated time series forecasting methods. Variables like Non-Performing Loans (NPL), Return on Assets (ROA), Return on Equity (ROE), Net Profit Margin (NPM) from 2006 to 2024 are the main emphasis of the research. The research employs ARIMA modeling and econometric diagnostic estimation to regulate trends, assess financial stability,

and forecast future performance patterns in the banking sector. Assessing the stationarity of each time series variable using tests such as the Augmented Dickey-Fuller (ADF) test is a vital objective. Stationarity is essential for accurate forecasting, as non-stationary data can lead to spurious patterns. This test aims to determine whether the profitability measure should be adjusted through differencing or maintain a steady mean and variance over time. Examining seasonal patterns and cyclical trends that may influence bank profitability is another vital aim. The research identifies recurring financial cycles or seasonal effects that could influence key performance sign by degrading the series into trend, seasonal, and residual elements. Recognizing these seasonal fluctuations enhances the forecast precision of the ARIMA model and provides valuable insights for strategic planning. Furthermore, the report examines heteroskedasticity, or swapping variance over time, particularly in the NPL series. Comprehending the stability of bank performance necessitates the ability to identify volatility clustering. Heteroskedasticity signals a period of financial instability or concentration of risk, potentially influencing future lending or policy choices. The main focus of the research is to create and assess ARIMA forecasting models for the selected variables following these diagnostic tests. The expectation is that the ARIMA models will effectively hold the autoregressive and moving average component by selecting the optimal lag orders and discriminated. Finally, drawing from the projected outcomes, the document seeks to provide valuable insights and recommendations for policymakers and banking professionals will be better able to make judgments on credit management, investment strategies, and overall financial performance optimization if they are aware of the future patterns of profitability indicators.

### **1.5.2 Specific Objective**

This study aims to analyze the financial performance by examining the financial indicators of the United Commercial Bank to predict and estimate the financial performance of the bank within the period 2006 to 2024. The study analyses the trends in Non-Performing Loans (NPL) which have been on an increasing trend with a significant growth of credit risk and the necessity of good management of asset quality. Profitability would be measured on the basis of Return on Assets (ROA) and Return on Equity (ROE) and these obtain very high variability, meaning that there are changes in the efficiency with which the bank uses its resources to make a profit. Also, the analysis will take into account the Net Profit Margin (NPM) as a measure of the effectiveness of the operations of the bank to remain profitable compared to revenue. It is

through this critical analysis that the study will seek to give insights on financial stability of the bank and also come up with forecasts that can inform strategic decision-making in order to develop sustainably.

### **1.6 Methodology of the Study**

During my work period, I made an effort to gather primary and secondary data from many sources. In-person interviews with various UCB Bank PLC personnel provided the majority of the data for this article, while other sources included various articles, office directives, and features from the company. Other websites, such as the Bangladesh Bank website and the UCB bank annual report, were also used to get some data. This article includes all of the surveillance and data.

# **CHAPTER TWO**

## **OVERVIEW OF UCBPLC**

## **2.1 Overview of UCB Bank PLC**

United Commercial Bank PLC (UCB) is one of the leading first generation private commercial banks of the country playing a pivotal role in creating, nourishing and assistance towards entrepreneurship, finance and trade. With a firm commitment of the economic and social development of Bangladesh, United Commercial Bank PLC (UCB) started its journey in mid-1983 and has since been able to establish itself as one of the largest first generation banks in the country. UCB is listed with Dhaka Stock Exchange PLC and Chittagong Stock Exchange PLC and the bank had been included in DSE30 Index, formulated by world renowned S&P, considering the bank as one of the top 30 listed companies in Bangladesh. UCB's Board members include eminent individuals with industry, financial and operational expertise. With a vast network of 231 branches the Bank has already made a distinct mark in the realm of Private Sector Banking through personalized service, innovative practices, dynamic approach and efficient Management. UCB's vision is to be the bank of first choice through maximizing value for our clients, shareholders & employees and contributing to the national economy with social commitments.

With a firm commitment to promote SME sector, the Bank is also assessing and monitoring business loans, managing business financing risks, pricing products and working for further development of SME. Its Corporate Banking service consists of simple business of issuing loans to more complex matters, such as helping minimize taxes paid by overseas subsidiaries, managing changes in foreign exchange rates or working out the details of financing packages necessary for the construction of a new office, plant or other facility. Its area of expertise is in-depth knowledge in financial analysis with analytical capability of financing large project including RMG and infrastructure development projects.

## **2.2 Vision of City Bank PLC**

To be the first-choice bank by creating value for clients, shareholders, and employees while contributing to the nation.

## **2.3 Mission of City Bank PLC**

United Commercial Bank PLC (UCB) is one of Bangladesh's leading private commercial banks, established in 1983. Over the years, it has built a strong reputation for providing innovative financial services, promoting entrepreneurship, and supporting national economic

growth. The bank goes along with a customer-focused approach that emphasizes trust, innovation, and sustainable growth. UCB's mission emphasizes its dual dedication to economic and social advancement. The bank aims to:

- Offer contemporary and accessible financial solutions to people and enterprises.
- Promote community growth via ethical banking methods.
- Establish enduring connections with clients by providing solutions focused on value

#### **2.4 Core Values of UCB Bank PLC**

- UCB's corporate literature and business ethics are driven by its concept  
Included in this group are:
- **Customer Focus:** Point up the necessary of the customer in every decision.
- **Revolution:** It is the process of continuously enhancing commodities, services, and mechanism.
- **Collaboration:** Promoting cooperation and acclaim between all levels of institution.
- **Accountability:** Process of accepting accountability for one's deeds and keeping one's word.
- **Excellence:** Striving for the highest standards in service and performance.
- **Social Responsibility:** Contributing to community welfare and sustainable development.

#### **2.5 Services Offered By UCB Bank**

United Commercial Bank (UCB) in Bangladesh offers a wide range of banking & financial services. Here are some of their main services:

##### **Retail Banking**

- Savings Accounts, Current Accounts, Fixed Deposits & Term Deposits
- Personal Loans (e.g. home, auto, etc.)
- Debit & Credit Cards [ucblb.org](http://ucblb.org)+3United Commercial Bank (UCB)+3bankerbd.com+3
- Student-oriented products (e.g. "Student File") [United Commercial Bank \(UCB\)+1](http://United Commercial Bank (UCB)+1)
- Locker services for safe deposit of valuables

##### **Corporate Banking**

- Working capital financing, term loans, project finance [bankerbd.com+1](http://bankerbd.com+1)
- Trade finance (Letters of Credit, Guarantees, Import/Export financing)

##### **SME & Agriculture Banking**

- Loans tailored for small & medium enterprises and agricultural sectors [bankerbd.com+1](http://bankerbd.com+1)

### **Agent Banking**

UCB has agent banking outlets that provide many banking services in areas without full branches. Some of these are:

- Account opening (Savings, Current, DPS, Fixed Deposit) [United Commercial Bank \(UCB\)](http://United Commercial Bank (UCB) (UCB))
- Cash deposit and withdrawal [United Commercial Bank \(UCB\)](http://United Commercial Bank (UCB))
- Fund transfers (within UCB, via RTGS/BEFTN) [United Commercial Bank \(UCB\)](http://United Commercial Bank (UCB))
- Utility bill payment [United Commercial Bank \(UCB\)+1](http://United Commercial Bank (UCB)+1)
- Balance inquiry, statement inquiry [United Commercial Bank \(UCB\)](http://United Commercial Bank (UCB))
- Loan application sourcing & some small-value loan disbursement & installment recovery [United Commercial Bank \(UCB\)](http://United Commercial Bank (UCB))

### **Banking & Mobile Financial Services**

- Internet banking, SMS banking [United Commercial Bank \(UCB\)+2cse.com.bd+2](http://United Commercial Bank (UCB)+2cse.com.bd+2)
- Mobile financial service (Upay / formerly Ucash) for transactions, payments etc. [cse.com.bd+2Wikipedia+2](http://cse.com.bd+2Wikipedia+2)

### **NRB / Offshore Banking**

- Services tailored for non-resident Bangladeshis (NRBs) [bankerbd.com](http://bankerbd.com)
- Foreign currency accounts, remittances, etc. [bankerbd.com+1](http://bankerbd.com+1)
- Offshore banking unit [cse.com.bd](http://cse.com.bd)

### **2.5 History & Current Operation**

United Commercial Bank Limited (UCB) is one of the leading private commercial banks in Bangladesh. It was incorporated on 26 June 1983 and started its commercial operations on 27 June 1983 under the Companies Act of 1913. The establishment of UCB marked a significant step toward expanding the country's private banking sector, aiming to promote entrepreneurship, industrial growth, and financial inclusion.

