Internship Report on

"Financial Performance Analysis of ONE Bank PLC"

Submitted to:

Ms. Sabrina Akhter
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Date of Submission: 30.10.2025

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Internship Report on

"Financial Performance Analysis of ONE Bank PLC"

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Letter of submission

Date: 30.10.2025

To
Ms. Sabrina Akhter
Assistant Professor
Department of Business Administration
Faculty of Business & Entrepreneurship
Daffodil International University

Subject: Submission of the internship report on **"Financial Performance Analysis of ONE Bank PLC"**

Respected Ma'am,

I respectfully submit the report of my internship program, **"Financial Performance Analysis of ONE Bank PLC,"** which is required for me to successfully complete my bachelor's program. I prepared this report based on what I learned and experienced during my three-month internship at ONE Bank PLC.

During my internship, I tried many times to learn about and see the practical element of the corporate world. This report is based on all of those experiences that helped me. Also, I followed all of the rules and regulations set by my academic supervisor so that I could fully meet the academic standards.

Thanks for all the help and advice.

Sincerely,

Joy Chowdhury
ID: 221-11-1484
Major in Finance, Batch: 61st
Department of Business Administration
Faculty of Business & Entrepreneurship
Daffodil International University.

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Proof of Internship Completion Letter

ONE Bank PLC

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E-mail : obl@onebank.com.bd, Web : www.onebank.com.bd

OBPLC/CHQ/HRD/2025
August 31, 2025

TO WHOM IT MAY CONCERN

This is to certify that Mr. Joy Chowdhury, S/o. Mr. Sankar Chowdhury and Ms. Ratna Chowdhury, of YKSG-2 Hall, DIU, Birulia, Savar, Dhaka-1216, a student of BBA Program in Finance, Daffodil International University, Dhaka worked as an Intern in ONE Bank PLC at its Kathgora Branch, Dhaka from May 19, 2025 to August 18, 2025.

We wish him success in his future endeavours.

31/08/2025

John Sarkar
DMD and Head of HR

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Certificate of Declaration

I, **Joy Chowdhury**, student of B.B.A, 61st Batch, Major in Finance, bearing **ID: 221-11-1484**, From the Department of Business Administration, Faculty of Business & Entrepreneurship, Daffodil International University, I hereby declare that the internship report titled "Financial Performance Analysis of ONE Bank PLC" after completing a three-month internship program.

I also confirm that this report is my own work, that it is original, and that I never submitted it in to any university or other educational institution for a degree before.

I confirm that this report is original and does not violate anyone's copyright. I will be responsible for any such breach and will pay the University for any and all loss or damage that comes from it.

Joy Chowdhury
ID: 221-11-1484
Major in Finance, Batch: 61st
Department of Business Administration
Faculty of Business & Entrepreneurship
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Certificate of Approval

I am pleased to notify you that the internship report **"Financial Performance Analysis of ONE Bank PLC"** by **Joy Chowdhury (ID: 221-11-1484)**, a student in the B.B.A. Program, 61st Batch, Major in Finance, Department of Business Administration, Faculty of Business & Entrepreneurship, Daffodil International University, has been reviewed and approved for presentation and defense as part of the requirements for the Bachelor of Business Administration degree.

Mr. Joy Chowdhury successfully completed a three-month internship with **ONE Bank PLC, Kathgora Branch, Dhaka**, during which he carried out the work on which this report is based under my supervision.

He is a student of sound moral character with a respectful and cooperative attitude. It has been a pleasure to guide him in this academic endeavor. I wish him every success in his future career.

Ms. Sabrina Akhter
Assistant Professor,
Department of Business Administration,
Faculty of Business & Entrepreneurship,
Daffodil International University.

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Acknowledgement

First and foremost, I want to thank God for giving me the strength, patience, and opportunity to successfully complete my internship and this report.

I am truly grateful to everyone who helped, worked with, and encouraged me to write this internship report, which is titled **"Financial Performance Analysis of ONE Bank PLC."**

I want to thank my academic supervisor, **Ms. Sabrina Akhter** (Assistant Professor), from the bottom of my heart for all of her help, advice, and support during my internship. Her guidance helped me stay on track and understand better how to organize and present what I learned.

I want to thank **Ms. Tasnim Laila Jyoti** (SPO & In-Charge) and **Mr. Md Mamunur Rashid** (Principal Officer & BSM) of ONE Bank PLC, Kathgora Branch, Dhaka, for their support and for letting me take part in the daily activities. Their guidance was very helpful in helping me learn about how banks work in the real world.

I also want to thank **Mr. John Sarkar**, the Deputy Managing Director (DMD) and Head of HR at ONE Bank PLC, for letting me do my internship in such a professional setting.

I also want to thank everyone at **ONE Bank PLC Kathgora Branch in Dhaka**, where I worked, for being so friendly and helpful while I was there. Their practical advice helped me put what I learned in school into practice in the real world.

Finally, I want to thank my family and friends, especially my classmates at Daffodil International University, for always being there for me and cheering me on during this journey.

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Executive Summary

This report presents an in-depth analysis of the financial performance of ONE Bank PLC, based on my three-month internship at the Kathgora Branch in Dhaka, as part of my BBA program at Daffodil International University. I worked in General Banking, Cash Counter Services, and the Credit Department during my internship. I did things like opening accounts, processing transactions, writing loan documents, providing fixed deposit services, and helping customers. The financial analysis of ONE Bank PLC from 2020 to 2024 showed that the bank had good liquidity, moderate but changing profitability, better use of assets, and careful management of leverage. The market value suggested that the company might be undervalued, but the profit margins showed that it was having trouble because of rising costs and other factors. Based on these findings, suggestions include improving profitability, making better use of assets, improving liquidity and risk management, finding new ways to make money through digital and non-interest income, and focusing on long-term growth that lasts. Overall, this internship was a great way to connect what I learned in school with what I did in the real world of banking. It helped me improve my analytical, problem-solving, communication, and professional skills and get ready for a successful career in banking and finance.

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Chapter 01

Introduction

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1.1 Background of the Study

I completed my internship at ONE Bank PLC, a leading private commercial bank in Bangladesh known for its innovation, customer service, and strong financial performance, as part of the Bachelor of Business Administration (BBA) program at Daffodil International University. This internship gave me a lot of hands-on experience that helped me connect what I learned at university with how banking works in the real world. My report, "Financial Performance Analysis of ONE Bank PLC," analyzes at the bank's financial strength, operational efficiency, and profitability trends by analyzing key ratios. It uses both real-world observations and financial data to figure out what the bank does well and what it needs to work on. Overall, the internship helped me understand how banks work, how they manage their assets and debts, and how they stay stable in a competitive market. It was a great way to connect what I learned at university with what I learned on the job.

1.2 Statement of the Problem

I observed some important problems that were impacting the bank's financial performance when I worked there as an intern at ONE Bank PLC, Kathgora Branch, Dhaka. The bank needs to keep making money while costs go up and competition gets tougher. It also costs more to keep up with new technology and changing customer needs at the same time. Because of these things, it's hard to keep costs down and profits stable. To make more money, the bank should use its assets carefully, offer more digital banking services, look for new ways to make money, and improve its risk management. The bank will be able to grow steadily and stay competitive if it takes care of these problems.

1.3 Significance of the Study

This study significantly improves banking research by including theory and practice through a comprehensive performance analysis of ONE Bank PLC, thereby filling a critical void in financial performance studies within Bangladesh's banking sector. It covers five years and gives a lot of useful information about important financial indicators that can help researchers, professionals, and policymakers. The results not only help ONE Bank PLC make smart decisions, but they also help other banks that want to become more efficient and competitive. The study suggests strategic steps to improve the bank's operational performance and financial stability by finding its strengths and weaknesses. Additionally, it poses significant inquiries regarding resource distribution and its economic implications, creating an excellent basis for

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future studies into relevant subjects such as advances in technology, consumer satisfaction, and risk reduction.

