Internship Report

On

"Comparative Financial Performance Analysis of Prime Bank PLC and Selected Banks in Bangladesh."

Submitted To:

Professor Dr. Mostafa Kamal

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Letter of Submission

27th October, 2025

To,

Professor Dr. Mostafa Kamal

Department of Business Administration

Faculty of Business & Entrepreneurship

Daffodil International University

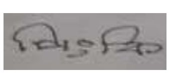
Subject: Submission of Internship Report on **“Comparative Financial Performance Analysis of Prime Bank PLC and Selected Banks in Bangladesh.”**

Dear Sir,

With all due respect and humility, I would like to turn in this internship report **“Comparative Financial Performance Analysis of Prime Bank PLC and Selected Banks in Bangladesh.”** I made every effort to produce this report in accordance with the instructions you gave. The purpose of this report was to fulfill a requirement for the BBA program. I have tried my best to write the report in compliance with the highest standards under your helpful direction. I made every effort to give my paper a deeper level of comprehension. I hope this can withstand your degree of inspection.

I appreciate your thoughtful oversight.

Regards,



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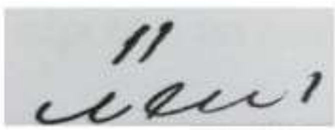
Certificate of Approval

The internship report **“Comparative Financial Performance Analysis of Prime Bank PLC and Selected Banks in Bangladesh.”** was prepared by Pingki Akter, ID: 192-11-874, a BBA student in the Department of Business Administration, Faculty of Business & Entrepreneurship at Daffodil International University, under my supervision. After all guidelines have been correctly followed, the report is finished and ready to be submitted.



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Professor Dr. Mostafa Kamal

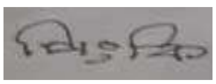
Department of Business Administration

Faculty of Business & Entrepreneurship

Daffodil International University

Student Declaration

I hereby certify that the report**, "Comparative Financial Performance Analysis of Prime Bank PLC and Selected Banks in Bangladesh."** written by Pingki Akter and overseen **by Professor Dr. Mostafa Kamal** of the Department of Business Administration, Faculty of Business & Entrepreneurship, Daffodil International University, is an internship report. ID number: 192-11-874. During my three-month internship, I prepared this research on bank profitability: an analysis of the banking sector in Bangladesh. It is crucial to remember that this study has an exclusively academic aim. Additionally, I would want to clarify that the report has not been submitted for any reason or anywhere.



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Acknowledgment

First of all, I praise the Almighty Allah, the most gracious, the most merciful, who gave me the strength and confidence to complete the internship. Any words I use to say thank you will not be enough, but I will do my best to thank a few individuals.

This internship report would not have been possible without the support of numerous books, journals, websites, data analysis tools, and practical experience. It helped provide me with more insights on the analysis. I would also like to thank my honorable supervisor, **Professor Dr. Mostafa Kama**l of Daffodil International University, for her scholarly supervision, warm advice, sympathetic guidance, and encouragement, all of which have made it possible for me to successfully present this report. Her insightful advice and rigorous direction enabled me to write a well-structured research report. I went over the report with him and he gave me a useful tip for which I will be eternally grateful.

Executive Summary

It analyzes how inflation affects the profits of the banking sector of Bangladesh. The goal is financial stability. Using secondary source data (annual reports, financial reports, economic publications), this study employs a quantitative methodology to examine the impact of inflation on interest rate, loan default ratios, and bank performance variables. It helps in the calculation of key profitability measures like ROA, ROE, NPM, OPM, EPS, GPM, Degree of asset Utilization under different Situations of bank Profitability and Inflation. We find that inflation has a double-edged effect on profitability: moderate inflation boosts profitability through interest rate effects while high inflation reduces it by lower purchasing power of consumers, rise in loan default and shrink in profit margin. To mitigate the risk of inflationary pressure, bankers can adjust their risk management practices through the creation of stress testing policies that take into account the potential impact of inflation on cost of capital and asset quality. The research at hand offers useful information that can facilitate banking institutions and policy makers' decision making. In other words, this will enhance financial resilience from economic troubles by synthesizing and assessing macroeconomic factors on bank performance.

There are six sections to this report. This report's introduction is covered in the first chapter. The study's introduction, origin, scope, objectives, methodology, data analysis and limitations are all covered in Chapter 1.

The background, mission, vision, aims, objectives, goods, services, integrity, and promises of Prime Bank PLC are all covered in detail in Chapter 2.

In Chapter 3, the theoretical framework is presented with an emphasis on profitability metrics like ROA, ROE, NPM, OPM, EPS, GPM and DAU.

Chapter 4 provides a financial study of these metrics for a few chosen banks.

Chapter 5 emphasizes learning from internships, assignments, and real-world experiences.

Finally, chapter six indicates some recommendations and findings for the financial analysis are provided in the final chapter, which also contains all of the conclusions.

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Chapter-1

Introduction

1.1 Introduction

Profitability examines growth, stability, and security in the intricate banking environment. Banks play an important role in economic growth as financial intermediaries that offer wealth, credit, and payment services. Nonetheless, it is mainly the macroeconomic variables like inflation which make it effective. In the last few decades, Bangladesh experienced inflation of varying degrees, mostly because of several international economic shocks, changing commodity prices, and domestic inflation-raising causes. This rapidly changing inflationary environment could impact the profitability of banks in the long and short term.

Inflation helps banks in another way, as they charge more on loans. However, risk increases as default rates rise and asset quality deteriorates. This research study will investigate how inflation works and how does it affect the profit of Bangladeshi banks. Access this information to grasp the income-stability nexus as it relates to U.S. banking and how inflation infiltrates operational and financial decision-making in that sector.

1.2 Origin of the Report

All business graduates from Daffodil International University are now required to participate in the internship program. The internship is a crucial stage for BBA students as it gives them a chance to learn about the workplace and encounter real-world situations. Each intern is required to submit an internship report at the end of the semester, summarizing the experiences and information they have obtained.

1.3. Scope of the Report

It aims at finding out the impact of financial performance in which the data is collected from the secondary data which is used of newspapers, any kind of journals, the few Bangladeshi banks annual reports and the other economic publication related to the year continuously. What works against this study is that it is secondary data acquired qualitatively, thus cannot take into consideration the real-time complexities of inflation faced by certain institutions. In addition, the global banking trends are out of the scope for this research because it will only concentrate on the banking sector of Bangladesh.

1.4 Objectives of the Report

General Objective:

The main goal of this report is to examine the relationship between bank profitability and inflation in Bangladesh.

Specific Objectives:

- To relate theoretical knowledge with practical experience at Prime Bank Plc.
- To evaluate Prime Bank's current financial situation.
- To compare the profitability of Prime Bank with other banking organizations in Bangladesh.
- To find out some problems with some recommendations.

1.5 Methodology of the Report

The research method used in this study in order to access the influence of inflation on bank profitability in case of Bangladeshi banking industry. Research design, including methods of data collection and analysis, and justification for these methods. The purpose of this paper is to offer a rationale understanding of the time relation between inflation and bank profit, utilizing quantitative evaluation methods on secondary data.

1.6 Data Analysis

Data analysis involves compiling all secondary data, either quantitatively or by finding trends and connections between bank profitability and inflation. The following steps are included in the analytical process:

(a) Primary data: The primary data of this report were collected through:

- My own observation.
- Direct communication and interview with the officers.
- Practical experiences obtained from Prime Bank Plc's branch office.

(b) **Secondary Data:** Secondary data of this report were collected through:

- Prime Bank Plc and other banks' annual reports.
- Online banking textbooks.
- The printed outlines and documentation that Prime Bank Plc provided.
- The website of Prime Bank Plc. https://www.primebank.com.bd/
- Internet resources, publications and journals.
- An expert's opinion.

1.7 Limitations of the Report

- **Reliance on Secondary Data Only:** The complete analysis relies on data such as annual reports, financial accounts, research articles, and economic bulletins. These all collectively refer to secondary data. In short, it lacks first hand experiences or primary data that could add more depth and real-time experiences to the study at hand.
- **Short Internship Period (3 Months):** This Internship duration (3 months) was not enough to capture the bank's internal workings and risk management procedures. A longer period would enable in-depth observation and interaction with various departments.
- **Limited Exposure to Banking Departments:** Interns usually get assigned to a specific section of a bank. As for this intern, he was only given exposure to the main banking area of the bank. As a result, he could not browse or work in important sections like credit, foreign exchange and treasury. This limited capability to understand other key financial and operational aspects of the bank.
- **Restricted Access to Bank Officials:** Bank staff have a tough work schedule and that intern was not afforded adequate time by the senior-most officials due to heavy pressure on them. This was a impediment to specifying banking actions or obtaining qualitative information
- **Data Unavailability and Gaps:** Some financial data were not available or not public for several banks. This narrowed the analysis, and it made it difficult to compare banks over the complete study period (2014–2023).

- **Exclusion of Global Economic Influences:** The report focuses on Bangladesh only. It does not mention international inflation or performance of global banks. These can also have an impact on the banking sector in Bangladesh.
- **No Use of Primary Research Tools:** They didn't use any primary research tools such as interviews, survey, or questionnaire for the study. Tools such as these could have generated findings from the bank staff or observers which would have been more useful.

Chapter-2

Organizational Overview

2.1 Historical Background of Prime Bank PLC

One of the top banks in Bangladesh, Prime Bank Limited was established on February 12, 1995, by a group of businesspeople. With regard to customer service, profitability, and technical prowess, the bank wants to be the most effective bank in Bangladesh. On April 17, 1995, Bangladesh Bank, the nation's central bank, granted the bank a banking license, allowing it to function as a scheduled bank. The branch was opened at Motijheel at Adamjee Court Annex Building, Motijheel Commercia Area, Dhaka.

Currently, the bank has a network of 147 branches scattered around several locations. All of the branches operate in a computerized setting.

The Bank's primary operations include banking and associated industries. Deposits, cash withdrawals, credit extension to corporate entities, retail establishments, small and medium-sized businesses, trade finance, project financing, lease and hire purchase financing, issuing local and international credit cards, and more are all part of the banking industry. Conventional and Islamic banking are among the banking methods. Both conventional and contemporary products are used to deliver the services. Additionally, it offers consulting and investment banking services under a license granted by the Securities and Exchange Commission of Bangladesh. Its Singaporean subsidiary offers remittance services to Bangladeshis living abroad. It offers banking services involving non-resident assets and liabilities denominated in foreign currencies through its offshore office. Credit cards, merchant and investment banking, SME & retail banking, offshore banking, and commercial banking in both conventional and Islamic modes are just a few of the many financial products and services that Prime Bank specializes in. It is a key player in structured and syndicated finance. With consistent expansion in the corporate, commercial, and trade finance sectors, it has gained significant market penetration and experience in corporate credit and trade finance. In Hong Kong, it has a fully owned financing firm, and in Singapore, UK, it has wholly owned exchange houses.

