**Report On**

**Financial Performance analyze of Exim Bank, PLC**


| **Prepared By** | **Submitted To** |
|---|---|
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Daffodil International University


13 May, 2025

***Transmittal***

13/May, 2025

Dr. Md. Abdur Rauf

Associate Professor

Faculty of Business & Entrepreneurship

Daffodil International University

Subject: 3 months of internship report.

Dear Sir,

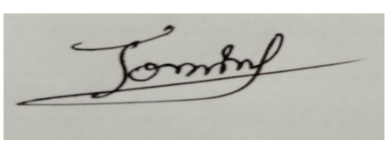
Here is the report “Financial Performance analyze of Exim Bank, PLC” that was finished by me.

In this report, many information collected from my workplace . Your direction was so crucial in my report . I deliver my all energy in this report and this topic also very interesting for me.

That report also full of necessary topic.

That report will be satisfying all rules and i am so grateful for your all valuable time in this report.

Respectfully,



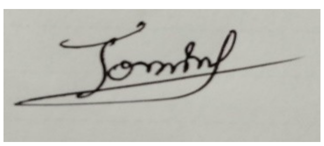
MD Kaihan Islam Tamim

0242310004083004

## Declaration

I am Tamim , submit this report which named is “Financial Performance analyze of Exim Bank,PLC “ is completed and done by myself. That was the work about my internship time.

I want to say, this report is so fresh and that’s not available anywhere. This report follows all rules so carefully.



MD Kaihan Islam Tamim

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## Approval Letter

Here is MD Kaihan Islam Tamim , 0242310004083004 , from MBA program, finished the report "Financial Performance analyze of Exim Bank, PLC ". He also follow my words and completed so nicely and  this report is perfect for submit.

My all best wish for his upcoming days.

Dr. Md. Abdur Rauf

Associate Professor

Faculty of Business & Entrepreneurship

Daffodil International University

## Executive Summary

In this report, there are five parts . Every part is full of important information about Exim Bank.The first part had an introduction of this bank and objectives, scope, restrictions. In the second part vision, mission, and background of this bank.

Financial ratio analysis and solvency ratios also in this third part.Part four One of the most impactful because financial performance about this bank is here. In the final part , Findings of this report and some recommendations. Conclusion also in this chapter. Exim Bank needs to be careful about the banking financial side because without financial improvement, it's very difficult for banks to survive with lots of competitions.

They also try to give the best effort and give value, proper respect to the customers. Customer satisfaction is also a key factor for banking success. They have huge popularity in this country . All the sections of this bank are well balanced and they need to just upgrade all sections.

I hope, Exim Bank will focus on their valuable goals and try to execute their entire plan. One of the most trusted private bank in Bangladesh. This kind of bank is also good for the Bangladesh economy sector.

# Acknowledgment

Many people’s effort makes this report so impactful. That was a good time for me to work in Exim bank in Barisal. My best wishes for all employees in this bank. Many officers was so very kindful and their help also give me extra benefit in my report. Their behavior was also very nice.

I want to give my respect to senior and executive officers for their huge support during my work. They also give me much information about banking system. Everybody’s of this branch always busy but they tried so hard to give me enough time .

This branch also very good and their security also high ,that’s the reason my work experience so good.  My best wishes to my supervisor , for his all speech’s very helpful for my report. Lastly, I can say everyone’s support was so essential for my report.

Table

# Chapter One
# Introduction

## 1.1 Introduction :

Exim Bank one of the oldest private bank in the Bangladesh.  This bank has lot of popularity and peoples also trusted that bank so easily. They have so many options and their banking system is so good. Digital transaction also included in this bank and for that reason customer comes here. They also bring some new offers for customers, which is very important for company. As an intern i learned lot of things from this bank.  Their security system for customers also in a high position. Exim Bank also a stable bank in Bangladesh.
This bank also got some awards for their good work. Many peoples open their different kind of account in this bank. This branches officers also so nice with their customer’s and their behavior was so good.

## 1.2 Scope

Working in a new place one kind of new experience and this bank environment was so pretty nice. I tried my best to collect more data and work in different tables in this limited internship time. After that this branch also busy in every time, so it's very difficult. Included some this banks financial activities in this report. Main attention about companies system which is also included in this report. Whatever Exim Bank is now one of the safest bank in Bangladesh.

## 1.3  Objective

That's objectives are discussed:

1. Some essential factors which is valuable in banking financial sector.

2 find out economic strength and development in Exim Bank.

3. Detect some mistakes and give solutions how to it will be more effective .

## 1.4 Restrictions

Some Restriction about this company:

1. That's so hard to understand companies most things in a quick time.
2. Some officers are really serious about their work for that reason I can't talk to much with them.
3. Many rules need to follow in the office hours.
4. Many information was top secret, so I can't collect more information.
5. Their accounts sector also restricted.
6. Lot of financial information is here updated daily so find out everything is so difficult.
7. Most of the times, they just give me same work.

## 1.5 Methodology:

Collecting all kinds of data for this report is so important because that's make this report on a high level. Manage many data from different sources and it's also very difficult to collect everything. Here data about almost 5years in this report. Some information collected from companies files. Some financial ratios also here in this report. Some officers helped me to collected this internal information about works. Calculate all kinds of financial work in this report.