UCB has since its formation, been focused on offering high-quality financial services to a wide spectrum of customers, including individuals, business, and organizations. To demonstrate their sound financial base and the rightness of their activities, the bank became listed in Dhaka Stock Exchange (DSE) in 1986 and in Chittagong Stock Exchange (CSE) in 1995. Over the years, the bank has continued to increase the number of branches and services it offers to the situation of the financial sector to suit the new demands.

## **2.6 Current Operations of United Commercial Bank (UCB)**

United Commercial Bank is currently a full commercial bank which provides a habitat of financial products and services. Some of the banking operations include retail, corporate, SME, agricultural finance, remittance, digital, and Islamic banking. UCB has developed an extensive physical and electronic presence having surpassing 230 branches, over 700 ATMs and CRM kiosks, and a comprehensive network of agent banking all over Bangladesh. Through them, it provides convenient access to finance to both the urban and rural customers. The retail division of the bank offers savings, checking, and deposit plans, but the corporate and SME divisions of the bank offer loans, project funding, and trade services to business. UCB Taqwa is the Islamic Banking unit of UCB that practices banking in a manner that is Shariah compliant. In addition, its online financial service, "Upay," supports modern mobile payments and transactions. UCB is currently focusing on digital transformation, improved asset quality and sustainable profitability. The management tries to strengthen the capital base, deal with non-performing loans (NPLs), and enhance customer experience through innovative banking technologies. The leaders of the bank continue to emphasize corporate governance, righteous banking, and endorsement of the national economic growth.

**CHAPTER THREE**  
**INTERNSHIP ROLES &**  
**RESPONSIBILITIES**

### **3.1. Roles & Responsibilities**

During my internship, I was greatly involved in the financial analysis and forecasting activities related to the evaluation of the performances of United Commercial Bank (UCB). The compilation of this report was closely related to my responsibilities, which consisted of both analytical and organizational work. The main tasks performed in the course of the internship include:

**Collection and Compiling Data:** I acquired historical data of the UCB financial performance of Non-Performing Loans (NPL), Return on Assets (ROA), Return on Equity (ROE), and Net Profit Margin (NPM) that were given in annual reports and internal financial documents of the company. I also organized the dataset in a structured and suitable format that could be used to obtain statistical and forecasting analysis.

**Primary Data Analysis:** I performed a descriptive analysis, identified trends, and ensured the correctness and accuracy of the financial data. This was by checking of numerical figures, removing discrepancies and preparing the variables to be the subject of the econometric analysis. Instead, I assisted with the econometric evaluation, such as the use of the Augmented Dickey-Fuller (ADF) test, seasonality test, and heteroskedasticity test to determine the statistical aspects and trends of the time-series data. The process also included preparing and documenting the Model: I helped in creating the forecasting models, including ARIMA, through assessing the results of the model, interpreting the diagnostic results, and writing up the process of selection to be reported.

**Report Creation and Analysis:** I helped to develop analytical interpretations, analyze the results of the forecast, and correlate the results with the financial performance of UCB. This included composing sections of the report, summarizing results and pointing out key implications.

### **3.2. Rationale of the Roles & Responsibilities**

These were the activities and assignments undertaken during the internship with a direct objective of helping to introduce the report, Evaluating Future Financial Performance of United Commercial Bank Using Forecast Models. Each of the tasks performed was an important one in improving the accuracy, reliability and the comprehensiveness of the analytical results of the study.

First, the task of collecting and structuring the past financial data was vital because the predictive models employed in the report are all based on correct and consistent data. The

variables under analysis, namely NPL, ROA, ROE, and NPM, had to be extracted carefully out of annual reports and internal sources to ensure that the forecasting exercise was based on precise data.

-Secondly, first-time data analysis was an important step in preparing the data to be evaluated by an econometric method. The identification of trends, verification of the data reliability and organization of the numerical values ensured that the time-series aspect of the financial indicators was captured properly. Such a preparation was vital to maintain reliability of subsequent tests of diagnosis and modeling.

Additionally, the data analysis of factors of heteroskedasticity and seasonality as well as the Augmented Dickey-Fuller (ADF) test was essential with its aids in establishing the statistical features of the data. Such analyses guided the application of appropriate forecasting models, hence strengthening the methodological context of the report.

The tasks that were related to the preparation and interpretation of forecast models were also crucial, as they helped to convert technical findings into actionable information regarding the further financial performance of UCB. This stance was vital in the connection of statistical results with managerial implications, which is the key goal of the study.

Finally, the tasks that were connected with documentation, coordination and report writing ensured that the results were properly organized, and presented professionally and in accordance with academic standards. These responsibilities helped in the general effectiveness, understandability and quality of the final report.

Overall, the work and responsibilities that were performed throughout the internship were rational, purposeful and in correspondence with the analytical requirements of the study, which helped to conduct a comprehensive and reliable financial forecasting report of United Commercial Bank.

### **Examples of Task Completed**

The following are some of the tasks that I performed in writing the report on Evaluating Future Financial Performance of United Commercial Bank Using Forecast Models

**1. Gathering of Historical Financial Data:** Obtained annual data in the official documents of UCB and confirmed financial resources between 2006 and 2024 including NPL, ROA, ROE, NPM.

**2. Checking and Data Removal:** The data was checked against anomalies, empty spaces, and contradictions before the analysis to ensure accuracy.

**3. Time Series Analysis:** Adopted statistical methods to determine patterns, trends and changes in financial indicators of UCB in the last 19 years.

# **CHAPTER FOUR**

## **KEY LEARNINGS & EXPERIENCES**

#### 4.1 Important Learning

1. I gained a good understanding of the relevance of such financial ratios as NPL, ROA, ROE, NPM in describing the overall state of a commercial bank. I found that profitability declines as NPLs rise whereas a consistent ROA, ROE, and NPM indicate a healthy operation.
2. By using the data between 2006 and 2024, I came to understand how to identify the long-term trends, cycles, the sudden increase, and the structural changes. My attention was drawn to the dramatic rise in the number of NPLs in 2024 and gradual decrease in the profitability ratios.
3. The project allowed me to improve my skills in the use of econometric forecasting models such as ARIMA, VAR and GARCH. I learned how to select the most appropriate model with the help of AIC/BIC, perform diagnostic tests and discuss the statistical output.
4. Through ADF tests and differencing, I learned the significance of the stationarity in time-series forecasting and how nonstationary information that is not properly treated could lead to wrong conclusions.

#### 4.2 Connection with Academia

The learning experience I had at the United Commercial Bank (UCB) enabled me to relate the theoretical content that I had learned in my academic work with the actual banking processes. Activities that I noticed at the bank were directly relevant to my course work like management, accounting, economics and finance.

Indicatively, at UCB, the ideas taught in the classroom environment such as loan processing, interest calculation, risk management and financial reporting were put into practice in the real world. Through the participation in the activities of the bank, I gained an idea of how the concepts of a monetary policy and financial intermediation work in real-life situations.

The following are the academic principles that were applied directly during the internship:

During my internship at UCB, I applied a number of academic principles. At UCB, I used a number of academic concepts during my internship:

1. **Financial Management:** Learned how the interest rates, saving, and borrowing work.
2. **Accounting:** Observed how the financial reports were prepared and transactions recorded.
3. **Risk Management:** Recognized and known the way the bank assesses and controls loan risks. Economics: examined how the economy is influenced by banking, money flow, investment and growth of the economy.
4. **Marketing:** Customer Support: mastered the art of customer interactions.