1.4 Objective of the Study

The primary objective of this study is to analyze and appraise ONE Bank PLC's financial performance. The goal of this assessment is to comprehend the bank's performance over those years in terms of financial stability, efficiency, and profitability. The study focuses on a number of auxiliary goals in addition to its primary objective, which are described below:

- To evaluate ONE Bank PLC's overall financial health and standing over the given time frame.
- To calculate pertinent financial ratios and identify important areas that need managerial attention.
- To offer insightful suggestions that might improve the bank's future financial performance.

1.5 Methodology of the Study

This study employs a descriptive research methodology to analyze the financial performance of ONE Bank PLC over the five-year period, utilizing both primary and secondary data sources for a comprehensive evaluation.

Method of Data Collection:

- ***Primary Sources:***
  - ✓ Information received from bank managers and other officers how to evaluate performance and figure out financial ratios.
- ***Secondary Resources:***
  - ✓ The bank's financial health was analyzed at using information from its annual reports, income statements, balance sheets, and the official website of ONE Bank PLC.
- ***Techniques Used:***
  - ✓ Microsoft Excel was used to process and calculate data from the bank's website, annual reports, income statements, and balance sheets.
  - ✓ The results were also shown in graphs to make it easier to understand and analyze the bank's financial performance.

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1.6 Limitations of The Study

Similar to any report from an internship or academic study, this one had some difficulties that might have limited the breadth and depth of the analysis. Despite earnest attempts to collect precise and significant data, some restrictions were inevitable:

- The 90-day internship period was insufficient to thoroughly examine every department.
- Because bank officials were frequently busy, they had little time for in-depth conversations.
- The study only looked at one branch, which prevented it from providing a more comprehensive understanding of the organization.
- Interpreting certain real-world banking practices was challenging due to a lack of practical experience.
- The ability to perform a more thorough analysis was impacted by time constraints.

Every attempt was made to guarantee that the conclusions and observations are reliable, pertinent, and representative of the real experience, even though these restrictions may have somewhat limited the scope.

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Chapter 02

Company Overview

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2.1 Overview of ONE Bank PLC

ONE Bank PLC, established in May 1999, is a private-sector commercial bank headquartered in Dhaka, Bangladesh. As a locally owned institution, it operates under the regulatory framework set by Bangladesh Bank, aiming to provide efficient, transparent, and customer-focused banking services One Bank. Over time, the bank has expanded through a network of branches, sub-branches, ATMs, and agent outlets, reaching both urban and rural clients across multiple cities.

ONE Bank offers a comprehensive suite of banking services, including retail and corporate deposits, consumer loans, SME finance, trade and infrastructure finance, treasury services, and digital banking platforms such as internet and mobile banking, as well as the "OK Wallet" for agent banking. With a focus on non-funded income streams, especially trade finance exposure and SME engagement, the bank continues to diversify its income sources while managing risk prudently.

Source: *ONE Bank PLC Official Website (https://www.onebank.com.bd)*

2.2 Mission, Vision, and Core Values

Vision

To establish ONE Bank PLC as a Role Model in the Banking Sector of Bangladesh.

To meet the needs of our customers, provide fulfillment for our People and create Shareholder Value.

Source: *ONE Bank PLC Official Website (https://www.onebank.com.bd)*

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Mission

To constantly seek ways to better serve our customers.

Be proactive in fulfilling our Social Responsibilities.

To review all business lines regularly and develop the Best Practices in the industry.

Working environment to be supportive of teamwork, enabling the employees to perform to the very best of their abilities.

Core Values

Oneness:
One team → One goal → Serving our clients, stakeholders and the community at large → in a spirit of oneness.

Take Pride:
In what we do and where we work: with the highest standards of fairness, ethics, integrity and openness in everything we say and do.

Client Centricity:
We earn our clients and customers' trust by placing them at the core of our organization and continuously strive to pursue mutually beneficial relationships in which the value created is shared fairly.

Respect & Appreciate:
The people we work with and the contribution that they make.

Excellence:
We achieve excellence by *"Doing Right Things Right, First Time Right."*

Source: *ONE Bank PLC Official Website (https://www.onebank.com.bd)*

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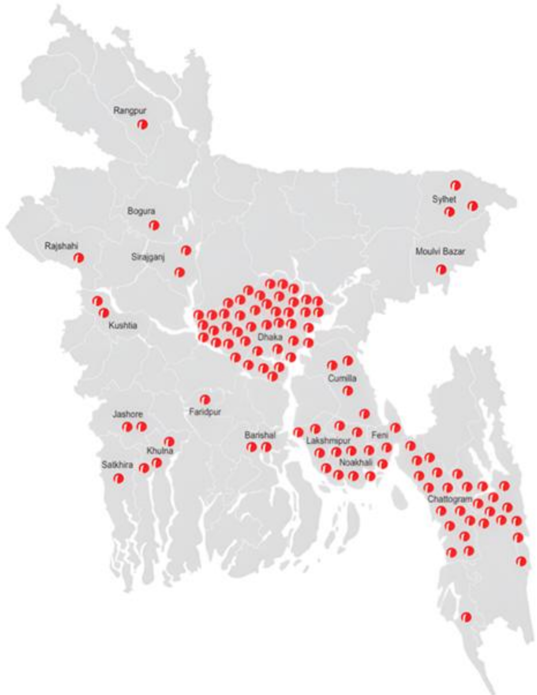
2.3 History and Current Operations

ONE Bank PLC commenced its journey in May 1999 as a third-generation private commercial bank, guided by a vision to serve all segments of society through principles of unity and shared prosperity. From its inception, the bank has focused on delivering comprehensive financial solutions, initially emphasizing corporate and retail banking, and progressively expanding into SME financing, green banking, and agent-based rural banking, reflecting its commitment to inclusive economic growth.

Over the years, the bank has significantly enhanced its technological capabilities. It has introduced real-time online banking, a widespread network of ATMs, and Visa debit and credit cards, alongside setting up a robust disaster recovery system to ensure uninterrupted service. These advancements have contributed to more efficient and secure banking operations.

As per the 2024 Annual Report, ONE Bank now operates with a well-established infrastructure that includes 112 branches, 45 sub-branches, 19 collection booths, and 177 ATMs throughout Bangladesh. The organization is supported by a team of 2,555 employees, serving a growing customer base. It manages over 1 million deposit accounts and nearly 67,000 loan accounts, reflecting its expanding footprint in the financial sector. The bank's foreign trade operations are also well-supported through a network of 273 international correspondents.



A significant portion of the bank's lending is directed toward trade finance, especially within the textile and RMG industries, along with working capital loans and long-term industrial credit. These sectors remain central to the bank's portfolio, helping to fuel sustainable growth while ensuring a prudent approach to risk management.

Today, ONE Bank continues to move forward with a focus on diversification, digital transformation, and regulatory alignment. Its consistent investments in technology, strategic business practices, and customer-focused services underscore its ambition to stay ahead in a competitive banking environment while building lasting trust among its stakeholders.