2.2. Vision Of the Prime Bank Plc

To be Bangladesh's top private commercial bank in the following areas:

- Efficiency
- Adequacy of capital
- Quality of assets
- Effective administration and profitability with substantial liquidity.

2.3 Mission Prime Bank Plc

Prime Bank plc Limited's two missions are:

- To develop Prime Bank plc into a well-run, customer-focused, market-driven organization with sound corporate governance.
- Our business policies are always being improved.

2.4 Goals and Objectives

- To create a solid capital foundation.
- To encourage business, trade, and industry's
- To find ways to accomplish progress in a methodical manner.
- To enhance and increase the variety of goods and services offered.
- To improve human resources by expanding job openings.
- To enhance asset of shareholder
- To provide the public with standard financial services
- To provide a friendly environment in order to pique the client's interest in doing business with Prime Bank Plc.
- To maintain corporate ethics.
- To provide financial services that are focused on wellbeing.
- To provide clients with the most possible advantage.

2.5. Products and Services

- Loans and Advances
- Local Currency Deposits Accounts
- NRB Banking

- Treasury
- Fund Transfer
- Value Added Services
- Other Services

2.6 Corporate philosophy

The following is Prime Bank plc corporate philosophy:

For clients

- To deliver the most polite and effective service possible in all facets of company operations. should use creativity while creating new financial services and products.

For employees

- By offering possibilities for career advancement and appropriate staff training and development in order to foster positive employee morale.

For stockholders

- By continuing to advance and solidifying its standing as a reliable and forward-thinking financial organization.
- By making money and getting a good return on their investment.

For the community

- By actively fulfilling our responsibilities as socially conscious corporate citizens and carefully following national policies and goals, we can help the country advance.
- By following moral principles and industry best practices.
- We appreciate stakeholders, therefore we're always looking to enhance performance by matching our objectives with their expectations.

2.7 Strategic Priority

The following are Prime Bank plc strategic priorities:

- Keep enough money on hand to sustain and stay in compliance.
- Continue to pursue sensible expansion by carrying out our core competencies, venturing into underserved markets, breaking into new industries, and investigating creative concepts.
- Maintain a laser-like focus on your customers and cultivate relationships founded on honesty, excellence, and reciprocity.
- Continue offering clients new services with the assistance of an excellent IT platform.
- Establishing sound corporate governance via continued effectiveness, openness, professional and answerable to the company, the environment, and society.
- Assure efficient risk management for long-term increases in the value of shareholders.
- Expanding retail and SMR financing and using structured finance to diversify the loan portfolio.
- Respect and value others, and base judgments on their qualifications.
- Brand image expansion through internal capability building and ongoing training
- Be accountable, reliable, and compliant with the law in whatever we do.
- Take the lead in advancing the interests of our nation and community.

2.8 Integrity, Ethics, and Trust

In banking, ethics, integrity, and trust are crucial since it deals with public funds. Prime Bank's management and customer service adhere to these values in every aspect. The fundamental tenets of business behavior and employee codes of ethics are as follows.

- Deliver unshakable responsibility, the highest regard, uncompromising integrity, and committed citizenship to your customers.
- Preserve the security and privacy of client data.
- Stop fraud and money laundering.
- Act with dignity in the workplace.

2.9 Targeted Business Plans

The bank is focusing on a few strategic challenges that include management of change in medium to long term through different policies, process and activities to ensure continuous, sustainable and qualitative growth with only objective of “Institution Building”. A successful cluster management (mentoring) scheme was implemented. Branch management's commercial and operational operations have improved as a consequence of their mentors' constant exposure to sophisticated ideas and viewpoints. To improve the management of the bank's operations, organizational and structural adjustments were implemented. To give each of these revenue-generating sources a more focused business approach, business divisions such as Corporate/Commercial, Retail, SME, and Cards were reconstituted and created. The departments of credit approval, quality, and recovery were all reinforced and divided at the same time. In order to increase client satisfaction with a variety of goods and services, support services were introduced. There were new divisions created, including Ultimate Delivery Channels, Cards Back Office, Call Centers, and Operational Support.

2.10 The PBL Brand

Prime Bank plc has an excellent "Brand Image" thanks to its excellent service quality and sound corporate governance. By being creative and compassionate, Prime Bank is consistently enhancing its corporate governance, CSR initiatives, and customer service in order to further strengthen the PBL brand.

2.11 Commitments

Prime Bank plc is dedicated to providing value to its investors. Customers will continue to get competitive and efficient financial services and solutions from PBL. It will keep increasing the wealth of the shareholders by managing capital effectively and achieving steady financial results. To enable its workers to enhance their skills and fulfill the role of PBL Brand Ambassador, PBL will cultivate a strong performance and learning culture.

Chapter-3

Theoretical Analysis

3.1 Return on Asset (ROA)

Return on Asset (ROA): It is a measure of profitability that evaluates how well a company makes use of its assets to produce income. Divide the total assets by the net profit after taxes to arrive at this figure. Even better, the ratio ought to be greater. The higher this percentage, the more efficiently the company uses its resources.

***Formula:* ROA = (Net Income After Tax / Total Assets) × 100**

3.1.1 Assumptions Of ROA: ROA assumes that the company's books are properly kept, i.e. according to accepted accounting principles. Thus, the performance and resources of the firm are reflected accurately in net income and total assets respectively. It also assumes that no large distortions arise due to transitory or one-off events and that during the reporting period assets are continuously utilized to generate income at a fair value. To keep it fair, ROA is period-based. So, it assumes that both assets and income are assessed for the same period. The balance sheet will not have substantial off balance sheet items or hidden assets and it is also assumed that all revenue generating resources are on the balance sheet. Finally, it assumes that firms in the same industry will employ similar accounting practices. This enables them to compare each other's ROA.

3.1.2 Justification of ROA: ROA is a significant measure that shows how proficiently a company makes money from all its assets. For a company, its assets are the whole resources. Therefore, relating profitability with the required resources for attaining, ROA gives a clear picture of operational efficiency to managers, investors, and creditors. Higher return on assets (ROA) means that the company is making more amount of money per unit of asset and it shows effective and efficient use and management of assets. It helps shareholders and other interested parties assess how well various businesses are turning their resources into profits, especially when the businesses are in the same sector. Furthermore, ROA is a comprehensive measure of overall performance rather than just stockholders as it embraces debt- and equity-financed as well. ROA is an important measurement of profitability in financial analysis because it helps in assessing efficiency of the use of assets, effectiveness of decision making as well as sustainability of returns relative to resources used.

3.1.3 Significance of ROA: A strong return on assets is a strong indication of management success. It indicates the ability of the firm to use its assets effectively to generate profits. It helps creditors, managers and investors in assessing whether the firm is optimally using its resources or otherwise the assets of the firm are underperforming. A higher ROA indicates strong productivity of assets, improved cost management and solid profitability; inefficient use of assets or an excess of idle assets may be indicated by a lower ROA. Investors can use return on assets to compare companies within the same industry to see which companies allocate resources better. Management uses it to measure efficiency and strategy performance levels, more specifically, Operational efficiency analysis. ROA is also significant to creditors because it shows the business's ability to generate profit from total assets which also subtly indicates payback potential. To sum up, ROA is a holistic metric that joins profitability to resources used. Thus, it is an important number that is used for financial analysis, decision-making, and performance evaluation.

3.2 Return on Equity (ROE)

Return on Equity (ROE): The ratio shows how well a company's net income relates to the shareholder's equity. This indicates how profitable a company's assets are. The Company's strong capability to move an asset, enhances this %. Return on equity is a useful indicator of a company's earnings from shareholders.

Formula: **ROE = (Net Income After Tax / Shareholder's Equity) × 100**

3.2.1 Assumption of ROE: ROE operates on the presumption that the financial statements have been followed and correct, and that the net income and shareholders' equity have been computed for the same time using suitably accounting rules. The owner's capital investment is thus assumed in good stock value and that business capital structure remains constant through time during the analysis. In addition, it assumes that firms within the same industry employ similar accounting practices and that equity includes the correct levels of retained earnings and dividend. With these assumptions, ROE is sure to be a stable and fair measure of a firm's ability to earn money on the equity held by its shareholders.

3.2.2 Justification of ROE: Return on equity (ROE) is one of the more important measures of financial success, as it effectively measures how well a company uses the money from its shareholders to generate profit. ROE relates profitability to owners' wealth. Since equity is the owner's investment, thus ROE indicates what return shareholders are receiving on their capital. A lower ROE indicates a wealth used inefficiently by the company or an excessive reliance on debt. Whereas, a higher ROE means more effective use of equity and better management performance. When comparing companies in the same industry, return on equity (ROE) is a useful tool for investors. Because it shows which companies are able to deliver superior returns in relation to shareholder funds, ROE is also considered a significant indicator.

3.2.3 Significance Of ROE: A good ROE indicates a company can effectively use shareholders' money for profit. Hence, it is an important indicator of financial success and managerial performance. An investor can determine the profitability of companies within the same industry as themselves using ROE (return on equity). This helps management examine the quality of decision making, efficiency of operations and effectiveness of strategies one by one to create stakeholder value. The company may either be experiencing less efficiency, taking on too much debt, or not using its resources efficiently if it has a low ROE. If it has a high ROE, however, it has a high profit and is making good use of its equity. Investors and analysts also look at ROE since it indicates the business's ability to generate profits in terms of equity, suggesting potential stability and growth. Ultimately, ROE is significant because it connects profitability with shareholder investment, assisting stakeholders in assessing performance to make smart decisions and monitoring long-term sustainability issues.

3.3 Net Profit Margin (NPM)

Net Profit Margin: The net profit margin of the company basically tells you how much money it makes through sales. It helps to convert sales into profit which shows company's net profit. A company's revenue efficiency is the ratio of its net profits to its segment revenues.

Formula: **Net Profit Margin = (Net Profit / Total Revenue) × 100**

3.3.1 Assumption of net profit margin: If profit and Net Profit have been calculated for the same accounting period, Net Profit Margin depends upon reliable and authentic financial accounts. It is assumed that costs are correctly measured (including taxes, interest, and operating costs) such that profit reported is legitimate profit of the business. Basically, it means that all the businesses in the same industry should follow similar accounting standards so that the comparison may be relevant. Moreover, the sales statistics are real and unaffected by any anomalies or one-off occurrences. By making these assumptions, Net Profit Margin will always give a fair indication of profitability in relation to sales.

3.3.2 Justification of net profit margin: Reason for net profit margin is that it is able to indicate how a company is able to convert sales into actual profits after allowing for all costs, interest and taxes. Sales and bottom-line profitability are closely related, making it an important indicator of the overall financial health. A larger net profit margin reflects effective pricing, efficient management and strict cost control. Conversely, lower margins may imply the opposite: inefficiency or excessive spending. Investors and analysts can utilize it to compare companies in the same industry and evaluate which ones generate more profit from sales. The management may use it to evaluate performance, formulate cost-reduction procedures, and enhance operational efficiency. As a result, it is an important measure of sustainability and profitability.