1.6 Strategies:

They need to think about their future and execute every plan so smoothly.

Some targets is below:

1. They got new partner such a Padma bank. that’s also an interesting movement.
2. They also give focus on CSR which is very helpful for our country progress.
3. Find out some potential risk and solve it as soon as possible.
4. Top class technologies should be play a vital role in this section.
5. Make some new things with their service.

# Chapter Two
# Details of Exim Bank

## 2.1 Background

Exim Bank one of the popular private bank in Bangladesh and it's journey start in 1999. This bank also the first bank.. Which follow shariah in banking sector. After that they are provide their service in all over country. Firstly open few branches and now it’s over 150+ . They have some international and national awards for good work. When started their banking activity the capital was over 1billion. So this the main journey of this bank , which is now one of the most trusted bank in Bangladesh.

## 2.2 Vision

1. Become most perfect bank in Bangladesh.
2. Collect people's trust.
3. Follow the shariah in every sector.
4. Give more attention on banking performance, which is also good for them.

## 2.3 Mission

1. Modern technology should be include for customers.
2. Play a vital role in country economics.
3. Customer satisfaction is the key of success.
4. Enough profit because in future problems can be solved easily.
5. Open some more functions for customers

2.4 Companies Services &Product

1. Cash waqf deposit

2.Exim Sahayak

3.Correspondent Banking.

4. Easy pay

5. Locker services

6.Kotipoti scheme

2.5 Secondary Data

1. Some information collected from online data.

2. From some important sources.

3. Also collected from yearly data.

4.  From some experiments also effective.

2.6 Branch

I have done my internship in Barisal branch. This is the one of the big branch in this district. In Bangladesh they've 150+ branches and it's increasing day by day. So many young and experienced officers are working here in this bank. This bank has lot of security for their valuable customers.

## 2.7 Swot

Weak :

1. Need more trusted person in every branch.

2. They need to take permission from public bank for do anything.

Strength :

1. Their service was up to mark, customers like it.

2. Digital website make banking so easy.

Threat :

1. Lot of banks in our country, that's why they need to provide their best service.

2. Political unrest also a big concern .

Opportunity :

1. Many big companies also interested about this bank.

2. New idea  also helpful , such as more interest rate .

# Chapter Three
# Literature Review

## 3.1 Financial ratio analysis

This method is very useful to calculate the financial position for a company. This ratios helps to understand companies overall situation.

Companies short term calculation solved by liquidity ratio. Profitability also finds out earnings from sales. Efficiency show , companies used all kinds of resources such as assets and other things. Leverage calculate the debt situation in a company. If any companies want to know about their values in market they need to take help from market ratio.

So here is some importance about those ratios:

1. Investors get all kinds of information from this ratios easily in short time.
2. Management also knows everything about their companies performance and finds out some side which needs more care.
3. This ratios also give accurate result of financial condition.

So ratios analysis is a big for every company and it's also very important to know companies all things so quickly. That’s also good for companies future.

## 3.2 Solvency

That ratios show the companies operating movement, growing, position . It's also important for company's opportunity and decision Investors use it for check financial stability in a company. Some importance of these ratios is here:

1. This ratios show us, how a company can run with long process without any problems.

2. Maximum solvency mean minimum risk.

3. with a healthy solvency also good for high credit ratings.

4. Lower solvency increase the risk, which isn't best for company as well.

5. Powerful solvency one of the big thing for company and customer's like this type of company.

So solvency ratios are important for company's progress. That’s played a vital role in a company and gets benefit from it. Solvency also shows insight view of a company. For that reason solvency make great impact on company’s daily work.

# Chapter Four
# Financial Performance Analysis

## 4.1 Ratios

Ratios are the most useful for a company because that's give a proper idea about company's situation. Ratios are comes from financial statements such as cash flow, balance shit, income statement. Stakeholders known company everything so smoothly by those ratios.

Here is the use of ratios:

1. For buying and selling, investors need those ratios.
2. Calculate the company's overall, manager also needs ratios.
3. Company's loans ability calculated by ratios.