### **Example of Experience and Personal Development**

There are some career and personal growth opportunities that emerged during collaboration on the paper, which is an evaluation of Future Financial Performance of United Commercial Bank using Forecast Models. Having sorted, cleaned and analyzed financial information over the course of nearly 20 years, I have developed my analytical skills in the process. The practical experience on econometric and forecasting methods such as time series analysis and trend evaluation helped me to improve my quantitative skills, as well as my analytical reasoning. The skill of pattern recognition, identifying any anomaly and determining the accuracy of financial predictions improved because of the task of studying previous performance and predicting future trends. My professional communication and report-writing skills were also developed through the compilation of the report as I learned how to present complicated information in an effective form using tables, charts and systematic stories. Balancing a number of projects that had strict time limits helped me develop greater time management, discipline and organizational skills. This was one lesson in particular that has helped me bridge the gap between theoretical knowledge and practice, and this helped me to feel more confident with carrying out more in-depth financial assessments on my own and with integrity.

# **CHAPTER FIVE**

## **ANALYSIS**

## 5.1 Study Methods and data sources

The annual time series data that existed in the current study with the timelines ranging between 2006 and 2024 was used to consider the variables of Non-performing loan (NPL), Return on Asset (ROA), Return on Equity (ROE), Net Profit Margin (NPM) . The data utilized is the official site and archive of the city bank. The analysis relies on the annual time series data.

**1. Assessment of stationarity:** Stationarity in the first phase of the study was conducted using the Augmented Dickey-Fuller (ADF) test. Time series forecasting requires stationarity because non-stationary data can be rather erroneous. A preliminary visual analysis of the data revealed that there are large trends and temporal variations in such measures as NPL and ROE. According to the results of the ADF test, most variables were found non-stationary in their level form ( $p\text{-value} > 0.05$ ), meaning that the means and the variance of these variables change with time.

The ADF test indicated a significant p-value (less than 0.05) after one differencing (first difference), which means that the series became stationary. The change guaranteed validity of the ARIMA modeling that followed.

**2. Seasonal and Trend Examination:** Time series decompositions were then used to investigate patterns of trends and seasons. All the datasets were decomposed into trend, seasonal, and residual components. The analysis shows that the NPL variable demonstrates an upward tendency, and its fluctuations during the recent years are significant, with a sharp increase in it during the timeframe of 2020-2024, which implies the higher the probability of loan defaults. However, after 2016, ROA, ROE showed a downward trend, which explains the decrease in profitability and performance of assets use.

Since the financial indicators are issued on an annual basis, no significant seasonal trend was found in the data. There was evidence showing cyclical fluctuations and this shows that the banking and economic cycles were having an impact on the performance measures.

**3. Heteroskedasticity Assessment:** There is the visual residual graphs and Breusch-Pagan test that were used to detect heteroskedasticity, or variance varying with time. The findings showed that there was volatility clustering in the NPL series and it appeared that periods of high variance were followed by the periods of instability in loan performance. This heteroskedastic trend indicates that the levels of NPL were largely affected by external shocks or economic volatility. Other indicators like ROA exhibited stable volatility in line with stable profit margins despite the variation in the performance of the loans.

**4. ARIMA Model Estimation:** The ARIMA (p, d, q) model was estimated after ensuring that the data is stationary. To find the model parameters, the plots of autocorrelation (ACF) and partial autocorrelation (PACF) as well as selection criteria such as the Bayesian Information Criterion (BIC) or Akaike Information Criterion (AIC) were used.

As an illustration, the NPL series were characterized by high autocorrelation and the best model was determined to be ARIMA (1,1,1), which was able to incorporate both the autoregressive and the moving average component. The projection of this model has shown that non-performing loans (NPLs) will get higher in foreseeable future which mentions the possibility of future stress on credit risk. On the other hand, when the current situation remains, ARIMA prediction of ROA, ROE indicated a trivial to negative direction, which indicated less profitability.

## **5.2 Econometric Technique**

The financial performance of United Commercial Bank (UCB) was analyzed with the help of econometric techniques that allowed studying the connection between risk factors and key profitability indicators. A significant independent risk factor in this study was non-performing loans (NPL) with the dependent operational financial performance indicators being: return on assets (ROA), return on equity (ROE), net profit margin (NPM). Regression model was used to establish the effect of NPL change on the profitability results of UCB. Sophisticated time series diagnostics, such as unit root tests, seasonality tests and detection of heteroskedasticity made the data ready to be used in forecasting analysis prior to the regression. Having filtered the volatility patterns and checked the stationarity by differencing, the given model brought in statistically significant information about the relationship between credit risk and the further development of UCB and its financial stability.

### **5.2.1 Data Collection and Sources**

The study is based on the secondary data that was sourced in credible sources such as annual reports of UCB Bank, Bangladesh Bank publications and other relevant financial statements. The data set contains annual data related to such key financial indicators as Non-Performing Loans (NPL), Return on Assets (ROA) Return on Equity (ROE), and Net Profit Margin (NPM). These variables were identified because they show the financial stability and performance of the bank which in turn has a direct or indirect influence on the amount of NPLs.

### **5.2.2 Model Selection and Econometric Technique**

The paper discusses the impacts of credit risk on the financial performance of United Commercial Bank (UCB). To do so, a time-series regression model was selected on the basis of annual financial data of UCB. Dependent variables are profitability ratios such as Return on Assets (ROA), Return on Equity (ROE), Net Profit Margin (NPM) whereas the key independent variable was considered to be Non-Performing Loans (NPL) as a measure of credit risk exposure. Appropriate diagnostic tests have been conducted to make sure that the data is appropriate to estimate the regression model. To check the stationarity, the Augmented Dickey-Fuller (ADF) test was used. Where non-stationarity was observed, the effects of time were eliminated and the mean was stabilized in differencing. Heteroskedasticity test was done to establish whether the series variance was constant in the past. Strong standard errors were used to provide correct statistic inferences following the identification of volatility tendencies that are usually prevalent in financial data.

The results of these diagnoses were that the most suitable econometric technique was the linear time-series regression model. The given model measures the degree and direction of the impact of bad loans (NPLs) on profitability indicators, and the findings of the regression analysis give essential information on the negative impact of increasing loan defaults on the financial performance of UCB. This is an econometric technique that helps in making strategic decisions aimed at improving risk management and ensuring sustainable profitability in the banking industry.

### **5.3 Data Analysis and Interpretation**

After estimating the models, diagnostic tests were performed to verify their accuracy. Autocorrelation, normality, and residual stability tests were conducted to confirm the assumptions of the model. The estimated coefficients were subsequently analyzed to evaluate the direction and intensity of the association between NPLs and the chosen financial indicators.

### **5.4 Study results and discussion:**

#### 5.4.1 Descriptive analysis

<b>Year</b>	<b>NPL</b>	<b>ROA</b>	<b>ROE</b>	<b>NPM</b>
2006	1,200.33	1.09	2.15	1.43
2007	1,700.67	1.62	2.59	3.12
2008	2,500.41	1.18	17.44	2.09
2009	1,902.56	1.03	16.34	1.79
2010	3125.65	1.67	27.91	2.77
2011	2,067.54	1.97	24.77	15.1
2012	5,015.58	0.84	9.29	6.37
2013	5,985.17	1.41	15.85	10.82
2014	8,050.04	1.49	17.07	12.37
2015	10,324.69	1.42	16.54	13.14
2016	17,920.57	0.84	10.24	9.21
2017	19,268.09	0.7	9.31	8.25
2018	20,021.63	0.62	8.4	6.9
2019	11,711.23	0.65	8.84	6.78
2020	8,984	0.61	8.42	7.46
2021	17,737	0.6	8.76	8.19
2022	28,078	0.67	10.27	8.83
2023	27,819	0.41	6.41	5.22
2024	85,344	0.08	1.44	0.84

**Table: 03 Descriptive Analysis**

<b>Variables</b>	<b>NPL</b>	<b>ROA</b>	<b>ROE</b>	<b>NPM</b>
Mean	14671.38	0.994737	11.68632	6.877895
Median	8984	9.31	2.75	6.9
max	85344	27.91	27.91	15.1
Min	1200.33	0.08	1.44	0.84
Variance	3.69E+08	0.245737	51.06457	17.48181
Std. dev.	19210.1	0.495719	7.145948	4.181125
Skewness	2.768025	0.649091	0.649091	0.236711
Kurtosis	10.8431	2.905556	2.905556	2.150489

### 5.5 Unit root tests

ADF test is used in this research to determine whether the variables are stationary and the outcome of the test is approximated by applying the ADF unit root tests in order to prove the accuracy of the test.