Source: *ONE Bank PLC Official Website (https://www.onebank.com.bd)*

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Chapter 03

Internship Role and Responsibilities

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3.1 Role and Responsibilities

During my three-month internship at ONE Bank PLC, Kathgora Branch, Dhaka I was assigned to the General Banking, Cash Counter Services and Credit Departments, where I gained hands-on experience in various banking operations. My primary responsibilities included:

- **Account Opening & Customer Onboarding:** Assisted in opening different types of accounts (savings, current, student, joint, and institutional accounts) by verifying documents, filling out forms, and entering customer data into the banking system.
- **Cash Handling & Transaction Processing:** Managed cash deposits, withdrawals, cheque encashment, fund transfers (RTGS/BEFTN), and utility bill payments at the cash counter while ensuring accuracy and security.
- **Card Issuance & Servicing:** Learned the process of issuing debit, credit, student, and women's cards, along with handling related service requests.
- **Clearing & Cheque Processing:** Participated in the clearing process, prepared pay orders, demand drafts, and processed cheque book requisitions.
- **Loan Documentation:** Assisted in retail, SME, and corporate loan processing by preparing necessary documents, verifying client information, and communicating with applicants.
- **Fixed Deposits & Investment Services:** Processed Fixed Deposit Receipts (FDRs), calculated interest rates, and assisted customers in selecting suitable deposit schemes.
- **Mobile & Islamic Banking Support:** Guided customers in using OK Wallet (mobile banking) and 1 App, while also learning about Islamic banking products and procedures.
- **Vault & Record Management:** Assisted in daily cash balancing, audit monitoring, and maintaining transaction records under strict security protocols.

3.2 Rationale of Those Roles and Responsibilities

As an intern, my responsibilities were set up to help the bank run smoothly every day while also giving me a chance to learn about basic banking tasks. I worked in the General Banking Division, which is the part of the bank that handles customer service and transaction processing. I helped clients open accounts, make cash transactions, and fill out loan paperwork, all while making them happier, making the bank run more smoothly, and following the law.

Furthermore, my participation in cash management, clearing operations, and audit oversight enhanced my comprehension of the significance of internal controls and risk management within the banking sector. My responsibilities encompassed both front-office customer

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interactions and back-office administrative activities, providing me with comprehensive expertise in financial services.

3.3 Example of Tasks

During my internship, ONE Bank PLC, Kathgora Branch, Dhaka I completed the following key tasks and projects, which enhanced my practical banking skills:

- **Savings & Current Account Opening / Customer Service:** I was responsible for the process from A to Z of new savings and current account openings. Account options were explained to clients, and guided through the filling of forms including memorandum of interview and contract verification; also ensured that all necessary documents are attached. I improved onboarding efficiency by cleaning up our 3rd party data which reduced processing errors due to attention to detail.
- **Service Forms & Transaction Management:** Handled service requests like Pay Order FDD application forms. I used to fill out the forms for a Visa card and a checkbook. This meant being responsible for sending debit and credit cards to customers and making sure that the materials were packaged properly and safely, as well as making sure that all the necessary paperwork was included.
- **Cash Handling & Reporting:** As an intern, I handled deposits and withdrawals at the cash counter, recorded payments for utility bills, and made it possible for money to be transferred between accounts. I was a part of this small but important part of audit and compliance work at the branch level by balancing the cash book every day and making reconciliation reports for the branch manager.
- **Credit & Loans:** I got to see and even do some of the work on how retail and small business loans are processed by working with the credit team. This included talking to applicants to get the paperwork they needed, helping to plan site visits and security checks, and keeping track of collateral needs. Doing these things helped me understand risk assessment, customer relationship management, and documentation better.

These tasks helped me get better at compliance, operational efficiency, and customer service in banking.

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Chapter 04

Key Learnings and Experiences

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4.1 Important Learnings

I learned a lot about these things while I was interning at ONE Bank's Kathgora branch, Dhaka. One of the most important things to learn while working at a bank is how important it is to be precise and accurate. This is true whether you are opening accounts, managing transaction papers, or doing cash operations. Even a small mistake could cause a lot of problems for both the bank and the customers. And the other important thing I learned was to always keep customer data and financial instruments private and play by the rules. I got better at helping clients by giving them advice, explaining what they needed to do to apply for a loan, and helping them fill out complicated forms. I learned how important it is to pay attention to details, be patient, and stay organized by watching the guys go through the steps of writing vouchers and filing service requests.

I also saw how important it is for departments to work together and communicate with each other. In order to open a new account, you had to work with both the general banking desk and the cash counter. To process a loan application, you had to work closely with the credit department and the customer. Seeing with my own eyes how one department needed the other to give customers quick and reliable service shows that banking was a team sport.

4.2 Rationale of Those Roles and Responsibilities

The tasks I was given were carefully thought out to help with customer engagement and make sure things ran smoothly inside the company. As a General Banking Officers, I was in charge of the customer onboarding process and service delivery. This included opening accounts, filling out forms, and keeping records. Oh, and there was Cash Counter. This taught me how the bank interacted with its customers directly: every deposit, withdrawal, or payment was based on trust and customer satisfaction. I was in charge of making loan documents and working with small and medium-sized businesses and corporate loans (customers). This put me directly in charge of the bank's income-generating activities and the risk management strategy in Loan & Credit. By switching between these roles, I helped the branch run smoothly and found ways to stay ahead of compliance standards while also helping customers at important points of contact.

4.3 Connection with Academia

It was also an important link between what I learned in class and how I could use it in the real world. I used what I learned in class about CRM, business law, ethics, and financial statement

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analysis in my daily life. Filling out KYC forms and following compliance rules reminded me of the business law and ethics classes I took. My experience in finance and accounting classes was also useful, but this time it meant looking at loan papers and financial statements. The way the branch handled communication and teamwork also reminded me of things I learned about organizational behavior in business Administration Department. This made me see that academia can be very useful in real life, which made it easier and more fun to use outside of university.

4.4 Example of Growth Experiences

- **Account-opening:** I often helped customers open a joint or student account by walking them through long forms and paperwork (like a memorandum of interview or contract verification) to make sure they were thorough as well. Even if the customer doesn't know anything about any of the banking system's products, the guide is calming and the sound is clear.

  Handling Transactions of High Value I was responsible for balancing the books at the end of the day and reconciling the cash register every night. Doing daily audits, which were small tasks, made sure that I was always honest and accurate in my transactions.
- **Credit Procedures:** I helped the credit department understand how to process loans for both retail and small and medium-sized businesses. I have improved my analytical and customer service skills by going over application documents and making verification visits. I have also explained loan terms.
- **It improves your professional demeanor:** when you talk to a lot of different clients, you become more adaptable, responsive, and sure of yourself. I learned how to stay calm and come up with solutions in a crisis without getting upset. Most importantly, I learned how to do what was best for my customer (the University) instead of what was best for me.

But throughout this journey, the lessons I learned from both of these experiences helped me become a better banker and finance professional by giving me more technical knowledge and practical skills.

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Chapter 05

Critique and Reflections

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5.1 Critical Evaluation

I found how financial ratios serve as a bank's performance language during my three-month internship at One Bank PLC. A comprehensive picture of financial health is provided by the sum of the individual ratios, each of which tells a distinct story.

5.1.1 Liquidity Ratios: The bank's ease of meeting short-term obligations was demonstrated by the current ratio and cash ratio. The bank's ability to fund its daily operations stress-free was reflected in its net working capital.