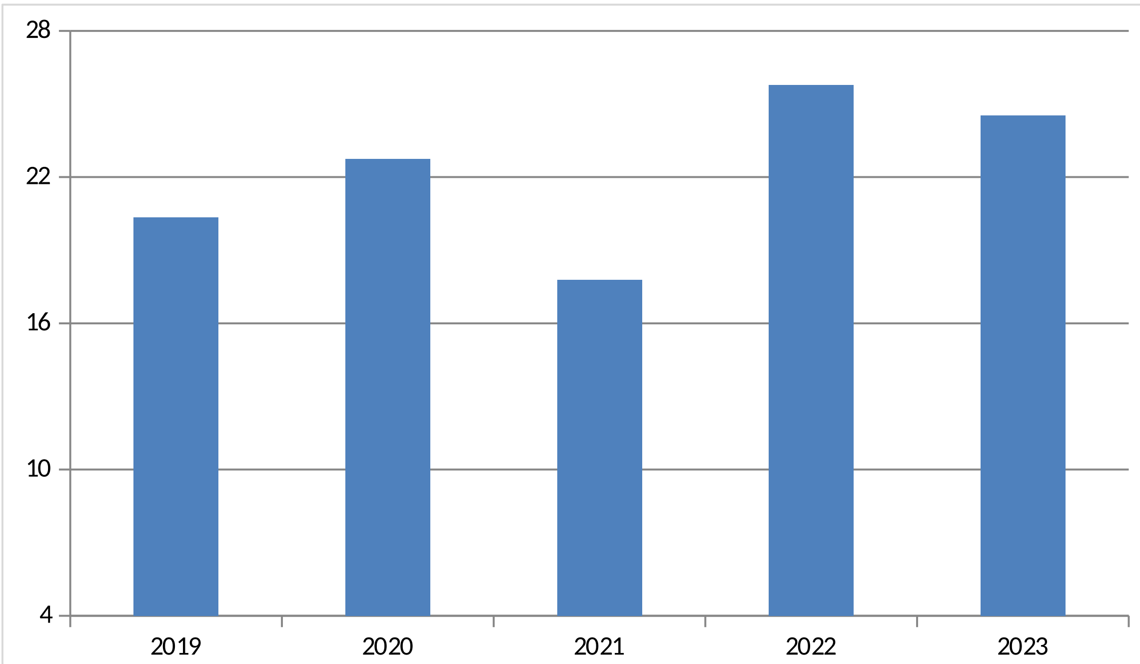
Importance of ratios :

1. Profitability and growth find out easily by ratios.
2. Company can be control their costs by using ratios.
3. Calculate some high risk , which is best for company.
4. Stability of a company also indicates by ratios.

So using those ratios has lot of impact on companies future and that's help a lot to run any company.

4.2 Net Profit

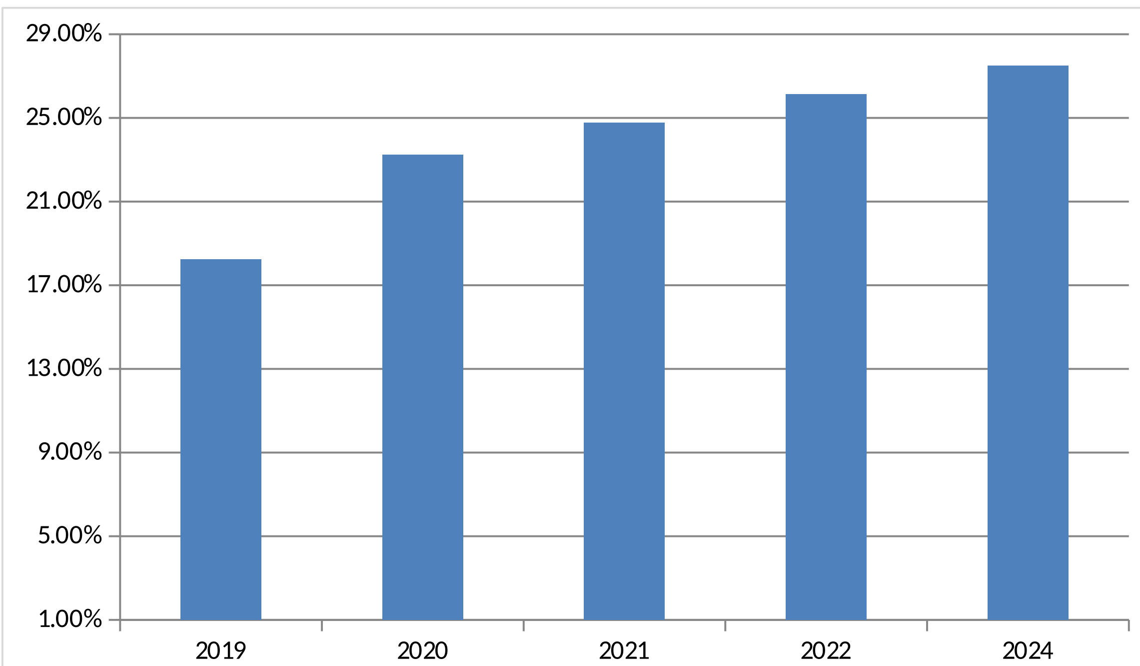
| 2019 | 2020 | 2021 | 2022 | 2023 |
|---|---|---|---|---|
| 20.36% | 22.75% | 17.79% | 25.78% | 24.54% |




Interpretation: In corona time it was the lowest with 17.79% in 2021 and highest was 25.78% in 2022. 2023 was fine with 24.54% .