3.3.3 Significance Of net profit margin: Net profit margin is important because it indicates how much money a business earns from its overall sales after taxes, interest and all the costs, have been paid. Management's overall efficiency in managing expenditures and maximizing profits is shown here. For an investor, NPM is an important profitability ratio that helps measure long-term sustainability and compare firms engaged in the same business. It provides management information and insights on operational efficiency and cost containment, pricing policy. A low net profit margin could imply poor resource allocation or rising costs. In contrast, a high net profit margin suggests an entity is using its resources efficiently and is financially healthy. Essential to determining the health of a company, NPM links sales to real profit.

3.4 Operating Profit Margin (OPM)

Operating Profit Margin (OPM): The operational profit margin ratio, also known as net operating profit percentage, is one of the most vital metrics in measuring the productivity and profitability of the company. The operating margin ratio examines a narrower range of operational and administrative expenses after excluding taxes and interest.

Formula: **OPM = (Total Operating Profit / Total Asset) × 100**

3.4.1 Assumption of operating profit margin (OPM): Operating profit margin is derived from the assumption that the books are correct and reliable, and that sales revenue and operating profit are calculated for one accounting period. When non-operating expenses, interest, and taxes aren't included, total expenses are the sum of selling charges, administrative charges, and cost of products sold, all correctly documented and distributed. To facilitate sensible comparisons, it further takes for granted that firms in the same business are relying on comparable accounting methods and the income numbers accurately report company sales free from strange or one-off distortions. Such assumptions ensure that OPM correctly characterizes how effectively and profitably a business operates its core functions.

3.4.2 Justification of operating profit margin: Profit from operations is valuable because it tells how well a company makes profit from the operation before taking into consideration the impact of debt or tax or anything else. The focus on revenues and operating expenditures will give a clear view of operational performance and also provide the help to measure how well management controls costs, produces, and prices. A relatively larger operating profit margin indicates that you have a strong operational health. Additionally, it indicates that you are effectively deploying your resources. Furthermore, it indicates competitiveness in your industry or other aspects. Conversely, a smaller margin should be a cause of concern because it draws attention to inefficiencies in the business or growing operating expenses. Experts and investors view it as an important tool for assessment of companies in the relevant industry as it helps to scour operational performance from external financing and tax. It helps the management set targets, interpret the performance of the company and identify the areas of improvement. It can be said that the ratio operating profit margin is a crucial factor in determining the sustainability and profitability of the core business activities of a company.

3.4.3 Significance of Operating profit margin: The operating profit margin is the measure of a firm's profit after paying operating expense but prior to paying interest and tax. Operating Profit Margin is an important financial metric. This ratio shows us the ability of a company to manage its basic business operation. This indicates how efficiently the firm handles its overheads and controls prices and production costs. Analysts and investors can use OPM, which ignores financing and tax impact, to study operational efficiency. A comparison of OPM across firms in an industry can also provide useful insights. It allows management to evaluate cost control, productivity and competitiveness juxtaposing daily activities' profits with investments' profitability. A wider operating profit margin indicates stronger efficiency and better resource utilization, while a narrower margin indicates possible operational deficiencies or higher costs. Overall OPM is important because it ties sales performance to operational profitability and therefore provides insights regarding the financial soundness of the company.

3.5 Earnings Per Share (EPS):

Earnings per share is the portion of profit a company distributes to each of its outstanding ordinary shares. To compute EPS, we take the total outstanding shares and divide it by the earnings of the company. EPS refers to a company's profitability measure calculated as net income divided by the total number of outstanding shares.

Formula: **Earnings Per Share = Net Profit / No of Shares**

3.5.1 Assumption of Earning Per Share (EPS): Earnings per share (EPS) refers to the estimated a company's net credit income is shared equally among its ordinary shares that remain outstanding, and it is only attributable to the ordinary shareholders after charges, interest and tax have been deducted. Moreover, it presumes constancy of the weighted average number of shares outstanding used, during the reporting period, and that any dilution on account of convertible securities or stock options has been appropriately factored into the diluted EPS.

3.5.2 Justification of Earning Per Share (EPS): The net earnings attributable to each share outstanding in the company is the earnings per share (EPS). It is an important measure of performance of the company and is viewed from a shareholder's perspective. It provides investors with a clear indication of the amount of profit made per share, thereby making it easier to compare performance across companies of different sizes. Another investment metric that makes use of EPS is Price–Earnings (P/E) ratio. This ratio is a valuation factor for creating decision-making. EPS is considered to be one the most relevant and widely popular measure of business success as shareholders are mainly interested in the return on their investments.

3.5.3 Significance of Earning Per Share (EPS): Earnings Per Share or EPS is the percentage of a company's earnings that is distributed to each share of common stock. An essential measure of profitability and shareholder value. With its help, investors can evaluate the earning potential, growth potential, and financial health of the company. When the EPS is high, it indicates that the outcome offered up larger returns and better performance. This will help to provide assurance and raise the share price. Moreover, EPS is often used to calculate valuation ratios like price-to-earnings (P/E) ratio to guide comparisons and investment decisions between companies and sectors.

3.6 Gross Profit Margin (GPM)

The profitability of a company calculated by dividing gross profit by sales is called the gross profit margin of a company. It is what is left when the cost of selling items is taken away from revenue. A higher gross profit margin shows that more money is available to invest.

***Formula:* Gross Profit Margin = (Revenue – Cost of Goods Sold) / Revenue**

3.6.1 Assumption of Gross Profit Margin: The gross profit margin assumes cost of goods sold is accurate and directly related to money made during a period. According to this approach, it is assumed that the costs of manufacturing and selling will remain constant while the calculations do not include taxes, financial charges and other operating costs. Also, GPM assumes that larger margins mean more effective cost control of production or sourcing related to sales. Further, it assumes that the ratio provides a reasonable assessment of the core profitability of the company before indirect costs are considered.

3.6.2 Justification of Gross Profit Margin: This is a key measure of efficiency because gross profit margin shows how well a company can convert revenue into gross profit after paying direct production costs. A company's capacity to control its labor, raw materials, production costs, etc., in relation to its sales income. If GPM is falling, that would indicate inefficiency or rising costs, whilst a steady or growing GPM means the business is sticking to its pricing and cost-efficiency goals. GPM provides a close look at the core profitability of a company's core business based on its revenue. This is because it excludes non-operational costs.

3.6.3 Significance of Gross Profit Margin: The gross profit margin is significant as it demonstrates how well a business generates a profit from direct costs such as production or supplies. Having a greater GPM enhances a company's competitive position. This is because a greater GPM means better pricing strategies, greater profitability from core operations and greater control over costs of manufacturing. Creditors, managers and investors look to GPM to assess the potential long-term growth and sustainability as well as financial health of a company. It helps identify trends in profitability and cost control. Moreover, it also measures performance as compared to industry peers.

3.7 Degree of Asset Utilization (DAU)

The asset utilization ratio shows how much revenue a company is generating. This metric is often used to compare an organization's efficiency over time.

Formula: **Degree of Asset Utilization = (Total Revenue / Total Asset) × 100**

3.7.1 Assumption Degree of Asset Utilization: The level of asset use is based on the assumption that the firm's resources are frequently and efficiently used to generate income during the period in question. The premise is that all the provided assets are fairly priced and are actively being sold rather than being underutilized or inactive. Furthermore, it assumes improved resource management and operational efficiency are apparent in increased asset utilization. Inconsistent use of available assets to enhance revenue development is reflected in reduced utilization.

3.7.2 Justification of Degree of Asset Utilization: The extent of asset utilization shows how effectively a businessman uses entire its assets for income generation justifies it as an important measure of efficiency. It helps identify whether assets are being misused, underutilized, or sitting idle, or whether the company is making the best possible use of its resources. Degree of Asset Utilization provides managers with information about how effectively they can convert asset investments into profitable outputs by linking sales to asset levels. A higher ratio means efficient use of resources, and a lower ratio means inefficient use of resources or spending on unproductive assets.

3.7.3 Significance of Degree of Asset Utilization: The asset utilization ratio is a measure of how the enterprise makes use of all its available resources to generate income. Managers, creditors and investors benefit in assessing profitability, identifying under-utilized resources and making sound decisions regarding the allocation and investment of resources. When productivity and efficiency of resources are improved, profitability and return on investment increases. On the other hand, low Degree of Asset Utilization refers to inefficiencies that may require tactical reconsiderations.