✓ **Current Ratio:** The current ratio measures a bank's ability to cover its short-term obligations using its current assets. It is calculated as:

$$\textbf{Current Ratio:} \frac{\text{Current Assets}}{\text{Current Liabilities}}$$

Source: *Rose, P. S. (2003). Commercial Bank Management (7th Int. ed., p. 149). McGraw-Hill/Irwin.*

Current Ratio					
Year	**2024**	**2023**	**2022**	**2021**	**2020**
Current Assets	2,849,859,383	2,791,358,785	2,676,837,430	2,620,369,028	2,451,081,887
Current Liabilities	516,554,776	502,518,236	391,498,961	469,154,293	378,769,100
Current Ratio	**5.52**	**5.55**	**6.84**	**5.59**	**6.47**

Source: *ONE Bank PLC Annual Report (2020–2024).*

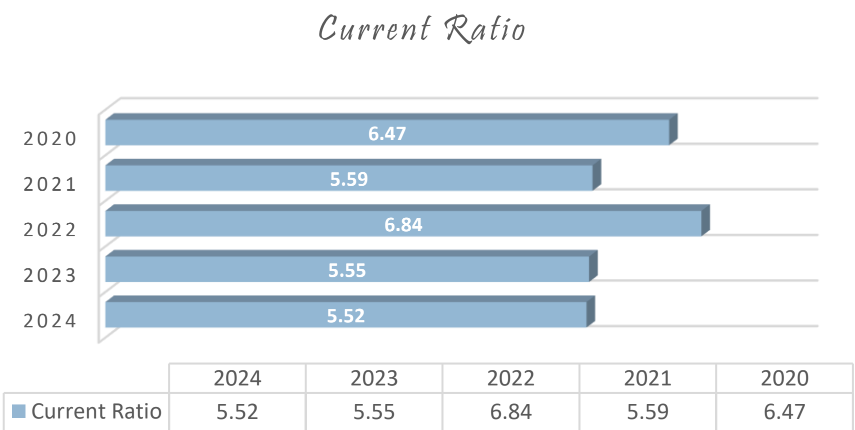

Figure 5.1.1.1 Current Ratio

Interpretation: The bank's current ratios ranged from 5.5 to 6.8 between 2020 and 2024, which showed that it had a good liquidity position. This means that the bank had a large amount of current assets that were more than its current liabilities, which meant that it could meet its

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short-term obligations without going bankrupt. The ratios stayed pretty stable over time, peaking at 6.84 in 2022 and then dropping slightly to 5.52 in 2024. This small drop could mean a shift toward using liquid assets more efficiently or a small rise in short-term liabilities, both of which could boost profits without hurting liquidity. The bank's current ratio trend shows that it is managing its money well and taking a cautious but stable risk.

✓ **Cash Ratio:** The Cash Ratio shows how well a bank can pay its short-term debts with only its most liquid assets, like cash and equivalents. This conservative measure of liquidity does not include receivables, inventory, or other current assets. It is figured out like this:

$$\textbf{Cash Ratio: } \frac{\text{Cash and Cash Equivalents}}{\text{Current Liabilities}}$$

Source: *Rose, P. S. (2003). Commercial Bank Management (7th Int. ed., p. 149). McGraw-Hill/Irwin.*

Cash Ratio					
Year	**2024**	**2023**	**2022**	**2021**	**2020**
Cash and Cash Equivalents	501,979,761	560,626,438	568,458,012	481,378,265	404,288,304
Current Liabilities	516,554,776	502,518,236	391,498,961	469,154,293	378,769,100
Cash Ratio	**0.97**	**1.12**	**1.45**	**1.03**	**1.07**

Source: *ONE Bank PLC Annual Report (2020–2024)*

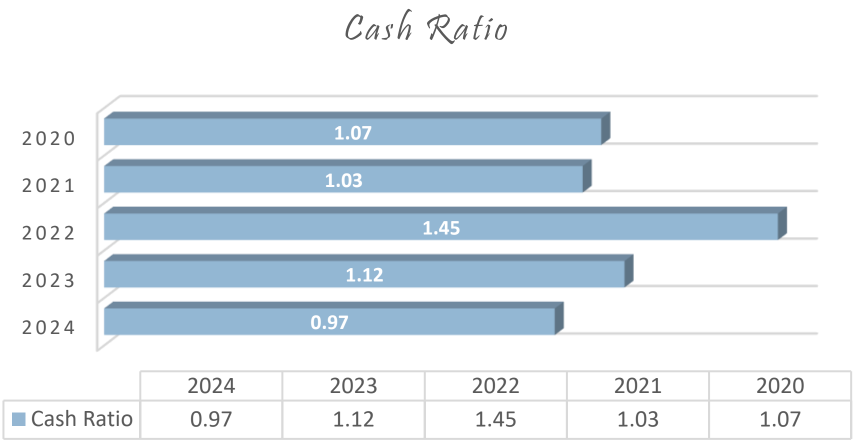

Figure 5.1.1.2 Cash Ratio

Interpretation: From 2020 to 2023, the bank's cash ratios remained above 1.0, reaching a peak of 1.45 in 2022, indicating strong liquidity. For the first time, though, 2024 saw a decline to 0.97, below the 1:1 benchmark. This decrease indicates either stricter cash management or more short-term obligations, even though it is still higher than industry averages. To guarantee continued liquidity stability, the change merits observation.

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5.1.2 Profitability or Earnings Ratios: The Return on Assets (ROA) determined how well the bank uses all of its assets to make money, while the Return on Equity (ROE) showed how well the bank uses shareholders' money to make money. The Earnings Per Share (EPS) number showed how much profit each share got, and the Net Profit Margin (NPM) number showed how much of the revenue converted into profit. The Net Interest Margin (NIM) showed how well the company could make money from both interest-bearing and non-interest activities.

- ✓ **Return on Assets (ROA):** Evaluates the profitability of a business in relation to its total assets. It shows how effectively a business generates profits from its assets.

$$\textbf{Return on Assets (ROA):} \frac{\text{Net Income}}{\text{Total Assets}} \times 100$$

Source: *Rose, P. S. (2003). Commercial Bank Management (7th Int. ed., p. 153-156). McGraw-Hill/Irwin.*

Return on Assets (ROA)					
Year	**2024**	**2023**	**2022**	**2021**	**2020**
(ROA)	**0.39%**	**0.36%**	**0.65%**	**0.34%**	**0.48%**

Source: *ONE Bank PLC Annual Report (2020–2024)*

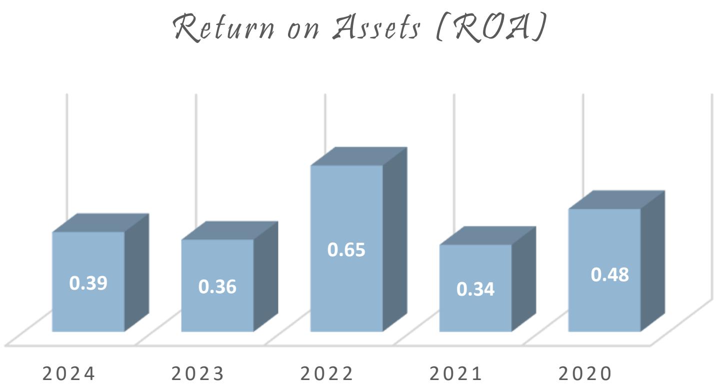

Figure 5.1.2.1 Return on Assets (ROA)

- ✓ **Interpretation:** The ROA of ONE Bank PLC fluctuates between 0.34% and 0.65% between 2020 and 2024. Strong earnings potential is demonstrated by the 2022 0.65% peak, which is probably the result of better asset utilization and advantageous market conditions. However, pandemic-related stressors are responsible for the 2021 decline to 0.34%. Even though recent numbers (0.36-0.39%) show stabilization, they are still below industry standards and the 2022 high. The bank should concentrate on streamlining its loan portfolio and upholding strict cost control in order to improve performance. This would assist in continuously maintaining ROA above 0.5%.