4.3 GPM

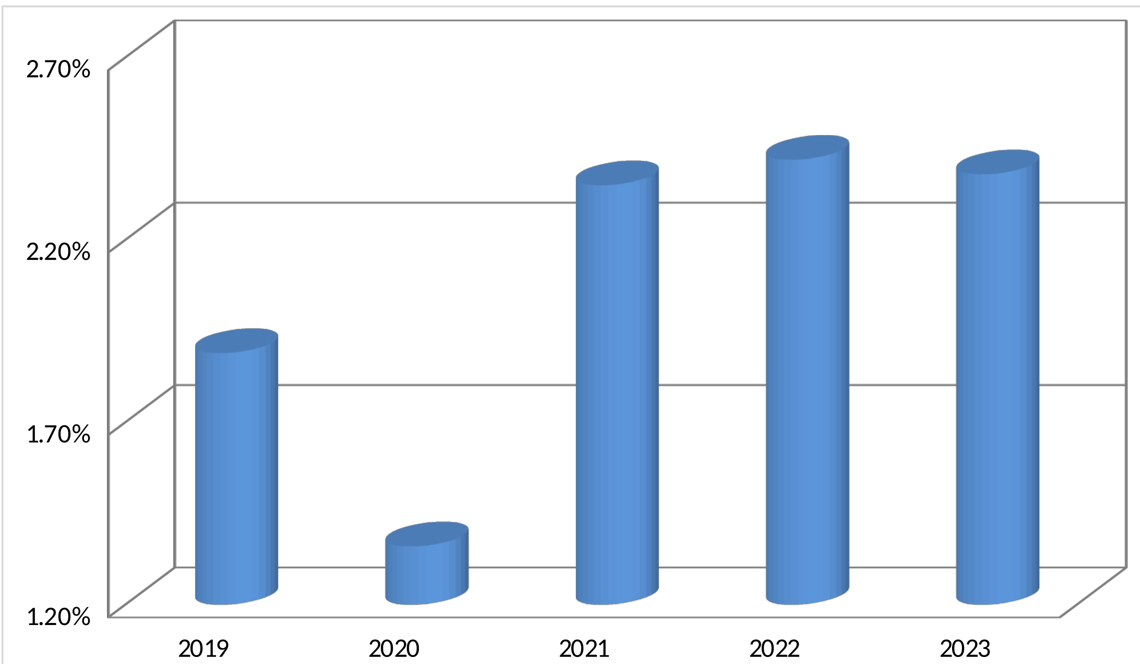
| | | | | |
|---|---|---|---|---|
| 2019 | 2020 | 2021 | 2022 | 2023 |
| 18.23% | 23.23% | 24.76% | 26.12% | 27.49% |




Interpretation: Gross profit margin are very essential for a company. 18.23 % is the lower and the year was 2019. In 2023 with 27.49% was the higher percentage. 2022 year was also similar.

4.4 EPS

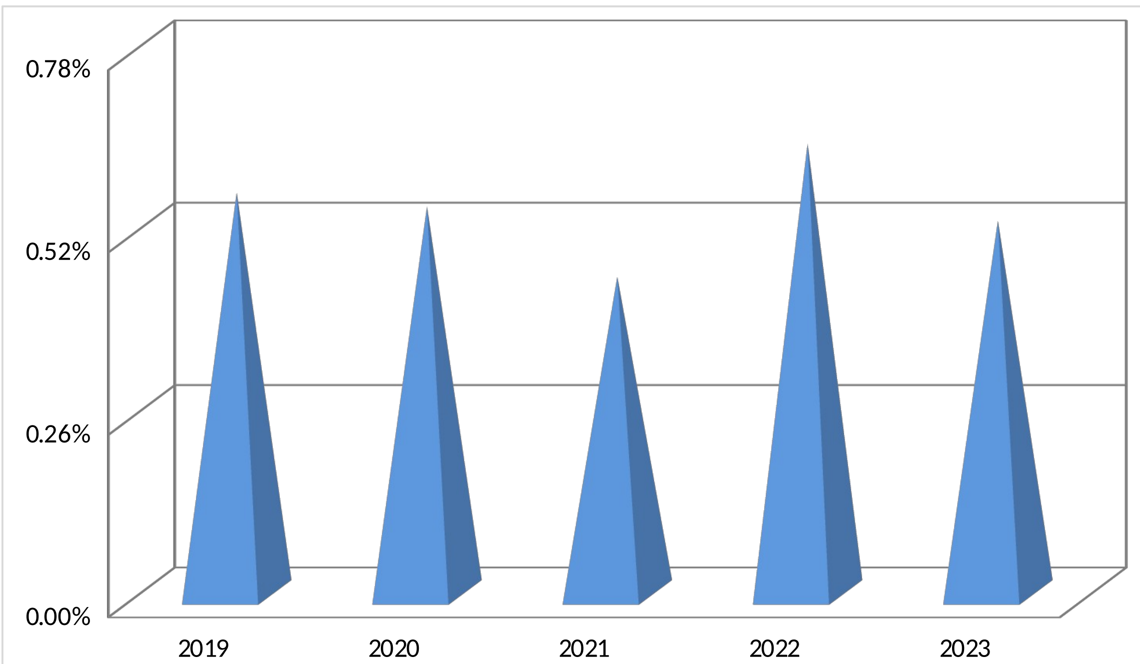
| 2019 | 2020 | 2021 | 2022 | 2023 |
|---|---|---|---|---|
| 1.89% | 1.36% | 2.35% | 2.42% | 2.38% |




Interpretation: Eps shows the earnings here per share. 2020 year was the less than any other years here with 1.36%. 2021 and 2023 was exceptional with 2.35% and2.38% but higher was in 2022 with 2.42%.