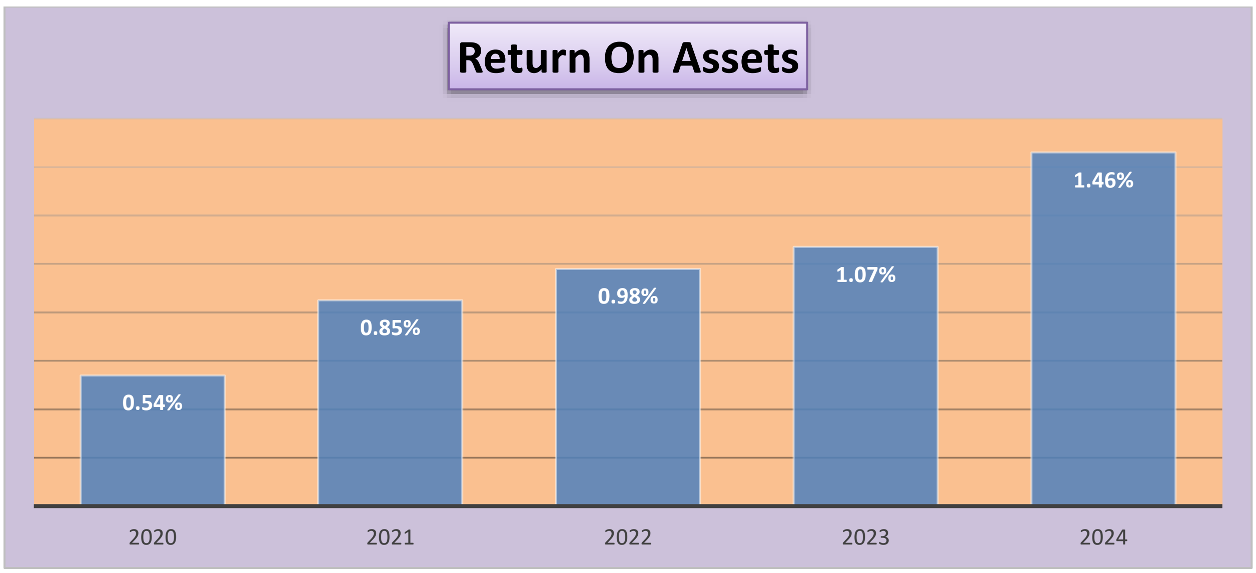
Chapter-4

Financial Analysis

4.1 Prime Bank PLC

4.1.1 Prime Bank Return on Asset (ROA)

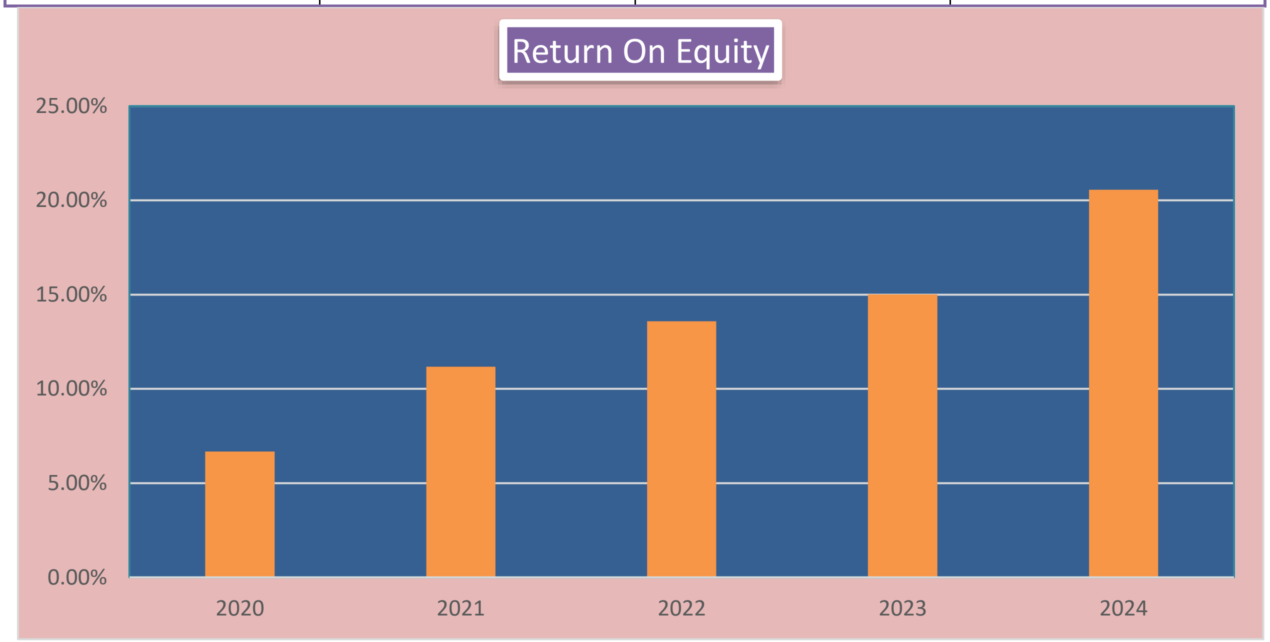
Year	Net Income After Tax (MILLION)	Total Asset (MILLION)	ROA (%)
2020	173.7	32050	0.54%
2021	291.6	34292	0.85%
2022	365.8	37340	0.98%
2023	448.3	41896	1.07%
2024	722.4	49453	1.46%



Interpretation: The ROA of Prime Bank was 0.54 percent in the year 2020 but increased over the years to reach 1.46 percent in 2024. The consistent climb indicates that the banks have stabilized their loans and investment portfolio, recovered from the adverse impact of COVID-19, and over the years, improved syncing with costs. Prime Bank's strong performance from 2022 onwards is reflected in profits reaching above 1%. Furthermore, the consecutive surge in profits in 2024 shows that the bank is now capable of producing bigger profits from its total assets. This makes Prime a more competitive bank and also reflects a stronger financial position.

4.1.2 Prime Bank Return on Equity (ROE)

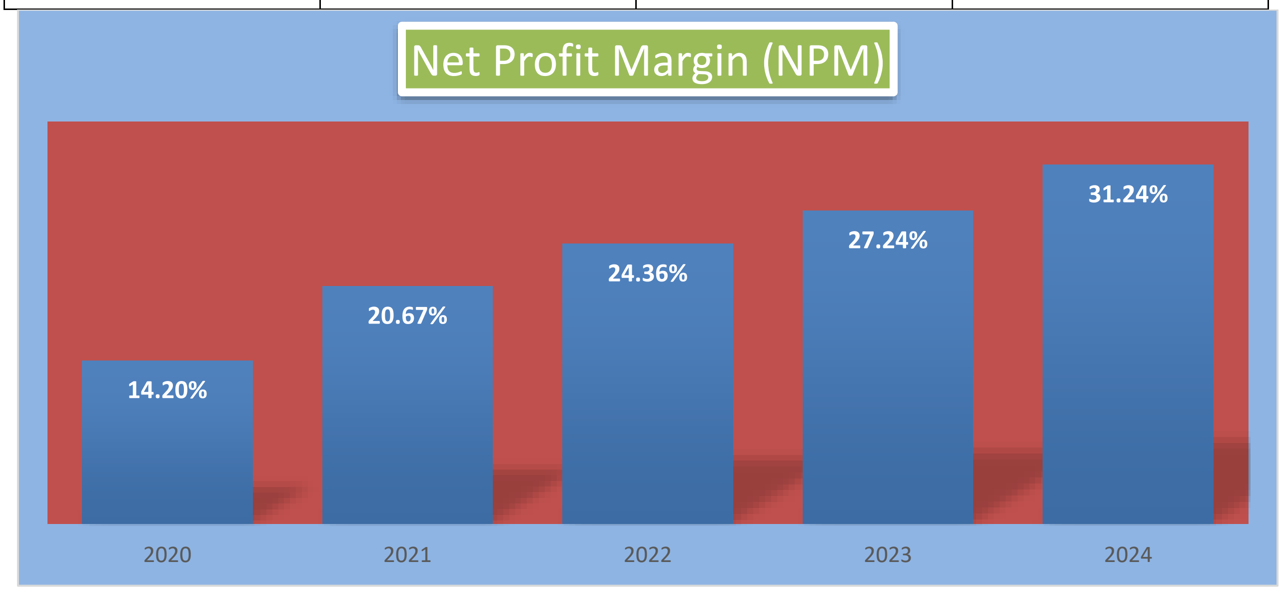
Year	Net Income After Tax (MILLION)	Share Holder's Equity (MILLION)	ROE (%)
2020	173.7	2605	6.67%
2021	291.6	2609	11.18%
2022	365.8	2694	13.58%
2023	448.3	2987	15.01%
2024	722.4	3514	20.56%



Interpretations: The ROE (Return on Equity) of Prime Bank which was 6.67% in 2020 increased steadily and reached 20.56% in 2024 indicating good development in overall performance and returns to the shareholders. The pandemic affected profitability in 2020, as evidenced by the lower ROE; however, the significant rise to 11.18% in 2021 indicates a recovery and increased potential for driving profits. Good capital management and increasing profit is showed by the increase from 2022 (13.58%) and 2023 (15.01%); the increase in 2024 to 20.56% shows the use of shareholder equity to produce net income is excellent. Overall, this upward trend shows that the profitability, efficiency and competitiveness of Prime Bank has increased which has added value to the shareholders.

4.1.3 Net Profit Margin (NPM)

Year	Net Profit After Tax (MILLION)	Total Revenue (MILLION)	NPM (%)
2020	1797	12653	14.20%
2021	3111	15049	20.67%
2022	4022	16502	24.36%
2023	4838	17767	27.24%
2024	7446	23837	31.24%



Interpretations: The profitability trend of Nano Finance Bank showed a significant increasing trend in the case of the Net Profit Margin (NPM). It was 14.20% in the year 2020 which grew to 31.24% in the year 2024. The margin is comparatively low in the year 2020 shows that the pandemic-related adversities affect profitability. The sharp increase in 2021 to 20.67% indicates that operational efficiency and revenue creation have been quickly restored. Progressing through 2022 (24.36%) and 2023 (27.24%) shows improved risk management, increased revenue from core banking activities, and effective cost control. By 2024, Prime Bank managed to convert a huge proportion of its sales to net profit which improved its competitiveness and financial soundness in 31.24% the banking industry.

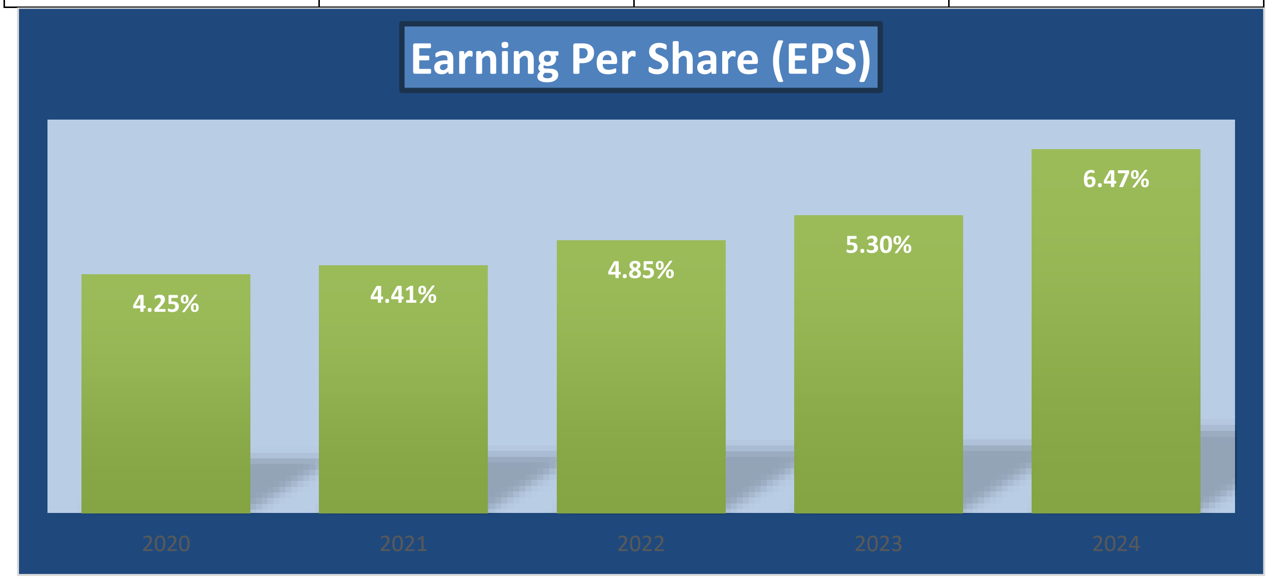
4.1.4 Operating Profit Margin (OPM)

Year	Operating Profit (MILLION)	Total Assets (MILLION)	OPM (%)
2020	5709	12653	45.13%
2021	8241	15049	54.76%
2022	8748	16502	53.01%
2023	9395	17767	52.88%
2024	14267	23837	59.84%

Interpretations: Prime Bank's OPM increased from 45.13 percent to 59.84 percent from 2020 to 2024 which indicates a proper control of operating expenses in relation to revenue. The substantial spike in 2021 to 54.76% signifies an improvement in operational efficiency and rebound from disastrous years, however the small drop in 2022 (53.01%) and 2023 (52.88%) indicates slight variations in operating costs or revenue mix. The bank's ability to generate operational profits from its core activities has improved considerably as reflected in the peak level of Operational Profit Margin (OPM) at 59.84% by 2024. A steady OPM pattern over the period depicts a steady growth in profitability, effective operations and great cost control.