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✓ **Return on Equity (ROE):** ROE measures how effectively a company generates profits from shareholders' equity (not total assets). It reflects management's ability to deliver returns to investors.

$$\textbf{Return on Equity (ROE):}\ \frac{\text{Net Income}}{\text{Total Equity}} \times 100$$

Source: *Rose, P. S. (2003). Commercial Bank Management (7th Int. ed., p. 153-156). McGraw-Hill/Irwin.*

Return on Equity (ROE)					
Year	**2024**	**2023**	**2022**	**2021**	**2020**
(ROE)	**5.54%**	**5.60%**	**9.62%**	**5.20%**	**7.62%**

Source: *ONE Bank PLC Annual Report (2020–2024)*

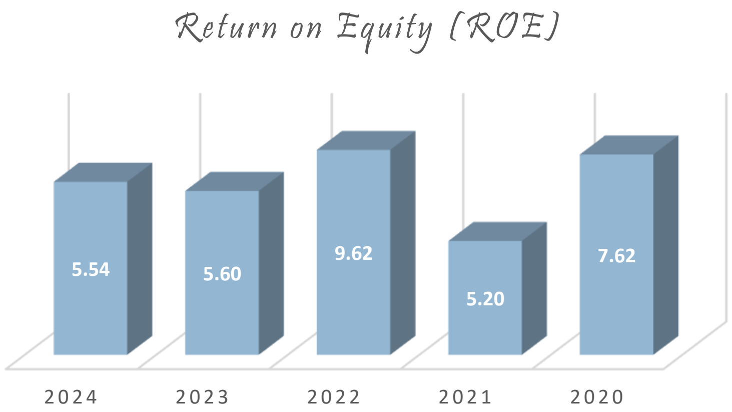

Figure 5.1.2.2 Return on Assets (ROE)

Interpretation: ONE Bank's ROE shows volatile performance, peaking at 9.62% in 2022 before declining to 5.54% in 2024. The 2022 surge reflected strong operational efficiency and favorable market conditions, while recent years indicate profitability challenges. Current ROE (5.2-5.6%) remains acceptable but below 2022's high. The consistent ROE>ROA gap confirms effective leverage use. To improve, the bank should optimize operations and capital structure while maintaining prudent leverage to boost shareholder returns sustainably.

✓ **Earnings Per Share (EPS):** EPS measures a company's profit per outstanding share, indicating profitability on a per-share basis.

$$\textbf{Earnings Per Share (EPS)=}\frac{\text{Net profit}}{\text{No of share}}$$

Source: *Rose, P. S. (2003). Commercial Bank Management (7th Int. ed., p. 153-156). McGraw-Hill/Irwin.*

Earnings Per Share (EPS)					
Year	**2024**	**2023**	**2022**	**2021**	**2020**
(EPS)	**1.20**	**1.12**	**2.08**	**1.12**	**1.65**

Source: *ONE Bank PLC Annual Report (2020–2024)*

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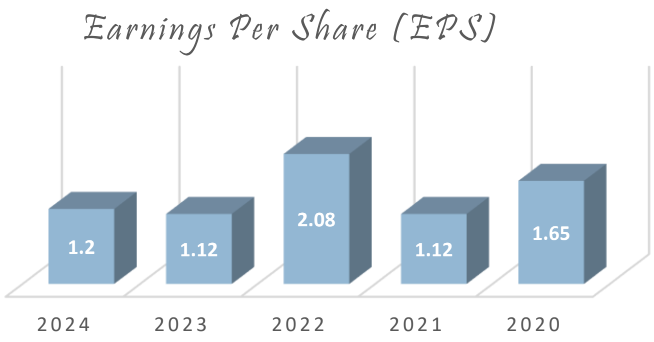

Figure 5.1.2.3 Earnings Per Share (EPS)

Interpretation: In 2022, ONE Bank PLC's EPS achieved an impressive 2.08, which shows that the company made a lot of money or bought back a lot of shares, which means that it was very profitable per share. But it dropped to about 1.20 in 2024, which could mean that earnings power is lower because costs are higher or revenues are lower. The current EPS is higher than the 2021 low of 1.12, but it is still lower than the 2020 level of 1.65. The bank needs to take strategic steps and improve the quality of its earnings in order to increase shareholder value.

- ✓ **Net Profit Margin (NPM):** NPM measures how much net profit is generated as a percentage of revenue, reflecting the bank's overall profitability and cost mgt. efficiency.

$$\textbf{Net Profit Margin (NPM)}= \frac{\text{Net profit}}{\text{Sales}} \times 100$$

Source: *Rose, P. S. (2003). Commercial Bank Management (7th Int. ed., p. 153-156). McGraw-Hill/Irwin.*

Net Profit Margin (NPM)					
Year	**2024**	**2023**	**2022**	**2021**	**2020**
Net Profit	1,279,785,100	1,151,631,327	1,391,852,081	756,030,034	1,313,022,407
Sales	14,711,221,966	10,330,438,738	10,235,712,847	8,387,537,458	8,149,058,114
NPM	**8.70%**	**11.15%**	**13.60%**	**9.01%**	**16.11%**

Source: *ONE Bank PLC Annual Report (2020–2024)*

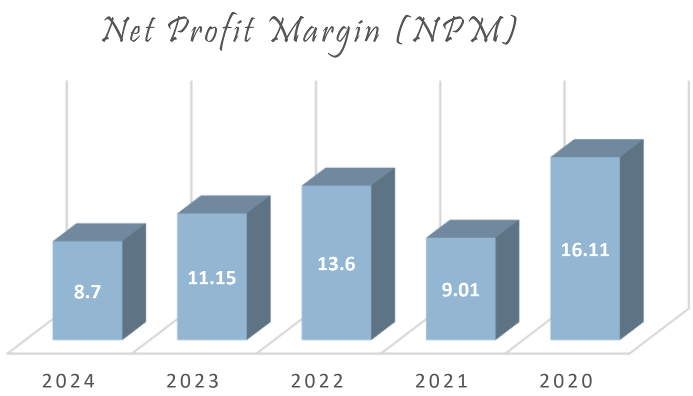

Figure 5.1.2.4 Net Profit Margin (NPM)

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Interpretation: The profitability of ONE Bank has fluctuated. The bank's profit margins, which were a healthy 16.1% in 2020, suffered greatly during the pandemic and fell to just 9% in 2021. Profits have been declining ever since, falling to 11.2% in 2023 and only 8.7% in 2024, despite a slight rebound in 2022 (13.6%). This concerning downward trend implies that the bank is having trouble with either decreased revenue, growing expenses, or both. Management must reduce wasteful spending, come up with new revenue streams (such as digital services), and be more selective about who they lend to if they want to turn things around. The bank's profits might continue to decline if nothing is done quickly.

✓ **Net Interest Margin (NIM):** NIM shows how well a bank makes money from its interest-earning assets (like loans and investments) after paying interest on deposits and borrowings. For traditional banks, it's a key measure of how profitable they are.

$$\textbf{Net Interest Margin (NIM)} = \frac{\text{Interest Income} - \text{Interest Expenses}}{\text{Total Assets}} \times 100$$

Source: *Rose, P. S. (2003). Commercial Bank Management (7th Int. ed., p. 153-156). McGraw-Hill/Irwin.*

Net Interest Margin (NIM)					
Year	**2024**	**2023**	**2022**	**2021**	**2020**
(NIM)	**2.34%**	**1.77%**	**1.67%**	**1.60%**	**1.33%**

Source: *ONE Bank PLC Annual Report (2020–2024)*

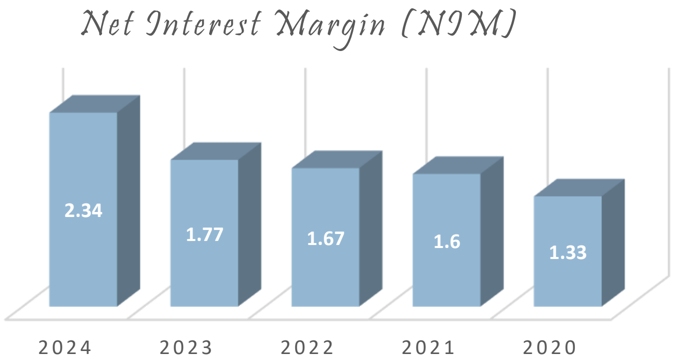

Figure 5.1.2.5 Net Interest Margin (NIM)

Interpretation: The NIM of ONE Bank has gone up from 1.33% in 2020 to 2.34% in 2024, which shows that lending yields are going up again. This shows that interest rate management has gotten better, but the margin is still below the industry standard of 3–4%. The straight-line annual increases suggest that the loan pricing strategy is working well and that the deposit costs are fairly low. However, there may be chances to further improve the earnings potential in some areas. The upward graph of operational income, which shows that core banking operations are getting stronger, can also help you understand the same thing.