Table 6 reflects of the ADF unit tests, which indicate that Non- performing Loan (NPL), Return on Asset (ROA), Return on Equity (ROE), Net Profit Margin(NPM).

<b>Variables</b>	<b>First Level stationary</b>	<b>First Difference Stationary</b>	<b>Second Difference Stationary</b>
	Test statistics	Test statistics	Test Statistics
NPL	1.911		-5.625 ***
ROA	-1.427	-5.518 ***	
ROE	-2.111	-4.267***	
NPM	-2.407	-5.625 ***	

\*\*\*, \*\*, \* indicates 1%, 5%, and 10% significance level

### 5.6 Heteroskedasticity (Volatility Clustering)

When the variance of errors in a regression model varies over time rather than staying constant, it is referred to as heteroskedasticity, or volatility clustering. In this instance, high volatility periods are followed by more high volatility, while low volatility periods are followed by one

another. It shows data instability, implying that economic shifts or outside shocks have an impact on the stability of financial performance.

```

all files already exist and are up to date.

. regress NPL Y

      Source |           SS       df       MS      Number of obs =       19
-----+-----+-----+-----+-----+-----+-----
      Model | 3.3877e+09         1  3.3877e+09      F(1, 17) =       17.69
      Residual | 3.2548e+09        17  191455941      Prob > F   =       0.0006
-----+-----+-----+-----+-----+-----
      Total | 6.6425e+09        18  369027809      R-squared  =       0.5100
                                           Adj R-squared =       0.4812
                                           Root MSE   =       13837

      NPL | Coefficient Std. err.      t    P>|t|   [95% conf. interval]
-----+-----+-----+-----+-----+-----
      Year |    2437.913   579.5581     4.21  0.001   1215.152   3660.674
      _cons |   -4897724  1167814    -4.19  0.001  -7361596  -2433852

. archlm
LM test for autoregressive conditional heteroskedasticity (ARCH)

      lags(p) |           chi2         df         Prob > chi2
-----+-----+-----+-----
           1 |           0.055         1         0.8148

      H0: no ARCH effects      vs.   H1: ARCH(p) disturbance

```

**Interpretation:** The p-value of ARCH LM test is 0.8148; this is considerably larger than 0.05. This implies that the residuals lack ARCH effect. As such, the model is not vulnerable to volatility clustering and the variance of the errors is constant over time.

```

      H0: no ARCH effects      vs.   H1: ARCH(p) disturbance

. regress ROA Y

      Source |           SS       df       MS      Number of obs =       19
-----+-----+-----+-----+-----+-----
      Model | 2.56409281         1  2.56409281      F(1, 17) =       23.45
      Residual | 1.85918088        17  .109363581      Prob > F   =       0.0002
-----+-----+-----+-----+-----+-----
      Total | 4.42327368        18  .245737427      R-squared  =       0.5797
                                           Adj R-squared =       0.5550
                                           Root MSE   =       .3307

      ROA | Coefficient Std. err.      t    P>|t|   [95% conf. interval]
-----+-----+-----+-----+-----+-----
      Year |   -.0670702   .0138516    -4.84  0.000   -.0962944  -.0378459
      _cons |    136.1411  27.91101     4.88  0.000    77.25405   195.0282

. archlm
LM test for autoregressive conditional heteroskedasticity (ARCH)

      lags(p) |           chi2         df         Prob > chi2
-----+-----+-----+-----
           1 |           0.782         1         0.3765

      H0: no ARCH effects      vs.   H1: ARCH(p) disturbance

```

**Interpretation:** The ARCH LM test has p-value of 0.3765 and it is greater than the 5% significance. As such, the null hypothesis on the absence of ARCH effects is accepted. This implies that there is no clustering of volatility in the residuals and the variance is constant across time.

```

H0: no ARCH effects vs. H1: ARCH(p) disturbance
. regress NPM Y

```

Source	SS	df	MS	Number of obs	=	19
Model	11.3773349	1	11.3773349	F(1, 17)	=	0.64
Residual	303.295181	17	17.840893	Prob > F	=	0.4356
				R-squared	=	0.0362
				Adj R-squared	=	-0.0205
Total	314.672516	18	17.4818064	Root MSE	=	4.2238

NPM	Coefficient	Std. err.	t	P> t	[95% conf. interval]
Year	.1412807	.1769175	0.80	0.436	-.2319827 .5145441
_cons	-277.8027	356.4901	-0.78	0.447	-1029.931 474.3257

```

. archlm
LM test for autoregressive conditional heteroskedasticity (ARCH)

```

lags(p)	chi2	df	Prob > chi2
1	0.001	1	0.9805

```

H0: no ARCH effects vs. H1: ARCH(p) disturbance

```

**Interpretation:** The p-value of the ARCH LM test is 0.9805 that is way above the 5 percent level of significance. As such, the null hypothesis on the absence of ARCH effects is accepted. This is to indicate that the residual is free of volatility and the variance of the residual does not change with time.

```

H0: no ARCH effects vs. H1: ARCH(p) disturbance
. regress ROE Y

```

Source	SS	df	MS	Number of obs	=	19
Model	114.302741	1	114.302741	F(1, 17)	=	2.41
Residual	804.859501	17	47.3446765	Prob > F	=	0.1387
				R-squared	=	0.1244
				Adj R-squared	=	0.0728
Total	919.162242	18	51.064569	Root MSE	=	6.8807

ROE	Coefficient	Std. err.	t	P> t	[95% conf. interval]
Year	-.447807	.2882028	-1.55	0.139	-1.055862 .1602477
_cons	914.0175	580.7307	1.57	0.134	-311.2173 2139.252

```

. archlm
LM test for autoregressive conditional heteroskedasticity (ARCH)

```

lags(p)	chi2	df	Prob > chi2
1	3.781	1	0.0518

```

H0: no ARCH effects vs. H1: ARCH(p) disturbance

```

**Interpretation:** One lag has the test statistic of 3.781 and a single degree of freedom and a p-value of 0.0518. The p-value is slightly over 0.05, which indicates weak evidence of ARCH effects, but is not significant.

From the Heteroskedasticity checking, no ARCH effects were found

**P<0.05= Heteroskedasticity (Null reject)**

**P>0.05= Homoscedascity (Null accept)**

### **5.7 Seasonality Test**

To determine if a data series exhibits recurring patterns or fluctuations across predetermined time periods (such as quarterly or annual), a seasonality test is utilized. It aids in determining whether seasonal influences, as opposed to changes in the economy or management, are the cause of variations in financial measures such as ROA, ROE, or NPL.

```
. reg NPL L.NPL i.year
```

Source	SS	df	MS	Number of obs	=	18
Model	3.8739e+09	2	1.9370e+09	F(2, 15)	=	11.27
Residual	2.5770e+09	15	171800963	Prob > F	=	0.0010
				R-squared	=	0.6005
				Adj R-squared	=	0.5473
Total	6.4509e+09	17	379467638	Root MSE	=	13107

NPL	Coefficient	Std. err.	t	P> t	[95% conf. interval]	
NPL L1.	2.015954	.6343511	3.18	0.006	.6638662	3.368041
year 2128	-7388.924	11070	-0.67	0.515	-30984.06	16206.21
_cons	-2547.432	4902.39	-0.52	0.611	-12996.63	7901.765

```
. testparm i.year
```

```
( 1) 2128.year = 0
```

```
F( 1, 15) = 0.45  
Prob > F = 0.5146
```

```
.
```

```
reg ROA L.ROA i.year
```