4.5 ROA

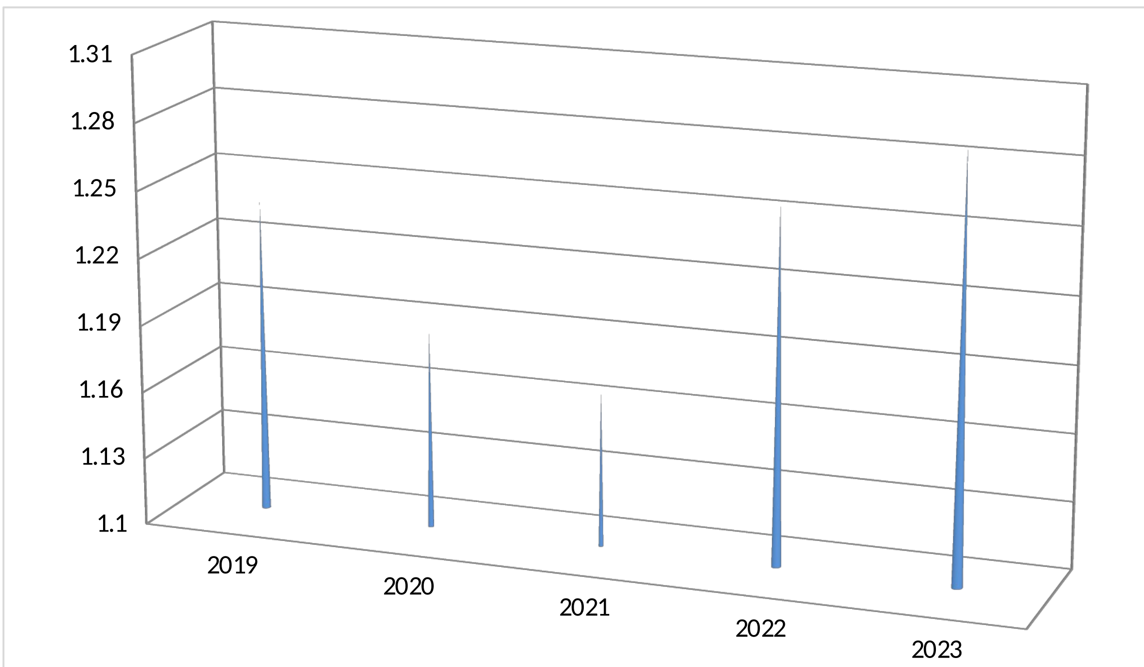
| | | | | |
|---|---|---|---|---|
| 2019 | 2020 | 2021 | 2022 | 2023 |
| 0.57% | 0.55% | 0.45% | 0.64% | 0.53% |




Interpretation: ROA are very useful for understand company situation. In 2021 , its one of the bad time when its down in 0.45% and next year it was the highest with 0.64% in 2022. Other years was well balanced.

4.6 Current Ratio

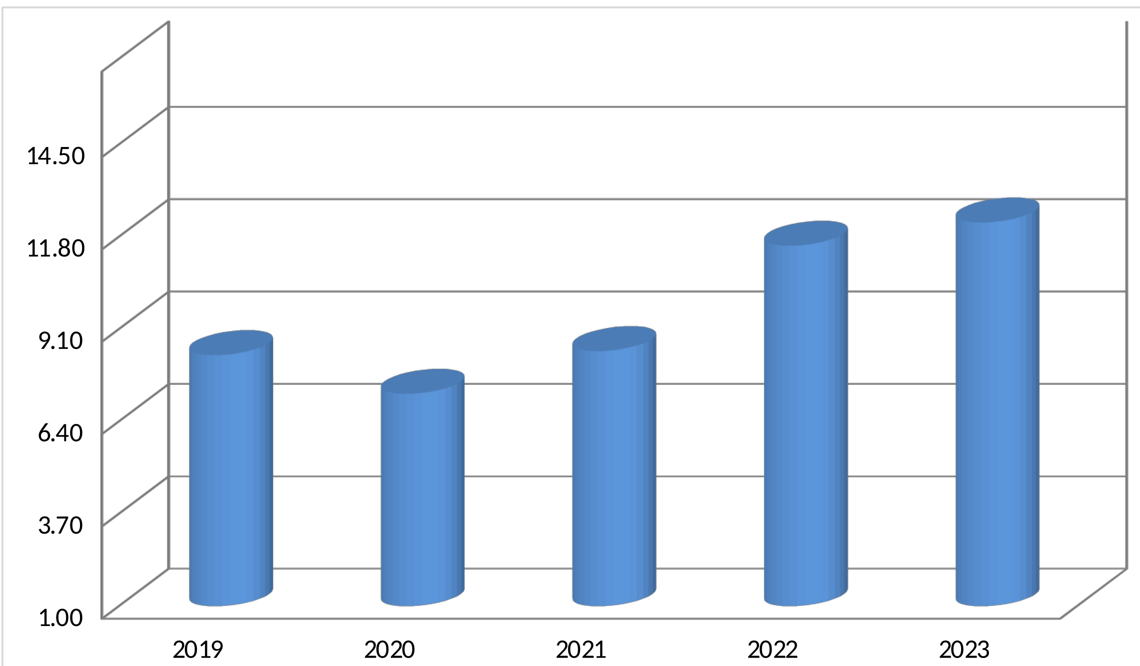
| 2019 | 2020 | 2021 | 2022 | 2023 |
|---|---|---|---|---|
| 1.24 | 1.19 | 1.17 | 1.26 | 1.29 |




Interpretation: Here are about of 5yeras current ratios. So the position was better in 2023 with 1.29 and down in 2021 with 1.17. 2020 year was also low with 1.19. Another 2years was fine.