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5.1.3 Efficiency Ratios: Total Asset Turnover and Degree of Asset Utilization (AU) demonstrated how well the bank makes use of its assets to produce revenue.

- ✓ **Degree of Asset Utilization (AU):** Degree of Asset Utilization (AU) usually measures how efficiently a bank uses its total assets to generate revenue.

$$\textbf{Degree of Asset Utilization (AU)}=\frac{\text{Sales}}{\text{Total Assets}}\times 100$$

Source: *Rose, P. S. (2003). Commercial Bank Management (7th Int. ed., p. 157). McGraw-Hill/Irwin.*

Degree of Asset Utilization (AU)					
Year	**2024**	**2023**	**2022**	**2021**	**2020**
Sales	14,711,221,966	10,330,438,738	10,235,712,847	8,387,537,458	7,999,058,114
Total Assets	338,119,000,000	321,580,000,000	314,841,000,000	313,431,000,000	303,517,000,000
(AU)	**4.35%**	**3.21%**	**3.25%**	**2.68%**	**2.64%**

Source: *ONE Bank PLC Annual Report (2020–2024)*

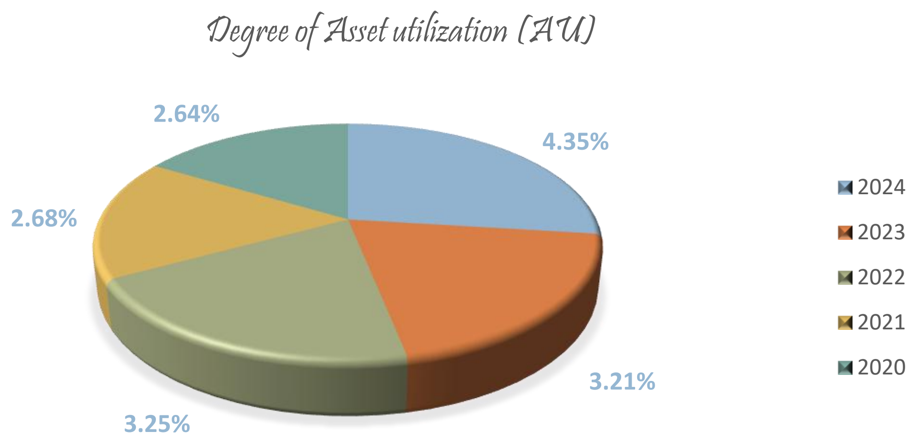

Figure 5.1.3.1 Degree of Asset Utilization (AU)

Interpretation: From 2.6% in 2020 to 4.4% in 2024, ONE Bank's asset utilization has increased, demonstrating improved use of its assets to produce revenue. Despite this improvement, the bank continues to lag behind the best in the sector, which usually achieves 5-6%. The 2024 jump indicates that recent tactics to increase fee income or loan yields are effective. ONE must further optimize its asset mix by concentrating on higher-returning ventures and reducing ineffective assets if it hopes to compete with top banks. Although the upward trend is encouraging, more can be done.

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5.1.4 Leverage Ratios: The Debt-to-Equity Ratio highlighted the balance between borrowed funds and shareholders' equity, while the Earning Spread measured the difference between the bank's income generated from its assets and the expenses incurred on its liabilities.

✓ **Debt-to-Equity(D/E):** The Debt-to-Equity Ratio (D/E) shows how much debt a bank uses compared to its shareholders' equity.

$$\textbf{Debt-to-Equity (D/E)} = \frac{\text{Total Assets}}{\text{Total Equity}}$$

Source: *Rose, P. S. (2003). Commercial Bank Management (7th Int. ed., p. 160). McGraw-Hill/Irwin.*

Debt-to-Equity(D/E)					
Year	**2024**	**2023**	**2022**	**2021**	**2020**
Total Assets	338,119,000,000	321,580,000,000	314,841,000,000	313,431,000,000	303,517,000,000
Total Equity	23,454,000,000	22,717,000,000	18,380,000,000	20,536,000,000	19,720,000,000
Total Liabilities	314,665,000,000	298,863,000,000	296,461,000,000	292,895,000,000	283,797,000,000
(D/E)	**13.42**	**13.16**	**16.13**	**14.26**	**14.39**

Source: *ONE Bank PLC Annual Report (2020–2024)*

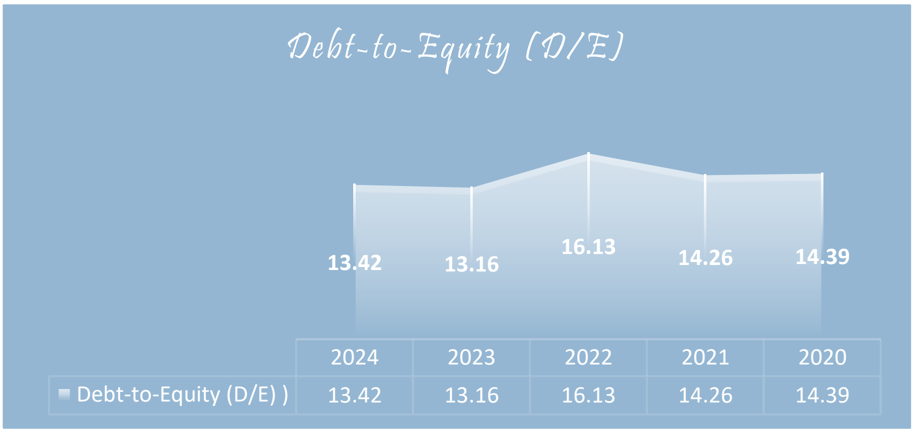

Figure 5.1.4.1 Debt-to-Equity (D/E)

Interpretation: From 16.13 in 2022 to 13.42 in 2024, ONE Bank's D/E ratio has slowed, indicating a strategic move toward cautious leverage while preserving growth potential. The current ratio successfully balances risk and returns while remaining within banking standards (10–15). This shows careful capital management, lowering reliance on debt from the pandemic while maintaining lending flexibility. The stabilization is a result of financing that is optimized for the state of the economy.

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5.1.5 Market Valuation Ratio: The Price to Earnings (P/E) Ratio showed how much the market thought the bank could make.