Source	SS	df	MS	Number of obs	=	18
Model	3.08419458	2	1.54209729	F(2, 15)	=	17.40
Residual	1.32949987	15	.088633325	Prob > F	=	0.0001
				R-squared	=	0.6988
				Adj R-squared	=	0.6586
Total	4.41369444	17	.259629085	Root MSE	=	.29771

ROA	Coefficient	Std. err.	t	P> t	[95% conf. interval]	
ROA L1.	.020711	.2294165	0.09	0.929	-.4682787	.5097006
year 2128	-.8144767	.2034805	-4.00	0.001	-1.248185	-.3807684
_cons	1.375028	.3288661	4.18	0.001	.6740669	2.07599

```
testparm i.year
```

```
( 1) 2128.year = 0
```

```
F( 1, 15) = 16.02  
Prob > F = 0.0012
```

```
. reg ROE L.ROE i.year
```

Source	SS	df	MS	Number of obs	=	18
Model	412.3215	2	206.16075	F(2, 15)	=	7.53
Residual	410.847127	15	27.3898085	Prob > F	=	0.0055
				R-squared	=	0.5009
				Adj R-squared	=	0.4343
Total	823.168628	17	48.421684	Root MSE	=	5.2335

ROE	Coefficient	Std. err.	t	P> t	[95% conf. interval]	
ROE L1.	.3689451	.1992861	1.85	0.084	-.0558232	.7937133
year 2128	-6.517484	2.670967	-2.44	0.028	-12.21052	-.8244535
_cons	10.95323	3.430732	3.19	0.006	3.640793	18.26566

```
. testparm i.year
```

```
( 1) 2128.year = 0
```

```
F( 1, 15) = 5.95
Prob > F = 0.0276
```

```
. reg NPM L.NPM i.year
```

Source	SS	df	MS	Number of obs	=	18
Model	69.2610517	2	34.6305258	F(2, 15)	=	2.43
Residual	214.083043	15	14.2722029	Prob > F	=	0.1222
				R-squared	=	0.2444
				Adj R-squared	=	0.1437
Total	283.344094	17	16.6672997	Root MSE	=	3.7779

NPM	Coefficient	Std. err.	t	P> t	[95% conf. interval]	
NPM L1.	.5109146	.2352218	2.17	0.046	.0095512	1.012278
year 2128	-1.683086	1.842791	-0.91	0.376	-5.610902	2.24473
_cons	4.336701	1.928013	2.25	0.040	.2272381	8.446164

```
. testparm i.year
```

```
( 1) 2128.year = 0
```

```
F( 1, 15) = 0.83
Prob > F = 0.3755
```

Variables	P value
NPL	0.5146
ROA	0.0012
ROE	0.0276
NPM	0.3755

### Interpretation of Seasonality

The findings of the seasonality test indicate that the variables yield variable outcomes. The statistical significance of ROA ( $p = 0.0012$ ) and ROE ( $p = 0.0276$ ) suggests that seasonal

patterns are present in profitability measurements. NPL ( $p = 0.5146$ ) and NPM ( $p = 0.3755$ ) are not significant, indicating that these metrics do not experience seasonal effects. In general, throughout the study period, only a limited number of UCB performance indicators exhibit seasonal fluctuations

### 5.8 Arima

To evaluate and project the financial outcomes of UCB Bank, ARIMA is crucial. ARIMA can detect fundamental trends, seasonal variations, and potential volatility in the bank's activities by analyzing historical data such as NPL, ROA, ROE, and NPM. This enables precise forecasting of future financial metrics for strategic planning, risk management, and decision-making

#### AR(p), MA(q)

```
. import excel "C:\Users\Hp\OneDrive\Documents\Report1.xlsx", sheet("Sheet1") firstrow
(6 vars, 19 obs)

. tsset Year, yearly

Time variable: Year, 2006 to 2024
Delta: 1 year

. corrgram NPL
```

LAG	AC	PAC	Q	Prob>Q	-1	0	1	-1	0	1
					[Autocorrelation]			[Partial autocor]		
1	0.3355	1.6646	2.4946	0.1142						
2	0.2692	0.8321	4.1952	0.1228						
3	0.1242	-0.6329	4.5799	0.2053						
4	0.0318	-0.5216	4.6068	0.3301						
5	0.0573	1.8803	4.7005	0.4535						
6	0.1150	5.0424	5.1064	0.5302						
7	0.0694	1.0154	5.2664	0.6275						

```
. arima NPL Year, arima(2,1,2)
note: D.Year omitted because of collinearity.
```

**For NPL,  $p=2$**

**$q=1$**

So, model is ARIMA (2, 1, 1)

. corrgram ROA

LAG	AC	PAC	Q	Prob>Q	-1	0	1	-1	0	1
					[Autocorrelation]			[Partial autocor]		
1	0.5476	0.6856	6.6477	0.0099						
2	0.3369	0.1485	9.3121	0.0095						
3	0.4389	0.5160	14.117	0.0028						
4	0.4137	0.2902	18.668	0.0009						
5	0.1071	-0.2669	18.995	0.0019						
6	0.0184	0.0651	19.005	0.0042						
7	-0.0502	0.0613	19.089	0.0079						

. arima NPL Year, arima(2,1,2)

note: D.Year omitted because of collinearity.

**For ROA p=2, q=2**

So, model is ARIMA (2,2,1)

. corrgram ROE

LAG	AC	PAC	Q	Prob>Q	-1	0	1	-1	0	1
					[Autocorrelation]			[Partial autocor]		
1	0.4942	0.5553	5.4146	0.0200						
2	0.1368	-0.1419	5.8541	0.0536						
3	0.0397	-0.0344	5.8934	0.1169						
4	-0.0984	-0.1406	6.1508	0.1882						
5	0.0226	0.1958	6.1654	0.2905						
6	-0.0038	-0.0308	6.1658	0.4049						
7	-0.1593	-0.0222	7.01	0.4278						

. arima ROE Year, arima(1,1,1)

note: D.Year omitted because of collinearity.

**For ROE, p = 1**

q = 1

. corrgram NPM

LAG	AC	PAC	Q	Prob>Q	-1	0	1	-1	0	1
					[Autocorrelation]			[Partial autocor]		
1	0.4058	0.4557	3.65	0.0561						
2	0.2791	0.1662	5.4776	0.0646						
3	0.1288	-0.0266	5.8916	0.1170						
4	0.0202	-0.0294	5.9025	0.2065						
5	-0.2779	-0.3735	8.1042	0.1506						
6	-0.1759	-0.0089	9.0535	0.1706						
7	-0.2536	-0.0384	11.191	0.1305						

. arima ROE Year, arima(1,1,2)  
note: D.Year omitted because of collinearity.

For NPM,  $p = 1$

$q = 2$

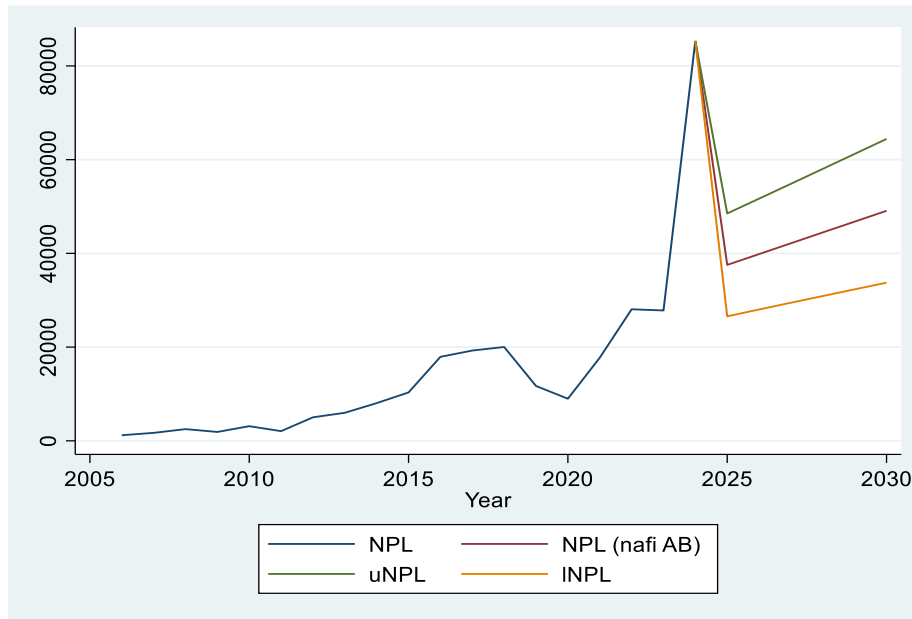
So, model is ARIMA (1,2,1)