4.1.5 Earnings per Share (EPS)

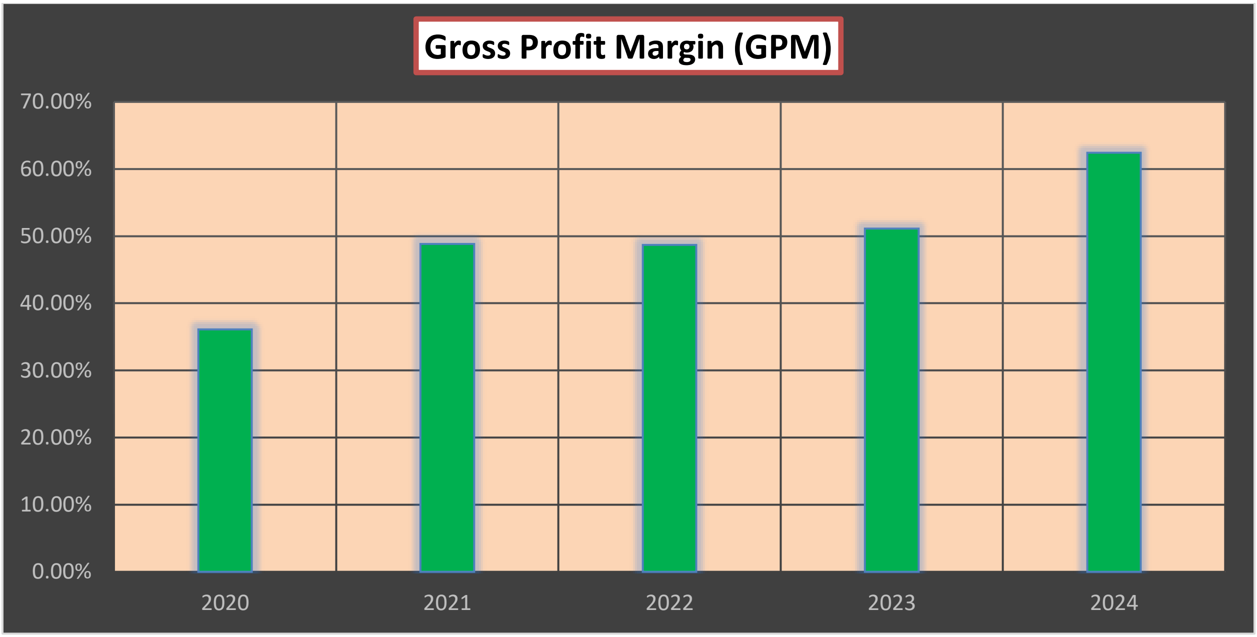
Year	Net Profit (MILLION)	Share Outstanding (MILLION)	EPS (%)
2020	4810	1132.28	4.25%
2021	5000	1132.28	4.41%
2022	5500	1132.28	4.85%
2023	6000	1132.28	5.30%
2024	7320	1132.28	6.47%



Interpretations: The EPS of PrimeBank PLC accelerated from 4.25% in 2020 to 6.47% in 2024 which indicates the strong increase in earnings per share. Investor confidence has increased due to increased net profit, efficient resource management and capacity to generate higher returns for the shareholders, indicative of strong financial performance during the period under reference by the bank.

4.1.6 Gross Profit Margin (GPM)

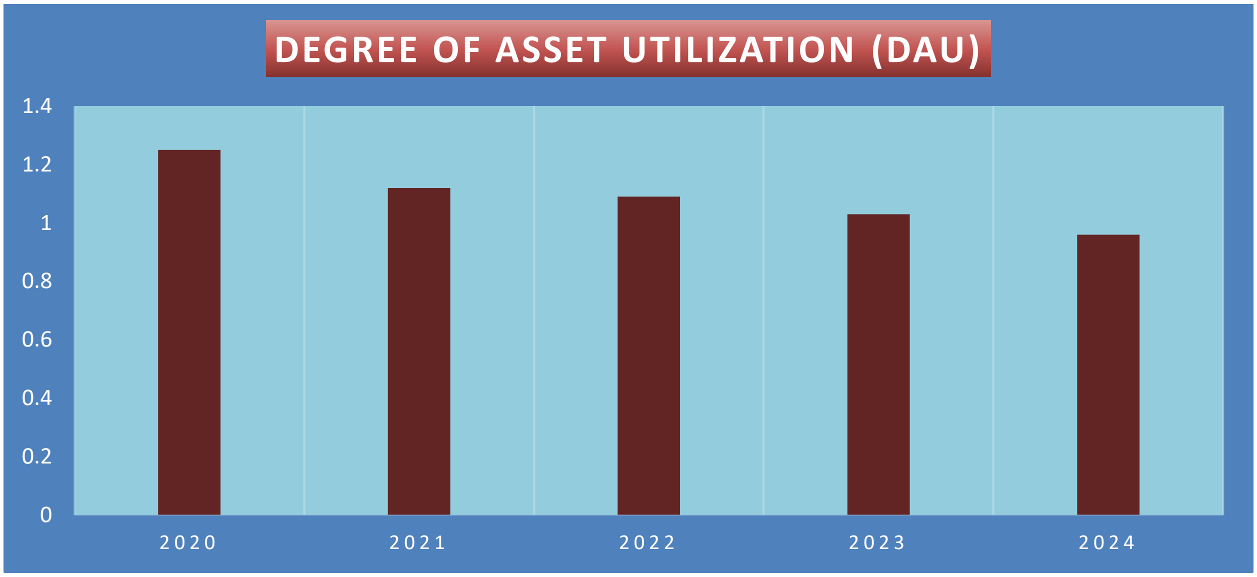
Year	(Total Revenue – Cost of Goods Sold)	Total Revenue	GPM %
2020	15810	15810	36.11%
2021	8241	16880	48.82%
2022	8748	17970	48.68%
2023	9395	18378	51.12%
2024	14267	22860	62.41%



Interpretations: The gross profit margin (GPM) of Prime Bank PLC was 36.11% in 2020, but it improved significantly in 2024 to 62.41%, showing a strong increasing trend in the capacity of the bank to turn a profit. The constant increase through 2023 indicates there is a consistent performance of the company but the spike in 2021 48.82% is due to control over the cost incurred or bettering operational efficiencies. In 2024, operating income increased and cost was controlled resulting in a big jump to 62.41% which indicates better profitability. So, the rising GPM means that the Prime Bank PLC has become better at converting sales to profit over the years. Thus, it is getting more financially healthy and is creating wealth for the shareholders.

4.1.7 Degree of Asset Utilization (DAU)

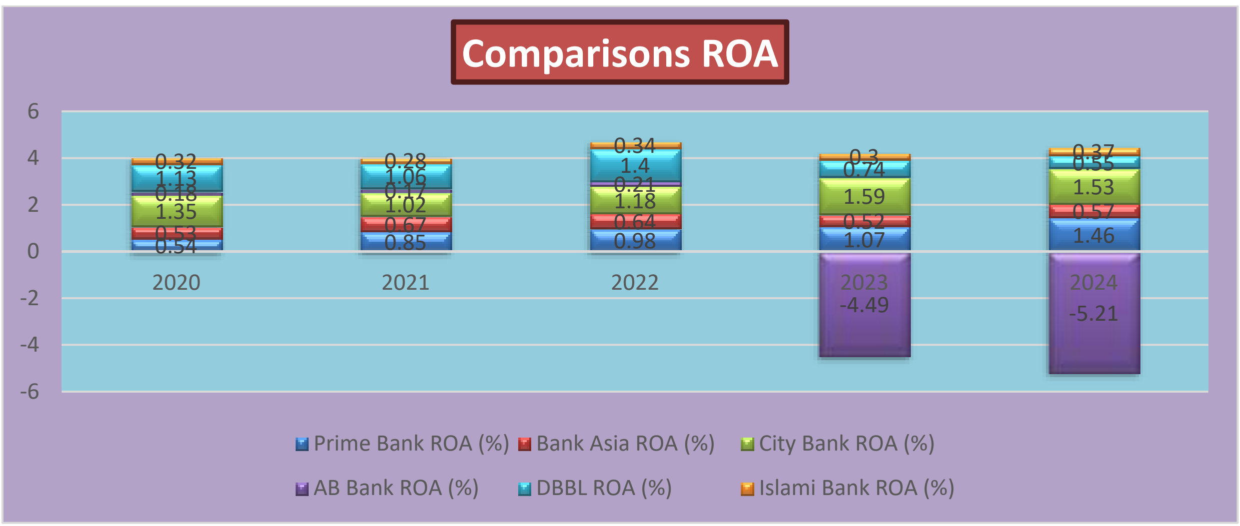
Year	Total Revenue	Total Asset	AU (TIMES)
2020	15810	12653	1.25
2021	16880	15049	1.12
2022	17970	16502	1.09
2023	18378	17767	1.03
2024	22860	23837	0.96



Interpretations: From 2020 to 2024, the Degree of Asset Utilization (DAU) of Prime Bank PLC has declined gradually from 1.25 times to 0.96 times. This suggests that the total assets of the bank are increasing at a faster rate than the total income of the bank which is causing a slight reduction in efficiency of earnings from assets over time. Due to a falloff in the trend, the bank will need to increase the management of the asset and utilize better resources in order to maintain or increase income generation potential to asset growth. A decline in DAU underscores the importance of prudent asset utilization, even if the bank remains profitable overall.