✓ **Price to Earnings (P/E):** The P/E ratio compares a bank's stock price to its earnings per share (EPS), showing how much investors pay for each dollar of profit.

$$\textbf{Price to Earnings (P/E)} = \frac{\text{Current share Prices}}{\text{Earnings per share (EPS)}}$$

Source: *Rose, P. S. (2003). Commercial Bank Management (7th Int. ed., p. 163). McGraw-Hill/Irwin.*

Price to Earnings (P/E)					
Year	**2024**	**2023**	**2022**	**2021**	**2020**
(P/E)	**7.08**	**8.79**	**4.90**	**12.31**	**7.54**

Source: *ONE Bank PLC Annual Report (2020–2024)*

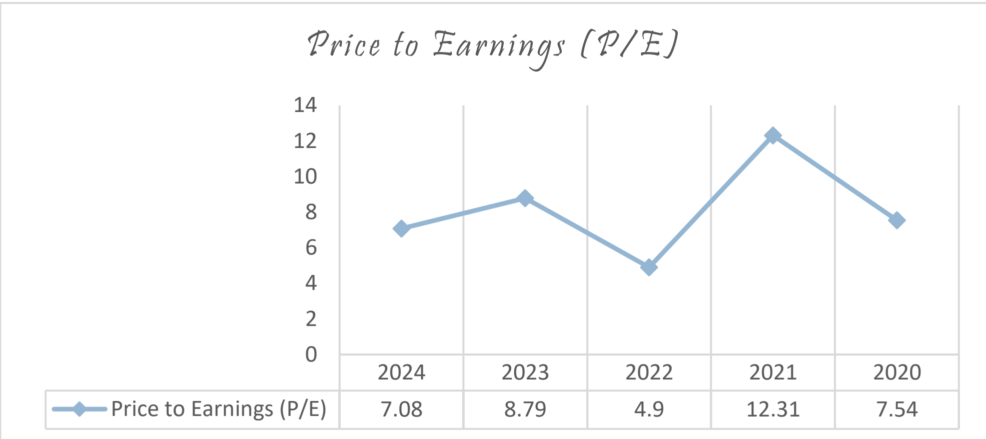

Figure 5.1.5.1 Price to Earnings (P/E)

Interpretation: The P/E ratio has also been very unstable. It hit its highest point of 12.31 in 2021, when people were feeling good after the pandemic, and then it dropped to an average of 4.90 in 2022. Even at 7.08X (2024), it trades below the banking sector averages of 10–15, which could mean that it is undervalued. This shows that the mood of the market is changing from being too optimistic last year to maybe being more realistic about prices lately. A low P/E could mean that earnings will stay stable and not drop, but it could also mean that the market thinks growth will slow down. Investors should check to see if this lower valuation matches the fundamentals. If it does, a long trade could happen from here. I was able to comprehend not only the figures but also the underlying financial strengths and operational strategies by examining these ratios. I now have a more practical understanding of how banks gauge success and pinpoint areas in need of development.

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5.2 Key challenges faced during the entire internship period

I faced a few challenges during my three-month internship at ONE Bank PLC that helped in my growth.

- **Understanding Financial Data**
  At times, it was challenging to comprehend the intricate financial reports and ratios. Even though I understood the fundamentals, handling actual data required careful consideration and practice.
- **Limited Access to Certain Information**
  I was unable to view all of the private reports while I was an intern. I had to make do with the information I had because it was a little difficult to obtain complete details.
- **Getting Used to the Work Environment**
  At first, it was a little difficult to get used to the bank's daily work schedule and learn how to interact with various teams.
- **Time Management**
  Due to the brief internship, I had to pick things up fast and complete my assignments on schedule. My work planning and organization have improved as a result of this.
- **Managing Market Shifts**
  Changes in the banking sector were happening because of economic factors. It was sometimes hard to figure out how these changes affected the bank's bottom line.
- **Applying Theory to Real Work**
  The knowledge I gained at university was useful, but there were times when it was used in a different way and needed more care.

Even with these problems, the internship was a good experience. I learned more about how banks work and was able to improve my skills.

5.3 Learning from Challenges

I faced a lot of problems during my internship at One Bank PLC that helped me a lot.

- ✓ **Improved Skill in Financial Data:** Working with real financial reports has helped me understand and analyze data more carefully than just using theoretical frameworks.
- ✓ **Problem-Solving Ability:** I learned how to use the knowledge I had and come up with solutions even when I didn't have all the information I needed.

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- ✓ **Working with Others:** As I got used to the bank's rules, I learned how to work with people from different backgrounds and communicate with them effectively.
- ✓ **Time management:** Even when things were confusing, I was able to plan my work and finish it on time.
- ✓ **Adapting to Change**: My time in the banking industry has taught me how important it is to be flexible and open to new ideas when faced with problems.
- ✓ **Connecting Theory and Practice:** Applying what I learned in class to real-world projects helped me figure out which ideas were strong and which needed to be changed.

These lessons gave me the skills and confidence I need for my future job.

5.4 Overall Reflection

During my internship at ONE Bank PLC, I learned a lot that helped me in both my work and my life.

I learned how important it is to be patient and keep going when you start something new. Working with different teams also helped me improve my communication skills by teaching me how to listen carefully and say what I mean clearly.

I learned about banking and financial analysis in a way that I couldn't have learned from books alone. During my internship, I learned how to use theory in real life, manage my time and tasks well, and look at financial data. I also learned about the workplace culture and how important it is to work together.

This internship helped me figure out what I want to do with my life and made me want to keep learning and growing. I've been well-prepared for future job opportunities in banking and finance.

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Chapter 06
Conclusion

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6. Conclusion

This report has given an entire overview of ONE Bank PLC's financial health by looking at different kinds of financial ratios, such as liquidity, profitability, efficiency, leverage, and market value. The bank had some problems, especially after the pandemic, as shown by the profitability ratios. The study did, however, show that the bank kept its liquidity stable and got better at running its business over time. The bank's operational results showed that it was good at taking risks, providing a wider range of services, and adapting to digital change.

I learned a lot while working at ONE Bank PLC. It helped me apply what I had learned in theory into practice by doing real banking and financial analysis work. I learned a lot about how to write loan documents, process transactions, help customers, and work in a bank's structured environment. This experience taught me a lot of important things, such as how to pay attention to details, manage my time, work with others, and talk to people.

This internship has made me want to work in finance even more and has helped me learn more about the banking industry. I want to keep learning and improving my skills so that I can better understand how banks work and how to look at finances. The things I learned and the skills I gained during this internship will help me set academic and career goals that will help me make a real difference in the banking sector.

Chapter 07

Findings, Recommendation & Implications

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7.1 Findings

- **Current Ratio:**
  - The bank had a strong current ratio of 5.5 to 6.8, which showed that it could meet its short-term obligations.
- **Cash Ratio:**
  - Cash ratios stayed above 1.0 until 2023, which showed that the company had a lot of cash on hand. However, they dropped slightly below 1.0 in 2024, which meant that they needed to be watched closely.
- **Return on Assets (ROA):**
  - ROA ranged from 0.34% to 0.65%, showing that the company could make a moderate amount of money and that outside factors like the pandemic had an effect.
- **Return on Equity (ROE):**
  - ROE was unstable, reaching a high of 9.62% in 2022 and a low of 5.54% in 2024, which shows that making money was hard even with good leverage.
- **Earnings per Share (EPS):**
  - EPS reached a high of 2.08 in 2022 but decreased to 1.20 in 2024, which means that earnings per share went down.
- **Profit Margin:**
  - Profit margins went down from 16.1% in 2020 to 8.7% in 2024, which shows that costs are going up or sales are going down.
- **Net Interest Margin (NIM):**
  - NIM went up from 1.33% in 2020 to 2.34% in 2024, which shows that interest management got better, but it is still below industry standards.
- **Asset Utilization:**
  - Asset utilization went up from 2.6% to 4.4%, showing that assets are being used better to make money, but they are still behind the best banks in the sector.
- **Debt-to-Equity (D/E) Ratio:**
  - The D/E ratio went down from 16.13 in 2022 to 13.42 in 2024, which shows that the company is using leverage carefully and managing its capital carefully.
- **Price-to-Earnings (P/E) Ratio:**
  - P/E ratios were unstable and below the industry average (7.08X in 2024), which could mean that the stock was undervalued and the market was cautious.