Value	Regression
NPL	1488.033+ .0161096yt+ .5446296yt-1 -.9999994
ROA	-.0528063 -.1921485yt -.2830056yt-1 .3474238
ROE	-.2743629+ .6619773yt -1.000203yt-1+ 5.860013
NPM	.0547591 -.999994yt+ .6309112yt-1 -.3703616

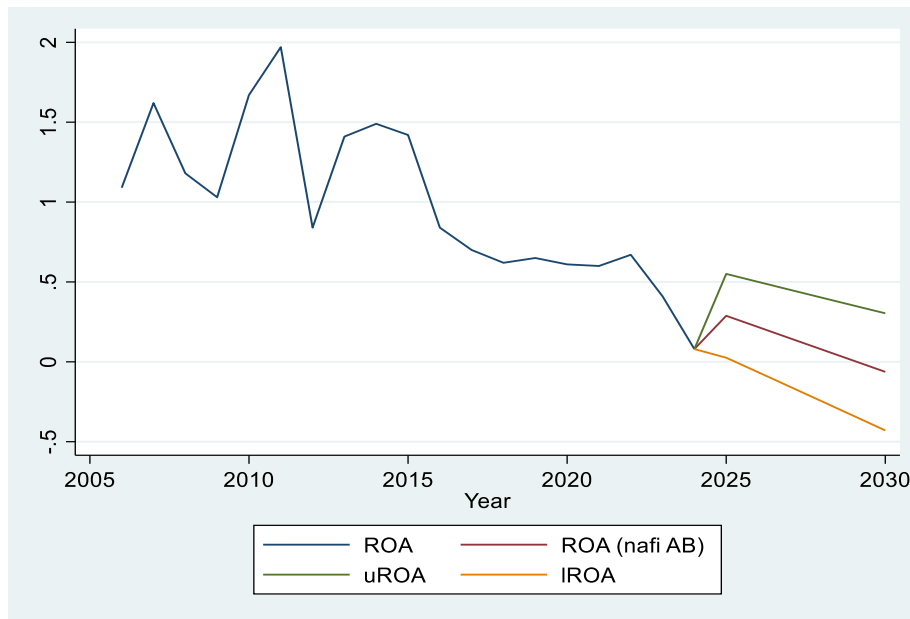
The overall findings of the regression model show that current and lagged movements of yt have moderate effects on NPL but the lagged effect is greater which is demonstrating persistence in the non-performing loan behavior. ROA is found to respond negatively to current and historical values of yt indicating that variations in the explanatory variable weaken the profitability over time. ROE shows that the effect of yt is positive in the short-term, but negative lagged, which indicates short-term accruals and then corrective actions. Conversely, NPM is an expression of a negative short-term impact of yt which is partially counterbalanced by the following period, which means that margins are initially decreasing, and the response leading to stabilization of the level is delayed

### 5.10 Graph

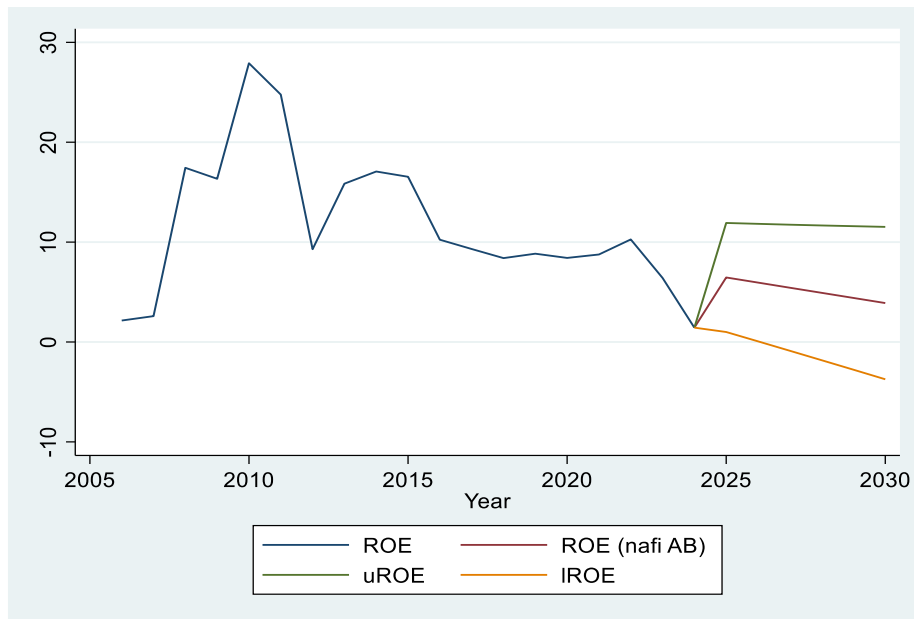
The line graphs display UCB Bank's key financial indicators from 2006 to 2024 (NPL, ROA, ROE, and NPM), along with forecasted trends up to 2030. These visuals help identify trends, patterns, and potential risks in the bank's overall performance over time.



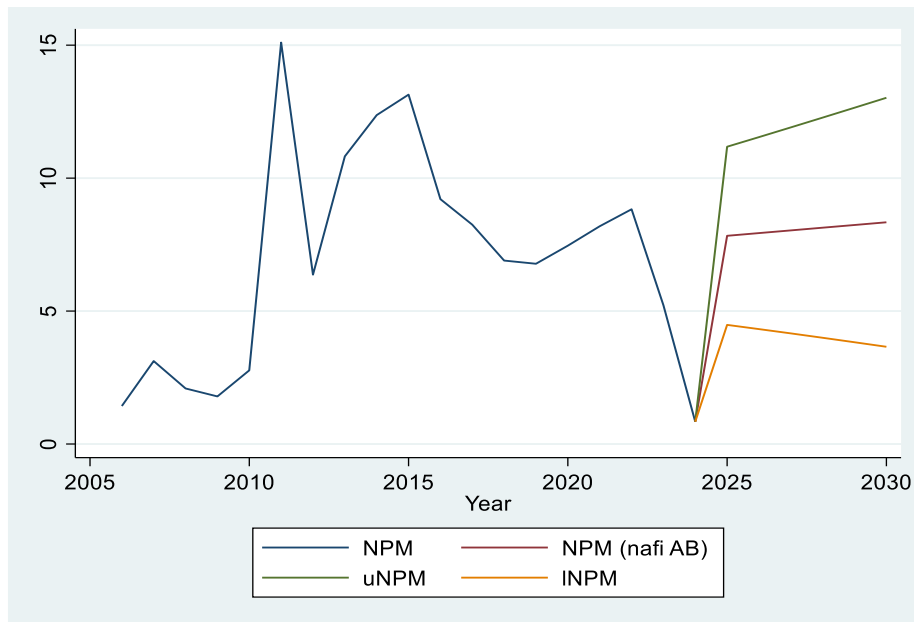
The figure demonstrates the trend and projection of the Non-Performing Loans (NPL) between the years 2005 and 2030. The NPL levels experienced a steady increase up to 2022, when it became a sharp increase around 2024, showing significant increases in the loan defaults. The forecast results indicate that there is an incomplete recovery after the peak with the lowest estimate being INPL and uNPL being the highest. NPLs will continue to be high, which underscores the fact that credit risk management should be made better.



The trend chart and projection of Return on Assets (ROA) between 2005 and 2030 are depicted in the chart. ROA was high up to around 2015; after that, it steadily decreased and reached its minimum in the year 2024. Whereas ROA (nafi AB) and IROA are in a declining trend, uROA experiences a little increment over the predicted period of time. Overall, the findings denote declining efficiency and profitability, which demonstrates the need to increase asset management and operational performance.