4.2.1 Other Banks Return on Asset (ROA) Comparisons

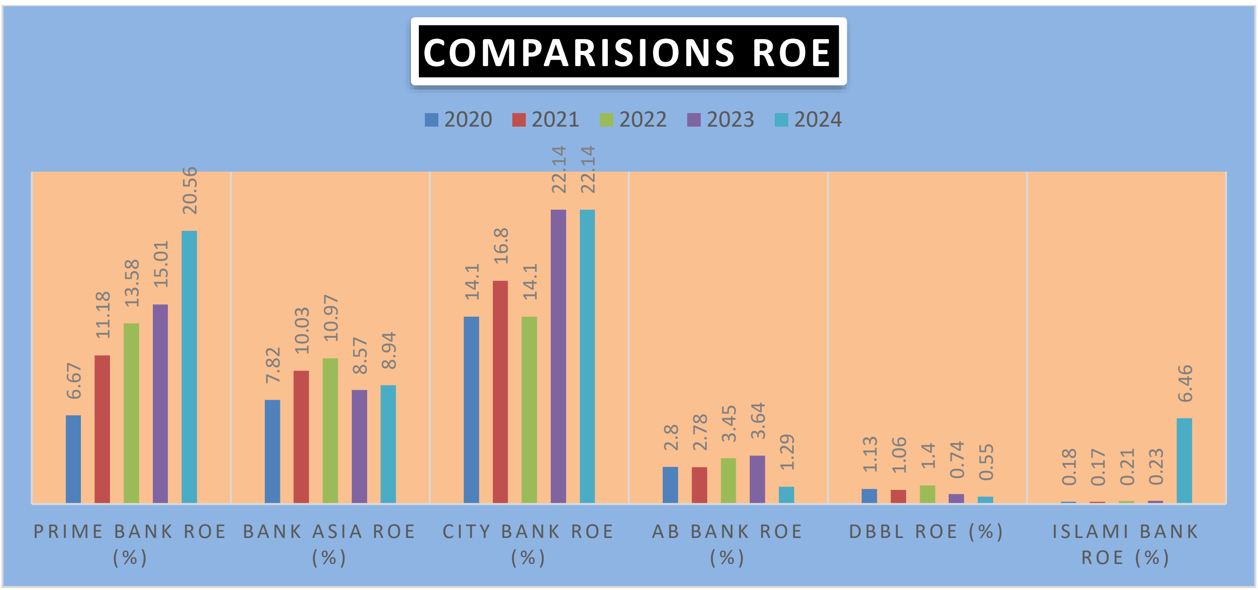
Year	Prime Bank ROA (%)	Bank Asia ROA (%)	City Bank ROA (%)	AB Bank ROA (%)	DBBL ROA (%)	Islami Bank ROA (%)
2020	0.54	0.53	1.35	0.18	1.13	0.32
2021	0.85	0.67	1.02	0.17	1.06	0.28
2022	0.98	0.64	1.18	0.21	1.4	0.34
2023	1.07	0.52	1.59	-4.49	0.74	0.3
2024	1.46	0.57	1.53	-5.21	0.55	0.37



Interpretations: From the year 2020 to the year 2024, the ROA of Prime Bank showed a continuous rising trend from 0.54% to 1.46%. This indicates a consistent growth in efficiency of generating profits from assets or total assets. Prime Bank performed better than Bank Asia and Islami Bank as Prime Bank made better use of the asset and managed its return on asset profit more profitably. City Bank had the highest Return on Asset (ROA) values throughout the period, reaching a peak of 1.59% in 2023. However, by the year 2024, Prime Bank managed to close this gap. The more stable performance of Prime Bank is revealed further through the especially low or negative 2023–2024 ROA of AB Bank and DBBL. These low or negative ROA results showcase these banks' respective operational inefficiencies or losses. Prime Bank has positioned itself in the sector as a dependable and effectively run bank by demonstrating consistent growth, stability, and better asset management than most of its competitors.

4.2.2 Other Banks Return on Equity (ROE) Comparisons

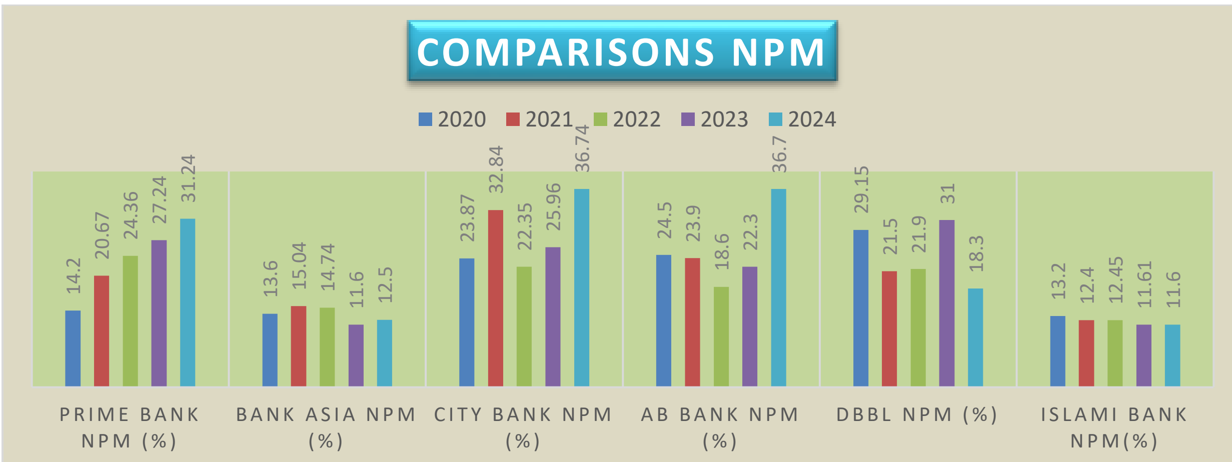
Year	Prime Bank ROE (%)	Bank Asia ROE (%)	City Bank ROE (%)	AB Bank ROE (%)	DBBL ROE (%)	Islami Bank ROE (%)
2020	6.67	7.82	14.1	2.8	1.13	0.18
2021	11.18	10.03	16.8	2.78	1.06	0.17
2022	13.58	10.97	14.1	3.45	1.4	0.21
2023	15.01	8.57	22.14	3.64	0.74	0.23
2024	20.56	8.94	22.14	1.29	0.55	6.46



Interpretations: Between the years from 2020 to 2024, the ROE of Prime Bank increased gradually from 6.67% to 20.56%. By 2024, AB Bank was showing a poor and even declining performance. At this point, Prime Bank was generating value for shareholders better than AB Bank. DBBL started with the highest ROE which was 16.07% in 2020. However, it demonstrated erratic profitability as it went down sharply to 7.47% in 2024. In the case of Islami Bank, its ROE was quite low through the years. However, it went up to 6.46% in 2024 to indicate that it has shown considerable recovery even though it is late in the day. City Bank's consistent high ROE substantiated strong and steady earnings, which peaked at 22.14% in 2023–2024 just above Prime Bank. Bank Asia's ROE increase was after 2021 and which was moderate, but it was still less than that of Prime Bank. Overall, Prime Bank is a competitive bank that is growing continuously and noticeably improving the shareholder returns.

4.2.3 Other Banks Net Profit Margin (NPM) Comparisons

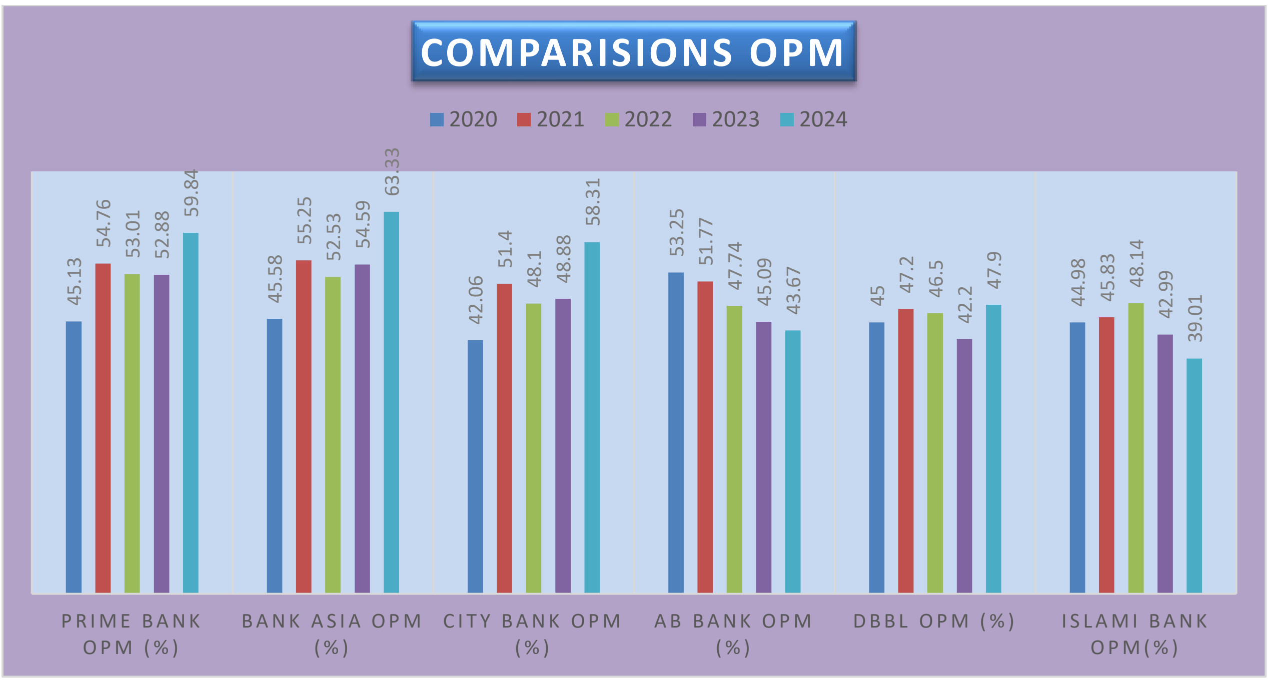
Year	Prime Bank NPM (%)	Bank Asia NPM (%)	City Bank NPM (%)	AB Bank NPM (%)	DBBL NPM (%)	Islami Bank NPM (%)
2020	14.2	13.6	23.87	24.5	29.15	13.2
2021	20.67	15.04	32.84	23.9	21.5	12.4
2022	24.36	14.74	22.35	18.6	21.9	12.45
2023	27.24	11.6	25.96	22.3	31	11.61
2024	31.24	12.5	36.74	36.7	18.3	11.6



Interpretations: The net profit margin (NPM) of Prime Bank in Bangladesh increases steadily from 14.2% to 31.24% from 2020-2024. Therefore, it shows a robust growth of profitability as well as efficient management and control of costs. Through most of the years, Prime Bank produced bigger margins than the Bank Asia and the Islami Bank which reflects its efficiency in turning revenues into net profit. Over the years, Prime Bank has been able to narrow the gap even if the NPM of a City Bank is still greater as a whole. The peak was 36.74 percent in 2024. DBBL's NPM is volatile as well. 2023 DBBL has a peak NPM of 31 percent but then it fell. The AB Bank NPM shows more erratic performance in the previous year s but then it reached a peak of 36.7 percent in 2024. In comparison to the most of its rivals, Prime Bank is placed as a successful bank which is well managed and whose profitability is steady and rising over the years hence a regular winner.