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7.2 Recommendation

- ✓ **Improve Profitability:**
  The bank should work on controlling costs and managing expenses efficiently to improve profit margins.
- ✓ **Improve Asset Utilization:**
  ONE Bank should make the most of its assets by putting more money into projects that will make more money and getting rid of assets that aren't doing well.
- ✓ **Improve liquidity management:**
  They should keep careful tabs on cash and current assets to keep liquidity stable and make sure short-term obligations are covered.
- ✓ **Diversify Income Sources:**
  The bank should look into other ways to make money, like digital banking services, fees, and other non-interest income, so it doesn't have to rely so much on traditional interest income.
- ✓ **Improve Earnings per Share (EPS):**
  To make more money per share, you should use strategies like managing costs well and growing revenue.
- ✓ **Optimize Capital Structure:**
  The bank should keep a balanced debt-to-equity ratio and use leverage wisely to support growth while keeping financial risk low.
- ✓ **Strengthen Risk Management:**
  To reduce the number of non-performing loans and possible financial losses, there should be good risk management practices in place.
- ✓ **Increase Operational Efficiency:**
  Improving the quality of the loan portfolio, streamlining banking operations, and increasing operational productivity can all help ROA and ROE.
- ✓ **Keep focused on the market value (P/E ratio):**
  The bank should make sure that the market value is in line with the fundamentals to draw in investors and boost shareholder confidence.
- ✓ **Long-Term Strategic Growth:**
  To maintain its competitive in the banking sector, ONE Bank should use sustainable growth strategies, invest in technology, and improve customer service.

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7.3 Implications

I gained a lot of different things and learned a lot during my internship at ONE Bank PLC. The work was good for both me and the bank. I also learned about banking, my career goals, and how the stock market works.

Relevance of Academic Knowledge

I used what I learned in university, like how to manage money, deal with customers, and deal with risks. I learned that doing real banking work is harder than learning about it, so I need to keep learning.

Impact on the Organization

I helped with cash work, loan papers, and setting up new customer accounts. My work maintained the branch running smoothly and made sure customers got good service.

Significance to the Industry

I learned about common banking problems like digital banking, competition, and risk control by working in different departments. I knew that banks need to make money, give good service, and handle money well.

Lessons Developed

I learned how to be patient, careful, and responsible. I learned that working together and talking to each other are very important for getting things done on time and solving problems.

Developing Skills

The internship helped me get better at banking and managing money. I also learned how to manage my time, talk to people, and act professionally.

Networking and Relational connections

I got along well with officers, managers, and customers. These people gave me good advice that will help me in my career.

Suggestions and options for the future

Interns at ONE Bank PLC should get more training and the bank should focus more on digital banking. I also want to keep learning about new financial tools and banking systems.

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Appendix

Five Years' Financial Highlights

Figures in Million Taka

Particulars	2024	2023	2022	2021	2020
BALANCE SHEET					
Authorized Capital	18,500	18,500	18,500	18,500	10,000
Paid up Capital	10,658	10,298	9,807	9,340	8,853
Statutory Reserve	7,565	7,444	7,131	6,721	6,431
Shareholders' Equity	23,454	22,717	22,057	20,536	19,720
Deposits	251,199	241,819	226,059	230,659	229,485
Loans & Advances	220,914	224,335	225,709	222,694	220,342
Investment	54,128	43,107	37,064	38,217	29,984
Fixed Assets	4,248	3,656	3,588	3,632	3,009
Total Assets	338,119	321,580	318,789	313,431	306,478
Total Off Balance Sheet Items	68,741	60,875	61,902	65,076	63,853
INCOME STATEMENT					
Interest Income	24,393	18,858	16,176	15,987	19,661
Interest Expense	18,312	14,340	11,943	11,877	16,266
Net Interest Income	6,081	4,518	4,233	4,110	3,395
Investment Income and Fees Income	8,630	5,813	6,003	4,278	4,605
Total Operating Income	14,711	10,330	10,236	8,388	7,999
Operating Profit (Profit Before Provision and Tax)	7,908	3,611	4,287	3,456	2,925
Provision for Loans and Other Assets	7,300	2,049	2,237	2,003	1,183
Profit After Provision and Before Taxes	609	1,562	2,049	1,453	1,742
Net Profit After Taxation	1,280	1,152	2,042	1,047	1,462
CAPITAL MEASURES					
Risk Weighted Assets	221,314	231,537	246,146	232,232	199,359
Core Capital (Tier-I)	21,694	22,607	21,889	20,613	17,352
Supplementary Capital (Tier-II)	8,395	7,701	7,080	7,319	8,598
Total Regulatory Capital	30,089	30,308	28,969	27,933	25,950
Capital to Risk Weighted Assets (CRAR) Ratio	13.60%	13.09%	11.77%	12.03%	13.02%
Tier-I Capital Ratio	9.80%	9.76%	8.89%	8.88%	8.70%
SHARE BASED INFORMATION					
Earnings Per Share (EPS)(Earlier years are not restated)	1.20	1.12	2.08	1.12	1.65
Price Earning (PE) Ratio (Times)(Earlier years are not restated)	7.08	8.49	4.90	12.31	6.42
Net Asset Value Per Share (Earlier years are not restated)	22.01	22.06	22.33	21.99	22.27
Dividend Per Share					
Cash Dividend (%)		3.50%			6.00%
Bonus Share (%)		3.50%	5.00%	5.00%	5.50%
Net Operating Cash Flow Per Share (Earlier years not restated)	6.83	0.69	1.73	4.58	7.09
Number of Shares Outstanding (Million)	1,066	1,030	981	934	885
Number of Shareholders	24,240	24,852	26,299	28,251	20,536

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Figures in Million Taka

Particulars	2024	2023	2022	2021	2020
FOREIGN EXCHANGE BUSINESS					
Import Business Handled	115,481	90,945	123,559	137,954	103,742
Export Business Handled	114,674	96,116	107,669	97,273	81,118
Guarantee Business Handled	23,178	17,758	18,833	16,257	12,408
PROFITABILITY AND PERFORMANCE RATIO					
Net Interest Margin (NIM) Ratio	2.34%	1.77%	1.67%	1.60%	1.33%
Credit to Deposit Ratio	82.60%	86.18%	86.19%	84.80%	85.33%
Gross Profit Ratio	44.55%	41.87%	46.15%	41.39%	32.97%
Cost to Income Ratio	46.24%	65.05%	58.12%	58.79%	63.43%
Cost of Fund (%)	10.10%	8.06%	7.04%	6.73%	8.48%
Return on Assets (ROA) (%)	0.39%	0.36%	0.65%	0.34%	0.48%
Return on Investment (%)	11.99%	7.80%	7.01%	6.01%	8.51%
Return on Equity (ROE) (%)	5.54%	5.60%	9.62%	5.20%	7.62%
Cash Reserve Ratio (at the close of the year)	4.41%	4.51%	5.29%	4.94%	6.28%
Statutory Liquidity Ratio (at the close of the year)	19.36%	16.64%	16.68%	16.45%	15.39%
Cost of Deposit Ratio	6.53%	5.43%	4.80%	4.91%	6.54%
Yield on Advances (%)	9.62%	7.58%	7.07%	7.70%	8.69%
Interest Spread (%)	3.09%	2.15%	2.27%	2.79%	2.15%
OTHER INFORMATION					
Number of Branches	112	111	110	107	107
Number of Sub-Branches	45	40	39	29	20
Number of Collection Booth	19	18	17	15	13
Number of ATM	177	172	172	154	137
Number of Employees	2,555	2,520	2,360	2,576	2,425
Number of Deposit Accounts	1,031,627	942,791	846,779	772,790	702,180
Number of Loan Accounts	66,968	62,510	58,194	55,624	38,586
Number of Foreign Correspondents	273	305	319	339	431
CREDIT RATINGS					
Long Term	AA	AA	AA	AA	AA
Short Term	ST-2	ST-2	ST-2	ST-2	ST-2

ONE Bank PLC

...We Make Things Happen

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