4.7 ROE

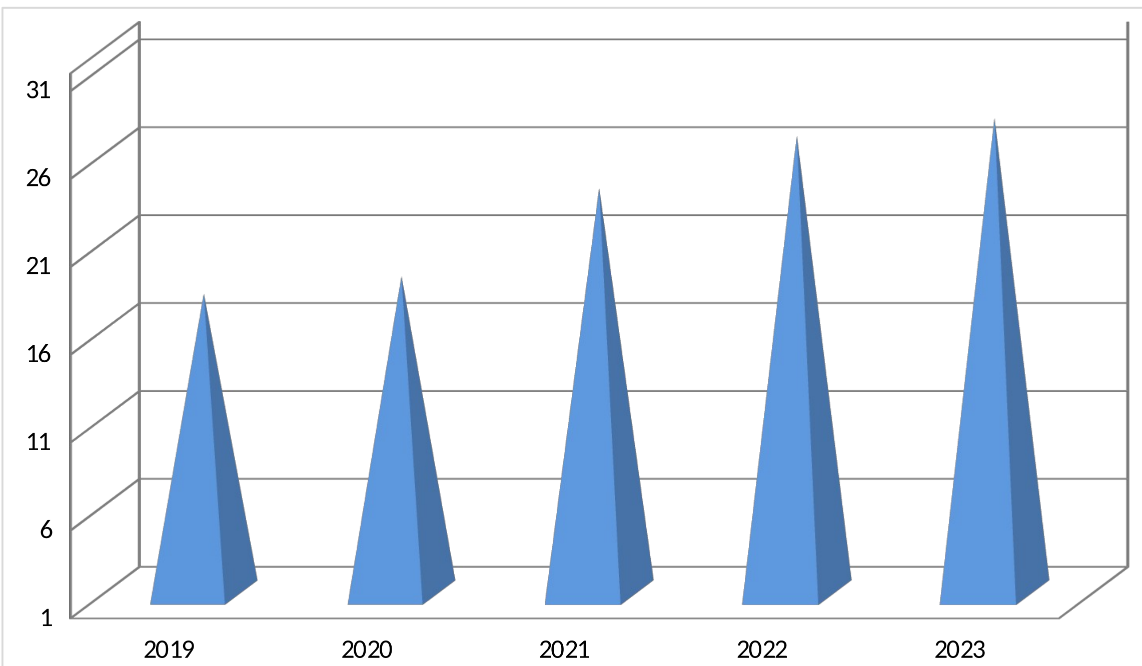
| | | | | |
|---|---|---|---|---|
| 2019 | 2020 | 2021 | 2022 | 2023 |
| 8.34 | 7.21 | 8.46 | 11.54 | 12.21 |




Interpretation : Roe also play a important role . So in this 5 years , 2020  year was the minimum number with 7.21 and maximum number was 2023 year with 12.21.

4.8 Cash Ratio

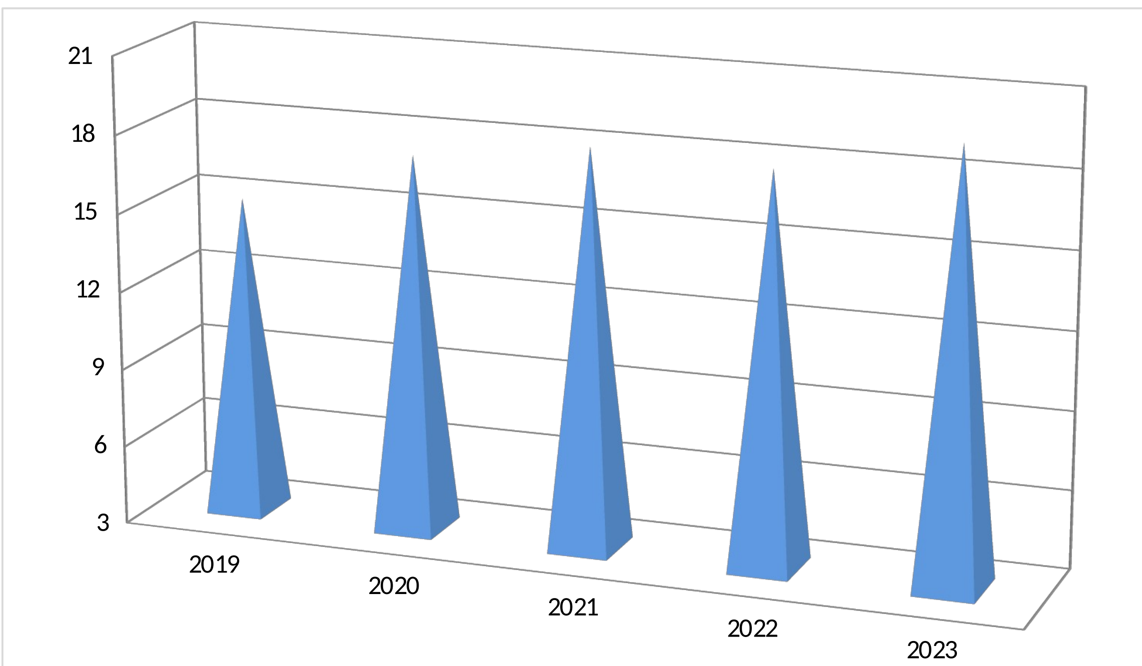
| 2019 | 2020 | 2021 | 2022 | 2023 |
|---|---|---|---|---|
| 18% | 19% | 24% | 27% | 28% |