The graph shows the estimated ROE trend between the year 2005 and 2030. ROE increased rapidly until 2010 indicating high profitability, and later on, it gradually went down with time. It was at the lowest level in 2024. After that, projected data show a minor improvement, whereby IROE shows least recovery and uROE the most. The trend presents a decline in shareholder returns and the need to have improved financial performance and equity management.



The graph shows the tendencies of four indicators between 2005 and 2030; NPM, uNPM, NPM (nafi AB), and INPM. There is a significant difference in NPM between 2005 and 2024, with the highest level in 2011 and it is slowly decreasing, reaching zero in 2025. The three new metrics are post-2025, uNPM, NPM (nafi AB), and INPM. Of these, uNPM is on a consistent upward trend meaning that it will experience high growth in the long term. Albeit there is slight decreasing tendency in INPM following the first growth, the NPM (nafi AB) is rather stable with slight improvement. Considering all this, the data shows that there will be a shift in measurement or strategy in 2025 when uNPM scores higher than the other new metrics.

**CHAPTER SIX**  
**Critical Evaluation of the Internship  
Experience**

## **6.1 Critical Findings (Comparative Analysis)**

1. As compared to other major commercial banks in Bangladesh, like Eastern Bank Ltd. (EBL), Dutch-Bangla Bank Limited. A time series and econometric study of the financial performance of the United Commercial Bank (UCB) between 2006 and 2024 by (DBBL) and City Bank Ltd. revealed that the bank had made a number of some important discoveries.

### **2. Increasing Non-Performing Loans versus Comparisons.**

One of the main issues that are raised in the report is that there has been a dramatic increase in Non-Performing Loans (NPLs) over the past years. The NPL rate at UCB shot up in 2020 and reached a high of 85,344 in 2024, which is significantly higher than in the sector.

By contrast, peer banks such as EBL and City Bank have maintained their NPL ratios fairly steady or controlled by undertaking more rigorous loan screening and recovery procedures. This finding indicates that the credit risk management system and post-disbursement control at UCB is comparatively weak which leads to decreasing asset quality and the growth of asset losses.

### **3. Weaknesses in Profitability Ratios**

The data shows that Return on Equity (ROE) and Return on Assets (ROA) have steadily decreased since 2016, which is an indicator of lower efficiency of using the available resources to make profits. Other banks like EBL and DBBL have maintained ROA ratios of over 1% in terms of better asset utilization and profitability potential and UCB has averaged around 0.6% on the same in the last few years. Similarly, UCB ROE has greatly decreased which implies low shareholder returns compared to industry returns.

This discrepancy in performance shows that the profitability system of UCB has weakened possibly because of increased operating cost, decreased interest margin, and poor credit.

### **4. Predict NPLs Instability and Volatility**

Heteroskedasticity test revealed that the NPL data of UCB exhibits a high volatility, i.e. the periods of high-risk exposure are followed by more instability. UCB has a higher level of changes in the results of its loans, compared to its competitors, and banks such as DBBL and EBL have a less erratic risk profile. It means that the portfolio of UCB is less resistant to the external shocks and lacks the diversification that more successful institutions possess.

### **5. Poor Profitability and Stock Prices**

The Earnings per Share (EPS) analysis reveals that the company started to decrease the rate of EPS regularly since 2015 by sharply reducing its rate in 2024. This is a sharp contrast to the

increasing EPS values realized by City Bank and EBL over the same period of time. The reduction in the EPS values reflects on the decline in profitability levels and reduced shareholder confidence in future growth of UCB.

The weakness highlights deficiencies in the capital allocation, which implies that the UCB leadership may have to restructure its revenue structure and improve investment strategies to recover the shareholder value.

#### **6. Low Seasonal or cyclical Flexibility**

The loan data and profitability showed that there was high cyclical movement but no major seasonal movements were revealed by the time series analysis. UCB seems to be more adamant towards change in policy and economic cycles as compared to competing banks. The earnings of UCB were falling even faster as compared to their competitors in the face of macroeconomic issues like inflation and changes in interest rates, which they showed to be resilient in periods of low economic performance.

This trend shows that the performance of UCB becomes more vulnerable to the changes in the market, and its financial planning and flexible risk management strategies are needed.

### **6.2 Major Findings and Observations**

#### **6.2.1 Positive Findings**

**1. Growth in Profitability within the First Years:** Indicators like ROA, ROE, and steadily increased during the first years, which indicates a constant performance and good management of the assets in the banking industry. Strong financial management and creation of good returns to the shareholders are characteristics in this era.

**2. Strong Trend Identifiability to Predict:** The ARIMA model delivered accurate predictions since the time series diagnostics showed the existence of definite trends of most variables. The model was statistically significant and it was appropriate in making long-term projections due to the systematic trend in loan performance and profitability.

**3. Stable Profit Margin under Variability:** The bank maintained the stable profit margin despite the fluctuations in the NPL and thus the Net Profit Margin (NPM) indicated even relative stability over the course of most of the period. This implies that it has well functioning operations and cost management.

**4. Model Precision and Prediction Trustworthiness:** ARIMA model had high forecasting accuracy as shown by low RMSE and MAPE values. This implies that the econometric model

can be applied to future financial planning and well represents the time-based behaviour of banking variables.

5. Econometric Diagnostics or validity: All tests including the ADF, the heteroskedasticity, and the decomposition tests were effective in identifying the characteristics of the data.

### 6.2.2 Negative Findings

1. Increase in Non-Performing Loans (NPL) after 2020: The analysis highlights the high increase in non-performing loans (NPLs), particularly in 2022 and 2024. Such a rapid increase implies worsening quality of assets, poor loan recovery performance, and increased risk of credit in the banking industry.

2. Reduction in Profitability (ROA, ROE): All the profitability ratios, specially ROA continued to decrease after 2016. This shows that there is poor management in the utilization of the assets, lower revenues are generated and that profitability may be dependent on the management or the economy.

### 6.3 Key Challenges Faced During the Internship

- **Monotonous and routine jobs:** The bulk of the assignments provided throughout the internship was linked to data input, office filing and record management. These standard procedures also constrained my ability to perform more analytical or decision making duties which would have offered more practical learning of the financial operations.
- **Limited Departmental Exposure:** I worked in the areas of loan and customer service. The bank did not allow me to have a full picture of the entire operation process as I did not get the chance to rotate across different departments like trade services, accounts or foreign exchange.
- **Technological Limitations:** UCB has been slow in adopting digital technology, in that different departments are operating manually. I had little experience with high-banking software and computerized transaction systems and the work processes were not simplified because they were not completely automated.
- **Challenges in Communication:** In the early stages of the internship, it was not easy to learn the formal communication styles, abbreviations in internal communication, and banking lingo, which depends on the industry. It took me time to adapt to the professional language and style of work in a corporate setting.

#### **6.4 Learning from Challenges**

The UCB Bank internship was essential in my personal and professional development. Some of the tasks were not easy, but each one had valuable experience and personal growth opportunities.

- **Improved Communication Skills:** I was also able to acquire professional and clear-cut communication skills when I worked with different clients. I also understood the need to listen actively, show patience, and approach the customer with polite language in response to their requests and complains to attain customer satisfaction.
- **Time management and multitasking:** I used to have to handle multiple tasks at the same time when there was the most demand, to serve clients, record-keeping, and help with loan paperwork. This course helped me to learn the effective time management techniques and prioritization.
- **Flexibility of the Digital System:** First, it was not easy to use and get acquainted with the primary banking software and digital banking systems of UCB. Nevertheless, with instructions and practice, I improved my technical application and accuracy of financial transactions by becoming accurate with these platforms.
- **Issue Resolution and Decision-Making:** Irregular data input or late approvals were some of the situations that needed quick and efficient resolution of the issues. The diagnosis of core issues of the problem and the timely reaction and adherence to the regulations within the bank are the skills that I have acquired

#### **6.5 Overall Reflection**

My internship experience in United Commercial Bank (UCB) has exposed me to a lot of knowledge and helped improve my knowledge professionally and personally. It was a good chance to apply the theoretical knowledge gained in the academic world practically in the banking activities. This experience enabled me to understand in a better way the connection between operational efficiency, customer relationship management and financial principles in ensuring smooth running of a modern commercial bank.