4.2.4 Other Banks Operating Profit Margin (OPM) Comparisons

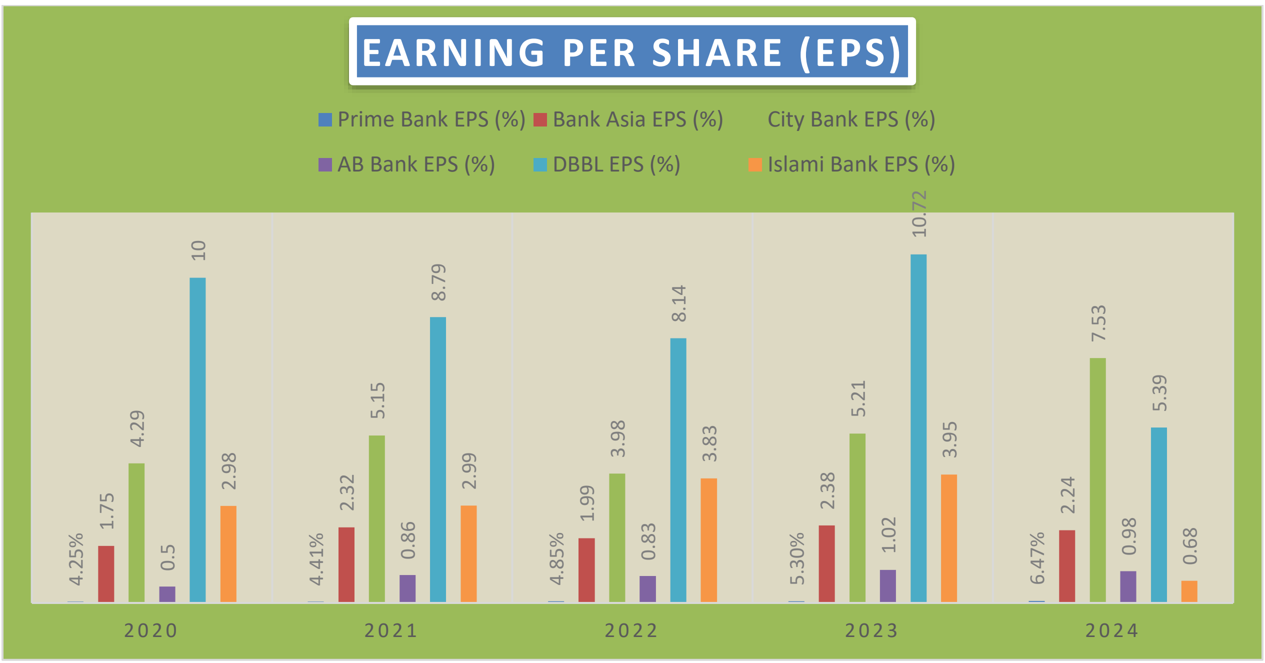
Year	Prime Bank OPM (%)	Bank Asia OPM (%)	City Bank OPM (%)	AB Bank OPM (%)	DBBL OPM (%)	Islami Bank OPM (%)
2020	45.13	45.58	42.06	53.25	45	44.98
2021	54.76	55.25	51.4	51.77	47.2	45.83
2022	53.01	52.53	48.1	47.74	46.5	48.14
2023	52.88	54.59	48.88	45.09	42.2	42.99
2024	59.84	63.33	58.31	43.67	47.9	39.01



Interpretations: Over the period from 2020 to 2024, the Operational Profit Margin (OPM) of Prime Bank has improved from 45.13% to 59.84%. This shows the efficiency of the bank in minimizing operational costs and making profits from core business. On average, Prime Bank has performed better than other peer banks in the industry. However, Bank Asia has maintained slightly higher OPM, which reached 63.33% in 2024. The OPM of City Bank was also competitive at 58.31% in .., and that of AB Bank was progressively declining. In 2024, it registered 43.67%, indicating loss of operational efficiency. Islami Bank and DBBL had unstable and relatively low profitability. Prime Bank operates efficiently on a cost control and profitability perspective and is one of the best performing banks.

4.2.5 Other Banks Earning per share (EPS) Comparisons

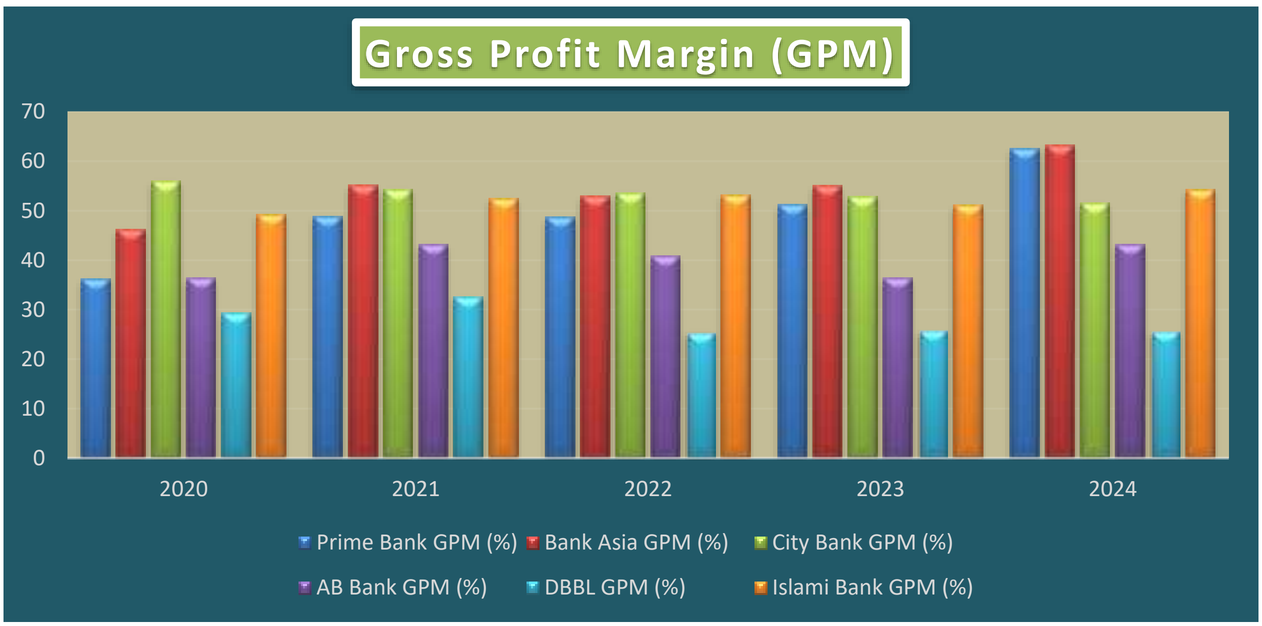
Year	Prime Bank EPS (%)	Bank Asia EPS (%)	City Bank EPS (%)	AB Bank EPS (%)	DBBL EPS (%)	Islami Bank EPS (%)
2020	4.25%	1.75	4.29	0.5	10	2.98
2021	4.41%	2.32	5.15	0.86	8.79	2.99
2022	4.85%	1.99	3.98	0.83	8.14	3.83
2023	5.30%	2.38	5.21	1.02	10.72	3.95
2024	6.47%	2.24	7.53	.98	5.39	0.68



Interpretations: The EPS of Prime Bank and City Bank is on the increase from 2020 to 2024, which is a symbol of their increasing profitability. On the other hand, Bank Asia's low and erratic EPS shows that its profitability is not good. AB Bank's low earnings per share (EPS) shows the bank has poor profitability. DBBL, which had been the first in terms of EPS, witnesses a huge fall in profitability in 2024. Also, the profitability of Islami Bank witnesses a huge fall in 2024, indicating a big fall in profit. DBBL and Islami Bank will have a tough year in 2024, while Prime and City Bank continue to develop rapidly.

4.2.6 Other Banks Gross Profit Margin (GPM) Comparisons

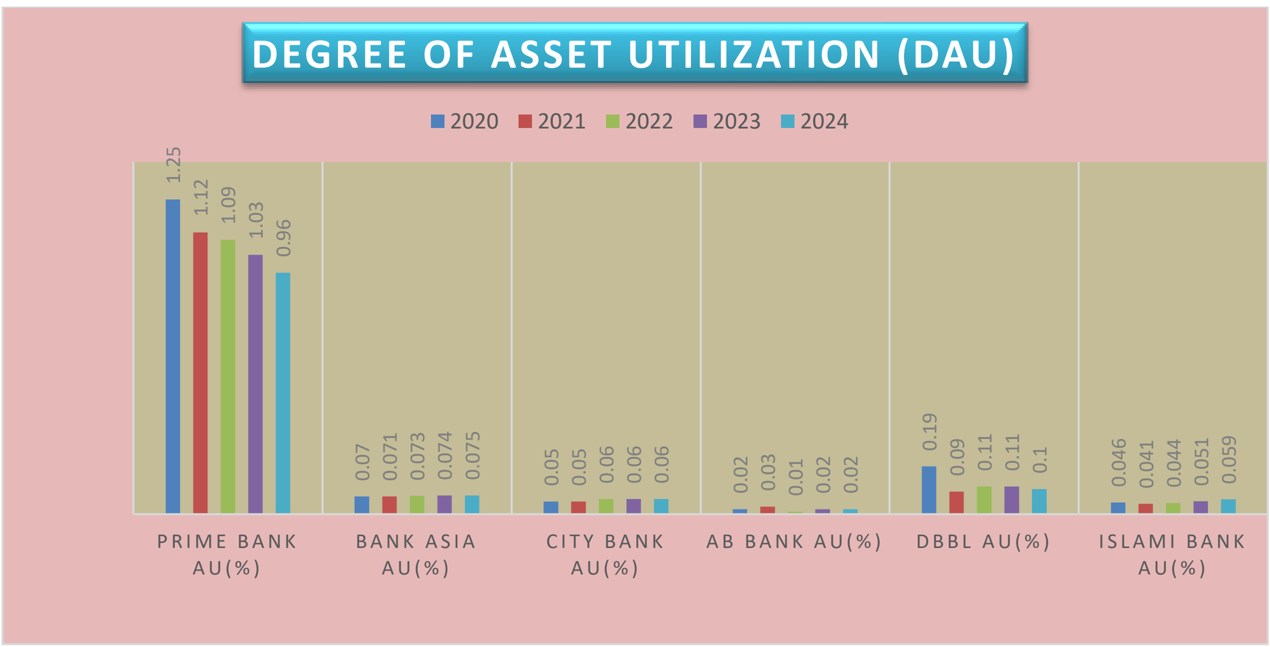
Year	Prime Bank GPM (%)	Bank Asia GPM (%)	City Bank GPM (%)	AB Bank GPM (%)	DBBL GPM (%)	Islami Bank GPM (%)
2020	36.11%	46.06	55.9	36.3	29.3	49.18
2021	48.82%	55.07	54.2	43.1	32.5	52.33
2022	48.68%	52.86	53.5	40.8	25.5	53.12
2023	51.12%	54.98	52.8	36.3	25.9	51.03
2024	62.41%	63.18	51.5	43.11	25.7	54.21



Interpretations: The GPM (gross profit margin) trends from 2020 to 2024 shows performance differences among banks. Prime Bank shows growth (36.11% to 62.41%) which indicates strong cost effectiveness and revenue growth. In addition, Bank Asia steadily increases (46.06% to 63.18%) to the highest GPM in 2024 which signifying efficiency. City Bank stays high margin over 50%, but they are slowly declining (from 55.9% to 51.5%) which means proactivity is under some pressure. AB Bank efficiency declines and recovers in 2024 (43.11%). DBBL's poor expenditure control is evidenced by a decrease in GPM from about 29.3% in 2020 to around 25% in subsequent years. The Islami Bank has been able to keep its margins above 50%, which increased to 54.21% in 2024 despite some fluctuations in the stock market.