Interpretation: In this chart, cash ratio was low in 2019  with 18% and higher was in 2023 with 28. 2020 year was also low with 19%.

4.9 Debt Equity

| | | | | |
|---|---|---|---|---|
| 2019 | 2020 | 2021 | 2022 | 2023 |
| 14.12 | 15.34 | 17.21 | 18.96 | 19.43 |




Interpretation: Debt equity of this bank is here , we can see higher was in 2023 with 19.43 and lowest was in 2019 with 14.12. After 2020 , it was stable . 2022 year also in a good position.

# Chapter Five
# Finding & Recommendation

# FINDINGS

5.1

Exim Bank is now one kind of progressive bank in this country. In my 3 Months work, I found some mistakes. Those mistakes are here:

1. Major loss in 2021 year because of pandemic time.

2. Some financial problems were detected, but they solved it quickly.

3. The loan process system should be easier for customers.

4. The net profit of this bank was so good in 2022 with 25.78% and the 2021 year was so low because of a bad situation all over Bangladesh.

5. Eps isn't better in 2020 with 1.36%. After that year , eps looks better in every year.

6. Current ratio was very much low in 2020 and 2021 year with 1.19 and 1.17. That's not the best for the company.

7. In 2023 the year was the best for roe but 2019 and 2020 were the minimum. So that's a big concern for the company.

8. The cash ratio of this Exim Bank was pretty much fine in 2021,2022 and 2023 years.

9.GPM was so low in 2019 year with 18.23%. After the 2019 year, the upcoming years improved a little bit. But Exim Bank needs to control their costs.

10. Assets are a big factor for companies. Roe was low in the 2021 year with 0.45% and 2022,2023 was improved.

## CONCLUSION

5.2

Exim Bank is one of the top rated private banks in Bangladesh at this moment. They are now a stable bank with lots of people's trust. Their service for customers is so unbelievable. If they continue their good work ,then success will come easily. Some great decisions can be very impactful for the Exim Bank long journey in Bangladesh. I found out some problems when I was working in this bank ,they needed to solve it as soon as possible. That was very much difficult for me to find out every problem in that little time. But I worked so hard here for collect more data. Customers of this bank are really satisfied with officers behavior and service. Modern technology is also available in this bank and that's made every important transaction a lot easier. For country economic progress Exim Bank played a crucial role. In the banking sector, there are lots of competitions so they need to prepare some good plans for upcoming days. They also need some hardworking and honest employees in their bank. So if they focus on their work carefully,  they can achieve something great in future.

5.3

## RECOMMENDATION

1.Difficulty :customer service

Solution : When many customers come into the bank, their service is down,so they need to prepare with more good energy to handle this situation.

2. Difficulty: Upgrade technology availability

Solution: Some technology in this bank are so old. They need to set up new types of technology, which is so perfect.

3. Difficulty: Loan System

Solution: When they gave a loan to anybody, sometimes customers didn't pay the loan in an accurate time. So they need to take customers assets like land paper.

4. Difficulty: Political movement

Solution: They need to aware about it. Don't need to be involved with it.

5. Difficulty: Secure all targets

Solution: Slowly, this bank needs to take seriously all kinds of work and execute all plans as soon as possible.

6. Difficulty: Credit System

Solution: With strong financial stability also helpful here.

7. Difficulty: Market Situation

Solution: Give a big role to the hard working employees for finding out everything about the market up-down in every second, which is most important for company progress.

8. Difficulty: Control of Cost

Solution: Minimize all kinds of costs with some immediate action. Don't spend on unnecessary things.

9. Difficulty: Maintain Financial Condition Stable Solution: Senior officers need to be careful about financial all transactions. Secure their profit margin.