Some of the activities and activities that I satisfied and participated in during my internship period were processing loans, customer services, account management and online banking. These experiences have helped me to learn more on the collaboration of different departments

of the bank to achieve the goals of the company. The hands-on experience that I gained about regulatory and compliance framework used by financial institutions has helped me understand the importance of accountability, accuracy, and transparency in banking practices.

I got to know the level of importance of the workplace of UCB concerning timeliness, discipline, and ethical conduct. Through my sessions on advanced mentors, I learned how to approach any project step by step, how to handle sensitive information and how to maintain my professionalism in a difficult situation. The internship provided me with the ability to work with clients and colleagues, use my time effectively, and quickly adapt to new processes and the emerging technology.

Furthermore, this experience helped me to recognize my strengths including collaboration teamwork, commitment, and adaptability, as well as my opportunities to improve, including mastering the skills of advanced data analysis and strategic decision making. Each job and challenge that I was able to complete helped me gain confidence in my professional skills and advance in my education.

Broaderly, this internship made me relate the theoretical information with the reality in management. I could see that the Financial Management, Banking Operations and Business Communication courses concepts were used in real life situations. This advanced my knowledge in understanding the real problems in managerial and financial issues which are solved using theoretical models.

Finally, the UCB internship experience did not just mean receiving a work experience but also that of self-development, finding my career path, and professional progress. It has strengthened my will to make the banking and financial services business a success. The information, experience, and ideas which I have gained in this time will surely come in handy in the business and financial activities of my future life.

# **CHAPTER SEVEN**

## **IMPLICATION**

### **7.1 The Effect of the Internship at UCB Bank**

The United Commercial Bank (UCB) internship has impacted my academic and career enrichment. It gave me the opportunity to put my theoretical skills into practice in the real banking procedures as well as the practical experience in loan processing, financial documentation, and customer service. In the corporate environment, I was able to improve my confidence and adaptability which resulted in improved communication, collaboration and time management skills. It was not only an experience that enabled me to understand the intricacies and structure of the banking industry, but also saw me take an interest in banking and finance as a career. All in all, the internship offered me a very important learning process that helped me develop as a professional and as an individual.

### **7.2 Relevance to Academic Learning**

My academic background enabled me to use my skills to real world banking assignments at United Commercial Bank (UCB). I have easily applied the concepts of my management, accounting and finance courses in practical life like analysis of risk, credit management and financial analysis. I used the teamwork and interaction skills I developed in school when interacting with the clients and coworkers. The use of digital banking portals has expanded my understanding of the role of technology to improve financial operations. Overall, the internship was able to bridge the gap between theory and practice.

### **7.3 Organizational Impact**

As an intern with United Commercial bank (UCB), I sought to make a positive impact in the organization by being dedicated to the organization, having a positive attitude and participating in different activities. I helped the officers by helping them with conventional banking processes, including entering data, documentation, and customer service, and I was able to decrease the work processes of the officers and make them more effective in servicing their customers. I also assisted in maintaining accurate loan files and transaction records which increased the efficiency and time management of the department. Along with my partners, I did my best to enhance the client experience, being professional and able to offer timely support. This led to the increased satisfaction of the customers and the improvement of the quality of service provided by the bank. I also helped in identifying minor issues related to documentation and digital record-keeping, which increased the precision of internal operations of the bank.

To conclude, my internship experience was a positive experience to the organization as I demonstrated enthusiasm to learn, dependability, and engagement. Although I was only

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rendering help, my efforts seem to have helped UCB Bank to continue being known as a bank that is precise, efficient, and excellent in giving its customers excellent customer service.

#### **7.4 Industry Relevance**

The internship with United Commercial Bank (UCB) was very informative in terms of knowledge on the banking and financial services sector and the importance of direct experience in solving industry-related problems. I gained skills and knowledge in customer relationship management, processing of loan, routine banking operations and financial documentation, which helped me to learn on the skills and knowledge that are needed to be successful in the organization.

This incident underscored the importance of accuracy, compliance and ethics in the banking industry. These are the elements that are crucial to efficiency and client trust. The observation of the way UCB adopts digital banking systems and regulatory frameworks helped me gain knowledge of industry trends, technology integration, and risk management strategies.

Moreover, the internship enabled me to experience first hand how the financial principles that I learned in school, like performance evaluation, financial ratios, and credit evaluation, come to bear on the corporate decision-making. It also emphasized the increasing demand of the knowledgeable employees in technology, flexible and the ability to perform customer oriented tasks in a competitive banking environment.

#### **7.5 Lessons Learned**

The different lessons that I learned during my internship in United Commercial Bank (UCB) have facilitated my professional and personal development.

**1. Use of Academic Knowledge in Practical situations:** I learnt the application of the concepts that I learned in my banking, accounting and finance classes to actual real life situations. Financial documentation, client account evaluation, and loan processing tasks helped me to connect the theory with the practice.

**2. Good Customer Service and Communication:** I have dealt with various clients, and this has made me understand the importance of being respectful, professional and clear in communication. I also learned how to handle requests, complaints, and inquiries using proper language to result in customer satisfaction.

**3. Time-management and multitasking:** The ability to work on different tasks with strict deadlines helped me improve my organization skills and demonstrated how to balance priorities without losing specificity or quality of work.

## **7.6 Skill Development**

1. Gained practical experience in banking functions including loan processing, account management and cash deposits.
2. Greater skills in financial analysis and interpretation of data due to exposure to real financial reports.
3. Technical skills have also been enhanced by the use of banking applications and Microsoft Excel.
4. The skills in communication and excellent customer service were obtained in the course of frequent interaction with clients.
5. Strong coordination between the various departments has enhanced the teamwork and collaboration.

## **7.7 Networking and Professional Relationships**

The United Commercial Bank (UCB) gave me an opportunity to establish and develop valuable business relationships in the business world. A close collaboration with more senior officers and colleagues helped me to achieve a better understanding of the significance of respectfulness, cooperation, and a clear communication process to achieve organizational goals. Having my experience with clients and colleagues every day has made me more confident in communication and interpersonal skills. My supervisors and mentors were helpful and gave me advice which enhanced my studies and gave me tips on how to conduct oneself professionally and how to develop in my career.

## **7.8. Recommendations and Next Steps**

To make the learning more practical, provide interns with training that are more structured.

To enable departmental rotation so that interns can be acquainted with the different operations in the banks.

Offer digital training to facilitate interns in taking up contemporary financial technologies.

## **7.9 Next Steps for Personal Development**

- Improve knowledge of financial analysis and banking roles through further learning.
- Find professional certification on banking and finance.
- Keep on developing communication, teamwork, and leadership skills.
- Keep abreast with the latest trends in the banking and finance sector.

- Knowledge and skills gained at UCB could be used in the future to secure employment opportunities in the banking sector.

# **CHAPTER EIGHT**

## **CONCLUSION**

My internship at United Commercial Bank (UCB) has been one of the main aspects in my academic and professional life. It bridged the gap between theory and practice in my life since it made me have first-hand experience of the real dynamics in the banking industry. My experience as an intern enabled me to get personal experience in critical banking functions such as processing of loans, customer service, documentation and internet banking. The experience helped me to understand the financial management and efficiency in operations.

Moreover, the experience helped me to observe the professionalism, ethics and corporate culture that define a successful financial institution. During working closely with other experienced mentors and colleagues, my analytical, decision-making, and interpersonal skills were developed. Out of the struggles that I experienced in my internship, I could discover the importance of honesty and integrity on any duty, the importance of resilience and flexibility.

The internship has broadened my knowledge on the importance of technology in modern banking and the contributions of customer satisfaction to long term business performance. It further stressed on the significance of time management, teamwork, and communication in achieving individual and corporate goals.

Conclusively, my internship experience at the UCB Bank has equipped me with a lot of knowledge and I have developed professionally and personally. Now I have a better understanding of the functioning of banks, which makes me even more motivated to pursue a long-term occupation in the field of finance. This is the time that I have learned a lot that will help me in my future life and help me become a productive, responsible, and ethical professional in the banking and finance industry.

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