4.2.7 Other Banks Degree of Asset Utilization (DAU) Comparisons

Year	Prime Bank AU (%)	Bank Asia AU (%)	City Bank AU (%)	AB Bank AU (%)	DBBL AU (%)	Islami Bank AU (%)
2020	1.25	0.07	0.05	0.02	0.19	0.046
2021	1.12	0.071	0.05	0.03	0.09	0.041
2022	1.09	0.073	0.06	0.01	0.11	0.044
2023	1.03	0.074	0.06	0.02	0.11	0.051
2024	0.96	0.075	0.06	0.02	0.1	0.059



Interpretations: Between the years 2020 and 2024, Prime Bank's utilization of assets declined slowly from 1.25 in 2020 to 0.96 in 2024. With the low asset efficiency of Bank Asia and City Bank, they are remaining very low and consistent between 0.07 and 0.06. The DBBL bank results stay low and mostly constant in the range of 0.19 to 0.10 while AB Bank does vary but at very small amounts in the range of 0.01–0.03. To sum up, the result of all banks indicates that assets are underutilized in generating income. But the asset utilization of Islami Bank has slightly increased (0.046 to 0.059).

Chapter-5

Internship Experiences

5.1 Month 1 – Orientation and Basic Banking Knowledge

During the first month of internship, focuses on acquiring basic knowledge about the business of Prime Bank. In their first internship week, interns will have an orientation when they will come to know about the history, objective, vision, structure and various divisions of the bank. This will help them understand the structure and culture of the bank's workplace. During the second week, interns will be stationed at the customer support desk. Here, they will gain knowledge of how to handle client issues as well as the account opening process. During the third week, they will visit the cash area and learn about performing ATM reconciliation and dealing with cash deposits and withdrawals. The interns will see clearing of cheques, transfer of funds (RTGS, BEFTN, EFT) and remittance through SWIFT and Western Union in the fourth week and the focus will be on remittance and clearing.

5.2 Month 2 – Departmental Activities and Practical Exposure

Second month theme will focus on corporate banking, loans, and credit. By week five, interns will be introduced to retail loans; the methods of processing, verifying, and approving personal and house loans. In week six they will shift their focus to SME banking wherein they will study small business loans and recovery processes. Interns can look forward to being acquainted with credit risk, evaluation of major corporate loans, and other aspects during the seventh week. According to the Week 8 Internship Report, interns in the foreign exchange and trade finance department will gain knowledge of treasury activities, import and export documentation, foreign exchange transactions, and letters of credit.

5.3 Month 3 – Advanced Learning and Report Preparation

The third month will focus on reporting, IT, and analysis. During the ninth week, interns will learn about Prime Bank's digital banking and IT products, such as online safety systems and mobile banking apps. In week ten, students on the course will work on risk management and compliance. They will look at the regulations of Bangladesh Bank, the auditing process, and the mechanisms banks put in place to mitigate credit and operational risk. The eleventh week of the programmed saw the interns getting proficient in generating financial statements, MIS reports and daily, weekly, and monthly reports. In the twelfth week, interns will prepare and submit their internship report which shall outline recommendations to enhance banking operations as well as a general overview of learning outcomes in general banking, loans, corporate banking, foreign currency, IT and compliance.

Chapter-6

Findings Recommendations and Conclusion

6.1 FINDINGS

- **ROA:** The Prime Bank's ROA climbed from 0.54% in 2020 to 1.46% in 2024, indicating better asset use efficiency.
- **ROE:** Stronger returns for shareholders were reflected in ROE, which increased from 6.67% in 2020 to 20.56% in 2024.
- **NPM:** Net profit margin, which shows efficient cost control and profitability, rose dramatically from 14.20% in 2020 to 31.24% in 2024.
- **OPM:** This indicator of increased operational efficiency increased from 45.13% to 59.84% between 2020 and 2024.
- **EPS:** Higher earnings per investor share were reflected in the rising earnings per share, which increased gradually from 4.25% in 2020 to 6.47% in 2024
- **GPM:** By increasing from 36.11% in 2020 to 62.41% in 2024, the gross profit margin indicated greater cost control and pricing tactics.
- **DAU:** Between 2020 and 2024, degree of asset utilization decreased from 1.25 times to 0.96 times, which shows that less income was generated from assets.

6.2 RECOMMENDATIONS

- **ROA:** Focus on investing in productive high-yielding assets and reducing non-performing loans to maintain the asset efficiency.
- **ROE:** To ensure a regular return to shareholders, keep managing capital and diversifying portfolio.
- **NPM:** Enhance net profitability by diversifying digital banking offerings with strong risk control.
- **OPM:** We should operate more efficiently and make staff more productive using new technology.
- **EPS:** To enhance investor confidence, ensure that dividend policies remain stable and that retained earnings are invested strategically.
- **GPM:** To keep margins high, increase cost effectiveness and investigate new sources of income.
- **DAU:** Move assets that are not being used so they help you bring in revenue.

6.3 CONCLUSION

Prime Bank Plc sets a new benchmark for the banking industry during times of uncertainty. Prime Bank Plc was converted into a public limited company as part of the government's programmed for modernization and reforms in the financial sector. Prime Bank Plc pledges to help mobilize resources necessary for sustenance of strength in the key operating sectors. With respect to treasury operations, Prime Bank Plc continues to lead the money market and forex market of the country. The bank earns profit by fixing competitive prices while keeping risk and return on investment under control. Also, there will be an enhanced treasury dealing to aid transactions involving more and more complex commodities and services for larger institutional and corporate clients. Even with wide reach and customer faith, obstacles reduce its earnings. Even though it's a PLC, the authorities take decisions slowly and with no leeway. The tagline of Prime Bank Plc is "excellence in banking". But the bank doesn't just want to satisfy its choosy clients. Good treatment of the client is conducted by the people of the company. The customer is an important asset of the company. Due to its constant quest for operational defects and issues, which it tries to set right and improve more upon, Prime Bank Plc gains a competitive advantage on other banks.

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Appendix

Appendix A: List of Selected Banks and Financial Data (2020-2024)

- **Description**: This appendix contains detailed financial data of the selected banks of Bangladesh from the year 2020 to 2024. This includes important profitability measures like Return on Equity (ROE) and Return on Assets (ROA) which were used to study the impact of inflation.

Market Cap (BILLION)		
1	PRIME BANK	26.49
2	BANK ASIA	19.94
3	DBBL	42.01
4	ISLAMI BBL	84.36
5	CITY BANK	29.37
6	AB BANK	7.17

Appendix B: Inflation Data for Bangladesh (2020-2024)

- **Source**: Bangladesh Bureau of Statistics, Bangladesh Bank
- **Description**: This appendix presents the annual inflation rate in Bangladesh from 2020 to 2024, used as a benchmark for comparing bank profitability trends.

Year	Inflation
2020	5.69%
2021	5.55%
2022	7.70%
2023	9.88%
2024	10.47%

Appendix C: Data Analysis - Comparative ROA, ROE, NPM, OPM, EPS, GPM and AU by Inflation Period.

- **Description**: A detailed assessment of ROA, ROE, NPM, OPM, EPS, GPM, and AU across various inflationary phases.

Year	Prime Bank ROA (%)	Bank Asia ROA (%)	City Bank ROA (%)	AB Bank ROA (%)	DBBL ROA (%)	Islami Bank ROA (%)
2020	0.54	0.53	1.35	0.18	1.13	0.32
2021	0.85	0.67	1.02	0.17	1.06	0.28
2022	0.98	0.64	1.18	0.21	1.4	0.34
2023	1.07	0.52	1.59	-4.49	0.74	0.3
2024	1.46	0.57	1.53	-5.21	0.55	0.37
Year	Prime Bank ROE (%)	Bank Asia ROE (%)	City Bank ROE (%)	AB Bank ROE (%)	DBBL ROE (%)	Islami Bank ROE (%)
2020	6.67	7.82	14.1	2.8	1.13	0.18
2021	11.18	10.03	16.8	2.78	1.06	0.17
2022	13.58	10.97	14.1	3.45	1.4	0.21
2023	15.01	8.57	22.14	3.64	0.74	0.23
2024	20.56	8.94	22.14	1.29	0.55	6.46

Year	Prime Bank NPM (%)	Bank Asia NPM (%)	City Bank NPM (%)	AB Bank NPM (%)	DBBL NPM (%)	Islami Bank NPM (%)
2020	14.2	13.6	23.87	24.5	29.15	13.2
2021	20.67	15.04	32.84	23.9	21.5	12.4
2022	24.36	14.74	22.35	18.6	21.9	12.45
2023	27.24	11.6	25.96	22.3	31	11.61
2024	31.24	12.5	36.74	36.7	18.3	11.6
Year	Prime Bank OPM (%)	Bank Asia OPM (%)	City Bank OPM (%)	AB Bank OPM (%)	DBBL OPM (%)	Islami Bank OPM (%)
2020	45.13	45.58	42.06	53.25	45	44.98
2021	54.76	55.25	51.4	51.77	47.2	45.83
2022	53.01	52.53	48.1	47.74	46.5	48.14
2023	52.88	54.59	48.88	45.09	42.2	42.99
2024	59.84	63.33	58.31	43.67	47.9	39.01
Year	Prime Bank EPS (%)	Bank Asia EPS (%)	City Bank EPS (%)	AB Bank EPS (%)	DBBL EPS (%)	Islami Bank EPS (%)
2020	4.25%	1.75	4.29	0.5	10	2.98
2021	4.41%	2.32	5.15	0.86	8.79	2.99
2022	4.85%	1.99	3.98	0.83	8.14	3.83
2023	5.30%	2.38	5.21	1.02	10.72	3.95

2024	6.47%	2.24	7.53	0.98	5.39	0.68
Year	**Prime Bank GPM (%)**	**Bank Asia GPM (%)**	**City Bank GPM (%)**	**AB Bank GPM (%)**	**DBBL GPM (%)**	**Islami Bank GPM (%)**
2020	36.11%	46.06	55.9	36.3	29.3	49.18
2021	48.82%	55.07	54.2	43.1	32.5	52.33
2022	48.68%	52.86	53.5	40.8	25.5	53.12
2023	51.12%	54.98	52.8	36.3	25.9	51.03
2024	62.41%	63.18	51.5	43.11	25.7	54.21
Year	**Prime Bank AU (%)**	**Bank Asia AU (%)**	**City Bank AU (%)**	**AB Bank AU (%)**	**DBBL AU (%)**	**Islami Bank AU (%)**
2020	1.25	0.07	0.05	0.02	0.19	0.046
2021	1.12	0.071	0.05	0.03	0.09	0.041
2022	1.09	0.073	0.06	0.01	0.11	0.044
2023	1.03	0.074	0.06	0.02	0.11	0.051
2024	0.96	0.075	0.06	0.02	0.1	0.059