5.4

# REFERENCES


Annual report of Exim Bank (2019-2023)

www.eximbankbd..com

Some old reports

Financial files of Exim Bank

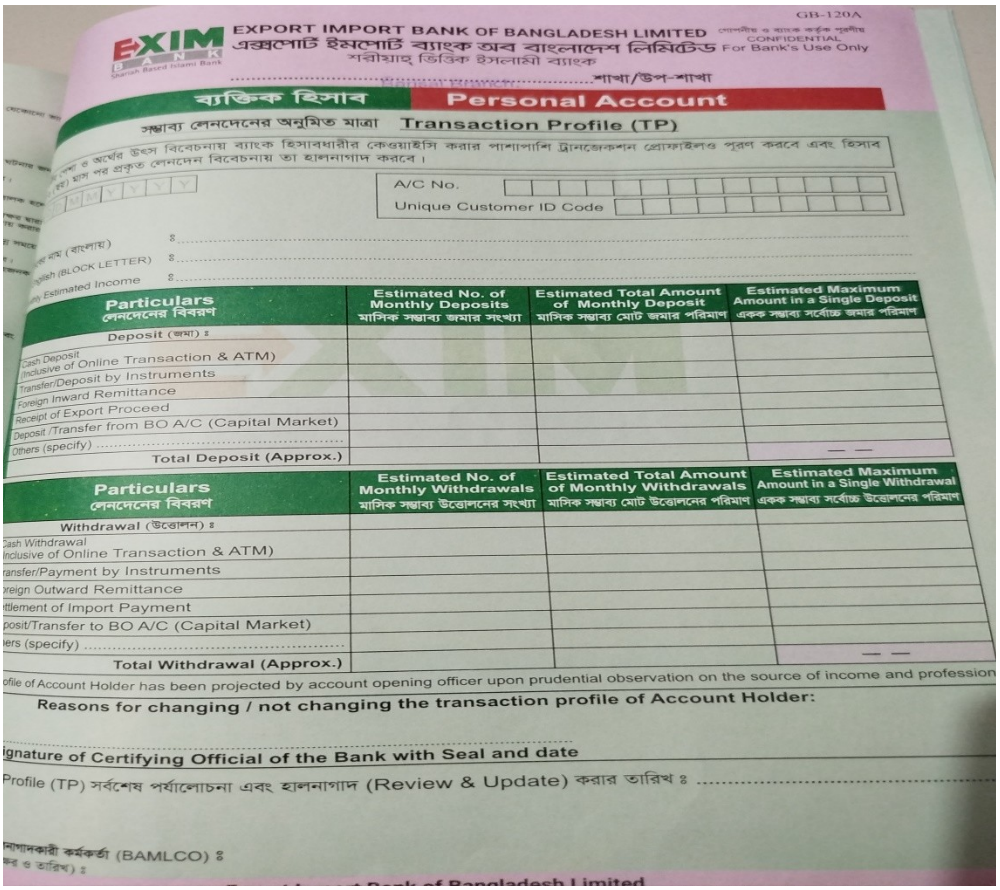
Financial intelligence by Joe knight

Financial Statement analysis by Stephen

Planning of financial performance by Jack

5.5

# APPENDIX



GB-120A

EXPORT IMPORT BANK OF BANGLADESH LIMITED

এক্সপোর্ট ইমপোর্ট ব্যাংক অব বাংলাদেশ লিমিটেড

শরীয়াহ্ ভিত্তিক ইসলামী ব্যাংক

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..........................শাখা/উপ-শাখা

ব্যক্তিক হিসাব Personal Account

সম্ভাব্য লেনদেনের অনুমিত মাত্রা Transaction Profile (TP)

A/C No.

Unique Customer ID Code

| Particulars লেনদেনের বিবরণ | Estimated No. of Monthly Deposits মাসিক সম্ভাব্য জমার সংখ্যা | Estimated Total Amount of Monthly Deposit মাসিক সম্ভাব্য মোট জমার পরিমাণ | Estimated Maximum Amount in a Single Deposit একক সম্ভাব্য সর্বোচ্চ জমার পরিমাণ |
|---|---|---|---|
| Deposit (জমা) ঃ | | | |
| Cash Deposit (Inclusive of Online Transaction & ATM) | | | |
| Transfer/Deposit by Instruments | | | |
| Foreign Inward Remittance | | | |
| Receipt of Export Proceed | | | |
| Deposit /Transfer from BO A/C (Capital Market) | | | |
| Others (specify) .................. | | | |
| Total Deposit (Approx.) | | | — — |

| Particulars লেনদেনের বিবরণ | Estimated No. of Monthly Withdrawals মাসিক সম্ভাব্য উত্তোলনের সংখ্যা | Estimated Total Amount of Monthly Withdrawals মাসিক সম্ভাব্য মোট উত্তোলনের পরিমাণ | Estimated Maximum Amount in a Single Withdrawal একক সম্ভাব্য সর্বোচ্চ উত্তোলনের পরিমাণ |
|---|---|---|---|
| Withdrawal (উত্তোলন) ঃ | | | |
| Cash Withdrawal Inclusive of Online Transaction & ATM) | | | |
| Transfer/Payment by Instruments | | | |
| Foreign Outward Remittance | | | |
| Settlement of Import Payment | | | |
| Deposit/Transfer to BO A/C (Capital Market) | | | |
| Others (specify) .................. | | | |
| Total Withdrawal (Approx.) | | | — — |

...ofile of Account Holder has been projected by account opening officer upon prudential observation on the source of income and profession

Reasons for changing / not changing the transaction profile of Account Holder:

...ignature of Certifying Official of the Bank with Seal and date

...Profile (TP) সর্বশেষ পর্যালোচনা এবং হালনাগাদ (Review & Update) করার তারিখ ঃ ..................

...নাগাদকারী কর্মকর্তা (BAMLCO) ঃ

Personal Account